

OFFICE INFORMATION

<b>CORPORATE OFFICE</b> 2601 Saturn St., Ste. 200 Brea, CA 92821 Office: 866-777-3638 (EMET) Fax: 714-364-9155	<b>GA BRANCH OFFICE</b> 3296 Summit Ridge Pkwy Ste 1010 Duluth, GA 30096 Office: 678-691-6363 Fax: 678-559-0763	<b>VA BRANCH OFFICE</b> 7619 Little River Turnpike #320 Annandale, VA 22003 Office: 703-854-1622 Fax: 703-854-1623
--	---	--

MORTGAGEE CLAUSE

EMET MORTGAGE, A CALIFORNIA CORPORATION  
ISAOA/ATIMA  
2601 SATURN ST. SUITE 200  
BREA, CA 92821

LICENSE INFORMATION

NMLS#: 1301672  
FHA LENDER ID: 01018-0000-8  
FREDDIE MAC SELLER/SERVICER # : 173330  
APPROVED STATES: AL, AZ, CA, CO, DC, FL, GA, MD, NC, NJ, NV,  
SC, TN, TX, VA, WA

CURRENT TURN-TIMES

Registered before 3 pm pst	Same Day
Registered after 3 pm pst	24 Hours
Underwriting	24 Hours
UW Conditions Review	24 Hours
Loan Documents	24 Hours
Docs Review	24 Hours
Funding Conditions	24 Hours

KEY CONTACT INFORMATION

Initial Disclosure:	compliance@emetmortgage.com
Lock Desk:	lock@emetmortgage.com
Doc Dept.:	docs@emetmortgage.com
Funding Dept.:	funding@emetmortgage.com
Appraisal Help Desk:	amc@emetmortgage.com
TPO Approval:	tpoapproval@emetmortgage.com
Payment Coupon:	accounting@emetmortgage.com

FEATURE PRODUCTS

Page	Product Name	Lender fee
2	EMET CONFORMING FIXED (DU & LPA)	\$ 1,170.00
3	EMET CONFORMING ARM (DU & LPA)	\$ 1,170.00
3	HOME READY & HOME POSSIBLE ARM	\$ 1,170.00
4	EMET HIGH BALANCE FIXED & ARM (DU & LPA)	\$ 1,170.00
6	AGENCY DIRECT CONFORMING FIXED (DU & LPA) - <b>TEMPORARY BUYDOWN ELIGIBLE</b>	\$ 1,170.00
6	HOME READY & HOME POSSIBLE FIXED - <b>TEMPORARY BUYDOWN ELIGIBLE</b>	\$ 1,170.00
7	AGENCY DIRECT HIGH BALANCE FIXED & ARM (DU & LPA) - <b>TEMPORARY BUYDOWN ELIGIBLE</b>	\$ 1,170.00
7	HIGH BALANCE HOME READY & HOME POSSIBLE FIXED & ARM - <b>TEMPORARY BUYDOWN ELIGIBLE</b>	\$ 1,170.00
9	EMET FHA CONFORMING - <b>TEMPORARY BUYDOWN ELIGIBLE</b>	\$ 1,170.00
9	EMET FHA HIGH BALANCE - <b>TEMPORARY BUYDOWN ELIGIBLE</b>	\$ 1,170.00
10	EMET ULTIMATE JUMBO	\$ 1,395.00
11	EMET AUS JUMBO	\$ 1,395.00
12	EMET ULTIMATE ALT DOC PRO ( WVOE / CPA PREPARED P&L OR BANK STATEMENT OR 1099 OR ASSET UTILIZATION)	\$ 1,395.00
13	EMET BANK STATEMENTS PRO (PERSONAL BANK OR BUSINESS BANK OR 1099)	\$ 1,395.00
14	EMET ITIN PRO	\$ 1,395.00
15	EMET DSCR EPIC (DSCR)	\$ 1,395.00
16	EMET ULTIMATE INVESTOR PRO (DSCR & NO RATIO)	\$ 1,395.00
17	EMET FOREIGN NATIONAL PORTFOLIO (DSCR)	\$ 1,395.00
18	EMET CLOSED END SECOND	\$ 1,170.00

RATE LOCK POLICY NOTES

LOCK CUT-OFF TIME: 4:00 pm Pacific  
LOCK EXTENSION POLICY: Conventional & FHA: 3 bps per day, Jumbo & Portfolio: 5 days: 0.125% & 10 days: 0.250%  
RELOCK POLICY: Worse Case Pricing + 0.250%

Rate sheets give indications only, as market conditions may cause intra-day changes to pricing. It is the Broker’s responsibility to keep abreast of price changes. The TPO portal has the latest pricing available and supersedes all rate sheets. Emet Mortgage reserves the right not to honor the rate sheet price regardless of prior published indications in case of technical pricing errors. intra-day price changes may occur, due to fluctuating market conditions, and all lock requests received by Lock Desk after the re-price notice will be subject to the new pricing.

EMET CONFORMING FIXED (DU & LPA)

30 YEAR FIXED			20 YEAR FIXED			15 YEAR FIXED			10 YEAR FIXED		
ECDU/ECLP 30			ECDU/ECLP 20			ECDU/ECLP 15			ECDU/ECLP 10		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
6.250	(0.250)	(0.125)	6.000	(0.125)	0.000	5.750	(0.250)	(0.125)	5.750	0.000	0.000
6.375	(0.750)	(0.625)	6.125	(0.750)	(0.625)	5.875	(0.500)	(0.375)	5.875	(0.250)	(0.125)
6.500	(1.125)	(1.000)	6.250	(1.000)	(0.750)	6.000	(0.625)	(0.500)	6.000	(0.375)	(0.250)
6.625	(1.500)	(1.375)	6.375	(1.125)	(0.875)	6.125	(0.750)	(0.625)	6.125	(0.500)	(0.375)
6.750	(1.625)	(1.500)	6.500	(1.625)	(1.500)	6.250	(1.125)	(1.000)	6.250	(0.875)	(0.750)
6.875	(2.000)	(1.875)	6.625	(2.000)	(1.875)	6.375	(1.500)	(1.375)	6.375	(1.250)	(1.125)
7.000	(2.375)	(2.250)	6.750	(2.125)	(2.000)	6.500	(1.625)	(1.500)	6.500	(1.375)	(1.250)
7.125	(2.625)	(2.500)	6.875	(2.250)	(2.125)	6.625	(1.750)	(1.625)	6.625	(1.500)	(1.375)
7.250	(2.750)	(2.625)	7.000	(2.625)	(2.375)	6.750	(2.125)	(2.000)	6.750	(1.875)	(1.750)
7.375	(3.125)	(3.000)	7.125	(2.875)	(2.750)	6.875	(2.375)	(2.250)	6.875	(2.125)	(2.000)

ALL PRODUCTS - LLPA BY FICO AND LTV RATIO

		< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
PURCHASE (TERMS > 15 YRS)	FICO ≥ = 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
	FICO 760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
	FICO 740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
	FICO 720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
	FICO 700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
	FICO 680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
	FICO 660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
	FICO 640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
RATE/TERM (TERMS > 15 YRS)	FICO 620 - 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750
	FICO ≥ = 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
	FICO 760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
	FICO 740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
	FICO 720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
	FICO 700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
	FICO 680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
	FICO 660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
CASHOUT	FICO 640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
	FICO 620 - 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500
	FICO ≥ = 780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
	FICO 760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
	FICO 740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
	FICO 720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
	FICO 700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
	FICO 680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
	FICO 660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
	FICO 640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
	FICO 620 - 639	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A

PRODUCT FEATURE ADJUSTMENTS

	< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
Condo <sup>1</sup>	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Two- to four-unit property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
Subordinate financing <sup>2</sup>	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875

LENDER PAID MI (SINGLE PREMIUM) ADJUSTMENTS

LTV   MI Coverage	>=780	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97   35%	2.750	2.750	3.750	4.750	5.500	6.750	8.875	10.500	10.500
90.01-95   30%	2.375	2.375	3.125	3.875	4.500	5.375	7.000	8.250	8.250
85.01-90   25%	1.875	1.875	2.500	2.750	3.500	4.125	5.500	6.250	6.250
80.01-85   12 %	1.250	1.250	1.375	1.500	1.625	1.875	2.375	2.750	2.750
LOAN TERM < 30	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)
R/T REFINANCE	0.250	0.250	0.250	0.250	0.750	0.875	1.250	1.250	1.250
SECOND HOME	0.500	0.500	0.500	0.750	1.000	1.000	1.500	1.500	1.500
INVESTMENT PROPERTY	1.500	1.500	1.500	1.625	2.000	2.000	N/A	N/A	N/A
3-4 UNIT PROPERTY	1.500	1.500	1.500	1.625	2.000	N/A	N/A	N/A	N/A
CASH OUT REFI	0.750	0.750	0.750	1.000	1.250	1.250	1.625	1.625	1.625

<sup>1</sup> Not applicable to co-ops or detached condo units

<sup>2</sup> The subordinate financing LLPA will be charged if the CLTV is greater that the LTV; the undrawn portion of a HELOC is not included in CLTV. Also, if the subordinate financing is a Community Seconds® loan, these LLPAs do not apply.



