

Base Pricing Assumes Borrower Paid Compensation

Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

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Lender Fees

Underwriting Fee - Borrower Paid Transactions	\$1,165.00
Underwriting Fee - Lender Paid Transactions	\$1,165.00
FHA/USDA Streamlines/VA IRRRLs	\$299.00
Closed End Seconds	\$695.00
*NO Fee Option (Use No Fee Calculator to determine fee in bps)	

www.eprmg.net/NoFeeCalculator.xls

Mortgagee Clause

Paramount Residential Mortgage Group, INC.
Its Successors and/or Assigns
1265 Corona Pointe Court Ste. 301
Corona, California 92879

Approved States

Alaska	Missouri
Alabama	Montana
Arizona	New Hampshire
Arkansas	New Jersey
California	New Mexico
Colorado	Nebraska
Connecticut	Nevada
Delaware	North Carolina
District of Columbia	North Dakota
Florida	Ohio
Georgia	Oklahoma
Hawaii	Oregon
Idaho	Pennsylvania
Indiana	Rhode Island
Illinois	South Carolina
Iowa	South Dakota
Kansas	Tennessee
Kentucky	Texas
Louisiana	Utah
Maine	Vermont
Maryland	Virginia
Massachusetts	Washington
Michigan	West Virginia
Minnesota	Wisconsin
Mississippi	Wyoming

PRMG Website

FT360 <http://tpo.prmg.net/>

Scenario Pricer

For On-line Rate/Price quotes, log on to our Scenario
Pricer at: <http://tpo.prmg.net/>

PRMG News



SPRING TIME \$299
Streamline Fee Special!

EXTENDED UNTIL
April 30th, 2024

Applies to all FHA Streamlines, VA IRRRLs & USDA Streamlined Assist!

No Partial Loan Submissions Accepted!

Call **TODAY** for More Details!

To be Eligible for Reduced Fee,
All Loans Must Be Submitted and Locked
by **April 30th, 2024**

Some restrictions may apply.

Doc & Funding Cut-Off Dates		
Last day to fund GOVT loans with 5/1 payment		04/05/24
Last day to fund CONV loans with 5/1 payment		04/09/24
Last day to DISCLOSE Streamlines for May Funding		04/22/24
Last day to fund Streamlines for May Funding		04/30/24
Last day to Draw Docs with May 1st Payment		04/25/24

Lock Desk Info

Lock Cut-off (Govt & Agency Fixed Programs)	5:00 pm PST
Lock Cut-off (All ARMs, Jumbo & Non-QM Programs)	3:30 pm PST
Lock Online (available till 5:00 pm PST)	http://tpo.prmg.net
Email Link to Manual Lock Form; www.eprmg.net/PRMG%20Manual%20Lock%20Request%20Form%20(Editable).pdf	
Secondary Fax	951-278-5633
Extensions & Re-Locks	Secondary@prmg.net

PRMG FHA VA Lender IDs

<http://www.eprmg.net/ResourceCenter/PoliciesProceduresInformation/PRMGFHAandVALenderIDs.pdf>

Lock Expiration Dates

15 Days	04/17/24
30 Days	05/02/24
45 Days	05/17/24
60 Days	06/01/24

Lock Extension Policy

1-5 Days	0.125
6-10 Days	0.250
11-15 Days	0.375
16-20 Days	0.500
21-25 Days	0.625
26-30 Days	0.750

Extended Rate Lock Terms

45 Days	.100 Conv/.150 Govt in fee
60 Days	.300 Conv/.350 Govt in fee
75 Days	.450 Conv/.600 Govt in fee
90 Days	.600 Conv/.800 Govt in fee
120 Days	1.000 Conv/1.200 Govt in fee

The above fees are applied to the 30 day price.

Applicable to only Govt & Conv-Conf Fixed Loan Programs. Contact
Secondary for fees on all other programs.

Market Update

1 Yr Treasury	5.030
6 Mo SOFR	5.327
Prime Rate	8.500
10 Yr Bond	4.358
30 Yr Bond	4.502

Average Prime Offer Rates

30/40 Yr Fixed	6.760
15/20 Yr Fixed	6.500
10 Yr Fixed	6.430
3/1 ARM	7.850
5/6 ARM	7.480
7/6 ARM	7.170
10/6 ARM	6.780

WHOLESALE REGIONAL OPERATING CENTERS

Western Region	Alex Del Haro, DVP	(714) 824-2997	Mountain Region	Michael J. Miller, RVP	(303) 957-8390
Pacific Northwest Region	Michelle Lilley, DVP	(408) 772-6802	Northeast Region	Ryan Goldsmith, RVP	(609) 281-5532
Southwest Region	Joe Spangenberg, RVP	(602) 977-7764	Southeast Region	Cory Przelicki, RVP	(954) 324-5113
Northern California Region	Michelle Lilley, DVP	(408) 772-6802	Midwest Region	Michael J. Miller, RVP	(303) 957-8390



Base Pricing Assumes Borrower Paid Compensation

Tuesday, April 2, 2024

11:14 AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

FNMA

30/25 Yr Fixed			
Agency Fannie Mae & No MI			
Agency Fannie Mae Non-Traditional & No MI			
Fannie Mae Student Loan			
Rate	15	30	
7.875%	(3.153)	(3.052)	
7.750%	(2.780)	(2.680)	
7.625%	(3.224)	(3.124)	
7.500%	(3.005)	(2.905)	
7.375%	(2.631)	(2.531)	
7.250%	(2.343)	(2.243)	
7.125%	(2.173)	(2.073)	
7.000%	(1.836)	(1.736)	
6.990%	(1.796)	(1.696)	
6.875%	(1.459)	(1.359)	
6.750%	(0.920)	(0.820)	
6.625%	(0.825)	(0.725)	
6.500%	(0.405)	(0.305)	
6.375%	0.131	0.231	
6.250%	0.639	0.740	
6.125%	1.030	1.130	
6.000%	1.529	1.629	
5.990%	1.569	1.669	
5.875%	1.999	2.099	
5.750%	2.479	2.579	
5.625%	3.285	3.385	
5.500%	3.824	3.924	

20 Yr Fixed			
Agency Fannie Mae & No MI			
Agency Fannie Mae Non-Traditional & No MI			
Fannie Mae Student Loan			
Rate	15	30	
7.875%	(3.421)	(3.322)	
7.750%	(3.100)	(3.000)	
7.625%	(3.175)	(3.075)	
7.500%	(3.122)	(3.022)	
7.375%	(2.756)	(2.656)	
7.250%	(2.420)	(2.320)	
7.125%	(2.388)	(2.288)	
7.000%	(2.056)	(1.956)	
6.990%	(2.016)	(1.916)	
6.875%	(1.709)	(1.609)	
6.750%	(1.337)	(1.237)	
6.625%	(1.424)	(1.324)	
6.500%	(1.111)	(1.010)	
6.375%	(0.727)	(0.626)	
6.250%	(0.310)	(0.210)	
6.125%	0.134	0.234	
6.000%	0.508	0.608	
5.990%	0.548	0.648	
5.875%	1.004	1.104	
5.750%	1.491	1.591	
5.625%	2.233	2.333	
5.500%	2.974	3.074	

15 Yr Fixed			
Agency Fannie Mae & No MI			
Agency Fannie Mae Non-Traditional & No MI			
Fannie Mae Student Loan			
Rate	15	30	
7.000%	(2.232)	(2.132)	
6.875%	(2.083)	(1.983)	
6.750%	(1.761)	(1.661)	
6.625%	(1.511)	(1.411)	
6.500%	(1.316)	(1.216)	
6.375%	(1.094)	(0.994)	
6.250%	(0.713)	(0.613)	
6.125%	(0.397)	(0.297)	
6.000%	(0.588)	(0.487)	
5.875%	(0.207)	(0.107)	
5.750%	0.139	0.239	
5.625%	0.485	0.585	
5.500%	0.744	0.844	
5.375%	1.087	1.187	
5.250%	1.515	1.615	
5.125%	1.933	2.033	
5.000%	2.355	2.455	
4.875%	2.755	2.855	
4.750%	3.160	3.260	

High Balance 30/25 Yr Fixed			
Agency Fannie Mae & No MI			
Fannie Mae Student Loan			
Rate	15	30	
8.125%	(2.986)	(2.885)	
8.000%	(2.735)	(2.635)	
7.990%	(2.695)	(2.595)	
7.875%	(2.442)	(2.342)	
7.750%	(2.069)	(1.969)	
7.625%	(2.601)	(2.501)	
7.500%	(2.382)	(2.282)	
7.375%	(2.008)	(1.908)	
7.250%	(1.720)	(1.620)	
7.125%	(1.725)	(1.625)	
7.000%	(1.388)	(1.288)	
6.990%	(1.348)	(1.248)	
6.875%	(1.011)	(0.911)	
6.750%	(0.472)	(0.372)	
6.625%	(0.613)	(0.513)	
6.500%	(0.193)	(0.093)	
6.375%	0.343	0.443	
6.250%	0.852	0.951	
6.125%	1.242	1.342	
6.000%	1.859	1.959	
5.990%	1.899	1.999	

5/6 SOFR ARM			
Agency Fannie Mae & No MI			
Agency Fannie Mae Non-Traditional & No MI			
Start Rate	15	30	
7.125%	(0.473)	(0.223)	
7.000%	(0.599)	(0.349)	
6.875%	(0.623)	(0.373)	
6.750%	(0.445)	(0.195)	
6.625%	(0.252)	(0.002)	
6.500%	(0.030)	0.220	
6.375%	0.228	0.478	
6.250%	0.554	0.804	
6.125%	0.861	1.111	
6.000%	1.130	1.380	
5.875%	1.420	1.670	
5.750%	1.749	1.999	
3.00 Margin, 2/1/5 Caps			

7/6 SOFR ARM			
Agency Fannie Mae & No MI			
Agency Fannie Mae Non-Traditional & No MI			
Start Rate	15	30	
7.125%	(1.293)	(1.043)	
7.000%	(1.048)	(0.798)	
6.875%	(0.804)	(0.554)	
6.750%	(0.561)	(0.311)	
6.625%	(0.283)	(0.033)	
6.500%	0.041	0.291	
6.375%	0.347	0.597	
6.250%	0.639	0.889	
6.125%	0.933	1.183	
6.000%	1.229	1.479	
5.875%	1.527	1.777	
5.750%	1.827	2.077	
3.00 Margin, 5/1/5 Caps			

10/6 SOFR ARM			
Agency Fannie Mae & No MI			
Agency Fannie Mae Non-Traditional & No MI			
Start Rate	15	30	
7.125%	(1.266)	(1.016)	
7.000%	(0.990)	(0.740)	
6.875%	(0.752)	(0.502)	
6.750%	(0.408)	(0.158)	
6.625%	(0.066)	0.184	
6.500%	0.276	0.526	
6.375%	0.621	0.871	
6.250%	0.971	1.221	
6.125%	1.330	1.580	
6.000%	1.706	1.956	
5.875%	2.109	2.359	
5.750%	2.565	2.815	
3.00 Margin, 5/1/5 Caps			

High Balance 5/6 SOFR ARM			
Agency Fannie Mae			
Start Rate	15	30	
7.125%	(0.505)	(0.255)	
7.000%	(0.632)	(0.382)	
6.875%	(0.656)	(0.406)	
6.750%	(0.478)	(0.228)	
6.625%	(0.285)	(0.035)	
6.500%	(0.063)	0.187	
6.375%	0.194	0.444	
6.250%	0.519	0.769	
6.125%	0.825	1.075	
6.000%	1.094	1.344	
5.875%	1.382	1.632	
5.750%	1.710	1.960	
3.00 Margin, 2/1/5 Caps			

FNMA TEXAS HOME EQUITY

Agency TX Home Eq 30/25			
Fannie Mae Student Loan THE			
Rate	15	30	
8.125%	(3.697)	(3.597)	
8.000%	(3.446)	(3.346)	
7.875%	(3.153)	(3.052)	
7.750%	(2.780)	(2.680)	
7.625%	(3.224)	(3.124)	
7.500%	(3.005)	(2.905)	
7.375%	(2.631)	(2.531)	
7.250%	(2.343)	(2.243)	
7.125%	(2.173)	(2.073)	
7.000%	(1.836)	(1.736)	
6.875%	(1.459)	(1.359)	
6.750%	(0.920)	(0.820)	
6.625%	(0.825)	(0.725)	

Agency TX Home Eq 20			
Fannie Mae Student Loan THE			
Rate	15	30	
8.125%	(3.115)	(3.015)	
8.000%	(2.944)	(2.844)	
7.875%	(3.421)	(3.322)	
7.750%	(3.100)	(3.000)	
7.625%	(3.175)	(3.075)	
7.500%	(3.122)	(3.022)	
7.375%	(2.756)	(2.656)	
7.250%	(2.420)	(2.320)	
7.125%	(2.388)	(2.288)	
7.000%	(2.056)	(1.956)	
6.875%	(1.709)	(1.609)	
6.750%	(1.337)	(1.237)	
6.625%	(1.424)	(1.324)	

