

30 Day Pricing		Pricing Adjustments												
Rate	Fixed Rate	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	
13.625	108.1250	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)	
13.500	108.0000			780 - 799	1.125	1.125	0.625	0.375	0.125	(0.875)	(1.625)	(4.875)	(6.500)	
13.375	107.8750			760 - 779	0.625	0.625	0.125	(0.250)	(0.375)	(1.375)	(2.250)	(5.500)	(7.500)	
13.250	107.7500			740 - 759	0.125	0.125	(0.375)	(0.625)	(0.750)	(2.000)	(3.500)	(6.750)	(9.000)	
13.125	107.6250			720 - 739	(0.375)	(0.375)	(0.875)	(1.125)	(1.375)	(2.375)	(4.375)	(8.125)	(10.000)	
13.000	107.5000			700 - 719	(1.500)	(1.500)	(2.125)	(2.500)	(2.875)	(3.375)	(5.875)	(9.375)	(11.500)	
12.875	107.3750			680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)		
12.750	107.2500			660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)			
12.625	107.1250			640 - 659										
12.500	107.0000			620 - 639										
12.375	106.7500	Alt Doc	Bank Staterr Bank Staterr	≥ 800	0.000	0.000	(0.375)	(0.625)	(1.000)	(2.000)	(3.000)	(6.500)		
12.250	106.5000			780 - 799	0.000	0.000	(0.500)	(0.750)	(1.125)	(2.125)	(3.125)	(6.750)		
12.125	106.2500			760 - 779	(0.500)	(0.500)	(1.000)	(1.375)	(1.625)	(2.625)	(3.625)	(7.375)		
12.000	106.0000			740 - 759	(1.000)	(1.000)	(1.500)	(1.875)	(2.000)	(3.250)	(4.875)	(8.750)		
11.875	105.7500			720 - 739	(1.500)	(1.500)	(2.000)	(2.375)	(2.625)	(3.750)	(5.750)	(10.125)		
11.750	105.5000			700 - 719	(2.750)	(2.750)	(3.750)	(4.125)	(4.750)	(7.375)				
11.625	105.2500			680 - 699	(4.500)	(4.500)	(5.125)	(5.500)	(6.000)	(7.000)				
11.500	105.0000			660 - 679	(6.250)	(6.375)	(6.750)	(7.375)	(7.750)					
11.375	104.7500			640 - 659										
11.250	104.5000			620 - 639										
11.125	104.2500	Bank Statement Term		No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
11.000	104.0000			3mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
10.875	103.7500			12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
10.750	103.5000			24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
10.625	103.2500			Product		10yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.500	103.0000					15yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.375	102.7500					20yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.250	102.5000					30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.125	102.2500					30/15yr Balloon	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
10.000	102.0000					40/15yr Balloon	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
9.875	101.6250	Full Amortization	0.000			0.000	0.000	0.000	0.000	0.000	0.000	0.000		
9.750	101.2500	Interest-Only												
9.625	100.8750	Loan Amount				000,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
9.500	100.5000					075,001-100k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
9.375	100.2500			100,001-125k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
9.250	99.7500			125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
9.125	99.3750			150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
9.000	98.8750			175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.875	98.3750			200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.750	97.8750			300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.625	97.3750			400,001-450k	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		
		DTI		00.01-43	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)		
				45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)		
		Occupancy		Owner Occupied	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)			
		Property Valuation		Full Appraisal	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		
		Property Type		SFR	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		
				PUD	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		
				Rowhouse	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		
				Condo-Warrantable	(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)				
				3-Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)				
				4-Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)				
		Lock Term		Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		
				30 Day	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)		