EMET CONFORMING ARM (DU & LPA)

10/6 SOFR ARM			7/6 SOFR ARM			5/6 SOFR ARM		
ECDU/ECLP 106			ECDU/ECLP 76			ECDU/ECLP 56		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
6.250	0.125	0.250	5.875	0.625	0.750	6.000	0.250	0.375
6.375	(0.250)	(0.125)	6.000	0.250	0.375	6.125	0.000	0.125
6.500	(0.500)	(0.375)	6.125	0.000	0.125	6.250	(0.250)	(0.125)
6.625	(0.750)	(0.625)	6.250	(0.375)	(0.250)	6.375	(0.375)	(0.250)
6.750	(1.125)	(1.000)	6.375	(0.625)	(0.500)	6.500	(0.625)	(0.500)
6.875	(1.375)	(1.250)	6.500	(0.875)	(0.750)	6.625	(0.750)	(0.625)
7.000	(1.625)	(1.500)	6.625	(1.125)	(1.000)	6.750	(0.875)	(0.750)
7.125	(2.000)	(1.875)	6.750	(1.375)	(1.250)	6.875	(1.125)	(1.000)
7.250	(2.000)	(1.875)	6.875	(1.500)	(1.375)	7.000	(1.125)	(1.000)
Margin: 3.000 / CAP: 5/1/5			Margin: 3.000 / CAP: 5/1/5			Margin: 3.000 / CAP: 2/1/5		

HOMEREADY & HOMEPOSSIBLE ADJUSTMENT CAP

HOMEREADY / ALL LTV AND CREDIT SCORE	0.000
HOMEPOSSIBLE / ALL LTV AND CREDIT SCORE	0.000

TEMPORARY INTEREST RATE BUYDOWN ADJUSTMENT

2-1 Buydown (30 YR FIXED ONLY)	0.125
1-0 Buydown (30 YR FIXED ONLY)	0.125

ALL PRODUCTS - LLPA BY FICO AND LTV RATIO

		< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
PURCHASE (TERMS > 15 YRS)	FICO ≥ 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
	FICO 760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
	FICO 740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
	FICO 720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
	FICO 700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
	FICO 680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
	FICO 660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
	FICO 640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
RATE/TERM (TERMS > 15 YRS)	FICO 620 - 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750
	FICO ≥ 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
	FICO 760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
	FICO 740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
	FICO 720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
	FICO 700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
	FICO 680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
	FICO 660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
CASHOUT	FICO 640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
	FICO 620 - 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500
	FICO ≥ 780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
	FICO 760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
	FICO 740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
	FICO 720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
	FICO 700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
	FICO 680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
	FICO 660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
	FICO 640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
	FICO 620 - 639	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A

PRODUCT FEATURE ADJUSTMENTS

	< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Condo <sup>1</sup>	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Two- to four-unit property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
Subordinate financing <sup>2</sup>	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875

LENDER PAID MI (SINGLE PREMIUM) ADJUSTMENTS

LTV   MI Coverage	>=780	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97   35%	3.375	3.375	4.625	5.875	6.875	8.375	11.000	13.250	13.250
90.01-95   30%	2.875	2.875	3.875	4.625	5.500	6.500	8.500	10.250	10.250
85.01-90   25%	2.375	2.375	3.000	3.625	4.250	5.125	6.875	7.875	7.875
80.01-85   12 %	1.375	1.375	1.625	1.750	2.000	2.250	2.875	3.250	3.250
LOAN TERM < 30	0.125	0.125	0.125	0.125	0.000	0.000	(0.125)	(0.125)	(0.125)
R/T REFINANCE	0.250	0.250	0.250	0.250	0.750	0.875	1.250	1.250	1.250
SECOND HOME	0.500	0.500	0.500	0.750	1.000	1.000	1.500	1.500	1.500
INVESTMENT PROPERTY	1.500	1.500	1.500	1.625	2.000	2.000	N/A	N/A	N/A
3-4 UNIT PROPERTY	1.500	1.500	1.500	1.625	2.000	N/A	N/A	N/A	N/A
CASH OUT REFI	0.750	0.750	0.750	1.000	1.250	1.250	1.625	1.625	1.625

<sup>1</sup> Not applicable to co-ops or detached condo units

<sup>2</sup> The subordinate financing LLPA will be charged if the CLTV is greater that the LTV; the undrawn portion of a HELOC is not included in CLTV. Also, if the subordinate financing is a Community Seconds<sup>®</sup> loan, these LLPAs do not apply.

EMET HIGH BALANCE FIXED & ARM (DU & LPA)

30 YEAR FIXED			15 YEAR FIXED			10/6 SOFR ARM			7/6 SOFR ARM			5/6 SOFR ARM		
EHDU/EHLP 30			EHDU/EHLP 15			EHDU/EHLP 106			EHDU/EHLP 76			EHDU/EHLP 56		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
6.375	(0.250)	(0.125)	6.000	0.125	0.250	6.125	0.750	0.875	6.125	0.125	0.250	6.125	0.500	0.625
6.500	(0.750)	(0.625)	6.125	0.000	0.250	6.250	0.375	0.500	6.250	(0.125)	0.000	6.250	0.250	0.375
6.625	(1.125)	(1.000)	6.250	(0.250)	(0.125)	6.375	0.000	0.125	6.375	(0.375)	(0.250)	6.375	0.000	0.125
6.750	(1.250)	(1.125)	6.375	(0.500)	(0.375)	6.500	(0.250)	(0.125)	6.500	(0.625)	(0.500)	6.500	(0.250)	(0.125)
6.875	(1.625)	(1.500)	6.500	(0.750)	(0.625)	6.625	(0.625)	(0.500)	6.625	(0.875)	(0.750)	6.625	(0.500)	(0.375)
7.000	(1.875)	(1.750)	6.625	(0.875)	(0.625)	6.750	(0.875)	(0.750)	6.750	(1.125)	(1.000)	6.750	(0.625)	(0.500)
7.125	(2.000)	(1.875)	6.750	(1.125)	(0.875)	6.875	(1.125)	(1.000)	6.875	(1.375)	(1.250)	6.875	(0.875)	(0.750)
7.250	(2.125)	(2.000)	6.875	(1.375)	(1.125)	7.000	(1.375)	(1.250)	7.000	(1.500)	(1.375)	7.000	(1.000)	(0.875)
7.375	(2.500)	(2.250)	7.000	(1.500)	(1.375)	7.125	(1.750)	(1.625)	7.125	(1.750)	(1.625)	7.125	(1.000)	(0.875)
						Margin: 3.000 / CAP: 5/1/5			Margin: 3.000 / CAP: 5/1/5			Margin: 3.000 / CAP: 2/1/5		

ALL PRODUCTS - LLPA BY FICO AND LTV RATIO

		< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
PURCHASE (TERMS > 15 YRS)	FICO ≥ = 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
	FICO 760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
	FICO 740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
	FICO 720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
	FICO 700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
	FICO 680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
	FICO 660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
	FICO 640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
	FICO 620 - 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750
RATE/TERM (TERMS > 15 YRS)	FICO ≥ = 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
	FICO 760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
	FICO 740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
	FICO 720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
	FICO 700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
	FICO 680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
	FICO 660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
	FICO 640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
	FICO 620 - 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500
CASHOUT	FICO ≥ = 780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
	FICO 760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
	FICO 740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
	FICO 720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
	FICO 700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
	FICO 680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
	FICO 660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
	FICO 640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
	FICO 620 - 639	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A

PRODUCT FEATURE ADJUSTMENTS

	< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Condo <sup>1</sup>	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Two- to four-unit property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
High-balance fixed-rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000
High-balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750
High-balance Cashout	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Subordinate financing <sup>2</sup>	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875

<sup>1</sup> Not applicable to co-ops or detached condo units

<sup>2</sup> The subordinate financing LLPA will be charged if the CLTV is greater that the LTV; the undrawn portion of a HELOC is not included in CLTV. Also, if the subordinate financing is a Community Seconds<sup>®</sup> loan, these LLPAs do not apply.



EMET HIGH BALANCE FIXED & ARM (DU & LPA)

LENDER PAID MI (SINGLE PREMIUM) ADJUSTMENTS - FIXED

LTV   MI Coverage	>=780	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97   35%	2.750	2.750	3.750	4.750	5.500	6.750	8.875	10.500	10.500
90.01-95   30%	2.375	2.375	3.125	3.875	4.500	5.375	7.000	8.250	8.250
85.01-90   25%	1.875	1.875	2.500	2.750	3.500	4.125	5.500	6.250	6.250
80.01-85   12 %	1.250	1.250	1.375	1.500	1.625	1.875	2.375	2.750	2.750
LOAN TERM < 30	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)
R/T REFINANCE	0.250	0.250	0.250	0.250	0.750	0.875	1.250	1.250	1.250
SECOND HOME	0.500	0.500	0.500	0.750	1.000	1.000	1.500	1.500	1.500
INVESTMENT PROPERTY	1.500	1.500	1.500	1.625	2.000	2.000	N/A	N/A	N/A
3-4 UNIT PROPERTY	1.500	1.500	1.500	1.625	2.000	N/A	N/A	N/A	N/A
CASH OUT REFI	0.750	0.750	0.750	1.000	1.250	1.250	1.625	1.625	1.625

LENDER PAID MI (SINGLE PREMIUM) ADJUSTMENTS - ARM

LTV   MI Coverage	>=780	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97   35%	3.375	3.375	4.625	5.875	6.875	8.375	11.000	13.250	13.250
90.01-95   30%	2.875	2.875	3.875	4.625	5.500	6.500	8.500	10.250	10.250
85.01-90   25%	2.375	2.375	3.000	3.625	4.250	5.125	6.875	7.875	7.875
80.01-85   12 %	1.375	1.375	1.625	1.750	2.000	2.250	2.875	3.250	3.250
LOAN TERM < 30	0.125	0.125	0.125	0.125	0.000	0.000	(0.125)	(0.125)	(0.125)
R/T REFINANCE	0.250	0.250	0.250	0.250	0.750	0.875	1.250	1.250	1.250
SECOND HOME	0.500	0.500	0.500	0.750	1.000	1.000	1.500	1.500	1.500
INVESTMENT PROPERTY	1.500	1.500	1.500	1.625	2.000	2.000	N/A	N/A	N/A
3-4 UNIT PROPERTY	1.500	1.500	1.500	1.625	2.000	N/A	N/A	N/A	N/A
CASH OUT REFI	0.750	0.750	0.750	1.000	1.250	1.250	1.625	1.625	1.625