Agency TX Home Eq 15			
Fannie Mae Student Loan THE			
Rate	15	30	
7.000%	(2.232)	(2.132)	
6.875%	(2.083)	(1.983)	
6.750%	(1.761)	(1.661)	
6.625%	(1.511)	(1.411)	
6.500%	(1.316)	(1.216)	
6.375%	(1.094)	(0.994)	
6.250%	(0.713)	(0.613)	
6.125%	(0.397)	(0.297)	
6.000%	(0.588)	(0.487)	
5.875%	(0.207)	(0.107)	
5.750%	0.139	0.239	
5.625%	0.485	0.585	
5.500%	0.744	0.844	

Agency TX Home Eq 7/6 ARM			
Rate	15	30	
7.125%	(1.293)	(1.043)	
7.000%	(1.048)	(0.798)	
6.875%	(0.804)	(0.554)	
6.750%	(0.561)	(0.311)	
6.625%	(0.283)	(0.033)	
6.500%	0.041	0.291	
6.375%	0.347	0.597	
6.250%	0.639	0.889	
6.125%	0.933	1.183	
6.000%	1.229	1.479	
5.875%	1.527	1.777	
5.750%	1.827	2.077	
3.00 Margin, 5/1/5 Caps			

FNMA HOMEReady

30 Yr Fixed			
Rate	15	30	
8.125%	(3.697)	(3.597)	
8.000%	(3.446)	(3.346)	
7.875%	(3.153)	(3.052)	
7.750%	(2.780)	(2.680)	
7.625%	(3.224)	(3.124)	
7.500%	(3.005)	(2.905)	
7.375%	(2.631)	(2.531)	
7.250%	(2.343)	(2.243)	
7.125%	(2.173)	(2.073)	
7.000%	(1.836)	(1.736)	
6.875%	(1.459)	(1.359)	
6.750%	(0.920)	(0.820)	
6.625%	(0.825)	(0.725)	

FNMA REFI NOW

30/25 Yr Fixed & No MI		
Rate	15	30
8.125%	(3.447)	(3.347)
8.000%	(3.196)	(3.096)
7.875%	(2.903)	(2.802)
7.750%	(2.530)	(2.430)
7.625%	(2.974)	(2.874)
7.500%	(2.755)	(2.655)
7.375%	(2.381)	(2.281)
7.250%	(2.093)	(1.993)
7.125%	(1.923)	(1.823)
7.000%	(1.586)	(1.486)
6.875%	(1.209)	(1.109)
6.750%	(0.670)	(0.570)
6.625%	(0.575)	(0.475)

Base Pricing Assumes Borrower Paid Compensation

Tuesday, April 2, 2024

11:14 AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

AGENCY PRICE ADJUSTMENTS

Agency Fannie Mae, Agency Fannie Mae No MI, Agency TX Home Equity, Agency Fannie Mae High Balance, Fannie Mae Refi Now
Fannie Mae Refi Now No MI, Agency Fannie Mae No MI High Balance, Fannie Mae HomeReady, Agency Fannie Mae SOFR ARMs

Total Loan Amount		
** Loans \$350k-Std Bal Limit	Agency Paid Agency No MI Fed, HomeReady Fed, TX Home Equity Fed only	-0.150
** Loans \$275k-\$349,999	Agency Paid Agency No MI Fed, HomeReady Fed, TX Home Equity Fed only	-0.100
** Loans \$175k-\$249,999	Agency Paid Agency No MI Fed, HomeReady Fed, TX Home Equity Fed only	-0.250
** Loans \$75k-\$99,999	Agency Paid Agency No MI Fed, HomeReady Fed, TX Home Equity Fed only	0.250
** Loans \$50k - \$74,999		0.500
** Loans \$30k-\$49,999		1.250
Credit Score (in addition to all other adj)		
** FICO Scores >= 740 (Agency Fed, Agency No MI Fed, HomeReady Fed, TX Home Equity Fed onl		-0.100
** FICO Scores >= 700 (Agency High Balance & Agency High Bal No MI Fixed only)		-0.100

State/Regional		
** Group 1:	AZ,CO,IN,MA,MI,MO,UT,VT,WI	0.000
** Group 2:	IA,IL,NE,WA	-0.050
** Group 3:	DC,DE,GA,HU,ID,KY,MD,ME,MN,MT,NC,NH,NM,OH,RISC,TN,VA	-0.100
** Group 4:	AK,AL,AR,CT,FL,LA,MS,ND,NJ,NK,OR,PA,WV	-0.150
** Group 5:	TX	-0.200

All LPA's, except those marked with ** will be waived for HomeReady and HomePossible loans, and to First-time Homebuyers with qualifying income ≤ 100% of Aread Median Income (AMI) or 120% AMI in high cost areas.

Credit Score Applicable to Purchase Loans		
LTV (%)		
FICO		
<=780	0.000	0.000
780-779	0.000	0.000
740-739	0.000	0.000
720-719	0.000	0.000
700-719	0.000	0.000
680-699	0.000	0.000
660-679	0.000	0.000
640-659	0.000	0.000
<=639	0.000	0.000

Additional LPA's By Loan Attribute Applicable to Purchase Loans		
LTV (%)		
Loan Feature		
ARM Loans	0.000	0.000
Attached Condo	0.000	0.000
Investment Property	1.125	1.125
Second Home	1.125	1.125
Manufactured Home	0.500	0.500
2-4 Unit Properties	0.500	0.500
High Balance Fixed	0.500	0.500
High Balance ARM	1.250	1.250
Subordinate Financing	0.625	0.625
DTIRatio <=40%	0.000	0.000

Credit Score Applicable to Limited Cash-Out/Rate & Term Refi Loans		
LTV (%)		
FICO		
<=780	0.000	0.000
780-779	0.000	0.000
740-739	0.000	0.000
720-739	0.000	0.000
700-719	0.000	0.000
680-699	0.000	0.000
660-679	0.000	0.000
640-659	0.000	0.000
<=639	0.000	0.000

Additional LPA's By Loan Attribute Applicable to Limited Cash-Out/Rate & Term Refi Loans		
LTV (%)		
Loan Feature		
ARM Loans	0.000	0.000
Attached Condo	0.000	0.000
Investment Property	1.125	1.125
Second Home	1.125	1.125
Manufactured Home	0.500	0.500
2-4 Unit Properties	0.000	0.000
High Balance Fixed	0.500	0.500
High Balance ARM	1.250	1.250
Subordinate Financing	0.625	0.625
DTIRatio <=40%	0.000	0.000

Credit Score Applicable to Cash-Out Refi Loans		
LTV (%)		
FICO		
<=780	0.375	0.375
780-779	0.375	0.375
740-739	0.375	0.375
720-739	0.375	0.375
700-719	0.375	0.375
680-699	0.375	0.375
660-679	0.375	0.375
640-659	0.375	0.375
<=639	0.375	0.375

Additional LPA's By Loan Attribute Applicable to Cash-Out Loans		
LTV (%)		
Loan Feature		
Attached Condo	0.000	0.000
Investment Property	1.125	1.125
Second Home	1.125	1.125
Manufactured Home	0.500	0.500
2-4 Unit Properties	0.000	0.000
High Balance Fixed	1.250	1.250
High Balance ARM	2.000	2.000
Subordinate Financing	0.625	0.625
DTIRatio <=40%	0.000	0.000

Applicable to Lender Paid Agency No MI Programs (In addition to all other LLPAs)** (AMI waiver does not apply to ALL below MI adjustments)

Applicable to 30 Yr Term (Agency FNMA No MI & Agency High Bal No MI)		
LTV (%)		
FICO		
**>=800	0.450	0.900
**780-799	0.510	0.950
**760-779	0.550	1.010
**740-759	0.610	1.180
**720-739	0.950	1.690
**700-719	1.050	1.870
**680-699	1.100	1.980
**660-679	1.600	3.250
**640-659	1.730	3.530
**620-639	2.100	4.150
**620 (Non-Tot Credit)	2.100	4.150

Applicable to <=20 Yr Term (Agency FNMA No MI & Agency High Bal No MI)		
LTV (%)		
FICO		
**>=800	0.310	0.670
**780-799	0.310	0.680
**760-779	0.310	0.720
**740-759	0.330	0.860
**720-739	0.890	1.220
**700-719	0.920	1.290
**680-699	0.940	1.290
**660-679	1.100	1.420
**640-659	1.100	1.560
**620-639	1.100	1.850
**620 (Non-Tot Credit)	1.100	1.850

Applicable to DTI >45% (Agency FNMA No MI & Agency High Bal No MI)

FICO		
**>=800	0.240	
**780-799	0.240	
**760-779	0.240	
**740-759	0.240	
**720-739	0.350	
**700-719	0.420	
**680-699	0.550	
**660-679	0.690	
**640-659	0.830	
**620-639	0.920	
**620 (Non-Tot Credit)	0.920	

Applicable to Lender Paid HomeReady No MI Programs (In addition to all other LLPAs)

Applicable to 30 Yr Term (HomeReady No MI only)		
LTV (%)		
FICO		
**>=800	0.450	0.900
**780-799	0.510	0.950
**760-779	0.550	1.010
**740-759	0.610	1.180
**720-739	0.950	1.600
**700-719	1.050	1.870
**680-699	1.100	1.980
**660-679	1.600	3.250
**640-659	1.730	3.530
**620-639	2.100	4.150
**620 (Non-Tot Credit)	2.100	4.150

Applicable to <=20 Yr Term (HomeReady No MI only)		
LTV (%)		
FICO		
**>=800	0.310	0.670
**780-799	0.310	0.680
**760-779	0.310	0.720
**740-759	0.330	0.860
**720-739	0.890	1.220
**700-719	0.920	1.290
**680-699	0.940	1.290
**660-679	1.100	1.420
**640-659	1.100	1.560
**620-639	1.100	1.850
**620 (Non-Tot Credit)	1.100	1.850

Applicable to R&T Refi's (HomeReady No MI only)		
LTV (%)		
FICO		
**>=800	0.000	0.000
**780-799	0.000	0.000
**760-779	0.000	0.000
**740-759	0.000	0.000
**720-739	0.000	0.000
**700-719	0.550	0.550
**680-699	0.750	0.750
**660-679	1.150	2.880
**640-659	1.340	3.140
**620-639	1.630	3.740
**620 (Non-Tot Credit)	1.630	3.740

Applicable to One Borrower (HomeReady No MI only)		
LTV (%)		
FICO		
**>=800	0.000	0.000
**780-799	0.000	0.000
**760-779	0.000	0.000
**740-759	0.000	0.000
**720-739	0.000	0.000
**700-719	0.550	0.550
**680-699	0.750	0.750
**660-679	1.050	1.050
**640-659	1.050	1.050
**620-639	1.100	1.100
**620 (Non-Tot Credit)	1.100	1.100

HomeReady LPA Caps

All LTV LPA Caps

** These HomeReady LPA's are NOT subject to the above LPA Caps

Maximum Rebate/Price Cap

All Fixed Rates

All ARM Rates

Rate Sheet: White-1000



11:14 AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)



RATE SHEET AND PROGRAM GUIDE

Tuesday, April 2, 2024

11:14 AM Wholesale Rates effective until 5:00 pm EDT ARMs until 5:30 pm EDT (in all occurrences of a Price Change, Notification will be sent)

Base Pricing Assumes Borrower Paid Compensation

AGENCY FHLMC PRICE ADJUSTMENTS

Agency Freddie Mac, Agency Freddie Mac No MI, Agency Freddie Mac Super Conf, Agency Freddie Mac Super Conf No MI, FHLMC Home Possible, FHLMC Home Possible No MI, Agency Freddie Mac SOFR ARMs, FHLMC Refi Possible

Applicable to All					Applicable to All				
Total Loan Amount					Miscellaneous				
** Loans \$350k-Std Bal Limit (Agency FHLMC Fixed Agency FHLMC No MI Home Possible Fixed only)	-0.150				** Escrow Waiver				0.000
** Loans \$275k-\$349,999 (Agency FHLMC Fixed Agency FHLMC No MI Home Possible Fixed only)	-0.100				** 7-10 Financed Properties (Applicable to N/OIO & 2nd home only)				0.250
** Loans \$175k-\$249,999 (Agency FHLMC Fixed Agency FHLMC No MI Home Possible Fixed only)	-0.250				** Temporary Buydowns				0.125
** Loans \$75k-\$99,999 (Agency FHLMC Fixed Agency FHLMC No MI Home Possible Fixed only)	0.250				** Manufactured Home				0.500
** Loans \$50k - \$74,999	0.500				Applicable to FHLMC Super Conf (in add to all other add)				
** Loans \$30k-\$49,999	1.250				** FHLMC Super Conforming Fixed w/LTV <=80%				-0.100
Credit Score									
** Fico Scores >= 740 (Agency FHLMC Fixed & Agency FHLMC No MI Fixed only)	-0.100								
** Fico Scores >= 700 (FHLMC Super Conf Fixed only)	-0.100								
State/Region (waiver is not allowed)					**All LLPAs, except those marked with **** will be waived for HomeReady and HomePossible loans, and to First-time Homebuyers with qualifying income <= 100% of Aread Median Income (AMI) or 120% AMI in high cost areas.				
** Group 1:	AZ,CO,IN,MA,MI,MO,UT,VT,WI				0.000				
** Group 2:	IA,IL,NE,WA				-0.050				
** Group 3:	DC,DE,GA,HU,ID,KY,MD,ME,MN,MT,NC,NH,NM,OH,RI,SC,TN,VA				-0.100				
** Group 4:	AK,AL,AR,CT,FL,LA,MS,ND,NJ,OK,OR,PA,WV				-0.150				
** Group 5:	TX				-0.200				

