

INTERNAL USE ONLY - NOT FOR DISTRIBUTION



Loans \$2.5M

FICO/LTV	35	40	45	50	55	60	65
780	4.22	4.39	4.55	4.72	4.89	5.05	5.22
760	4.52	4.67	4.82	4.97	5.12	5.27	5.42
740	4.92	5.05	5.19	5.32	5.45	5.59	5.72
720	5.32	5.44	5.55	5.67	5.79	5.90	6.02
700	5.72	5.82	5.92	6.02			

Loans \$2M - \$2.499M

FICO/LTV	35	40	45	50	55	60	65
780	4.27	4.44	4.60	4.77	4.94	5.10	5.27
760	4.57	4.72	4.87	5.02	5.17	5.32	5.47
740	4.97	5.10	5.24	5.37	5.50	5.64	5.77
720	5.37	5.49	5.60	5.72	5.84	5.95	6.07
700	5.77	5.87	5.97	6.07			

Loans \$1.5M - \$1.999M

FICO/LTV	35	40	45	50	55	60	65
780	4.37	4.54	4.70	4.87	5.04	5.20	5.37
760	4.67	4.82	4.97	5.12	5.27	5.42	5.57
740	5.07	5.20	5.34	5.47	5.60	5.74	5.87
720	5.47	5.59	5.70	5.82	5.94	6.05	6.17
700	5.87	5.97	6.07	6.17			

Loans \$1M - \$1.499M

FICO/LTV	35	40	45	50	55	60	65
780	4.47	4.64	4.80	4.97	5.14	5.30	5.47
760	4.77	4.92	5.07	5.22	5.37	5.52	5.67
740	5.17	5.30	5.44	5.57	5.70	5.84	5.97
720	5.57	5.69	5.80	5.92	6.04	6.15	6.27
700	5.97	6.07	6.17	6.27			

Loans \$400k - \$999k

FICO/LTV	35	40	45	50	55	60	65
780	4.62	4.79	4.95	5.12	5.29	5.45	5.62
760	4.92	5.07	5.22	5.37	5.52	5.67	5.82
740	5.32	5.45	5.59	5.72	5.85	5.99	6.12
720	5.72	5.84	5.95	6.07	6.19	6.30	6.42
700	6.12	6.22	6.32	6.42			

Loans <\$400k

FICO/LTV	35	40	45	50	55	60	65
780	4.82	4.99	5.15	5.32	5.49	5.65	5.82
760	5.12	5.27	5.42	5.57	5.72	5.87	6.02
740	5.52	5.65	5.79	5.92	6.05	6.19	6.32
720	5.92	6.04	6.15	6.27	6.39	6.50	6.62
700	6.32	6.42	6.52	6.62			

Adjustors:	Rate	Points	FICO	Max LTV / Adjustor	Min Loan Size
LTO - No Title (L/A <\$1M)	+ .50%	+ 0.25%	--	--	\$ 325,000
LTO - No Title (L/A \$1M+)	+ .25%	--		--	\$ 325,000
Credit Policy Exception - Per Exception	+ 0.25%	+ 0.25%	N/A	N/A	
Limited Tradelines	+ 0.75%	+ 0.35%	720	-10%	
Property Value <\$250k	+ 0.25%	+ 0.50%	700	N/A	
Loss Mit <48 Months	+ 0.50%	+ 0.25%	700	50%	
C/O Refi	+ 0.25%	--	700	60%	
Investment Property	+ 0.35%	--	--	--	
Corporate Guarantee	+ 0.10%	+ 0.25%			
30Y Term	+ .35%	--			
5% LTV Closing Cost Enhancement	0.15%	--	720	--	NA
Min Fico ALL Products			700		

Origination Fees		Updated April 2025
Loan Size	Base Origination Fee (before adjustors)	
<\$250k	3.75%	
\$250k-\$2.5M	2.99%	