AGENCY DIRECT CONFORMING, HOME READY & HOME POSSIBLE FIXED (DU & LPA)

30 YEAR FIXED

ADDU/ADLP/ADHR/ADHP 30

Rate	15 Day	30 Day
6.250	0.125	0.250
6.375	(0.375)	(0.250)
6.500	(0.875)	(0.750)
6.625	(1.250)	(1.125)
6.750	(1.375)	(1.250)
6.875	(1.750)	(1.625)
7.000	(2.125)	(2.000)
7.125	(2.375)	(2.250)
7.250	(2.500)	(2.375)
7.375	(2.875)	(2.750)

20 YEAR FIXED

ADDU/ADLP/ADHR/ADHP 20

Rate	15 Day	30 Day
6.000	0.125	0.250
6.125	(0.500)	(0.375)
6.250	(0.750)	(0.500)
6.375	(0.875)	(0.625)
6.500	(1.375)	(1.250)
6.625	(1.750)	(1.625)
6.750	(1.875)	(1.750)
6.875	(2.000)	(1.875)
7.000	(2.375)	(2.125)
7.125	(2.625)	(2.500)

15 YEAR FIXED

ADDU/ADLP/ADHR/ADHP 15

Rate	15 Day	30 Day
5.750	0.000	0.125
5.875	(0.250)	(0.125)
6.000	(0.375)	(0.250)
6.125	(0.500)	(0.375)
6.250	(0.875)	(0.750)
6.375	(1.250)	(1.125)
6.500	(1.375)	(1.250)
6.625	(1.500)	(1.375)
6.750	(1.875)	(1.750)
6.875	(2.125)	(2.000)

10 YEAR FIXED

ADDU/ADLP/ADHR/ADHP 10

Rate	15 Day	30 Day
5.750	0.250	0.250
5.875	0.000	0.125
6.000	(0.125)	0.000
6.125	(0.250)	(0.125)
6.250	(0.625)	(0.500)
6.375	(1.000)	(0.875)
6.500	(1.125)	(1.000)
6.625	(1.250)	(1.125)
6.750	(1.625)	(1.500)
6.875	(1.875)	(1.750)

HOMEREADY & HOMEPOSSIBLE ADJUSTMENT CAP

HOMEREADY / ALL LTV AND CREDIT SCORE	0.000
HOMEPOSSIBLE / ALL LTV AND CREDIT SCORE	0.000

TEMPORARY INTEREST RATE BUYDOWN ADJUSTMENT

2-1 Buydown (30 YR FIXED ONLY)	0.125
1-0 Buydown (30 YR FIXED ONLY)	0.125

ALL PRODUCTS - LLPA BY FICO AND LTV RATIO

		< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
PURCHASE (TERMS > 15 YRS)	FICO ≥ 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
	FICO 760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
	FICO 740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
	FICO 720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
	FICO 700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
	FICO 680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
	FICO 660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
	FICO 640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
	FICO 620 - 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750
RATE/TERM (TERMS > 15 YRS)	FICO ≥ 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
	FICO 760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
	FICO 740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
	FICO 720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
	FICO 700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
	FICO 680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
	FICO 660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
	FICO 640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
	FICO 620 - 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500
CASHOUT	FICO ≥ 780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
	FICO 760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
	FICO 740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
	FICO 720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
	FICO 700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
	FICO 680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
	FICO 660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
	FICO 640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
	FICO 620 - 639	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A

PRODUCT FEATURE ADJUSTMENTS

	< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
Condo <sup>1</sup>	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Two- to four-unit property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
Subordinate financing <sup>2</sup>	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875

LENDER PAID MI (SINGLE PREMIUM) ADJUSTMENTS

LTV   MI Coverage	>=780	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97   35%	2.750	2.750	3.750	4.750	5.500	6.750	8.875	10.500	10.500
90.01-95   30%	2.375	2.375	3.125	3.875	4.500	5.375	7.000	8.250	8.250
85.01-90   25%	1.875	1.875	2.500	2.750	3.500	4.125	5.500	6.250	6.250
80.01-85   12 %	1.250	1.250	1.375	1.500	1.625	1.875	2.375	2.750	2.750
LOAN TERM < 30	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)
R/T REFINANCE	0.250	0.250	0.250	0.250	0.750	0.875	1.250	1.250	1.250
SECOND HOME	0.500	0.500	0.500	0.750	1.000	1.000	1.500	1.500	1.500
INVESTMENT PROPERTY	1.500	1.500	1.500	1.625	2.000	2.000	N/A	N/A	N/A
3-4 UNIT PROPERTY	1.500	1.500	1.500	1.625	2.000	N/A	N/A	N/A	N/A
CASH OUT REFI	0.750	0.750	0.750	1.000	1.250	1.250	1.625	1.625	1.625

<sup>1</sup> Not applicable to co-ops or detached condo units

<sup>2</sup> The subordinate financing LLPA will be charged if the CLTV is greater than the LTV; the undrawn portion of a HELOC is not included in CLTV. Also, if the subordinate financing is a Community Seconds<sup>®</sup> loan, these LLPAs do not apply.



AGENCY DIRECT HIGH BALANCE, HOME READY & HOME POSSIBLE FIXED & ARM (DU & LPA)

30 YEAR FIXED			15 YEAR FIXED			10/6 SOFR ARM			7/6 SOFR ARM			5/6 SOFR ARM		
AHDU/AHLP/AHHR/AHHP 30			AHDU/AHLP/AHHR/AHHP 15			AHDU/AHLP 106			AHDU/AHLP 76			AHDU/AHLP 56		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
6.375	0.000	0.125	6.000	0.375	0.500	6.125	1.000	1.125	6.125	0.375	0.500	6.125	0.750	0.875
6.500	(0.500)	(0.375)	6.125	0.250	0.500	6.250	0.625	0.750	6.250	0.125	0.250	6.250	0.500	0.625
6.625	(0.875)	(0.750)	6.250	0.000	0.125	6.375	0.250	0.375	6.375	(0.125)	0.000	6.375	0.250	0.375
6.750	(1.000)	(0.875)	6.375	(0.250)	(0.125)	6.500	0.000	0.125	6.500	(0.375)	(0.250)	6.500	0.000	0.125
6.875	(1.375)	(1.250)	6.500	(0.500)	(0.375)	6.625	(0.375)	(0.250)	6.625	(0.625)	(0.500)	6.625	(0.250)	(0.125)
7.000	(1.625)	(1.500)	6.625	(0.625)	(0.375)	6.750	(0.625)	(0.500)	6.750	(0.875)	(0.750)	6.750	(0.375)	(0.250)
7.125	(1.750)	(1.625)	6.750	(0.875)	(0.625)	6.875	(0.875)	(0.750)	6.875	(1.125)	(1.000)	6.875	(0.625)	(0.500)
7.250	(1.875)	(1.750)	6.875	(1.125)	(0.875)	7.000	(1.125)	(1.000)	7.000	(1.250)	(1.125)	7.000	(0.750)	(0.625)
7.375	(2.250)	(2.000)	7.000	(1.250)	(1.125)	7.125	(1.500)	(1.375)	7.125	(1.500)	(1.375)	7.125	(0.750)	(0.625)
						Margin: 3.000 / CAP: 5/1/5			Margin: 3.000 / CAP: 5/1/5			Margin: 3.000 / CAP: 2/1/5		

HOMEREADY & HOMEPOSSIBLE ADJUSTMENT CAP			TEMPORARY INTEREST RATE BUYDOWN ADJUSTMENT		
HOMEREADY	/ ALL LTV AND CREDIT SCORE	0.000	2-1 Buydown (30 YR FIXED ONLY)		0.125
HOMEPOSSIBLE	/ ALL LTV AND CREDIT SCORE	0.000	1-0 Buydown (30 YR FIXED ONLY)		0.125

ALL PRODUCTS - LLPA BY FICO AND LTV RATIO										
PURCHASE (TERMS > 15 YRS)		< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
	FICO ≥ = 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
	FICO 760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
	FICO 740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
	FICO 720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
	FICO 700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
	FICO 680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
	FICO 660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
	FICO 640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
RATE/TERM (TERMS > 15 YRS)	FICO 620 - 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750
	FICO ≥ = 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
	FICO 760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
	FICO 740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
	FICO 720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
	FICO 700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
	FICO 680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
	FICO 660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
	FICO 640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
CASHOUT	FICO 620 - 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500
	FICO ≥ = 780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
	FICO 760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
	FICO 740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
	FICO 720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
	FICO 700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
	FICO 680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
	FICO 660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
	FICO 640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
	FICO 620 - 639	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A

PRODUCT FEATURE ADJUSTMENTS										
	< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0	
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	
Condo <sup>1</sup>	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750	
Investment property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125	
Second home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125	
Two- to four-unit property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625	
High-balance fixed-rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000	
High-balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750	
High-balance Cashout	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
Subordinate financing <sup>2</sup>	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875	

<sup>1</sup> Not applicable to co-ops or detached condo units

<sup>2</sup> The subordinate financing LLPA will be charged if the CLTV is greater than the LTV; the undrawn portion of a HELOC is not included in CLTV. Also, if the subordinate financing is a Community Seconds<sup>®</sup> loan, these LLPAs do not apply.