Credit Score Applicable to Purchase Loans										
LTV (%)										
FICO	<=60.00%	60.01-69.00%	69.01-79.00%	79.01-79.00%	79.01-89.00%	89.01-89.00%	89.01-95.00%	95.01-95.00%	>95.00%	
>=780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125	
780-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250	
740-739	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500	
720-719	0.500	0.500	0.500	0.500	1.250	1.250	1.000	0.875	0.750	
700-719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875	
680-699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125	
660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250	
640-659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500	
<=639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750	

Additional LLPAs's by Loan Attribute Applicable to Purchase Loans										
LTV (%)										
Loan Feature	<=60.00%	60.01-69.00%	69.01-79.00%	79.01-79.00%	79.01-89.00%	89.01-89.00%	89.01-95.00%	95.01-95.00%	>95.00%	
ARM Loans	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	
Attached Condo	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	
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
2-4 Unit Properties	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625	
High Balance Fixed	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	
*Substandard Pricing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875	
DTIRatio >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Credit Score Applicable to Limited Cash-Out/Rate & Term Refi Loans										
LTV (%)										
FICO	<=60.00%	60.01-69.00%	69.01-79.00%	79.01-79.00%	79.01-89.00%	89.01-89.00%	89.01-95.00%	95.01-95.00%	>95.00%	
>=780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375	
780-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625	
740-739	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000	
720-719	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250	
700-719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625	
680-699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750	
660-679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125	
640-659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500	
<=639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500	

Additional LLPAs's by Loan Attribute Applicable to Limited Cash-Out/Rate & Term Refi Loans										
LTV (%)										
Loan Feature	<=60.00%	60.01-69.00%	69.01-79.00%	79.01-79.00%	79.01-89.00%	89.01-89.00%	89.01-95.00%	95.01-95.00%	>95.00%	
ARM Loans	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	
Attached Condo	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	
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
2-4 Unit Properties	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625	
High Balance Fixed	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	
*Substandard Pricing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875	
DTIRatio >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Credit Score Applicable to Cash-Out Refi Loans										
LTV (%)										
FICO	<=60.00%	60.01-69.00%	69.01-79.00%	79.01-79.00%	79.01-89.00%					
>=780	0.375	0.375	0.625	0.875	1.375					
780-779	0.375	0.375	0.875	1.250	1.875					
740-739	0.375	0.375	1.000	1.625	2.375					
720-719	0.375	0.500	1.375	2.000	2.750					
700-719	0.375	0.500	1.625	2.625	3.250					
680-699	0.375	0.625	2.000	2.875	3.750					
660-679	0.375	0.875	2.750	4.000	4.750					
640-659	0.375	1.375	3.125	4.625	5.125					
<=639	0.375	1.375	3.375	4.875	5.125					

Additional LLPAs's by Loan Attribute Applicable to Cash-Out Loans										
LTV (%)										
Loan Feature	<=60.00%	60.01-69.00%	69.01-79.00%	79.01-79.00%	79.01-89.00%					
Attached Condo	0.000	0.125	0.125	0.750	0.750					
Investment Property	1.125	1.125	1.625	2.125	3.375					
Second Home	1.125	1.125	1.625	2.125	3.375					
Manufactured Home	0.500	0.500	0.500	0.500	0.500					
2-4 Unit Properties	0.000	0.000	0.375	0.375	0.625					
High Balance Fixed	1.250	1.250	1.500	1.500	1.750					
High Balance ARM	2.000	2.000	2.250	2.250	3.250					
*Substandard Pricing	0.625	0.625	0.625	0.875	1.125					
DTIRatio >40%	0.000	0.000	0.000	0.000	0.000					

Applicable to Lender Paid Agency FHLMC No MI & FHLMC Super Conforming No MI Programs (in addition to all other LLPAs) ** (AMI)					waiver does not apply to AI									
Applicable to 30 Yr Term (Agency FHLMC No MI & FHLMC Super Conforming)					Applicable to 25 Yr Term (Agency FHLMC No MI)					Applicable to Loan Size >\$766,550 (Agency FHLMC No MI & FHLMC Super Conforming)				
FICO	LTV (%)				FICO	LTV (%)				FICO	LTV (%)			
	60.01-69.00%	69.01-79.00%	79.01-89.00%	95.01-97.00%		60.01-69.00%	69.01-79.00%	79.01-89.00%	95.01-97.00%		60.01-69.00%	69.01-79.00%	79.01-89.00%	95.01-97.00%
**>=800	0.450	0.900	1.260	1.880	**>=800	0.340	0.750	1.100	1.720	**>=800	0.000	0.000	0.000	
**780-799	0.510	0.950	1.420	2.050	**780-799	0.390	0.820	1.240	1.920	**780-799	0.000	0.000	0.000	
**760-779	0.550	1.010	1.480	2.050	**760-779	0.430	0.880	1.380	1.920	**760-779	0.000	0.000	0.000	
**740-759	0.610	1.180	1.770	2.450	**740-759	0.490	1.020	1.650	2.700	**740-759	0.000	0.000	0.000	
**720-739	0.890	1.600	2.250	3.100	**720-739	0.770	1.450	2.100	2.950	**720-739	0.000	0.000	0.000	
**700-719	1.050	1.870	2.750	3.900	**700-719	0.780	1.620	2.470	3.650	**700-719	0.000	0.000	0.000	
**680-699	1.100	1.980	2.980	3.960	**680-699	0.790	1.680	2.650	3.650	**680-699	0.000	0.000	0.000	
**660-679	1.600	3.250	4.950	6.900	**660-679	1.150	2.880	4.560	6.520	**660-679	0.500	0.500	0.500	
**640-659	1.730	3.530	5.120	7.090	**640-659	1.340	3.140	4.730	6.700	**640-659	0.500	0.500	0.500	
**620-639	2.100	4.150	5.850	7.450	**620-639	1.630	3.740	5.450	7.050	**620-639	1.050	1.050	1.050	

Applicable to <=20 Yr Term (Agency FHLMC No MI & FHLMC Super Conforming)					Applicable to Second Homes (Agency FHLMC No MI & FHLMC Super Conf No MI)					Applicable to R&T Refi's (Agency FHLMC No MI & FHLMC Super Conf No MI)					Applicable to One Borrower (Agency FHLMC No MI & FHLMC Super Conf No MI)				
LTV (%)					LTV (%)					FICO					FICO				
FICO	90.01-97.00%	97.01-99.00%	99.01-100.00%	95.01-97.00%	FICO	90.01-97.00%	97.01-99.00%	99.01-100.00%	95.01-97.00%	FICO	90.01-97.00%	97.01-99.00%	99.01-100.00%	95.01-97.00%	FICO	90.01-97.00%	97.01-99.00%	99.01-100.00%	95.01-97.00%
**>=800	0.310	0.670	1.010	1.550	**>=800	0.250				**>=800	0.000				**>=800	####			
**780-799	0.310	0.680	1.040	1.830	**780-799	0.300				**780-799	0.000				**780-799	####			
**760-779	0.310	0.720	1.050	1.840	**760-779	0.300				**760-779	0.000				**760-779	####			
**740-759	0.330	0.860	1.430	2.640	**740-759	0.300				**740-759	0.000				**740-759	####			
**720-739	0.890	1.220	1.880	2.960	**720-739	0.500				**720-739	0.000				**720-739	####			
**700-719	0.920	1.290	2.710	3.620	**700-719	0.700				**700-719	0.550				**700-719	####			
**680-699	0.940	1.290	2.710	3.640	**680-699	0.700				**680-699	0.550				**680-699	####			
**660-679	1.100	1.420	3.790	4.980	**660-679	1.230				**660-679	1.050				**660-679	####			
**640-659	1.100	1.560	3.980	6.740	**640-659	1.230				**640-659	1.050				**640-659	####			
**620-639	1.100	1.850	4.590	7.050	**620-639	1.300				**620-639	1.100				**620-639	####			



11:14 AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

High Balance - 30/25/20		
Rate	15	30
7.125%	(2.879)	(2.779)
7.000%	(2.492)	(2.392)
6.990%	(2.452)	(2.352)
6.875%	(1.954)	(1.854)
6.750%	(2.129)	(2.029)
6.625%	(2.054)	(1.954)
6.500%	(1.595)	(1.495)
6.375%	(1.113)	(1.013)
6.250%	(1.015)	(0.915)
6.125%	(0.962)	(0.862)
6.000%	(0.450)	(0.350)
5.990%	(0.409)	(0.310)
5.875%	0.150	0.251
5.750%	0.263	0.363
5.625%	1.069	1.168
5.500%	1.549	1.649
5.375%	2.189	2.289
5.250%	2.405	2.505

Streamline HB - 30		
Rate	15	30
7.125%	(2.754)	(2.654)
7.000%	(2.367)	(2.267)
6.990%	(2.327)	(2.227)
6.875%	(1.773)	(1.673)
6.750%	(2.004)	(1.904)
6.625%	(1.821)	(1.721)
6.500%	(1.434)	(1.334)
6.375%	(0.834)	(0.734)
6.250%	(0.890)	(0.790)
6.125%	(0.837)	(0.737)
6.000%	(0.325)	(0.225)
5.990%	(0.284)	(0.185)
5.875%	0.275	0.376

VA IRRRL - 30/25		
Rate	15	30
7.250%	(2.693)	(2.593)
7.125%	(3.039)	(2.939)
7.000%	(2.652)	(2.552)
6.990%	(2.612)	(2.512)
6.875%	(2.058)	(1.958)
6.750%	(2.289)	(2.189)
6.625%	(2.054)	(1.954)
6.500%	(1.667)	(1.567)
6.375%	(1.067)	(0.967)
6.250%	(1.123)	(1.023)
6.125%	(0.960)	(0.859)
6.000%	(0.447)	(0.347)
5.990%	(0.407)	(0.307)
5.875%	0.153	0.253
5.750%	0.266	0.365
5.625%	0.973	1.073
5.500%	1.266	1.367
5.375%	1.929	2.029
5.250%	2.123	2.223

VA High LTV Cash-out Refi - 30		
Rate	15	30
7.125%	(2.264)	(2.164)
7.000%	(1.877)	(1.777)
6.875%	(1.283)	(1.183)
6.750%	(1.514)	(1.414)
6.625%	(1.404)	(1.304)
6.500%	(1.017)	(0.917)
6.375%	(0.417)	(0.317)
6.250%	(0.473)	(0.373)
6.125%	(0.310)	(0.210)
6.000%	0.203	0.303
5.875%	0.803	0.903
5.750%	0.915	1.016
5.625%	1.623	1.723

FICO		
* Fico Scores 740+		-0.200
* Fico Scores 700-739		-0.100
* Fico Scores 660 - 679 (VA IRRRL High Bal only)		0.625
* Fico Scores 640 - 659		0.375
* Fico Scores 620 - 639		0.875
* Fico Scores 600 - 619		1.250
* Fico Scores 580 - 599		1.750
* No FICO Score (FHA, Non-Traditional Credit only)		1.750
State/Regional		
* Group 1:	AZ,CO,HI,IN,MA,MD,ME, MI,MO,UT,VT,WI	0.000
* Group 2:	CT,DC,DE,GA,IA,IL,KY,MN,MT,NE,NJ,NM,OH,OR,RI,TN,VA,WA,WV	-0.050
* Group 3:	AK,AL,AR,FL,LA,MS,NC,ND,NH,OK,PA,SC	-0.100
* Group 4:	TX	-0.150
Miscellaneous		
* Down Payment Asst Prgms (FHA High Bal only)		0.375
* FHA Manufactured Home		1.000
* USDA/VA Manufactured Home		1.000
* Temporary Buydowns		0.125

Base Pricing Assumes Borrower Paid Compensation

Tuesday, April 2, 2024

11:14 AM

Wholesale Rates effective until 3:30 pm PDT (in an occurrence of a Price Change, Notification will be sent)

