

Loan Pricing Scenario

Loan Scenario Specifications

Product: Simple Access 30 yr Fixed Interest Only	
Terms:	360
Investor:	Simple
Specialty Program: Simple Access Investor Cash Flow Interest Only	
ARM Plan:	
Interest Rate:	9.750%
Qualifying Credit Score:	700
DTI / DSCR:	0.000% / 1.040%
Occupancy:	Investment
Property Type:	Detached
Property Zip / State:	90210 / CA
Number of Units:	4
Loan Purpose / Reason for Refi:	Refinance / Cash Out
Emerging Banker:	No
Manual Underwriting:	No
Escrow Waivers:	Yes
Fee Buy-Out:	No
Prepayment:	3 Year Prepayment
Closing in Entity Name:	Limited Liability Corporation
Purchase Price:	\$0.00
Cost of Renovation:	\$0.00
Appraised Value:	\$1,950,000.00
Base Loan Amount:	\$1,365,000.00
Total Loan Amount:	\$1,365,000.00
Other Financing / Max Credit:	\$0.00 / \$0.00
LTV / CLTV / HCLTV:	70.000% / 70.000% / 70.000%
Lender Paid MI Plan:	
Credit Event:	No Credit Event Occurred
Lender Paid Compensation:	No

Your Pricing Results

Simple Access 30 yr Fixed Interest Only - 30 days			
	Rate	Price	Margin
Base Rate	9.125%	-1.987%	
Cash Out Refinance LTV 65.01 - 70% Adjustment	0.000%	0.375%	
FICO/LTV Adjustment - FICO (700-719) - LTV (65-70%) Cash Flow	0.000%	0.750%	
Interest Only LTV 65.01 - 70% Adjustment	0.000%	0.500%	
Closing In the Company Name Adjustment LTV <= 65.01 - 70% Adjustment	0.000%	0.375%	
Adjusted Total Pricing	9.125%	0.013%	

Final Lock approval is subject to Lock Desk & Underwriting Approval.
The scenario pricing provided by GPS is based on the most recently published rate sheet. **This is not a lock commitment.**

All Rates

Simple Access 30 yr Fixed Interest Only							
Rate	P&I Payment	15 Day	30 Day	45 Day	60 Day	90 Day	120 Day
7.250%	\$8,246.88	4.325%	4.450%	4.575%			
7.375%	\$8,389.06	3.825%	3.950%	4.075%			
7.500%	\$8,531.25	3.325%	3.450%	3.575%			
7.625%	\$8,673.44	3.013%	3.138%	3.263%			
7.750%	\$8,815.63	2.575%	2.700%	2.825%			
7.875%	\$8,957.81	2.263%	2.388%	2.513%			
7.990%	\$9,088.63	2.013%	2.138%	2.263%			
8.125%	\$9,242.19	1.763%	1.888%	2.013%			
8.250%	\$9,384.38	1.388%	1.513%	1.638%			
8.375%	\$9,526.56	1.138%	1.263%	1.388%			
8.500%	\$9,668.75	0.888%	1.013%	1.138%			
8.625%	\$9,810.94	0.638%	0.763%	0.888%			
8.750%	\$9,953.13	0.388%	0.513%	0.638%			
8.875%	\$10,095.31	0.138%	0.263%	0.388%			
8.990%	\$10,226.13	0.013%	0.138%	0.263%			
9.125%	\$10,379.69	-0.112%	0.013%	0.138%			
9.250%	\$10,521.88	-0.362%	-0.237%	-0.112%			
9.375%	\$10,664.06	-0.612%	-0.487%	-0.362%			
9.500%	\$10,806.25	-0.862%	-0.737%	-0.612%			
9.625%	\$10,948.44	-1.112%	-0.987%	-0.862%			
9.750%	\$11,090.63	-1.362%	-1.237%	-1.112%			
9.875%	\$11,232.81	-1.612%	-1.487%	-1.362%			
9.990%	\$11,363.63	-1.862%	-1.737%	-1.612%			
10.125%	\$11,517.19	-2.112%	-1.987%	-1.862%			