AGENCY DIRECT HIGH BALANCE, HOME READY & HOME POSSIBLE FIXED & ARM (DU & LPA)

LENDER PAID MI (SINGLE PREMIUM) ADJUSTMENTS - FIXED

LTV   MI Coverage	>=780	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97   35%	2.750	2.750	3.750	4.750	5.500	6.750	8.875	10.500	10.500
90.01-95   30%	2.375	2.375	3.125	3.875	4.500	5.375	7.000	8.250	8.250
85.01-90   25%	1.875	1.875	2.500	2.750	3.500	4.125	5.500	6.250	6.250
80.01-85   12 %	1.250	1.250	1.375	1.500	1.625	1.875	2.375	2.750	2.750
LOAN TERM < 30	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)
R/T REFINANCE	0.250	0.250	0.250	0.250	0.750	0.875	1.250	1.250	1.250
SECOND HOME	0.500	0.500	0.500	0.750	1.000	1.000	1.500	1.500	1.500
INVESTMENT PROPERTY	1.500	1.500	1.500	1.625	2.000	2.000	N/A	N/A	N/A
3-4 UNIT PROPERTY	1.500	1.500	1.500	1.625	2.000	N/A	N/A	N/A	N/A
CASH OUT REFI	0.750	0.750	0.750	1.000	1.250	1.250	1.625	1.625	1.625

LENDER PAID MI (SINGLE PREMIUM) ADJUSTMENTS - ARM

LTV   MI Coverage	>=780	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97   35%	3.375	3.375	4.625	5.875	6.875	8.375	11.000	13.250	13.250
90.01-95   30%	2.875	2.875	3.875	4.625	5.500	6.500	8.500	10.250	10.250
85.01-90   25%	2.375	2.375	3.000	3.625	4.250	5.125	6.875	7.875	7.875
80.01-85   12 %	1.375	1.375	1.625	1.750	2.000	2.250	2.875	3.250	3.250
LOAN TERM < 30	0.125	0.125	0.125	0.125	0.000	0.000	(0.125)	(0.125)	(0.125)
R/T REFINANCE	0.250	0.250	0.250	0.250	0.750	0.875	1.250	1.250	1.250
SECOND HOME	0.500	0.500	0.500	0.750	1.000	1.000	1.500	1.500	1.500
INVESTMENT PROPERTY	1.500	1.500	1.500	1.625	2.000	2.000	N/A	N/A	N/A
3-4 UNIT PROPERTY	1.500	1.500	1.500	1.625	2.000	N/A	N/A	N/A	N/A
CASH OUT REFI	0.750	0.750	0.750	1.000	1.250	1.250	1.625	1.625	1.625



EMET FHA CONFORMING

30 YEAR FIXED

FHA 30

Rate	15 Day	30 Day
5.750	(0.125)	0.000
5.875	(0.375)	(0.125)
6.000	(0.750)	(0.625)
6.125	(1.250)	(1.000)
6.250	(1.500)	(1.250)
6.375	(1.250)	(1.250)
6.500	(1.750)	(1.625)
6.625	(2.125)	(2.125)

15 YEAR FIXED

FHA 15

Rate	15 Day	30 Day
5.500	1.625	1.625
5.625	1.250	1.250
5.750	0.875	0.875
5.875	0.625	0.625
6.000	0.250	0.375
6.125	0.000	0.125
6.250	0.125	0.125
6.375	0.375	0.375

5/1 CMT ARM

FHA 51

Rate	15 Day	30 Day
5.250	4.875	4.875
5.375	4.250	4.375
5.500	3.750	3.750
5.625	3.250	3.250
5.750	3.250	3.250
5.875	2.750	2.750
6.000	2.250	2.250
Margin: 2.000 / CAP: 1/1/5		

PRICE ADJUSTMENTS

FICO => 740	(0.150)
FICO 720 - 739	(0.100)
FICO 680 - 719	0.000
FICO 660 - 679	0.125
FICO 640 - 659	0.250
FICO 620 - 639	1.000
FICO 600 - 619	1.250
FICO 580 - 599	3.000
FICO < 580	N/A
=> \$275,000	0.000
\$100,000 - \$124,999	0.375
\$50,000 - \$99,999	0.750
2 Units	0.500
3-4 Units	1.000
TEMPORARY BUYDOWN	0.125

EMET FHA HIGH BALANCE

30 YEAR FIXED

FHAHB 30

Rate	15 Day	30 Day
6.250	(0.375)	(0.125)
6.375	0.250	0.250
6.500	(0.250)	(0.250)
6.625	(0.625)	(0.625)
6.750	(0.875)	(0.750)
6.875	(0.500)	(0.500)
7.000	(0.875)	(0.750)
7.125	(1.125)	(1.125)

15 YEAR FIXED

FHAHB 15

Rate	15 Day	30 Day
4.625	8.625	8.500
4.750	8.125	8.125
4.875	7.875	7.875
5.000	7.500	7.500
5.125	7.250	7.250
5.250	5.875	5.875
5.375	5.750	5.750
5.500	5.375	5.375

5/1 CMT ARM

FHAHB 51

Rate	15 Day	30 Day
4.875	6.375	6.375
5.000	5.750	5.875
5.125	5.250	5.250
5.250	5.375	5.375
5.375	4.750	4.875
5.500	4.250	4.250
5.625	3.750	3.750
Margin: 2.000 / CAP: 1/1/5		

PRICE ADJUSTMENTS

FICO => 740	(0.150)
FICO 720 - 739	(0.100)
FICO 680 - 719	0.000
FICO 660 - 679	0.125
FICO 640 - 659	0.250
FICO 620 - 639	1.000
FICO < 620	N/A
2 Units	0.500
3-4 Units	1.000
High Balance ARM	0.500
TEMPORARY BUYDOWN	0.125









## EMET ULTIMATE ALT DOC PRO (WVOE / CPA PREPARED P&L OR BANK STATEMENT OR 1099 OR ASSET UTILIZATION)

## 30 YEAR FIXED

EAP 30

Rate	30 Day
6.875	0.625
7.000	0.250
7.125	0.000
7.250	(0.375)
7.375	(0.625)
7.500	(0.875)
7.625	(1.125)
7.750	(1.375)
7.875	(1.625)
8.000	(1.875)
8.125	(2.125)
8.250	(2.375)

## 7/6 SOFR ARM

EAP 76

Rate	30 Day
6.875	0.500
7.000	0.250
7.125	(0.125)
7.250	(0.375)
7.375	(0.750)
7.500	(1.000)
7.625	(1.250)
7.750	(1.500)
7.875	(1.750)
8.000	(2.000)
8.125	(2.250)

Margin: 5.000 / CAP: 5/1/5

Margin: 5.000 / CAP: 5/1/5

## 5/6 SOFR ARM

EAP 56

Rate	30 Day
6.875	0.375
7.000	0.125
7.125	(0.250)
7.250	(0.500)
7.375	(0.875)
7.500	(1.125)
7.625	(1.375)
7.750	(1.625)
7.875	(1.875)
8.000	(2.125)
8.125	(2.375)

Margin: 5.000 / CAP: 2/1/5

Margin: 5.000 / CAP: 2/1/5

Max. Net Price Cap	
LOAN AMOUNT	Max. Cap
<\$2,000,000	2.500 %
\$2,000,000 - \$3,000,000	1.500 %
\$3,000,001 - \$4,000,000	0.500 %
NO PPP (Investor Only)	-0.250 %
1 YR PPP (Investor Only)	0.750 %
2 YR PPP (Investor Only)	1.500 %
3 YR PPP (Investor Only)	2.000 %

**"-" means discount points**

## LTV/FICO ADJUSTMENTS: ALL PRODUCTS

	<=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%
FICO => 780	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.375	1.750	3.000
FICO 760 - 779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.500	1.875	3.125
FICO 740 - 759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.625	2.375	3.750
FICO 720 - 739	(0.625)	(0.625)	(0.375)	(0.250)	0.000	0.500	1.250	2.875	4.375
FICO 700 - 719	(0.500)	(0.500)	(0.250)	(0.125)	0.375	1.125	1.750	3.875	5.375
FICO 680 - 699	(0.375)	(0.375)	0.000	0.500	0.875	2.000	2.750	4.750	5.625
FICO 660 - 679	0.250	0.500	0.875	1.375	2.250	2.750	3.500	N/A	N/A

## PRODUCT FEATURE ADJUSTMENTS

	<=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%
Loan Amount <= \$250,000	0.250	0.250	0.250	0.250	0.500	0.625	0.625	0.875	1.000
Loan Amount \$250,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
Loan Amount \$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.375
Loan Amount \$1,500,000 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375	N/A
Loan Amount \$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	0.250	0.250	0.375	N/A	N/A
Loan Amount \$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.500	N/A	N/A	N/A
Loan Amount \$3,000,001 - \$3,500,000	0.750	0.750	0.750	1.250	1.500	N/A	N/A	N/A	N/A
Loan Amount \$3,500,001 - \$4,000,000	1.500	1.500	1.500	1.500	1.750	N/A	N/A	N/A	N/A
Rate/Term Refinance	0.000	0.000	0.125	0.125	0.375	0.375	0.375	N/A	N/A
Cash-Out Refinance	0.250	0.250	0.375	0.500	0.750	0.875	1.250	N/A	N/A
2nd Home	0.000	0.000	0.000	0.125	0.250	0.250	0.250	N/A	N/A
INVESTMENT PROPERTY	0.000	0.000	0.000	0.125	0.250	0.250	0.250	N/A	N/A
2-4 Units	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.625	N/A
Condo (Attached/Detached)	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.875	N/A
Doc Type: VOE only	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Doc Type: P&L only	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
Doc Type: Bank Statement - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375
Doc Type: 1099 -12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375
40 Year Maturity	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.375
Interest Only	0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.125	1.375
NO PPP (N/O/O ONLY)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1 YR PPP (N/O/O ONLY)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
2 YR PPP (N/O/O ONLY)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
No Impound	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
DTI 43.01 - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
Housing History - 1x30x12	0.125	0.250	0.250	0.375	0.375	0.375	0.500	0.500	1.500