RUBY JUMBO

Ruby A1 30 Yr Fixed				Ruby A1 15 Yr Fixed											
Rate	15	30		Rate	15	30									
8.625%	(2.017)	(1.767)		8.000%	(2.197)	(1.947)									
8.500%	(1.985)	(1.735)		7.875%	(2.113)	(1.863)									
8.375%	(1.929)	(1.679)		7.750%	(2.027)	(1.777)									
8.250%	(1.831)	(1.581)		7.625%	(1.897)	(1.647)									
8.125%	(1.728)	(1.478)		7.500%	(1.803)	(1.553)									
8.000%	(1.617)	(1.367)		7.375%	(1.664)	(1.414)									
7.875%	(1.462)	(1.212)		7.250%	(1.516)	(1.266)									
7.750%	(1.303)	(1.053)		7.125%	(1.323)	(1.073)									
7.625%	(1.116)	(0.866)		7.000%	(1.109)	(0.859)									
7.500%	(0.923)	(0.673)		6.875%	(0.817)	(0.567)									
7.375%	(0.719)	(0.469)		6.750%	(0.501)	(0.251)									
7.250%	(0.504)	(0.254)		6.625%	(0.168)	0.082									
7.125%	(0.287)	(0.037)		6.500%	0.184	0.434									
7.000%	(0.050)	0.200		6.375%	#N/A	#N/A									
Ruby A2 30 Yr Fixed				Ruby A2 15 Yr Fixed											
Rate	15	30		Rate	15	30									
7.500%	(0.868)	(0.618)		6.250%	3.178	3.428									
7.375%	(0.556)	(0.306)		6.125%	3.452	3.702									
7.250%	(0.245)	0.005		6.000%	3.726	3.976									
7.125%	0.024	0.274		5.875%	#N/A	#N/A									
7.000%	0.293	0.543		5.750%	#N/A	#N/A									
6.875%	0.532	0.782		5.625%	#N/A	#N/A									
6.750%	0.771	1.021		5.500%	#N/A	#N/A									
6.625%	1.143	1.393		5.375%	#N/A	#N/A									
6.500%	1.514	1.764		5.250%	#N/A	#N/A									
6.375%	2.181	2.431		5.125%	#N/A	#N/A									
6.250%	2.848	3.098		5.000%	#N/A	#N/A									
6.125%	#N/A	#N/A													
6.000%	#N/A	#N/A													
5.875%	#N/A	#N/A													

RUBY JUMBO EXPRESS

Ruby JE1 30 Yr Fixed				Ruby JE1 15 Yr Fixed				Ruby JE1 7/6 SOFR ARM				Ruby JE1 10/6 SOFR ARM			
Rate	15	30		Rate	15	30		Start Rate	15	30		Start Rate	15	30	
8.625%	(2.017)	(1.767)		8.000%	(2.197)	(1.947)		7.875%	(1.080)	(0.830)		8.000%	(0.701)	(0.451)	
8.500%	(1.985)	(1.735)		7.875%	(2.113)	(1.863)		7.750%	(0.975)	(0.725)		7.875%	(0.595)	(0.345)	
8.375%	(1.929)	(1.679)		7.750%	(2.027)	(1.777)		7.625%	(0.860)	(0.610)		7.750%	(0.508)	(0.258)	
8.250%	(1.831)	(1.581)		7.625%	(1.897)	(1.647)		7.500%	(0.754)	(0.504)		7.625%	(0.399)	(0.149)	
8.125%	(1.728)	(1.478)		7.500%	(1.803)	(1.553)		7.375%	(0.629)	(0.379)		7.500%	(0.227)	0.023	
8.000%	(1.617)	(1.367)		7.375%	(1.664)	(1.414)		7.250%	(0.471)	(0.221)		7.375%	(0.027)	0.223	
7.875%	(1.462)	(1.212)		7.250%	(1.516)	(1.266)		7.125%	(0.265)	(0.015)		7.250%	0.164	0.414	
7.750%	(1.303)	(1.053)		7.125%	(1.323)	(1.073)		7.000%	(0.061)	0.189		7.125%	0.467	0.717	
7.625%	(1.116)	(0.866)		7.000%	(1.109)	(0.859)		6.875%	0.252	0.502		7.000%	0.737	0.987	
7.500%	(0.923)	(0.673)		6.875%	(0.817)	(0.567)		6.750%	0.585	0.835		6.875%	1.092	1.342	
7.375%	(0.719)	(0.469)		6.750%	(0.501)	(0.251)		6.625%	0.933	1.183		6.750%	1.472	1.722	
7.250%	(0.504)	(0.254)		6.625%	(0.168)	0.082		6.500%	1.301	1.551		6.625%	1.877	2.127	
7.125%	(0.287)	(0.037)		6.500%	0.184	0.434		6.375%	#N/A	#N/A		6.500%	2.309	2.559	
7.000%	(0.050)	0.200		6.375%	#N/A	#N/A		Margin:2.75% Caps:5/1/5				Margin:2.75% Caps:5/1/5			
Ruby JE2 30 Yr Fixed				Ruby JE2 15 Yr Fixed				Ruby JE2 7/6 SOFR ARM				Ruby JE2 10/6 SOFR ARM			
Rate	15	30		Rate	15	30		Start Rate	15	30		Start Rate	15	30	
7.500%	(0.868)	(0.618)		6.250%	3.178	3.428		6.500%	3.350	3.600		6.500%	3.830	4.080	
7.375%	(0.556)	(0.306)		6.125%	3.452	3.702		6.375%	3.397	3.647		6.375%	3.868	4.118	
7.250%	(0.245)	0.005		6.000%	3.726	3.976		6.250%	3.433	3.683		6.250%	3.906	4.156	
7.125%	0.024	0.274		5.875%	#N/A	#N/A		6.125%	3.466	3.716		6.125%	4.101	4.351	
7.000%	0.293	0.543		5.750%	#N/A	#N/A		6.000%	3.499	3.749		6.000%	4.322	4.572	
6.875%	0.532	0.782		5.625%	#N/A	#N/A		5.875%	3.531	3.781		5.875%	4.445	4.695	
6.750%	0.771	1.021		5.500%	#N/A	#N/A		5.750%	3.564	3.814		5.750%	4.551	4.801	
6.625%	1.143	1.393		5.375%	#N/A	#N/A		5.625%	#N/A	#N/A		5.625%	#N/A	#N/A	
6.500%	1.514	1.764		5.250%	#N/A	#N/A		5.500%	#N/A	#N/A		5.500%	#N/A	#N/A	
6.375%	2.181	2.431		5.125%	#N/A	#N/A		5.375%	#N/A	#N/A		5.375%	#N/A	#N/A	
6.250%	2.848	3.098		5.000%	#N/A	#N/A		5.250%	#N/A	#N/A		5.250%	#N/A	#N/A	
6.125%	#N/A	#N/A						5.125%	#N/A	#N/A		5.125%	#N/A	#N/A	
6.000%	#N/A	#N/A						5.000%	#N/A	#N/A		5.000%	#N/A	#N/A	
5.875%	#N/A	#N/A						Margin:2.75% Caps:5/1/5				Margin:2.75% Caps:5/1/5			
Ruby JE5 30 Yr Fixed															
Rate	15	30													
8.500%	(2.390)	(2.140)													
8.375%	(2.174)	(1.924)													
8.250%	(1.946)	(1.696)													
8.125%	(1.719)	(1.469)													
8.000%	(1.411)	(1.161)													
7.875%	(1.162)	(0.912)													
7.750%	(0.948)	(0.698)													
7.625%	(0.728)	(0.478)													
7.500%	(0.485)	(0.235)													
7.375%	(0.157)	0.093													
7.250%	0.094	0.344													
7.125%	0.347	0.597													
7.000%	0.567	0.817													
6.875%	0.799	1.049													
Ruby JE6 30 Yr Fixed				Ruby JE6 15 Yr Fixed											
Rate	15	30		Rate	15	30									
7.875%	(1.474)	(1.224)		7.875%	(1.474)	(1.224)									
7.750%	(0.926)	(0.676)		7.750%	(0.926)	(0.676)									
7.625%	(0.740)	(0.490)		7.625%	(0.740)	(0.490)									
7.500%	(0.536)	(0.286)		7.500%	(0.536)	(0.286)									
7.375%	(0.326)	(0.076)		7.375%	(0.326)	(0.076)									
7.250%	(0.145)	0.105		7.250%	(0.145)	0.105									
7.125%	0.044	0.294		7.125%	0.044	0.294									
7.000%	0.253	0.503		7.000%	0.253	0.503									
6.875%	0.742	0.992		6.875%	0.742	0.992									
6.750%	1.353	1.603		6.750%	1.353	1.603									
6.625%	1.600	1.850		6.625%	1.600	1.850									
6.500%	2.151	2.401		6.500%	2.151	2.401									
6.375%	2.493	2.743		6.375%	2.493	2.743									
6.250%	3.059	3.309		6.250%	3.059	3.309									



Tuesday, April 2, 2024

11:14 AM Wholesale Rates effective until 3:30 pm PDT (in on occurrence of a Price Change, Notification will be sent)