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

30 Day Pricing			Pricing Adjustments												
Rate		Fixed Rate	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	
			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	
14.875		107.6250	Level 1 Full Doc 2yr Full Doc 1yr	≥ 800	1.125	1.125	0.750	0.500	0.250	(0.750)	(1.500)				
14.750		107.5000		780 - 799	1.125	1.125	0.625	0.375	0.125	(0.875)	(1.625)				
14.625		107.3750		760 - 779	0.625	0.625	0.125	(0.250)	(0.375)	(1.375)	(2.250)				
14.500		107.2500		740 - 759	0.125	0.125	(0.375)	(0.625)	(0.750)	(2.000)	(3.500)				
14.375		107.1250		720 - 739	(0.375)	(0.375)	(0.875)	(1.125)	(1.375)	(2.375)	(4.375)				
14.250		107.0000		700 - 719	(1.500)	(1.500)	(2.125)	(2.500)	(2.875)	(3.375)	(5.875)				
14.125		106.8750		680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)					
14.000		106.7500		660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)						
13.875		106.6250		≥ 800	0.000	0.000	(0.375)	(0.625)	(1.000)	(2.000)					
13.750		106.5000		780 - 799	0.000	0.000	(0.500)	(0.750)	(1.125)	(2.125)					
13.625		106.3750	Level 2 Bank Statemr (24, 12) Bank Statemr (24, 12)	760 - 779	(0.500)	(0.500)	(1.000)	(1.375)	(1.625)	(2.625)					
13.500		106.2500		740 - 759	(1.000)	(1.000)	(1.500)	(1.875)	(2.000)	(3.250)					
13.375		106.1250		720 - 739	(1.500)	(1.500)	(2.000)	(2.375)	(2.625)	(3.750)					
13.250		106.0000		700 - 719	(2.750)	(2.750)	(3.750)	(3.750)	(4.125)						
13.125		105.8750		680 - 699	(4.500)	(4.500)	(5.125)	(5.500)							
13.000		105.7500		660 - 679	(6.250)	(6.250)	(6.750)								
12.875		105.6250	Bank Statements	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
12.750		105.5000		3mo Bank Stmt											
12.625		104.8750		12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
12.500		104.7500		24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
12.375		104.6250	Product	10yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
12.250		104.5000		15yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
12.125		103.8750		20yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
12.000		103.7500		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
11.875		103.3750		30/15yr Balloon	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)			
11.750		103.2500		40/15yr Balloon	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)			
11.625		102.8750		Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
11.500		102.6250		Interest-Only											
11.375		102.3750	Loan Amount	000,000-075k											
11.250		102.1250		075,001-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			
11.125		101.8750		100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)			
11.000		101.6250		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
10.875		101.3750		150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
10.750		101.2500		175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
10.625		100.8750		200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
10.500		100.6250		300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
10.375		100.3750	DTI	400,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
10.250		100.1250		00.00-00	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
10.125		99.8750		00.01-43	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)	(0.375)	(0.500)			
			Property Type	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)			
				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)	(0.500)	(0.500)			
				3-Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)			
			4-Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)				
			Citizenship	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)			
				US Citizen	0.000	0.000	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	0.000	0.000		
			Lock Term	Non-Perm Resident	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				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)			

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30 Day Pricing		Pricing Adjustments									
Rate	30yr Fix	Documentation Option		Credit Score	LTV						
		00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80			
10.750	106.0000										
10.625	105.8750										
10.500	105.7500										
10.375	105.6250										
10.250	105.5000										
10.125	105.3750										
10.000	105.2500										
9.875	105.0000										
9.750	104.7500										
9.625	104.5000										
9.500	104.2500										
9.375	104.0000										
9.250	103.7500										
9.125	103.5000										
9.000	103.2500										
8.875	102.8750										
8.750	102.5000										
8.625	102.1250										
8.500	101.7500										
8.375	101.3750										
8.250	101.0000										
8.125	100.6250										
8.000	100.2500										
7.875	99.8750										
7.750	99.5000										
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										
Documentation Option											
Level 1											
Full Doc 2yr											
Full Doc 1yr											
Level 2											
Bank Statem (24, 12mo)											
Bank Statem (24, 12mo)											
Level 3											
Asset Depletion											
Level 4											
P & L Only											
Level 5											
DSCR											
Bank Statements											
No Bank Stmt											
12mo Bank Stmt											
24mo Bank Stmt											
Product											
5/6 30yr ARM SOFR											
7/6 30yr ARM SOFR											
5/6 40yr ARM SOFR											
7/6 40yr ARM SOFR											
5/1 30yr ARM LIBOR											
7/1 30yr ARM LIBOR											
5/1 40yr ARM LIBOR											
7/1 40yr ARM LIBOR											
30yr Fixed											
40yr Fixed											
Full Amortization											
Interest-Only											
Loan Amount											
125,001-150k											
150,001-175k											
175,001-200k											
200,001-300k											
300,001-400k											
400,001-600k											
600,001-750k											
750,001-1.0m											
1,000,001-1.5m											
1,500,001-2.0m											
2,000,001-2.5m											
2,500,001-3.0m											
00.01-43											
43.01-45											
45.01-50											
50.01-55											
DSCR											
DSCR Not Applicabl											
DSCR ≥1.50											
DSCR 1.25-1.49											
DSCR 1.10-1.24											
DSCR 1.00-1.09											
DSCR 0.75-0.99											
Purpose											
Purchase											
Rate-Term											
Cash-Out											
Occupancy											
Non Owner Occupie											
State											
CA											
GA											
AL											
Other											
Property Type											
SFR											
D-PUD											
PUD											
Townhouse											
Rowhouse											
Site Condo											
Condo-Warrantable											
Condo-NonWarrant											
Condotel											
2-Unit											
3-Unit											
4-Unit											
Citizenship											
US Citizen											
Permanent Resident											
Non-Perm Resident											
Foreign Nat'l (DSCR											
1x30x12											
Multiple30x12											
FC/SS/DIL/BK7 48+rt											
FC/SS/DIL/BK7 36-47											
FC/SS/DIL/BK7 24-35											
BK7 12-23mo											
BK13 DC											
Other Miscellaneous											
No ACH											
ACH											
Escrows											
No Escrows (No HPN											
Prepay Penalty											
No Prepay											
1yr Prepay											
2yr Prepay											
3yr Prepay											
4yr Prepay											
5yr Prepay											
1yr Prepay_5Pct											
2yr Prepay_5Pct											
3yr Prepay_5Pct											
4yr Prepay_5Pct											
5yr Prepay_5Pct											
1yr Prepay_1											
2yr Prepay_21											
3yr Prepay_321											
4yr Prepay_4321											
5yr Prepay_54321											
Lock Term											
30 Day											
45 Day											

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