## PROGRAM HIGHLIGHTS

PURCHASE				RATE&TERM / CASH-OUT REFINANCE									
PRIMARY RESIDENCE				PRIMARY RESIDENCE									
Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO	Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO						
1-4 Units	\$1,500,000	90%	700	1-4 Units	\$1,000,000	80%	660						
		85%	680		\$1,500,000	80%	680						
		80%	660		\$1,500,000	75%	660						
	\$2,000,000	85%	700		\$2,000,000	80%	720						
		80%	680		\$2,000,000	70%	680						
		75%	660		\$2,000,000	65%	660						
	\$2,500,000	80%	720		\$3,000,000	70%	700						
		75%	680			65%	680						
	\$3,000,000	75%	700		2ND HOME & INVESTMENT								
		70%	680	Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO						
	2ND HOME & INVESTMENT	Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO	Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO				
										1-4 Units	\$1,500,000	75%	660
\$2,000,000											75%	720	
\$2,000,000											70%	680	
\$2,000,000											65%	660	
\$2,500,000											70%	700	
											65%	680	
1-4 Units											\$1,500,000	80%	660
											\$2,000,000	80%	680
											\$2,000,000	75%	660
	\$2,500,000	80%	720										
75%		680											
No MI required over 80% LTV													
Income Documentation	Self-Employed: CPA/EA/CTEC prepared P&L OR Business Bank Statements OR Personal Bank Statements OR IRS Form 1099 OR Asset Wage-Earners: Written VOE form (FNMA Form 1005) completed by employer.												
Qualifying Ratio	50%			Cash Out	Max. Cash back to borrower: Unlimited								
Min. Credit Score	660				Cash out net proceeds can be used for reserves.								
Min. Tradelines	3 Tradelines with 12 months rating (open or closed). Or 2 Tradelines with 24 months rating (open or closed) If the primary borrower has three (3) credit scores, the minimum tradeline requirement is waived.			Seller Concessions	Primary & 2nd Home: 6 % Investment: 2%								
				Property Types	1-4 Units, PUD, Warrantable Condo								
				Acreage	Property up to 20-acres								
Asset				Most recent 1 month bank statement(s) or VOD									
Business Assets	At least 50% ownerships			Appraisal	One Appraisal <= \$2 MM								
Large Deposits	Not required to be sourced.				Two Appraisal > \$2 MM								
Gift Funds	100% Gift Allowed. Gift funds CAN BE used for reserves.				Desk Review (CDA): Required.								
Reserves	Reserves are required for subject property only.				Transferred Appraisal: Allowed								
O/O & 2nd Home	Loan Amount <= \$1 MM & LTV <= 75%: None Loan Amount <= \$1MM& LTV > 75%: 4 Month PI			Eligible	First-Time Homebuyer (No Restriction)								
N/O/O	Loan Amount <= \$1MM: 6 Month PI Loan Amount <= \$2MM: 9 Month PI				Non-Occupant Co-Borr								
	Loan Amount > \$2MM: 12 Month PI				Non-Arm’s Length Transactions								
Approved States	AL, AZ, CA, CO, DC, FL, GA, MD, NC, NJ, NV, SC, TN, TX, VA, WA			Ineligible	Closing In Trust								
					Interest Only (40 Years Term & 5/6 ARM)								
					HPML (Impound is required)								
					Subordinate Financing								





EMET ITIN PRO

30 YEAR FIXED

EIP 30

Rate	30 Day
7.625	0.125
7.750	(0.125)
7.875	(0.375)
8.000	(0.625)
8.125	(0.875)
8.250	(1.125)
8.375	(1.375)
8.500	(1.625)

5/6 SOFR ARM

EIP 56

Rate	30 Day
7.625	0.000
7.750	(0.250)
7.875	(0.500)
8.000	(0.750)
8.125	(1.000)
8.250	(1.250)
8.375	(1.500)

Margin: 6.000 / CAP: 2/1/5

LTV/FICO ADJUSTMENTS: FULL DOC

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
FICO => 720	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	0.125	1.375
FICO 700 - 719	(0.250)	(0.250)	(0.250)	(0.125)	0.250	0.750	1.750
FICO 680 - 699	0.500	0.500	0.500	0.875	1.250	2.000	3.250
FICO 660 - 679	1.500	1.500	1.500	1.875	2.625	3.500	5.125
FICO 640 - 659	2.500	2.500	2.500	2.875	3.500	4.500	N/A
FICO 620 - 639	3.250	3.250	3.250	3.625	4.125	4.875	N/A

LTV/FICO ADJUSTMENTS: 12 / 24 MONTH BANK STATEMENTS

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
FICO => 720	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	0.125	1.500
FICO 700 - 719	(0.250)	(0.250)	(0.250)	(0.125)	0.250	0.875	1.875
FICO 680 - 699	0.500	0.500	0.500	0.875	1.250	2.125	3.375
FICO 660 - 679	1.500	1.500	1.500	1.875	2.625	3.500	5.125
FICO 640 - 659	2.500	2.500	2.500	2.875	3.500	4.500	N/A
FICO 620 - 639	3.250	3.250	3.250	3.625	4.125	4.875	N/A

PRODUCT FEATURE ADJUSTMENTS

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Credit Event***	1.250	1.250	1.250	1.250	1.250	N/A	N/A
LOAN AMOUNT < \$150K	1.000	1.000	1.000	1.000	1.000	1.000	1.000
LOAN AMOUNT < \$250K	0.250	0.250	0.250	0.250	0.250	0.250	0.500
LOAN AMOUNT > \$1M	0.000	0.000	0.000	0.000	0.000	0.000	0.000
CASH-OUT	0.500	0.500	0.500	0.750	1.000	1.500	N/A
SECOND HOME	0.000	0.000	0.000	0.125	0.375	0.500	N/A
INVESTMENT	0.250	0.250	0.250	0.250	0.500	0.750	N/A
CONDO (ATTACHED/DETACHED)	0.125	0.125	0.125	0.125	0.250	0.250	0.250
2-4 UNITS	0.250	0.250	0.250	0.250	0.500	0.500	0.500
DTI > 43	0.125	0.125	0.125	0.125	0.125	0.125	0.250
NO IMPOUND	0.250	0.250	0.250	0.250	0.250	0.250	0.250
ITIN	1.500	1.500	1.500	1.500	1.500	1.500	1.500
1-Year P&L	0.375	0.375	0.375	0.375	0.375	0.500	0.750
1099 DOC TYPE	0.500	0.500	0.500	0.500	0.500	0.500	0.500
INTEREST ONLY	0.250	0.250	0.250	0.375	0.500	0.625	0.875
NO PPP (N/O/O ONLY)	2.000	2.000	2.000	2.000	2.000	2.000	2.000
1 YR PPP (N/O/O ONLY)	1.500	1.500	1.500	1.500	1.500	1.500	1.500
2 YR PPP (N/O/O ONLY)	0.750	0.750	0.750	0.750	0.750	0.750	0.750

\*\*\*BK (Ch 7/11) / FC / SS / DIL Seasoning less than 24 months and/or 1x60x12+ mortgage history delinquency

PROGRAM HIGHLIGHTS

PURCHASE & RATE/TERM REFINANCE				CASH-OUT REFINANCE			
PRIMARY RESIDENCE				PRIMARY RESIDENCE			
Max. Loan Amount	Max. LTV/CLTV	Min. FICO	Reserves	Max. Loan Amount	Max. LTV/CLTV	Min. FICO	Reserves
\$1,500,000	80%	700	6	\$1,500,000	75%	700	6
	75%	620*	6		70%	660	6
2ND HOME & INVESTMENT				2ND HOME & INVESTMENT			
Max. Loan Amount	Max. LTV/CLTV	Min. FICO	Reserves	Max. Loan Amount	Max. LTV/CLTV	Min. FICO	Reserves
\$1,500,000	75%	700	6	\$1,500,000	65%	700	6
	70%	660	6		60%	660	6
Self-employed Borrower	12(or)24 Months Personal(or)Business Bank Statements Or 12(or)24 Months 1099 Income			Occupancy	Primary, Secon Homes, Investment		
Qualifying Ratio	50%			Seller Concessions	Up to 6% towards closing for Primary Homes		
Min. Credit Score	660			Property Types	1-4 Units, PUD, Warrantable Condo		
Min. Tradelines	2 tradelines reporting 24-months w/activity in last 12-months or 3 reporting 12-months w/recent activity. Max. 0x60x12 reporting on acceptable tradelines			Citizenship	US Citizen, Permanent Resident Alien Non-Permanent Resident Alien (w/ US Credit)		
Employment History	Must be Self Employed for 2 years				ITIN: Standard Eligibility only (no Recent Event) -Primary & Second Homes only; Max LTV 80%		
Residual Income	\$1,500 plus an additional \$150 per dependent			Appraisal review product	Clear Capital CDA or Field Review required for the following transactions: (i) LTV > 80% (ii) Loan Amount \$1M-\$2M (iii) Non-Arms Full 2nd Appraisal required for Loan Amount > \$2M		
Reserves	See above Matrix. Refer to guideline for additional reserve requirements.						
Cash Out	Max. Cash back to borrower: \$500,000 Cash out net proceeds can be used for reserves.			Eligible	HPML (Impound is required)		
				Interest Only	Max LTV 80%		
First-Time Home Buyer	Allowed on owner occupied transactions only 6 months of PITIA reserves required for subj. property.			* FICO < 660 → PURCHASE ONLY / MAX DTI 43% * Declining Markets: If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%			
Approved States	AL, AZ, CA, CO, DC, FL, GA, MD, NC, NJ, NV, SC, TN, TX, VA, WA						