Ruby A1 Fixed Adjustments

Primary Purchase									
Credit Score									
CLTV									
	≤ 5.99%	6.01%-6.99%	7.01%-7.99%	8.01%-8.99%	9.01%-9.99%	10.01%-10.99%	11.01%-11.99%	12.01%-12.99%	13.01%-13.99%
800+	(0.540)	(0.540)	(0.540)	(0.415)	(0.290)	(0.165)	3.085	3.585	
780-799	(0.540)	(0.540)	(0.540)	(0.415)	(0.290)	(0.165)	3.085	3.585	
760-779	(0.540)	(0.540)	(0.415)	(0.290)	(0.165)	(0.040)	3.210	3.835	
740-759	(0.415)	(0.415)	(0.290)	(0.165)	(0.040)	0.210	3.335	3.960	
720-739	(0.290)	(0.165)	(0.040)	0.085	0.210	0.585	3.460	4.210	
700-719	(0.040)	0.085	0.210	0.460	0.710	1.210	3.835	4.460	
680-699	0.210	0.335	0.460	1.085	1.710	2.710	4.460	5.085	
660-679	0.710	0.960	1.460	1.960	2.960	4.210	N/A	N/A	
Primary No Cash-out Refi									
Credit Score									
CLTV									
	≤ 5.99%	6.01%-6.99%	7.01%-7.99%	8.01%-8.99%	9.01%-9.99%	10.01%-10.99%	11.01%-11.99%	12.01%-12.99%	13.01%-13.99%
800+	(0.540)	(0.540)	(0.540)	(0.415)	(0.290)	(0.165)	3.085	3.585	
780-799	(0.540)	(0.540)	(0.540)	(0.415)	(0.290)	(0.165)	3.085	3.585	
760-779	(0.540)	(0.540)	(0.415)	(0.290)	(0.165)	(0.040)	3.210	3.835	
740-759	(0.415)	(0.415)	(0.290)	(0.165)	(0.040)	0.210	3.335	3.960	
720-739	(0.290)	(0.165)	(0.040)	0.085	0.210	0.585	3.460	4.210	
700-719	(0.040)	0.085	0.210	0.460	0.710	1.210	3.835	4.460	
680-699	0.210	0.335	0.460	1.085	1.710	2.710	4.460	5.085	
660-679	0.710	0.960	1.460	1.960	2.960	4.210	N/A	N/A	
Primary Cash-out Refi									
Credit Score									
CLTV									
	≤ 5.99%	6.01%-6.99%	7.01%-7.99%	8.01%-8.99%	9.01%-9.99%	10.01%-10.99%	11.01%-11.99%	12.01%-12.99%	13.01%-13.99%
800+	(0.540)	(0.540)	(0.540)	(0.165)	0.210	0.585	4.085	4.835	
780-799	(0.540)	(0.540)	(0.540)	(0.165)	0.210	0.585	4.085	4.835	
760-779	(0.540)	(0.540)	(0.415)	(0.040)	0.335	0.710	4.210	5.085	
740-759	(0.415)	(0.415)	(0.290)	0.085	0.460	0.960	4.335	5.210	
720-739	(0.290)	(0.165)	(0.040)	0.335	0.710	1.335	N/A	N/A	
700-719	(0.040)	0.085	0.210	0.710	1.210	1.960	N/A	N/A	
680-699	0.210	0.335	0.460	1.335	2.210	3.460	N/A	N/A	
660-679	0.710	0.960	1.460	2.210	3.460	4.710	N/A	N/A	
Second Home Purchase									
Credit Score									
CLTV									
	≤ 5.99%	6.01%-6.99%	7.01%-7.99%	8.01%-8.99%	9.01%-9.99%	10.01%-10.99%	11.01%-11.99%	12.01%-12.99%	13.01%-13.99%
800+	(0.540)	(0.540)	(0.290)	(0.165)	0.210	0.335	4.835	5.335	
780-799	(0.540)	(0.540)	(0.290)	(0.165)	0.210	0.335	4.835	5.335	
760-779	(0.540)	(0.540)	(0.165)	(0.040)	0.335	0.460	4.960	5.585	
740-759	(0.415)	(0.415)	(0.040)	0.085	0.460	0.710	5.085	5.710	
720-739	(0.290)	(0.165)	0.210	0.335	0.710	1.085	5.210	5.960	
700-719	(0.040)	0.085	0.460	0.710	1.210	1.710	5.655	6.280	
680-699	0.210	0.335	0.710	1.335	2.210	3.210	6.280	6.915	
660-679	0.710	0.960	1.710	2.210	3.460	4.710	N/A	N/A	
Second Home No Cash-out Refi									
Credit Score									
CLTV									
	≤ 5.99%	6.01%-6.99%	7.01%-7.99%	8.01%-8.99%	9.01%-9.99%	10.01%-10.99%	11.01%-11.99%	12.01%-12.99%	13.01%-13.99%
800+	(0.540)	(0.540)	(0.290)	(0.165)	0.210	0.335	4.835	5.335	
780-799	(0.540)	(0.540)	(0.290)	(0.165)	0.210	0.335	4.835	5.335	
760-779	(0.540)	(0.540)	(0.165)	(0.040)	0.335	0.460	4.960	5.585	
740-759	(0.415)	(0.415)	(0.040)	0.085	0.460	0.710	5.085	5.710	
720-739	(0.290)	(0.165)	0.210	0.335	0.710	1.085	5.220	6.010	
700-719	(0.040)	0.085	0.460	0.710	1.210	1.710	5.675	6.360	
680-699	0.210	0.335	0.710	1.335	2.210	3.210	6.300	7.025	
660-679	0.710	0.960	1.710	2.210	3.460	4.710	n/a	n/a	
Second Home Cash-out Refi									
Credit Score									
CLTV									
	≤ 5.99%	6.01%-6.99%	7.01%-7.99%	8.01%-8.99%	9.01%-9.99%	10.01%-10.99%	11.01%-11.99%	12.01%-12.99%	13.01%-13.99%
800+	(0.540)	(0.540)	(0.540)	(0.290)	0.085	0.710	n/a		
780-799	(0.540)	(0.540)	(0.540)	(0.290)	0.085	0.710	n/a		
760-779	(0.540)	(0.540)	(0.415)	(0.165)	0.210	0.835	n/a		
740-759	(0.415)	(0.415)	(0.165)	(0.040)	0.335	0.960	n/a		
720-739	(0.290)	(0.290)	(0.165)	0.210	0.585	1.210	n/a		
700-719	(0.040)	(0.040)	0.085	0.460	0.960	1.710			
Non-Owner Purchase									
Credit Score									
CLTV									
	≤ 5.99%	6.01%-6.99%	7.01%-7.99%	8.01%-8.99%	9.01%-9.99%	10.01%-10.99%	11.01%-11.99%	12.01%-12.99%	13.01%-13.99%
800+	(0.040)	(0.040)	(0.040)	0.210	0.585	0.960	1.585		
780-799	(0.040)	(0.040)	(0.040)	0.210	0.585	0.960	1.585		
760-779	(0.040)	(0.040)	(0.040)	0.335	0.710	1.085	1.710		
740-759	0.085	0.085	0.085	0.460	0.835	1.210	1.960		
720-739	0.210	0.210	0.335	0.710	1.085	1.460	2.335		
700-719	0.460	0.460	0.585	0.960	1.460	1.960	2.960		
680-699	0.710	0.710	0.835	1.210	2.085	2.960	4.460		
660-679	1.210	1.210	1.460	2.210	2.960	na	na		
Non-Owner No Cash-out Refi									
Credit Score									
CLTV									
	≤ 5.99%	6.01%-6.99%	7.01%-7.99%	8.01%-8.99%	9.01%-9.99%	10.01%-10.99%	11.01%-11.99%	12.01%-12.99%	13.01%-13.99%
800+	(0.040)	(0.040)	(0.040)	0.210	0.585	0.960	1.585		
780-799	(0.040)	(0.040)	(0.040)	0.210	0.585	0.960	1.585		
760-779	(0.040)	(0.040)	(0.040)	0.335	0.710	1.085	1.710		
740-759	0.085	0.085	0.085	0.460	0.835	1.210	2.070		
720-739	0.210	0.210	0.335	0.710	1.085	1.460	2.485		
700-719	0.460	0.460	0.585	0.960	1.460	1.960	3.160		
680-699	0.710	0.710	0.835	1.210	2.085	2.960	4.750		
660-679	1.210	1.210	1.460	2.210	2.970	n/a	n/a		
Non-Owner Cash-out Refi									
Credit Score									
CLTV									
	≤ 5.99%	6.01%-6.99%	7.01%-7.99%	8.01%-8.99%	9.01%-9.99%	10.01%-10.99%	11.01%-11.99%	12.01%-12.99%	13.01%-13.99%
800+	(0.040)	(0.040)	(0.040)	0.210	0.835	1.460	n/a		
780-799	(0.040)	(0.040)	(0.040)	0.210	0.835	1.460	n/a		
760-779	(0.040)	(0.040)	(0.040)	0.335	0.960	1.585	n/a		
740-759	0.085	0.085	0.085	0.460	1.085	1.710	n/a		
720-739	0.210	0.210	0.335	0.710	1.335	1.960	n/a		
700-719	0.460	0.460	0.585	0.960	1.710	2.460			
680-699	0.710	0.710	0.835	1.210	2.335	3.460			
660-679	1.210	1.210	1.460	2.210	2.970	n/a	n/a		

Apply to ALL Ruby A1 Loans

Self-Employed Borrower 0.000
>80 LTV No MI and LTV 80.01-85% 2.000
>80 LTV No MI and LTV 85.01-90% 2.500
**Loan amount change of 10% (increasing/decreasing) will be subject worse case pricing
** Rate changes >25% (increasing/decreasing) in interest rate will be subject to worse case pricing

Program Notes

* 45 Day Pricing (Adjust 30 Day Pricing) 0.25

Maximum Rebate/Price Cap

(Price cap is after all LLPAs but before Lender Paid Comp)
*Ruby A1 Jumbo Fixed 102.240

Ruby A2 Fixed Adjustments

Primary Purchase										Applies to ALL Ruby A2 Loans									
Credit Score																			
CLTV																			
	≤ 5.99%	6.01-6.99%	6.01-6.99%	6.01-6.99%	7.01-7.99%	7.01-7.99%	7.01-7.99%	8.01-8.99%	8.01-8.99%										
800+	(1.165)	(1.165)	(0.915)	(0.790)	(0.665)	(0.290)	2.085	2.585		Condo & LTV 65.01-70%									0.125
780-799	(1.040)	(1.040)	(0.790)	(0.665)	(0.415)	(0.290)	2.085	2.585		Condo & LTV 70.01-75%									0.250
760-779	(1.040)	(1.040)	(0.790)	(0.665)	(0.415)	(0.165)	2.210	2.710		Condo & LTV 75.01-80%									0.500
740-759	(1.040)	(1.040)	(0.790)	(0.665)	(0.290)	(0.040)	2.460	2.960		2 Units & LTV 65.01-70%									0.250
720-739	(0.915)	(0.915)	(0.665)	(0.415)	(0.165)	0.335	2.710	3.210		3 & 4 Units & LTV .01-60%									0.250
700-719	(0.790)	(0.790)	(0.565)	(0.290)	0.335	0.960	n/a	n/a		3 & 4 Units & LTV 60.01-65%									0.375
										Loan Amt >\$1.5MM - \$3MM and LTV <=65%									0.000
										Loan Amt >\$1.5MM - \$3MM and LTV >65%									0.000
Primary No Cash-out Refi																			
Credit Score																			
CLTV																			
	≤ 5.99%	6.01-6.99%	6.01-6.99%	6.01-6.99%	7.01-7.99%	7.01-7.99%	7.01-7.99%	8.01-8.99%	8.01-8.99%										
800+	(0.415)	(0.415)	(0.290)	(0.290)	(0.290)	(0.040)	n/a	n/a	n/a	Self-Employed Borrower & LTV 0-65%									0.000
780-799	(0.290)	(0.290)	(0.165)	(0.165)	(0.040)	(0.040)	n/a	n/a	n/a	Self-Employed Borrower & LTV 65.01-75%									0.250
760-779	(0.290)	(0.290)	(0.165)	(0.165)	(0.040)	0.085	n/a	n/a	n/a	Self-Employed Borrower & LTV 75.01-80%									0.250
740-759	(0.290)	(0.290)	(0.165)	(0.165)	0.085	0.210	n/a	n/a	n/a	**Loan amount change >=10% will be subject worse case pricing									
720-739	(0.165)	(0.165)	(0.040)	0.085	0.210	0.585	n/a	n/a	n/a										
700-719	(0.040)	(0.040)	0.060	0.210	0.710	1.210	n/a	n/a	n/a	** Rate changes >.25% in interest rate will be subject to worse case pricing									
Primary Cash-out Refi																			
Credit Score																			
CLTV																			
	≤ 5.99%	6.01-6.99%	6.01-6.99%	6.01-6.99%	7.01-7.99%	7.01-7.99%	7.01-7.99%	8.01-8.99%	8.01-8.99%										
800+	(0.290)	(0.290)	(0.040)	0.085	0.460	0.960	n/a	n/a	n/a										
780-799	(0.165)	(0.165)	0.085	0.210	0.710	0.960	n/a	n/a	n/a										
760-779	(0.165)	(0.165)	0.085	0.210	0.710	1.085	n/a	n/a	n/a										
740-759	(0.165)	(0.165)	0.085	0.210	0.835	1.210	n/a	n/a	n/a										
720-739	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a										
700-719	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a										
Second Home Purchase																			
Credit Score																			
CLTV																			
	≤ 5.99%	6.01-6.99%	6.01-6.99%	6.01-6.99%	7.01-7.99%	7.01-7.99%	7.01-7.99%	8.01-8.99%	8.01-8.99%										
800+	(0.415)	(0.415)	(0.165)	(0.040)	0.335	0.710	n/a	n/a	n/a										
780-799	(0.290)	(0.290)	(0.040)	0.085	0.585	0.710	n/a	n/a	n/a										
760-779	(0.290)	(0.290)	(0.040)	0.085	0.585	0.835	n/a	n/a	n/a										
740-759	(0.290)	(0.290)	(0.040)	0.085	0.710	0.960	n/a	n/a	n/a										
720-739	(0.165)	(0.165)	0.085	0.335	0.835	1.335	n/a	n/a	n/a										
Second Home No Cash-out Refi																			
Credit Score																			
CLTV																			
	≤ 5.99%	6.01-6.99%	6.01-6.99%	6.01-6.99%	7.01-7.99%	7.01-7.99%	7.01-7.99%	8.01-8.99%	8.01-8.99%										
800+	0.335	0.335	0.460	0.460	0.710	0.960	n/a	n/a	n/a										
780-799	0.460	0.460	0.585	0.585	0.960	0.960	n/a	n/a	n/a										
760-779	0.460	0.460	0.585	0.585	0.960	1.085	n/a	n/a	n/a										
740-759	0.460	0.460	0.585	0.585	1.085	1.210	n/a	n/a	n/a										
720-739	0.585	0.585	0.710	0.835	1.210	1.585	n/a	n/a	n/a										
Second Home Cash-out Refi																			
Credit Score																			
CLTV																			
	≤ 5.99%	6.01-6.99%	6.01-6.99%	6.01-6.99%	7.01-7.99%	7.01-7.99%	7.01-7.99%	8.01-8.99%	8.01-8.99%										
800+	0.460	0.460	0.710	0.8350	n/a	n/a	n/a	n/a	n/a										
780-799	0.585	0.585	0.835	0.9600	n/a	n/a	n/a	n/a	n/a										
760-779	0.585	0.585	0.835	0.9600	n/a	n/a	n/a	n/a	n/a										
740-759	0.585	0.585	0.835	0.9600	n/a	n/a	n/a	n/a	n/a										
720-739	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a										
Non-Owner Purchase																			
Credit Score																			
CLTV																			
	≤ 5.99%	6.01-6.99%	6.01-6.99%	6.01-6.99%	7.01-7.99%	7.01-7.99%	7.01-7.99%	8.01-8.99%	8.01-8.99%										
800+	(0.415)	(0.415)	0.335	1.210	n/a	n/a	n/a	n/a	n/a										
780-799	(0.290)	(0.290)	0.460	1.335	n/a	n/a	n/a	n/a	n/a										
760-779	(0.290)	(0.290)	0.460	1.335	n/a	n/a	n/a	n/a	n/a										
740-759	(0.290)	(0.290)	0.460	1.335	n/a	n/a	n/a	n/a	n/a										
720-739	(0.165)	(0.165)	0.585	1.585	n/a	n/a	n/a	n/a	n/a										
Non-Owner No Cash-out Refi																			
Credit Score																			
CLTV																			
	≤ 5.99%	6.01-6.99%	6.01-6.99%	6.01-6.99%	7.01-7.99%	7.01-7.99%	7.01-7.99%	8.01-8.99%	8.01-8.99%										
800+	0.335	0.335	0.960	1.710	n/a	n/a	n/a	n/a	n/a										
780-799	0.460	0.460	1.085	1.835	n/a	n/a	n/a	n/a	n/a										
760-779	0.460	0.460	1.085	1.835	n/a	n/a	n/a	n/a	n/a										
740-759	0.460	0.460	1.085	1.835	n/a	n/a	n/a	n/a	n/a										
720-739	0.585	0.585	1.210	2.085	n/a	n/a	n/a	n/a	n/a										



