

Dated: 06/13/2025 V1 Pricing Sheet ID: 520-523



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0.050	07.000
6.250	97.000
6.375	97.750
6.500	98.500
6.625	99.000
6.750	99.500
6.875	99.750
6.999	100.000
7.125	100.250
7.250	100.500
7.375	100.750
7.500	101.000
7.625	101.250
7.750	101.500
7.875	101.750
7.999	102.000
8.125	102.250
8.250	102.500
8.375	102.750
8.500	103.000
8.625	103.000
	103.500
8.750	
8.875	103.750
8.999	104.000
9.125	104.250
9.250	104.500
9.375	104.750
9.500	105.000
9.625	105.250
9.750	105.500
9.875	105.750
9.999	106.000
10.125	106.250
10.250	106.500
10.375	106.750
10.500	107.000
10.625	107.250
10.750	107.500
10.750	107.300
10.999	108.000
11.125	108.250
11.250	108.500
11.375	108.750
11.500	109.000
11.625	109.250
11.750	109.500
11.875	109.750
11.999	110.000
12.125	110.250
12.250	110.500
12.230	110.750
	111.000
12.500	
12.625	111.250
12.750	111.500
12.875	111.750
12.999	112.000

FICO & LTV	≤50.00%	50.01- 55.00%	55.01- 60.00%	60.01- 65.00%	65.01- 70.00%	70.01- 75.00%	75.01- 80.00%	80.01- 85.00%	85.01- 90.00%	Points
≥ 780	0.500	0.375	0.250	0.250	0.000	-0.250	-0.875	-3.000	-4.500	0.000
760 - 779	0.500	0.375	0.250	0.250	0.000	-0.250	-0.875	-3.000	-4.500	0.000
740 - 759	0.250	0.250	0.250	0.000	0.000	-0.250	-1.000	-3.500	-5.500	0.000
720 - 739	0.250	0.250	0.250	0.000	0.000	-0.250	-1.000	-3.500	-5.500	0.000
700 - 719	0.250	0.125	0.000	0.000	-0.250	-0.500	-1.375	-4.250	-5.500	0.000
680 - 699	-1.000	-1.000	-1.250	-1.500	-2.250	-3.000	-4.750	-7.750	N/A	0.000
660 - 679	-2.750	-3.000	-3.250	-3.500	-3.750	-4.250	-7.500	-9.750	N/A	0.000
640 - 659	-4.750	-5.250	-5.500	-6.000	-6.250	-6.750	-9.750	N/A	N/A	0.000
620 - 639	-8.000	-8.750	-9.000	-9.250	-9.500	-10.750	N/A	N/A	N/A	0.000
600 - 619	-9.000	-9.750	-10.000	-10.250	N/A	N/A	N/A	N/A	N/A	2.000

GENERAL INFORMATION									
Program Terms	<50.00%	50.01-	55.01-	60.01-	65.01-	70.01-	75.01-	80.01-	85.01-
The state of the s	≤50.00 %	55.00%	60.00%	65.00%	70.00%	75.00%	80.00%	85.00%	90.00%
Cash-Out Refinance	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.250	N/A	N/A
Second Home	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	N/A	N/A
Short-term Rental	0.000	0.000	0.000	-1.250	-1.750	N/A	N/A	N/A	N/A
Alt Doc - Bk Stmts	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ATR-in-Full / Asset Depletion	0.000	0.000	0.000	-0.500	-0.750	-1.250	-1.625	N/A	N/A
WVOE / 1099 Only / P&L programs	0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.250	N/A	N/A
1 Year Self-Employed	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	N/A	N/A
1 or No Score / Deficient Tradelines	0.000	-0.750	-0.750	-1.000	N/A	N/A	N/A	N/A	N/A
nterest Only (5-yr)	0.000	0.000	0.000	-0.500	-0.500	-0.750	-0.750	-1.250	-1.500
nterest Only (5-yr)	0.000	0.000	0.000	-0.500	-0.500	-0.750	-0.750	-1.250	-1.500
nterest Only (10-yr)	0.000	0.000	0.000	-0.750	-1.000	-1.250	-1.500	N/A	N/A
Housing 1x30 in prior 12 mths	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Housing 0x60 in prior 12 mths	0.000	-1.500	-1.500	-2.500	-2.500	-2.500	N/A	N/A	N/A
Housing 0x90 in prior 12 mths	-4.750	-6.000	-6.000	-6.750	N/A	N/A	N/A	N/A	N/A
3K/FC ≥ 2 to < 3 years	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
BK/FC ≥ 1 year to < 2 years	-4.750	-6.000	-6.000	-6.750	N/A	N/A	N/A	N/A	N/A
SS/DIL/Mod ≥1 year to < 2 years	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
SS/DIL/Modification <1 year	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	N/A	N/A	N/A
Non Permanent Resident Alien	0.000	0.000	0.000	-0.750	-0.750	-1.000	-1.250	N/A	N/A
TIN	-1.500	-2.000	-2.000	-2.500	-2.750	-2.750	N/A	N/A	N/A
< \$200,000	0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.500	N/A	N/A
≥ \$200k < \$350k	0.000	0.000	0.000	-0.500	-0.500	-0.500	-0.750	-1.000	-1.000
≥ \$350k ≤ \$1.5M	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
> \$1.5M ≤ \$2.0M	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	N/A
> \$2.0M ≤ \$3.0M	0.000	-1.000	-1.000	-1.250	-1.250	-1.500	-2.000	N/A	N/A
> \$3.0M ≤ \$3.5M	-1.000	-1.750	-1.750	-2.250	-2.750	-3.250	N/A	N/A	N/A
> \$3.5M ≤ \$4.0M	-1.000	-1.750	-1.750	-2.250	-3.000	N/A	N/A	N/A	N/A
> \$4.0M ≤ \$10.0M				ALL YOUR	ACCOUNT		/E		
Non Warr Condo	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-2.000	N/A	N/A
Condotel	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	N/A	N/A	N/A
2 Unit Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
3-4 Unit Property	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	-1.250	N/A
Rural Property	-1.250	-1.500	-1.500	-1.750	-2.000	-2.750	N/A	N/A	N/A
Manufactured Homes	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A	N/A
Declining Value Properties	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
mpound Waiver	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A

FICO & LTV	Margin
≥ 780	3.000
760 - 779	3.000
740 - 759	3.250
720 - 739	3.250
700 - 719	3.500
680 - 699	3.750
660 - 679	4.000
640 - 659	4.250
620 - 639	5.000
600 - 619	5.000

Minimum & Maximum Price				
Minimum Price	98.000			
<620 FICO No LPC/LC - Max Price	100.000			
Maximum LC (Lender Credit)	101.000			
Maximum Price (Including LPC/LC	103.000			
not to exceed 3.0 pts or \$30K)	103.000			

Lender Fees	
Underwriting Fee	\$ 1,750.00
Closing In a Trust	\$ 395.00

Lock Extension			
14-Day Lock Extension	-0.750		
Maximum Allowed Extension Count: 1			