EMET ULTIMATE INVESTOR PRO (DSCR & NO RATIO)

30 YEAR FIXED

EPI 30

Rate	30 Day
7.250	0.875
7.375	0.250
7.500	(0.375)
7.625	(0.750)
7.750	(1.250)
7.875	(1.625)
8.000	(2.125)
8.125	(2.500)
8.250	(2.875)
8.375	(3.250)
8.500	(3.625)
8.625	(4.000)
8.750	(4.375)

7/6 SOFR ARM

EPI 76

Rate	30 Day
7.250	0.750
7.375	0.125
7.500	(0.500)
7.625	(0.875)
7.750	(1.375)
7.875	(1.750)
8.000	(2.250)
8.125	(2.625)
8.250	(3.000)
8.375	(3.375)
8.500	(3.750)
8.625	(4.125)

Margin: 6.500 / CAP: 5/1/5

5/6 SOFR ARM

EPI 56

Rate	30 Day
7.250	0.750
7.375	0.125
7.500	(0.500)
7.625	(1.000)
7.750	(1.375)
7.875	(1.875)
8.000	(2.250)
8.125	(2.625)
8.250	(3.000)
8.375	(3.375)
8.500	(3.750)
8.625	(4.125)

Margin: 6.500 / CAP: 2/1/5

Max. Net Price Cap	
NO PPP	0.000 %
1 YR PPP	1.000 %
2 YRS PPP	1.500 %
3 YRS PPP	2.000 %
4 YRS PPP	2.500 %
5 YRS PPP	2.500 %

"-" means discount points

LTV/FICO ADJUSTMENTS: ALL PRODUCTS

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
FICO => 760	(1.875)	(1.625)	(1.375)	(0.875)	(0.250)	0.250	2.500
FICO 740 - 759	(1.750)	(1.500)	(1.250)	(0.750)	0.000	0.500	2.750
FICO 720 - 739	(1.500)	(1.250)	(1.000)	(0.500)	0.250	0.750	3.500
FICO 700 - 719	(0.875)	(0.625)	(0.375)	0.125	1.000	1.375	4.250
FICO 680 - 699	(0.250)	0.125	0.125	0.625	2.000	3.250	N/A
FICO 660 - 679	0.000	0.375	0.625	1.125	2.500	5.000	N/A
FICO 640 - 659	2.500	3.000	3.500	4.000	N/A	N/A	N/A
FICO 620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A

PRODUCT FEATURE ADJUSTMENTS

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR Additional Adjustments >=1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
DSCR Additional Adjustments 1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR Additional Adjustments 0.75-0.99	1.375	1.375	1.375	1.875	2.375	3.000	N/A
DSCR Additional Adjustments <0.75	2.625	2.625	2.625	3.250	3.625	5.000	N/A
HOUSING HISTORY: 0x60x12	0.250	0.250	0.250	0.250	0.250	0.250	N/A
HOUSING EVENT SEASONING: 24~36 MO	0.250	0.250	0.250	0.250	0.375	0.375	N/A
LOAN AMOUNT <= \$150,000	0.750	0.750	0.875	0.875	0.875	N/A	N/A
LOAN AMOUNT \$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
LOAN AMOUNT \$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN AMOUNT \$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN AMOUNT \$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
LOAN AMOUNT \$1,500,001 - \$2,000,000	0.125	0.125	0.250	0.250	0.375	N/A	N/A
LOAN AMOUNT \$2,000,001 - \$2,500,000	0.125	0.125	0.250	0.375	N/A	N/A	N/A
LOAN AMOUNT \$2,500,001 - \$3,000,000	0.500	0.500	0.500	0.875	N/A	N/A	N/A
CASH OUT & FICO >= 700	0.375	0.375	0.375	0.500	0.750	N/A	N/A
CASH OUT & FICO < 700	0.500	0.500	0.500	0.500	1.750	N/A	N/A
CONDO (ATTACHED/DETACHED)	0.125	0.125	0.125	0.250	0.500	0.750	N/A
2-4 UNITS	0.500	0.500	0.500	0.500	0.625	0.750	N/A
INTEREST ONLY	0.500	0.500	0.500	0.500	0.625	0.750	N/A
FIRST TIME HOME BUYER	1.750	1.750	1.750	1.750	1.750	1.750	N/A
NO IMPOUND	0.250	0.250	0.250	0.250	0.250	0.250	0.250
NO PPP	1.750	1.750	2.000	2.000	2.250	2.250	2.250
1 YR PPP	1.250	1.250	1.500	1.500	1.750	1.750	1.750
2 YR PPP	0.500	0.500	0.500	0.500	0.625	0.625	0.625
3 YR PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4 YR PPP	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)
5 YR PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)

PROGRAM HIGHLIGHTS

PURCHASE (DSCR =>1.00)				PURCHASE (NO RATIO)			
Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO	Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO
1 Unit	\$1,000,000	80%	700	1-4 Units	\$1,000,000	75%	700
Condo	\$1,000,000	75%	700		\$1,500,000	70%	660
1-4 Units	\$1,500,000	75%	660		\$2,000,000	65%	660
	\$2,000,000	70%	660		\$3,000,000	60%	660
		65%	640	RATE&TERM / CASH-OUT REFINANCE (NO RATIO)			
	\$3,000,000	65%	660	1-4 Units	Property Type	Max. Loan Amount	Max. LTV/CLTV
60%		640	\$1,000,000		70%	700	
RATE&TERM / CASH-OUT REFINANCE (DSCR =>1.00)					\$1,500,000	65%	660
Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO		\$2,000,000	60%	660
1-4 Units	\$1,500,000	70%	660				
	\$2,000,000	65%	660				
Income Documentation	Employment section of the loan application may be left blank. No proof of borrower income is required. Debt Service Coverage Ratio is the Monthly Gross Income divided by the PITIA of the subject property.						
Min. Credit Score	640			Seller Concessions	2%		
Min. Tradelines	3 Tradelines with 12 months rating (open or closed). Or 2 Tradelines with 24 months rating (open or closed) If the primary borrower has three (3) credit scores, the minimum tradeline requirement is waived.			Property Types	1-4 Units, PUD, Warrantable Condo		
				Acreage	Property up to 20-acres		
				Appraisal	One Appraisal <= \$2 MM Two Appraisal > \$2 MM Desk Review (CDA): Required Transferred Appraisal: Allowed		
Asset	Most recent 1 month bank statement(s) or VOD			Eligible	Closing In Trust (Inter v <b>Interest Only (5/6 &amp; 7/6 ARM)</b> HPML First-Time Investor: <b>First-Time Homebuyer - require investor approval</b> (Min. 680 FICO, Max. 75% LTV, Min. DSCR > 0.75)		
Business Assets	Limited to Percentage of ownerships						
Large Deposits	Not required to be sourced.						
Gift Funds	100% gift funds allowed Gift funds CAN BE used for reserves.						
Reserves	Loan Amount <= \$1.5M & LTV <= 75%: None Loan Amount <= \$1.5M & LTV > 75%: 2 months of PI Loan Amount > \$1.5M: 4 months of PI Loan Amount > \$2.0M: 6 months of PI			Ineligible	Non-Arm’s Length Transactions		
Cash Out	Max. Cash back to borrower: Unlimited Cash out net proceeds can be used for reserves.			Approved States	AL, AZ, CA, CO, DC, FL, GA, MD, NC, NJ, NV SC, TN, TX, VA, WA		



## EMET FOREIGN NATIONAL PORTFOLIO (DSCR)

## 30 YEAR FIXED

EPF 30

Rate	30 Day	45 Day
8.125	0.250	0.375
8.250	(0.125)	0.000
8.375	(0.500)	(0.375)
8.500	(0.875)	(0.750)
8.625	(1.250)	(1.125)
8.750	(1.625)	(1.500)
8.875	(2.000)	(1.875)
9.000	(2.375)	(2.250)
9.125	(2.750)	(2.625)
9.250	(3.125)	(3.000)

## 7/6 SOFR ARM

EPF 76

Rate	30 Day	45 Day
8.125	0.125	0.250
8.250	(0.250)	(0.125)
8.375	(0.625)	(0.500)
8.500	(1.000)	(0.875)
8.625	(1.375)	(1.250)
8.750	(1.750)	(1.625)
8.875	(2.125)	(2.000)
9.000	(2.500)	(2.375)
9.125	(2.875)	(2.750)

Margin: 6.500 / CAP: 5/1/5

## 5/6 SOFR ARM

EPF 56

Rate	30 Day	45 Day
8.125	0.125	0.250
8.250	(0.250)	(0.125)
8.375	(0.625)	(0.500)
8.500	(1.000)	(0.875)
8.625	(1.375)	(1.250)
8.750	(1.750)	(1.625)
8.875	(2.125)	(2.000)
9.000	(2.500)	(2.375)
9.125	(2.875)	(2.750)

Margin: 6.500 / CAP: 2/1/5

Max. Net Price Cap	
NO PPP	Manual
1 YR PPP	Manual
2 YRS PPP	1.000 %
3 YRS PPP	1.500 %
4 YRS PPP	2.000 %
5 YRS PPP	2.000 %