Base Pricing Assumes Borrower Paid Compensation

Tuesday, April 2, 2024

11:14 AM Wholesale Rates effective until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

Alternative AUS Solution Adjustments

CLTV								
Purchase Transactions								
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
>=780	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)	0.000	6.250	8.250
760-779	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)	0.250	6.500	8.500
740-759	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	0.375	6.750	8.875
720-739	(0.625)	(0.500)	(0.375)	(0.250)	0.000	0.500	7.000	9.375
700-719	(0.250)	(0.125)	0.000	0.125	0.375	0.875	7.500	10.000
680-699	0.250	0.375	0.500	0.625	1.125	1.750	8.625	N/A
661-679	0.875	1.000	1.125	1.375	2.125	3.000	N/A	N/A
CLTV								
Rate & Term Transactions								
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
>=780	(1.125)	(1.000)	(0.875)	(0.625)	(0.375)	0.125	6.375	8.375
760-779	(1.000)	(0.875)	(0.750)	(0.500)	(0.125)	0.375	6.625	8.875
740-759	(0.750)	(0.625)	(0.500)	(0.250)	0.125	0.625	7.375	10.125
720-739	(0.500)	(0.375)	(0.250)	0.000	0.375	0.875	7.875	10.625
700-719	(0.125)	0.000	0.125	0.375	0.875	1.375	9.000	11.625
680-699	0.375	0.500	0.625	0.875	1.500	2.125	10.000	N/A
661-679	1.125	1.250	1.375	1.750	2.250	3.125	N/A	N/A
CLTV								
Cash-Out Transactions								
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
>=780	(1.000)	(0.875)	(0.750)	(0.500)	(0.250)	0.250	N/A	N/A
760-779	(0.625)	(0.500)	(0.375)	(0.125)	0.125	0.750	N/A	N/A
740-759	(0.375)	(0.250)	(0.125)	0.125	0.500	1.125	N/A	N/A
720-739	0.000	0.125	0.250	0.500	0.875	1.500	N/A	N/A
700-719	0.625	0.750	0.875	1.000	1.375	2.125	N/A	N/A
680-699	1.375	1.500	1.625	1.750	2.125	3.000	N/A	N/A
661-679	2.125	2.250	N/A	N/A	N/A	N/A	N/A	N/A
CLTV								
Loan Amount Adjusts								
<=\$1mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$1,000,001-\$1.5mm	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.625
\$1,500,001-\$2mm	0.125	0.125	0.125	0.250	0.500	n/a	n/a	n/a
CLTV								
Miscellaneous Adjusts	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-89.99%
2 Unit	0.125	0.125	0.125	0.250	0.375	0.500	0.625	0.750
3-4 Units	0.250	0.250	0.375	0.500	0.750	n/a	n/a	n/a
Second Home	0.375	0.375	0.500	0.750	1.500	1.750	n/a	n/a
Investment	1.250	1.500	1.750	2.000	2.250	n/a	n/a	n/a
Non-Warrantable Condo	0.500	0.500	0.500	0.500	n/a	n/a	n/a	n/a
Condo-Hotel	1.375	1.375	1.375	1.375	n/a	n/a	n/a	n/a
20 Yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

Applies to ALL:

CA	0.000
FL, NV	0.000
Escrow Waiver	0.250
DTI 43.01-45%	1.000
DTI 45.01-47%	2.000
DTI >47%	3.000

Program Notes

* 45 Day Pricing (Adjust 30 Day Pricing)	0.25
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Maximum Rebate/Price Cap

*Alternative AUS Solution <=\$1mm	101.100
*Alternative AUS Solution >\$1mm	101.100

Onyx Jumbo Price Adjustments

LTV/CLTV(%)					
FICO	<=60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%
>=800	-0.500	-0.500	-0.250	0.000	0.000
780-799	-0.500	-0.500	-0.250	0.000	0.000
740-779	-0.250	-0.250	0.000	0.000	0.000
720-739	-0.250	-0.250	0.000	0.000	0.000

Applies to ALL:

Purchase Transaction	-0.625
Cash-out Transaction	0.500
Investment Property	0.500
Second Home	0.125
Condo & LTV >65%	0.125
2-4 Units & LTV <=65%	0.125
2-4 Units & LTV >65%	0.250
Loan Amount >\$2mm	0.250
Escrow Waiver	0.125

Program Notes

* 45 Day Pricing (Adjust 30 Day Pricing)	0.25
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State Adjustment

CA,CT,DC,FL,IL,MD,NJ,NV,VA	0.25
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Base Pricing Assumes Borrower Paid Compensation

Tuesday, April 2, 2024

11:14 AM Wholesale Rates effective until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

Ruby Jumbo Express JE2 Fixed Adjustments

Primary Purchase		CLTV									Applies to ALL Ruby JE2 Loans:	
Credit Score		0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
	800+	(1.215)	(1.215)	(1.215)	(0.965)	(0.840)	(0.715)	(0.340)	N/A	N/A	*Condo w/LTV >65-70%	
	780-799	(1.090)	(1.090)	(1.090)	(0.840)	(0.715)	(0.465)	(0.340)	N/A	N/A	*Condo w/LTV >70-75%	
	760-779	(1.090)	(1.090)	(1.090)	(0.840)	(0.715)	(0.465)	(0.215)	N/A	N/A		
	740-759	(1.090)	(1.090)	(1.090)	(0.840)	(0.715)	(0.340)	(0.090)	N/A	N/A	*Condo w/LTV >75-80%	
	720-739	(0.965)	(0.965)	(0.965)	(0.715)	(0.465)	(0.215)	0.285	N/A	N/A		
	700-719	(0.840)	(0.840)	(0.840)	(0.615)	(0.340)	0.285	0.910	N/A	N/A	*2 Units w/LTV >65%	
	680-699	(0.215)	(0.215)	(0.215)	0.035	N/A	N/A	N/A	N/A	N/A	*3 Units w/LTV >.01-60%	
	660-679	0.160	0.160	0.160	N/A	N/A	N/A	N/A	N/A	N/A		
Primary No Cash-out Refi		CLTV										
Credit Score		0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
	800+	(0.465)	(0.465)	(0.465)	(0.340)	(0.340)	(0.340)	(0.090)	N/A	N/A	*3 Units w/LTV >60%	
	780-799	(0.340)	(0.340)	(0.340)	(0.215)	(0.215)	(0.090)	(0.090)	N/A	N/A	*4 Units w/LTV >.01-60%	
	760-779	(0.340)	(0.340)	(0.340)	(0.215)	(0.215)	(0.090)	0.035	N/A	N/A		
	740-759	(0.340)	(0.340)	(0.340)	(0.215)	(0.215)	0.035	0.160	N/A	N/A	*4 Units w/LTV >60%	
	720-739	(0.215)	(0.215)	(0.215)	(0.090)	0.035	0.160	0.535	N/A	N/A	*Loan Amt >\$1.5MM-\$2MM w/LTV >.01-65%	
	700-719	(0.090)	(0.090)	(0.090)	0.010	0.160	0.660	1.160	N/A	N/A		
	680-699	0.535	0.535	0.535	0.660	N/A	N/A	N/A	N/A	N/A	*Loan Amt >\$1.5MM-\$2MM w/LTV >.65-80%	
	660-679	0.910	0.910	0.910	N/A	N/A	N/A	N/A	N/A	N/A		
											*Self Employed >65%lt	
Primary Cash-out Refi		CLTV										
Credit Score		0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
	800+	(0.340)	(0.340)	(0.340)	(0.090)	0.035	0.410	0.910	N/A	N/A	**Loan amount change of 10% will be subject worse case pricing	
	780-799	(0.215)	(0.215)	(0.215)	0.035	0.160	0.660	0.910	N/A	N/A		
	760-779	(0.215)	(0.215)	(0.215)	0.035	0.160	0.660	1.035	N/A	N/A		
	740-759	(0.215)	(0.215)	(0.215)	0.035	0.160	0.785	1.160	N/A	N/A		
	720-739	(0.090)	(0.090)	(0.090)	0.160	0.410	0.910	1.535	N/A	N/A		
	700-719	0.035	0.035	0.035	0.260	0.535	1.410	2.160	N/A	N/A	** Rate changes .25% in interest rate will be subject to worse case pricing	
	680-699	0.660	0.660	0.660	0.910	N/A	N/A	N/A	N/A	N/A		
Second Home Purchase		CLTV										
Credit Score		0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
	800+	(0.465)	(0.465)	(0.465)	(0.215)	(0.090)	0.285	0.660	N/A	N/A		
	780-799	(0.340)	(0.340)	(0.340)	(0.090)	0.035	0.535	0.660	N/A	N/A		
	760-779	(0.340)	(0.340)	(0.340)	(0.090)	0.035	0.535	0.785	N/A	N/A		
	740-759	(0.340)	(0.340)	(0.340)	(0.090)	0.035	0.660	0.910	N/A	N/A		
	720-739	(0.215)	(0.215)	(0.215)	0.035	0.285	0.785	1.285	N/A	N/A		
	700-719	(0.090)	(0.090)	(0.090)	0.135	0.410	1.285	1.910	N/A	N/A		
	680-699	0.535	0.535	0.535	0.785	N/A	N/A	N/A	N/A	N/A		
	660-679	0.910	0.910	0.910	N/A	N/A	N/A	N/A	N/A	N/A		
Second Home No Cash-out Refi		CLTV										
Credit Score		0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
	800+	0.285	0.285	0.285	0.410	0.410	0.660	0.910	N/A	N/A		
	780-799	0.410	0.410	0.410	0.535	0.535	0.910	0.910	N/A	N/A		
	760-779	0.410	0.410	0.410	0.535	0.535	0.910	1.035	N/A	N/A		
	740-759	0.410	0.410	0.410	0.535	0.535	1.035	1.160	N/A	N/A		
	720-739	0.535	0.535	0.535	0.660	0.785	1.160	1.535	N/A	N/A		
	700-719	0.660	0.660	0.660	0.760	0.910	1.660	2.160	N/A	N/A		
	680-699	1.285	1.285	1.285	1.410	N/A	N/A	N/A	N/A	N/A		
	660-679	1.660	1.660	1.660	N/A	N/A	N/A	N/A	N/A	N/A		
Second Home Cash-out Refi		CLTV										
Credit Score		0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
	800+	0.410	0.410	0.410	0.660	0.785	1.410	N/A	N/A	N/A		
	780-799	0.535	0.535	0.535	0.785	0.910	1.660	N/A	N/A	N/A		
	760-779	0.535	0.535	0.535	0.785	0.910	1.660	N/A	N/A	N/A		
	740-759	0.535	0.535	0.535	0.785	0.910	1.785	N/A	N/A	N/A		
	720-739	0.660	0.660	0.660	0.910	1.160	1.910	N/A	N/A	N/A		
	700-719	0.785	0.785	0.785	1.010	1.285	2.410	N/A	N/A	N/A		

