

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%