## LTV/FICO ADJUSTMENTS: ALL PRODUCTS

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
DSCR & FICO => 680	(0.500)	0.000	0.125	0.625	1.375	2.500	N/A	N/A
DSCR & FOREIGN CREDIT	(0.500)	0.000	0.125	0.625	1.375	2.500	N/A	N/A
DSCR >=1.25	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
DSCR 1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
DSCR .75-.99	1.375	1.375	1.375	1.625	N/A	N/A	N/A	N/A
DSCR <.75	1.875	1.875	1.875	2.125	N/A	N/A	N/A	N/A

## PRODUCT FEATURE ADJUSTMENTS

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
LOAN AMOUNT <=\$150,000	1.000	1.000	1.125	1.125	1.125	2.000	N/A	N/A
LOAN AMOUNT \$150,001 - \$250,000	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
CASH OUT	0.500	0.625	0.750	1.000	N/A	N/A	N/A	N/A
LTV ADJUSTMENT	0.000	0.000	0.000	0.125	0.125	0.250	N/A	N/A
2ND HOME (CANADIAN CITIZENS)	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
CONDO (ATTACHED/DETACHED)	0.250	0.250	0.250	0.375	0.500	N/A	N/A	N/A
2-4 UNITS	0.375	0.375	0.375	5.000	N/A	N/A	N/A	N/A
NO IMPOUND	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
INTEREST ONLY	0.500	0.500	0.500	0.500	0.625	0.750	N/A	N/A
STATE(FL)	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
LESS THAN 12 MONTHS RESERVES	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
NO PPP (N/O/O ONLY)	1.750	1.750	2.000	2.250	2.250	2.250	N/A	N/A
1 YR PPP (N/O/O ONLY)	1.250	1.250	1.500	1.500	1.750	1.750	N/A	N/A
2 YR PPP (N/O/O ONLY)	0.500	0.500	0.500	0.500	0.625	0.625	N/A	N/A
3 YR PPP (N/O/O ONLY)	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 YR PPP (N/O/O ONLY)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	N/A	N/A
5 YR PPP (N/O/O ONLY)	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	N/A	N/A

## PROGRAM HIGHLIGHTS

PURCHASE (DSCR =>1.00)				PURCHASE (NO RATIO)			
Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO	Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO
1 Unit	\$1,000,000	75%	680	1-4 Units	\$1,500,000	65%	680
	\$1,500,000	70%	680		\$1,500,000	65%	N/A
	\$1,000,000	75%	N/A	RATE&TERM / CASH-OUT REFINANCE (NO RATIO)			
	\$1,500,000	70%	N/A	Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO
2-4 Units & Condo	\$1,500,000	65%	680	1-4 Units	\$1,000,000	60%	680
		65%	N/A		\$1,000,000	60%	N/A
RATE&TERM / CASH-OUT REFINANCE (DSCR =>1.00)							
Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO				
1-4 Units	\$1,000,000	65%	680				
	\$1,500,000	60%	680				
	\$1,000,000	65%	N/A				
	\$1,500,000	60%	N/A				
Income Documentation	Employment section of the loan application may be left blank. No proof of borrower income is required. Debt Service Coverage Ratio is the Monthly Gross Income divided by the PITIA of the subject property.						
Min. Credit Score	680			Seller Concessions	2%		
Min. Tradelines	Min 2 reporting 24-months or 3 reporting 12-months. Without U.S. credit: two credit reference letters must be provided.			Property Types	1-4 Units, PUD, Warrantable Condo		
				Acreage	Property up to 20-acres		
				Appraisal	One Appraisal <= \$1.5 MM Two Appraisal > \$1.5 MM Desk Review (CDA): If CU Score < 2.5 Transferred Appraisal: Allowed		
Asset	Most recent 2 month bank statement(s) or VOD			Eligible Closing In Trust (Inter vivos revocable trust only) <b>Interest Only (5/6 &amp; 7/6 ARM)</b> HPML (Impound is required) First-Time Investor:			
Business Assets	Limited to Percentage of ownerships.						
Large Deposits	Must be sourced.						
Gift Funds	Not allowed. All funds must come from the borrower.						
Reserves	12 months of PITIA 6-months with 5% LTV reduction and price adjustment			Ineligible First-Time Homebuyer Non-Arm’s Length Transactions			
Cash Out	Max. Cash back to borrower: LTV > 50%: \$300,000 & LTV <= 50%: \$500,000 Cash out net proceeds can be used for reserves.						
Approved States	AL, AZ, CA, CO, DC, FL, GA, MD, NC, NJ, NV, SC, TN, TX, VA, WA						

EMET CLOSED END SECOND (FULL DOC)

30 YEAR FIXED

ECES 30

Rate	30 Day
8.500	2.375
8.625	2.000
8.750	1.625
8.875	1.250
9.000	0.875
9.125	0.500
9.250	0.125
9.375	(0.250)
9.500	(0.625)
9.625	(1.000)
9.750	(1.375)
9.875	(1.750)

20 YEAR FIXED

ECES 20

Rate	30 Day
8.500	2.250
8.625	1.750
8.750	1.375
8.875	1.000
9.000	0.625
9.125	0.250
9.250	(0.125)
9.375	(0.500)
9.500	(0.875)
9.625	(1.250)
9.750	(1.625)
9.875	(2.000)

15 YEAR FIXED

ECES 15

Rate	30 Day
8.500	2.250
8.625	1.750
8.750	1.375
8.875	1.000
9.000	0.625
9.125	0.250
9.250	(0.125)
9.375	(0.500)
9.500	(0.875)
9.625	(1.250)
9.750	(1.625)
9.875	(2.000)

10 YEAR FIXED

ECES 10

Rate	30 Day
8.500	2.250
8.625	1.750
8.750	1.375
8.875	1.000
9.000	0.625
9.125	0.250
9.250	(0.125)
9.375	(0.500)
9.500	(0.875)
9.625	(1.250)
9.750	(1.625)
9.875	(2.000)

EMET CLOSED END SECOND (ALT DOC)

30 YEAR FIXED

ECES 30

Rate	30 Day
8.875	2.375
9.000	2.000
9.125	1.625
9.250	1.250
9.375	0.875
9.500	0.500
9.625	0.125
9.750	(0.250)
9.875	(0.625)
10.000	(1.000)
10.125	(1.375)
10.250	(1.750)

20 YEAR FIXED

ECES 20

Rate	30 Day
8.875	2.250
9.000	1.750
9.125	1.375
9.250	1.000
9.375	0.625
9.500	0.250
9.625	(0.125)
9.750	(0.500)
9.875	(0.875)
10.000	(1.250)
10.125	(1.625)
10.250	(2.000)

15 YEAR FIXED

ECES 15

Rate	30 Day
8.875	2.250
9.000	1.750
9.125	1.375
9.250	1.000
9.375	0.625
9.500	0.250
9.625	(0.125)
9.750	(0.500)
9.875	(0.875)
10.000	(1.250)
10.125	(1.625)
10.250	(2.000)

10 YEAR FIXED

ECES 10

Rate	30 Day
8.875	2.250
9.000	1.750
9.125	1.375
9.250	1.000
9.375	0.625
9.500	0.250
9.625	(0.125)
9.750	(0.500)
9.875	(0.875)
10.000	(1.250)
10.125	(1.625)
10.250	(2.000)

FICO/CLTV ADJUSTMENTS: STANDARD DOC - 2 YRS

	<=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%
FICO 800 >=	(3.250)	(3.125)	(3.000)	(2.750)	(2.500)	(2.000)	(0.875)	2.000	3.500
FICO 780 - 799	(3.125)	(3.000)	(2.875)	(2.625)	(2.250)	(1.375)	(0.500)	2.875	4.500
FICO 760 - 779	(2.125)	(2.000)	(1.875)	(1.375)	(1.000)	(0.750)	0.500	4.000	6.500
FICO 740 - 759	(1.250)	(1.250)	(1.250)	(1.000)	(0.625)	(0.250)	1.750	5.500	8.500
FICO 720 - 739	(0.875)	(0.875)	(0.875)	(0.500)	(0.125)	0.500	2.750	7.000	N/A
FICO 700 - 719	(0.375)	(0.375)	(0.375)	0.125	1.000	2.000	5.000	8.000	N/A
FICO 680 - 699	0.250	0.500	0.750	1.000	3.000	4.000	N/A	N/A	N/A
Standard Doc - 1 Year (In Addition to the 2 Year Adj)	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.250	0.375

FICO/CLTV ADJUSTMENTS: ALT DOC - 12/24 MONTHS

	<=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%
FICO 800 >=	(3.250)	(3.125)	(3.000)	(2.750)	(2.500)	(2.000)	(0.875)	2.250	N/A
FICO 780 - 799	(3.125)	(3.000)	(2.875)	(2.625)	(2.250)	(1.375)	(0.500)	3.125	N/A
FICO 760 - 779	(2.125)	(2.000)	(1.875)	(1.375)	(1.000)	(0.750)	0.500	4.250	N/A
FICO 740 - 759	(1.250)	(1.250)	(1.250)	(1.000)	(0.625)	(0.250)	1.750	6.000	N/A
FICO 720 - 739	(0.875)	(0.875)	(0.875)	(0.500)	(0.125)	0.500	2.750	N/A	N/A
FICO 700 - 719	(0.125)	(0.125)	(0.125)	0.375	1.250	2.250	5.500	N/A	N/A
FICO 680 - 699	0.500	0.750	1.000	1.250	3.250	4.500	N/A	N/A	N/A
Additional Alt Doc Adj. - 12 MONTHS	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.250	N/A