Ruby Jumbo Express JE2 ARM Adjustments

Primary Purchase										Applies to ALL Ruby JE2 Loans:
CLTV										
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
800+	(1.215)	(1.215)	(1.215)	(0.965)	(0.840)	(0.715)	(0.340)	N/A	N/A	*Condo w/LTV >65-70% 0.125
780-799	(1.090)	(1.090)	(1.090)	(0.840)	(0.715)	(0.465)	(0.340)	N/A	N/A	*Condo w/LTV >70-75% 0.25
760-779	(1.090)	(1.090)	(1.090)	(0.840)	(0.715)	(0.465)	(0.215)	N/A	N/A	*Condo w/LTV >75-80% 0.5
740-759	(1.090)	(1.090)	(1.090)	(0.840)	(0.715)	(0.340)	(0.090)	N/A	N/A	*2 Units w/LTV >65% 0.25
720-739	(0.965)	(0.965)	(0.965)	(0.715)	(0.465)	(0.215)	0.285	N/A	N/A	*3 Units w/LTV >.01-60% 0.25
700-719	(0.840)	(0.840)	(0.840)	(0.615)	(0.340)	0.285	0.910	N/A	N/A	*3 Units w/LTV >.01-60% 0.375
Primary No Cash-out Refi										
CLTV										
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
800+	(0.465)	(0.465)	(0.465)	(0.340)	(0.340)	(0.340)	(0.090)	N/A	N/A	*3 Units w/LTV >60% 0.375
780-799	(0.340)	(0.340)	(0.340)	(0.215)	(0.215)	(0.090)	(0.090)	N/A	N/A	*4 Units w/LTV >.01-60% 0.25
760-779	(0.340)	(0.340)	(0.340)	(0.215)	(0.215)	(0.090)	0.035	N/A	N/A	*4 Units w/LTV >.01-60% 0.375
740-759	(0.340)	(0.340)	(0.340)	(0.215)	(0.215)	0.035	0.160	N/A	N/A	*Loan Amt >\$1.5MM-\$2MM w/LTV >.01-65% 0
720-739	(0.215)	(0.215)	(0.215)	(0.090)	0.035	0.160	0.535	N/A	N/A	*Loan Amt >\$1.5MM-\$2MM w/LTV >.01-65% 0
700-719	(0.090)	(0.090)	(0.090)	0.010	0.160	0.660	1.160	N/A	N/A	*Self Employed >65%lt 0.25
Primary Cash-out Refi										
CLTV										
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
800+	(0.340)	(0.340)	(0.340)	(0.090)	0.035	0.410	0.910	N/A	N/A	**Loan amount change of 10% (increasing/decreasing) will be subject worse case pricing
780-799	(0.215)	(0.215)	(0.215)	0.035	0.160	0.660	0.910	N/A	N/A	
760-779	(0.215)	(0.215)	(0.215)	0.035	0.160	0.660	1.035	N/A	N/A	
740-759	(0.215)	(0.215)	(0.215)	0.035	0.160	0.785	1.160	N/A	N/A	
720-739	(0.090)	(0.090)	(0.090)	0.160	0.410	0.910	1.535	N/A	N/A	
700-719	0.035	0.035	0.035	0.260	0.535	1.410	2.160	N/A	N/A	** Rate changes .25% (increasing/decreasing) in interest rate will be subject to worse case pricing
Second Home Purchase										
CLTV										
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
800+	(0.465)	(0.465)	(0.465)	(0.215)	(0.090)	0.285	0.660	N/A	N/A	Program Notes
780-799	(0.340)	(0.340)	(0.340)	(0.090)	0.035	0.535	0.660	N/A	N/A	* 45 Day Pricing (Adjust 30 Day Pricing)
760-779	(0.340)	(0.340)	(0.340)	(0.090)	0.035	0.535	0.785	N/A	N/A	
740-759	(0.340)	(0.340)	(0.340)	(0.090)	0.035	0.660	0.910	N/A	N/A	
720-739	(0.215)	(0.215)	(0.215)	0.035	0.285	0.785	1.285	N/A	N/A	
700-719	(0.090)	(0.090)	(0.090)	0.135	0.410	1.285	1.910	N/A	N/A	102.340
Second Home No Cash-out Refi										
CLTV										
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
800+	0.285	0.285	0.285	0.410	0.410	0.660	0.910	N/A	N/A	Maximum Rebate/Price Cap
780-799	0.410	0.410	0.410	0.535	0.535	0.910	0.910	N/A	N/A	(Price cap is after all LLPAs but before Lender Paid Comp)
760-779	0.410	0.410	0.410	0.535	0.535	0.910	1.035	N/A	N/A	*Ruby JE2 Jumbo ARM
740-759	0.410	0.410	0.410	0.535	0.535	1.035	1.160	N/A	N/A	
720-739	0.535	0.535	0.535	0.660	0.785	1.160	1.535	N/A	N/A	
700-719	0.660	0.660	0.660	0.760	0.910	1.660	2.160	N/A	N/A	
Second Home Cash-out Refi										
CLTV										
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
800+	0.410	0.410	0.410	0.660	0.785	1.410	N/A	N/A	N/A	
780-799	0.535	0.535	0.535	0.785	0.910	1.660	N/A	N/A	N/A	
760-779	0.535	0.535	0.535	0.785	0.910	1.660	N/A	N/A	N/A	
740-759	0.535	0.535	0.535	0.785	0.910	1.785	N/A	N/A	N/A	
720-739	0.660	0.660	0.660	0.910	1.160	1.910	N/A	N/A	N/A	
700-719	0.785	0.785	0.785	1.010	1.285	2.410	N/A	N/A	N/A	

Base Pricing Assumes Borrower Paid Compensation

Tuesday, April 2, 2024

11:14 AM Wholesale Rates effective until 3:30 pm PDT (in an occurrence of a Price Change, Notification will be sent)

Ruby Jumbo Express JE5 Fixed Adjustments

Primary Purchase										Applies to ALL Ruby JE5 Loans:	
Credit Score	CLTV										
	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(1.340)	(1.340)	(1.340)	(1.115)	(0.840)	(0.515)	0.010	3.160	4.460	*Condo w/LTV >.01-60%	-0.050
780-799	(1.190)	(1.190)	(1.190)	(0.965)	(0.740)	(0.365)	0.310	3.660	5.210	*Condo w/LTV >65-70%	0.100
760-779	(1.190)	(1.190)	(1.190)	(0.965)	(0.740)	(0.365)	0.310	3.660	5.210	*Condo w/LTV >70-75%	0.200
740-759	(1.140)	(1.140)	(1.140)	(0.915)	(0.590)	(0.215)	0.660	4.160	5.760	*Condo w/LTV >75-80%	0.300
720-739	(0.990)	(0.990)	(0.990)	(0.765)	(0.440)	0.135	1.160	4.510	6.060		
700-719	(0.290)	(0.290)	(0.290)	(0.065)	0.260	0.635	1.660	5.160	6.910		
680-699	0.910	0.910	0.910	1.285	1.660	2.285	3.160	6.410	N/A		
660-679	1.410	1.410	1.410	1.785	2.160	3.035	4.410	N/A	N/A	*Condo w/LTV >80-85%	0.500
Primary No Cash-out Refi											
Credit Score	CLTV										
	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.840)	(0.840)	(0.840)	(0.740)	(0.590)	(0.390)	0.010	3.160	N/A	*2-4 Units w/LTV >60-65%	0.050
780-799	(0.690)	(0.690)	(0.690)	(0.590)	(0.490)	(0.240)	0.310	3.660	N/A	*2-4 Units w/LTV >65-70%	0.100
760-779	(0.690)	(0.690)	(0.690)	(0.590)	(0.490)	(0.240)	0.310	3.660	N/A	*2-4 Units w/LTV >70-75%	0.250
740-759	(0.640)	(0.640)	(0.640)	(0.540)	(0.340)	(0.090)	0.660	4.160	N/A	*2-4 Units w/LTV >75-80%	0.500
720-739	(0.490)	(0.490)	(0.490)	(0.390)	(0.190)	0.260	1.160	4.510	N/A		
700-719	0.210	0.210	0.210	0.310	0.510	0.760	1.660	5.160	N/A		
680-699	1.410	1.410	1.410	1.660	1.910	2.410	3.160	6.410	N/A		
660-679	1.910	1.910	1.910	2.160	2.410	3.160	4.410	N/A	N/A	*Self Employed w/LTV .01-60%	-0.050
Primary Cash-out Refi											
Credit Score	CLTV										
	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.465)	(0.465)	(0.465)	(0.240)	0.160	0.610	1.260	N/A	N/A	*Self Employed w/LTV >65-70%	0.050
780-799	(0.315)	(0.315)	(0.315)	(0.090)	0.260	0.760	1.560	N/A	N/A	*Self Employed w/LTV >70-75%	0.100
760-779	(0.315)	(0.315)	(0.315)	(0.090)	0.260	0.760	1.560	N/A	N/A	*Self Employed w/LTV >75-80%	0.150
740-759	(0.265)	(0.265)	(0.265)	(0.040)	0.410	0.910	1.910	N/A	N/A	*Self Employed w/LTV >80-85%	0.200
720-739	(0.115)	(0.115)	(0.115)	0.110	0.560	1.260	2.410	N/A	N/A		
700-719	0.585	0.585	0.585	0.810	1.260	1.760	2.910	N/A	N/A		
680-699	1.785	1.785	1.785	2.160	2.660	3.410	4.410	N/A	N/A		
Second Home Purchase										*Self Employed w/LTV >85-90%	0.250
Credit Score	CLTV										
	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(1.215)	(1.215)	(1.215)	(0.865)	(0.465)	(0.015)	0.760	N/A	N/A		
780-799	(1.065)	(1.065)	(1.065)	(0.715)	(0.365)	0.135	1.060	N/A	N/A		
760-779	(1.065)	(1.065)	(1.065)	(0.715)	(0.365)	0.135	1.060	N/A	N/A		
740-759	(1.015)	(1.015)	(1.015)	(0.665)	(0.215)	0.285	1.410	N/A	N/A		
720-739	(0.865)	(0.865)	(0.865)	(0.515)	(0.065)	0.635	1.910	N/A	N/A		
700-719	(0.165)	(0.165)	(0.165)	0.185	0.635	1.135	2.410	N/A	N/A		
680-699	1.035	1.035	1.035	1.535	2.035	2.785	3.910	N/A	N/A		
Second Home No Cash-out Refi											
Credit Score	CLTV										
	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.715)	(0.715)	(0.715)	(0.490)	(0.215)	0.110	0.760	N/A	N/A		
780-799	(0.565)	(0.565)	(0.565)	(0.340)	(0.115)	0.260	1.060	N/A	N/A		
760-779	(0.565)	(0.565)	(0.565)	(0.340)	(0.115)	0.260	1.060	N/A	N/A		
740-759	(0.515)	(0.515)	(0.515)	(0.290)	0.035	0.410	1.410	N/A	N/A		
720-739	(0.365)	(0.365)	(0.365)	(0.140)	0.185	0.760	1.910	N/A	N/A		
700-719	0.335	0.335	0.335	0.560	0.885	1.260	2.410	N/A	N/A		
680-699	1.535	1.535	1.535	1.910	2.285	2.910	3.910	N/A	N/A		
Second Home Cash-out Refi											
Credit Score	CLTV										
	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.340)	(0.340)	(0.340)	0.010	0.535	1.110	N/A	N/A	N/A		
780-799	(0.190)	(0.190)	(0.190)	0.160	0.635	1.260	N/A	N/A	N/A		
760-779	(0.190)	(0.190)	(0.190)	0.160	0.635	1.260	N/A	N/A	N/A		
740-759	(0.140)	(0.140)	(0.140)	0.210	0.785	1.410	N/A	N/A	N/A		
720-739	0.010	0.010	0.010	0.360	0.935	1.760	N/A	N/A	N/A		
700-719	0.710	0.710	0.710	1.060	1.635	2.260	N/A	N/A	N/A		
Non-Owner Purchase											
Credit Score	CLTV										
	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.090)	(0.090)	(0.090)	0.385	1.160	1.985	N/A	N/A	N/A		
780-799	0.060	0.060	0.060	0.535	1.260	2.135	N/A	N/A	N/A		
760-779	0.060	0.060	0.060	0.535	1.260	2.135	N/A	N/A	N/A		
740-759	0.110	0.110	0.110	0.585	1.410	2.285	N/A	N/A	N/A		
720-739	0.260	0.260	0.260	0.735	1.560	2.635	N/A	N/A	N/A		
700-719	0.960	0.960	0.960	1.435	2.260	3.135	N/A	N/A	N/A		
Non-Owner No Cash-out Refi											
Credit Score	CLTV										
	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.410	0.410	0.410	0.760	1.410	2.110	N/A	N/A	N/A		
780-799	0.560	0.560	0.560	0.910	1.510	2.260	N/A	N/A	N/A		
760-779	0.560	0.560	0.560	0.910	1.510	2.260	N/A	N/A	N/A		
740-759	0.610	0.610	0.610	0.960	1.660	2.410	N/A	N/A	N/A		
720-739	0.760	0.760	0.760	1.110	1.810	2.760	N/A	N/A	N/A		
700-719	1.460	1.460	1.460	1.810	2.510	3.260	N/A	N/A	N/A		
Non-Owner Cash-out Refi											
Credit Score	CLTV										
	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.785	0.785	0.785	N/A	N/A	N/A	N/A	N/A	N/A		
780-799	0.935	0.935	0.935	N/A	N/A	N/A	N/A	N/A	N/A		
760-779	0.935	0.935	0.935	N/A	N/A	N/A	N/A	N/A	N/A		
740-759	0.985	0.985	0.985	N/A	N/A	N/A	N/A	N/A	N/A		
720-739	1.135	1.135	1.135	N/A	N/A	N/A	N/A	N/A	N/A		
700-719	1.835	1.835	1.835	N/A	N/A	N/A	N/A	N/A	N/A		