PRODUCT FEATURE ADJUSTMENTS

	<=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%
DTI <=40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DTI 40.01 - 45%	0.375	0.375	0.375	0.375	0.375	0.375	0.500	0.750	1.000
DTI 45.01 - 50%	0.500	0.500	0.500	0.500	0.500	0.500	0.750	1.000	1.500
Loan Amount \$75,000 - \$100,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Loan Amount \$100,001 - \$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount \$150,001 - \$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount \$200,001 - \$350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount \$350,001 - \$500,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A
2nd Home	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
Investor	1.875	1.875	2.375	2.875	3.375	4.000	N/A	N/A	N/A
Condo (Attached/Detached)	0.250	0.250	0.250	0.250	0.375	0.375	0.500	N/A	N/A
State (NJ)	1.000	1.000	1.250	1.250	1.500	1.500	2.000	N/A	N/A

PROGRAM HIGHLIGHTS

Income Doc.	Full Doc / Alt Doc	Loan Amount	\$75,000 - \$500,000
Qualifying Ratio	80% CLTV MAX 50% / 90% CLTV MAX 45%	Eligible Property	Single Family, PUDs, Warrantable Condo(Max LTV is 80)
Min. Credit Score	680	Loan Purpose	Stand-Alone Cash Out
Eligible	US Citizen Permanent Resident Alien	Appraisal	Full Interior/Exterior Appraisal FNMA Form 1004, 1073
Occupancy	Primary/2nd/Investor	Tradelines	A minimum of three (3) tradelines, one currently open and active for at least 24-months based upon the credit report pull date. The other 2 must have reported for a minimum of 12-months but can be open or closed.
Housing History	0x30x12 verification of mortgage history required on all loans		



## LOCK CUT-OFF TIME

Lock cut-off time is 4:00 p.m. All locks received after 4:00 p.m. will be subject to the next business day pricing. EMET reserves the right to close the lock desk at any time and will do its best to notify brokers in advance of any closing.

## RATE SHEET RE-PRICE

Emet Mortgage reserves the right to suspend locks and issue a revised rate sheet at any time during the day without notice. The ability to lock a loan will not be available until the re-price is complete. No grace period will be provided to any loan not locked prior to the effective time of the re-price.

## LOCKING A LOAN

All locks are handled through our [TPO portal at emetmortgage.com](https://www.emetmortgage.com). Manual lock requests cannot be honored via phone or email. Once a Rate Lock has been processed, a Rate Lock Confirmation will be sent to the Broker no later than the next business morning. The Broker is responsible for reporting any inaccuracies or inconsistencies to EMET at [lock@emetmortgage.com](mailto:lock@emetmortgage.com) within 24 hours of the Confirmation Date. If EMET agrees with the Broker's findings, EMET will forward a new and amended Rate Lock Confirmation to the Broker with the changes. If EMET is not notified within 24 hours of the Rate Lock Confirmation, the loan is subject to market

## LOCK PERIODS

All lock periods are based on calendar days. All loans have the following lock terms, with the additional restrictions noted below:

- 15 days, 30 days and 45 days.
- **15 day locks: "APPROVED" or greater status and the appraisal must be completed.**
- **30 day & 45 day locks: "REGISTERED" or greater status. (PRE-LOCKS)**

After a loan has been pre-locked, the Broker/Branch then has **48 hours from the lock date to submit the full submission package**. The lock will be cancelled if the full submission package has not been received within 48 hours. Cancelled locks are subject to worse case pricing plus 25 basis points if relocked within 30 days from cancellation. This allows EMET Mortgage one additional business day to produce the locked LE based on the new lock terms and remain compliant with TRID.

**\*\* Redisclosure of Loan Estimate with Rate Lock Reg. Z, 12 C.F.R. §1026.19 (e)(3)(iv)(D)** If the Loan Estimate is required to be redisclosed due to a Rate Lock it must be delivered to the borrower within 3(three) days of lock in of the interest rate.

## LOCK CANCELLATION

When a locked loan is cancelled and a new loan opened (for the same property) the lock must be transferred to the new loan. The lock desk must be notified the same day the new loan is opened in order to keep the original lock otherwise the loan will be subject to worse case re-lock pricing.

## LOCK EXTENSIONS FOR UNEXPIRED LOANS

All rate lock extensions require a written request via email to the Lock Desk at [lock@emetmortgage.com](mailto:lock@emetmortgage.com). The subject line of the email must contain the borrower name, loan number, and Rate Lock Extension Request. Locks may be extended up to 3 times/30 days at a cost of 3 bps per day. The extensions cannot be greater than 30 days combined. Additional extensions may be granted on a case-by-case basis depending on market conditions. If an extension request is received and the extended loan will expire on a weekend or holiday, the Lock Desk will require the appropriate additional days at cost. Lock extension fees are cumulative.

## LOCK EXTENSION COST

Locks may be extended **up to 3 times/30 days at a cost of 3 bps per day**. If an extension request is received and the extended loan will expire on a weekend or holiday, the Lock Desk will require the appropriate additional days at cost.

EXTENSIONS FOR NON-AGENCY JUMBO AND NON-QM: 5 days: 0.125% / 10 days: 0.250%. Lock extension fees are cumulative.

## LOCK EXPIRATIONS DATE

The expiration date for all locks (and re-locks) is determined by the lock-in date. The expiration date is calculated based upon the number of days of the lock period selected, including the day of the lock. Locks expire at 4:00 p.m. on the lock expiration date. Locks expiring on a weekend or holiday, the expiration will roll to the next business day.

## EXPIRED RATE LOCK/RE-LOCK

All expired locks require a written re-lock request via email to the Lock Desk at [lock@emetmortgage.com](mailto:lock@emetmortgage.com). The subject line of the email must contain the borrower name, loan number, and Expired Rate Lock Request. Locks expiring on a Saturday, Sunday, or a holiday will be rolled the next business day. The loan that is expired or cancelled less than 30 days, priced at current market or original lock price, whichever is worse-case pricing plus 25 basis points. The term for a re-lock is 15 days. If the lock expiration date is greater than 30 days/45 days(non-qm), then the loan may be relocked at current market pricing. No relock fee will apply and all previous extension costs and concessions will be cleared out.

## DUPLICATE LOCKS

If a duplicate loan for the same borrower and property address is locked, only the original lock is valid.

PROPERTY CHANGE

A lock is only valid on the original property; a change in the subject property address will require a new lock based on current market pricing.

CHANGE TO A LOCKED LOAN

Loan program changes [must be requested on our website via the Change of Circumstance](#) tab. An updated confirmation will be emailed once the change has been approved and completed.

Change Type

Product Change: Emet Prime to/from Agency Direct  
Product Change: FHA to/from Conventional  
Product Change: Conventional to/from Jumbo/ Non-QM / Portfolio  
Product Type Change: Fixed to/from ARM  
Change in Term (e.g. 30 year to 15 year):  
Change in interest rate, credit score, loan amount, LTV,  
property type or occupancy, loan purpose

Pricing Policy

Worse case pricing  
Worse case pricing  
Worse case pricing  
Worse case pricing  
Worse case pricing  
Original day’s pricing plus the applicable  
Loan Level Pricing Adjustment (LLPA)

Renegotiation policy

When pricing conditions improve significantly yielding over 1% in pricing spreads, EMET Lending Group, Inc will allow a one-time Rate Renegotiation on **Agency and FHA loans** locked and subject to all the below guidelines:

- \* The rate to the borrower must be reduced by 0.125% or more.
- \* Pricing Comparison will be to the same Lock Day term (30-day lock vs. 30-day lock, etc).
- \* Renegotiation Adjustment of -0.500 point from Current Market Base Price will be applied.
- \* All LLPA’s and applied Extension or Exception Fee’s will remain.
- \* Rate cannot increase once the renegotiation has been applied.
- \* Current Lock expiration does not change.
- \* When the loan status is ‘Doc Out’ , ‘Doc In’ or ‘Funding Conditions’, renegotiation is not allowed.

MAX. NET PRICE

Page	Product Name	Max. Net Price
2	EMET CONFORMING FIXED (DU & LPA)	4.000%
3	EMET CONFORMING ARM (DU & LPA)	4.000%
3	HOME READY & HOME POSSIBLE ARM	4.000%
4	EMET HIGH BALANCE FIXED & ARM (DU & LPA)	3.000%
6	AGENCY DIRECT CONFORMING FIXED (DU & LPA) - TEMPORARY BUYDOWN ELIGIBLE	4.000%
6	HOME READY & HOME POSSIBLE FIXED - TEMPORARY BUYDOWN ELIGIBLE	4.000%
7	AGENCY DIRECT HIGH BALANCE FIXED & ARM (DU & LPA) - TEMPORARY BUYDOWN ELIGIBLE	3.000%
7	HIGH BALANCE HOME READY & HOME POSSIBLE FIXED & ARM - TEMPORARY BUYDOWN ELIGIBLE	3.000%
9	EMET FHA CONFORMING - TEMPORARY BUYDOWN ELIGIBLE	6.000%
9	EMET FHA HIGH BALANCE - TEMPORARY BUYDOWN ELIGIBLE	6.000%
10	EMET ULTIMATE JUMBO	Per Pricing engine
11	EMET AUS JUMBO	1.750%
12	EMET ULTIMATE ALT DOC PRO ( WVOE / CPA PREPARED P&L OR BANK STATEMENT OR 1099 OR ASSET UTILIZATION)	PAGE 12
13	EMET BANK STATEMENTS PRO (PERSONAL BANK OR BUSINESS BANK OR 1099)	Per Pricing engine
14	EMET ITIN PRO	1.500%
15	EMET DSCR EPIC (DSCR)	PAGE 15
16	EMET ULTIMATE INVESTOR PRO (DSCR & NO RATIO)	PAGE 16
17	EMET FOREIGN NATIONAL PORTFOLIO (DSCR)	PAGE 17
18	EMET CLOSED END SECOND	2.500%