Ruby Jumbo Express JE6 Fixed Adjustments

Primary Purchase										Applies to ALL Ruby JE6 Loans:	
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.090)	(0.090)	(0.090)	0.035	0.160	0.160	2.910	3.910		*Condo w/LTV >.01-60%	0.125
780-799	(0.090)	(0.090)	(0.090)	0.035	0.160	0.160	2.910	3.910		*Condo w/LTV >60-75%	0.250
760-779	(0.090)	(0.090)	(0.090)	0.035	0.160	0.285	2.910	3.910		*Condo w/LTV >75-80%	0.375
740-759	0.035	0.035	0.035	0.160	0.285	0.410	0.535	3.160	4.160	*Condo w/LTV >80-90%	0.500
720-739	0.160	0.160	0.160	0.160	0.410	0.660	0.785	N/A	N/A		
700-719	0.160	0.160	0.160	0.285	0.535	1.035	1.410	N/A	N/A		
Primary No Cash-out Refi										Applies to ALL Ruby JE6 Loans:	
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.090)	(0.090)	(0.090)	0.035	0.285	0.410	0.535	N/A	N/A	*2 Units w/LTV >.01-60%	1.250
780-799	(0.090)	(0.090)	(0.090)	0.035	0.285	0.410	0.535	N/A	N/A	*2 Units w/LTV >60-65%	1.625
760-779	(0.090)	(0.090)	(0.090)	0.160	0.410	0.535	0.660	N/A	N/A	*2 Units w/LTV >65-70%	2.000
740-759	0.160	0.160	0.160	0.410	0.535	0.660	1.035	N/A	N/A		
720-739	0.410	0.410	0.410	0.410	0.660	1.035	1.410	N/A	N/A		
700-719	0.410	0.410	0.410	0.535	0.910	1.535	2.160	N/A	N/A	*Loan Amt <=\$1.5MM w/LTV >65-80%	-0.125
Primary Cash-out Refi										Applies to ALL Ruby JE6 Loans:	
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.035	0.035	0.035	0.410	0.535	0.535	N/A	N/A	N/A	*Loan Amt >=\$2.5MM-\$3MM	0.750
780-799	0.035	0.035	0.035	0.410	0.535	0.535	N/A	N/A	N/A	*DTI >40-45% w/LTV .01-70%	0.125
760-779	0.285	0.285	0.285	0.410	0.660	0.910	N/A	N/A	N/A	*DTI >40-45% w/LTV >70-80%	0.250
740-759	0.410	0.410	0.410	0.660	0.785	1.160	N/A	N/A	N/A		
720-739	0.535	0.535	0.535	0.785	1.160	1.535	N/A	N/A	N/A		
700-719	0.660	0.660	0.660	0.910	1.410	2.035	N/A	N/A	N/A	*DTI >40-43% w/LTV >80-85%	0.250
Second Home Purchase										Applies to ALL Ruby JE6 Loans:	
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.285	0.285	0.285	0.410	0.535	0.660	0.910	N/A	N/A	*DTI >40-43% w/LTV >85-90%	0.375
780-799	0.285	0.285	0.285	0.410	0.535	0.660	0.910	N/A	N/A	*DTI >43.01-45% w/LTV >80-85%	0.375
760-779	0.285	0.285	0.285	0.410	0.535	0.785	1.035	N/A	N/A	*DTI >43.01-45% w/LTV >85-90%	0.500
740-759	0.410	0.410	0.410	0.535	0.660	0.910	1.285	N/A	N/A		
720-739	0.535	0.535	0.535	0.535	0.785	1.160	1.535	N/A	N/A		
700-719	0.535	0.535	0.535	0.660	0.910	1.535	2.160	N/A	N/A	*Self Employed w/LTV .01-60%	0.125
Second Home No Cash-out Refi										Applies to ALL Ruby JE6 Loans:	
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.285	0.285	0.285	0.410	0.660	0.910	1.285	N/A	N/A	*Self Employed w/LTV >60-75%	0.250
780-799	0.285	0.285	0.285	0.410	0.660	0.910	1.285	N/A	N/A	*Self Employed w/LTV >75-80%	0.375
760-779	0.285	0.285	0.285	0.535	0.785	1.035	1.410	N/A	N/A	*Self Employed w/LTV >80-85%	0.500
740-759	0.535	0.535	0.535	0.785	0.910	1.160	1.785	N/A	N/A		
720-739	0.785	0.785	0.785	0.785	1.035	1.535	2.160	N/A	N/A		
700-719	0.785	0.785	0.785	0.910	1.285	2.035	2.910	N/A	N/A	*Self Employed w/LTV >85-90%	0.625
Second Home Cash-out Refi										Applies to ALL Ruby JE6 Loans:	
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.410	0.410	0.410	0.785	0.910	1.035	N/A	N/A	N/A		
780-799	0.410	0.410	0.410	0.785	0.910	1.035	N/A	N/A	N/A		
760-779	0.660	0.660	0.660	0.785	1.035	1.410	N/A	N/A	N/A		
740-759	0.785	0.785	0.785	1.035	1.160	1.660	N/A	N/A	N/A		
720-739	0.910	0.910	0.910	1.160	1.535	2.035	N/A	N/A	N/A		
700-719	1.035	1.035	1.035	1.285	1.785	2.535	N/A	N/A	N/A	**Loan amount change of 10% (increasing/decreasing) will be subject worse case pricing	
Non-Owner Purchase										Applies to ALL Ruby JE6 Loans:	
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.660	0.660	0.660	0.785	0.910	1.160	1.660	N/A	N/A	** Rate changes .25% (increasing/decreasing) in interest rate will be subject to worse case pricing	
780-799	0.660	0.660	0.660	0.785	0.910	1.160	1.660	N/A	N/A		
760-779	0.660	0.660	0.660	0.785	0.910	1.285	1.785	N/A	N/A		
740-759	0.785	0.785	0.785	0.910	1.035	1.410	2.035	N/A	N/A		
720-739	0.910	0.910	0.910	0.910	1.160	1.660	2.285	N/A	N/A		
700-719	0.910	0.910	0.910	1.035	1.285	2.035	2.960	N/A	N/A		
Non-Owner No Cash-out Refi										Applies to ALL Ruby JE6 Loans:	
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.660	0.660	0.660	0.785	1.035	1.410	2.035	N/A	N/A	Program Notes	0.25
780-799	0.660	0.660	0.660	0.785	1.035	1.410	2.035	N/A	N/A	* 45 Day Pricing (Adjust 30 Day Pricing)	
760-779	0.660	0.660	0.660	0.910	1.160	1.535	2.210	N/A	N/A	Maximum Rebate/Price Cap	
740-759	0.910	0.910	0.910	1.160	1.285	1.660	2.695	N/A	N/A	(Price cap is after all LLPAs but before Lender Paid Comp)	
720-739	1.160	1.160	1.160	1.160	1.410	2.035	3.110	N/A	N/A	*Ruby JE6 Jumbo Fixed	102.440
700-719	1.160	1.160	1.160	1.285	1.660	2.535	3.910	N/A	N/A		



Tuesday, April 2, 2024 11:14 AM Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

EXPANDED ACCESS PRIME CONNECT/EXPANDED ACCESS FLEX CONNECT PRIME
EXPANDED ACCESS ASSET CONNECT PRIME

30 Yr Fixed/40 Yr IO/30 Yr IO			5/6 SOFR ARM			7/6 SOFR ARM					
Rate	15	30	Rate	15	30	Rate	15	30			
10.125%	(4.875)	(4.675)	10.125%	(4.875)	(4.675)	10.125%	(4.875)	(4.675)			
10.000%	(4.750)	(4.550)	10.000%	(4.750)	(4.550)	10.000%	(4.750)	(4.550)			
9.875%	(4.625)	(4.425)	9.875%	(4.625)	(4.425)	9.875%	(4.625)	(4.425)			
9.750%	(4.500)	(4.300)	9.750%	(4.500)	(4.300)	9.750%	(4.500)	(4.300)			
9.625%	(4.375)	(4.175)	9.625%	(4.375)	(4.175)	9.625%	(4.375)	(4.175)			
9.500%	(4.250)	(4.050)	9.500%	(4.250)	(4.050)	9.500%	(4.250)	(4.050)			
9.375%	(4.125)	(3.925)	9.375%	(4.125)	(3.925)	9.375%	(4.125)	(3.925)			
9.250%	(4.000)	(3.800)	9.250%	(4.000)	(3.800)	9.250%	(4.000)	(3.800)			
9.125%	(3.750)	(3.550)	9.125%	(3.750)	(3.550)	9.125%	(3.750)	(3.550)			
9.000%	(3.500)	(3.300)	9.000%	(3.500)	(3.300)	9.000%	(3.500)	(3.300)			
8.875%	(3.250)	(3.050)	8.875%	(3.250)	(3.050)	8.875%	(3.250)	(3.050)			
8.750%	(3.000)	(2.800)	8.750%	(3.000)	(2.800)	8.750%	(3.000)	(2.800)			
8.625%	(2.750)	(2.550)	8.625%	(2.750)	(2.550)	8.625%	(2.750)	(2.550)			
8.500%	(2.500)	(2.300)	8.500%	(2.500)	(2.300)	8.500%	(2.500)	(2.300)			
8.375%	(2.250)	(2.050)	8.375%	(2.250)	(2.050)	8.375%	(2.250)	(2.050)			
8.250%	(2.000)	(1.800)	8.250%	(2.000)	(1.800)	8.250%	(2.000)	(1.800)			
8.125%	(1.750)	(1.550)	8.125%	(1.750)	(1.550)	8.125%	(1.750)	(1.550)			
8.000%	(1.500)	(1.300)	8.000%	(1.500)	(1.300)	8.000%	(1.500)	(1.300)			
7.875%	(1.250)	(1.050)	7.875%	(1.250)	(1.050)	7.875%	(1.250)	(1.050)			
7.750%	(1.000)	(0.800)	7.750%	(1.000)	(0.800)	7.750%	(1.000)	(0.800)			
7.625%	(0.750)	(0.550)	7.625%	(0.750)	(0.550)	7.625%	(0.750)	(0.550)			
7.500%	(0.500)	(0.300)	7.500%	(0.500)	(0.300)	7.500%	(0.500)	(0.300)			
			4.00 Margin, 2/1/5 Caps			4.00 Margin, 5/1/5 Caps					

EXPANDED ACCESS PLUS CONNECT/EXPANDED ACCESS FLEX CONNECT PLUS

30 Yr Fixed/40 Yr IO/30 Yr IO			5/6 SOFR ARM			7/6 SOFR ARM					
Rate	15	30	Rate	15	30	Rate	15	30			
11.500%	(4.625)	(4.475)	11.500%	(4.875)	(4.725)	11.500%	(4.875)	(4.725)			
11.375%	(4.500)	(4.350)	11.375%	(4.750)	(4.600)	11.375%	(4.750)	(4.600)			
11.250%	(4.375)	(4.225)	11.250%	(4.625)	(4.475)	11.250%	(4.625)	(4.475)			
11.125%	(4.250)	(4.100)	11.125%	(4.500)	(4.350)	11.125%	(4.500)	(4.350)			
11.000%	(4.125)	(3.975)	11.000%	(4.375)	(4.225)	11.000%	(4.375)	(4.225)			
10.875%	(4.000)	(3.850)	10.875%	(4.250)	(4.100)	10.875%	(4.250)	(4.100)			
10.750%	(3.875)	(3.725)	10.750%	(4.125)	(3.975)	10.750%	(4.125)	(3.975)			
10.625%	(3.750)	(3.600)	10.625%	(4.000)	(3.850)	10.625%	(4.000)	(3.850)			
10.500%	(3.625)	(3.475)	10.500%	(3.875)	(3.725)	10.500%	(3.875)	(3.725)			
10.375%	(3.500)	(3.350)	10.375%	(3.750)	(3.600)	10.375%	(3.750)	(3.600)			
10.250%	(3.375)	(3.225)	10.250%	(3.625)	(3.475)	10.250%	(3.625)	(3.475)			
10.125%	(3.125)	(2.975)	10.125%	(3.375)	(3.225)	10.125%	(3.375)	(3.225)			
10.000%	(2.875)	(2.725)	10.000%	(3.125)	(2.975)	10.000%	(3.125)	(2.975)			
9.875%	(2.625)	(2.475)	9.875%	(2.875)	(2.725)	9.875%	(2.875)	(2.725)			
9.750%	(2.375)	(2.225)	9.750%	(2.625)	(2.475)	9.750%	(2.625)	(2.475)			
9.625%	(2.125)	(1.975)	9.625%	(2.375)	(2.225)	9.625%	(2.375)	(2.225)			
9.500%	(1.875)	(1.725)	9.500%	(2.125)	(1.975)	9.500%	(2.125)	(1.975)			
9.375%	(1.625)	(1.475)	9.375%	(1.875)	(1.725)	9.375%	(1.875)	(1.725)			
9.250%	(1.375)	(1.225)	9.250%	(1.625)	(1.475)	9.250%	(1.625)	(1.475)			
9.125%	(1.125)	(0.975)	9.125%	(1.375)	(1.225)	9.125%	(1.375)	(1.225)			
9.000%	(0.875)	(0.725)	9.000%	(1.125)	(0.975)	9.000%	(1.125)	(0.975)			
8.875%	(0.625)	(0.475)	8.875%	(0.875)	(0.725)	8.875%	(0.875)	(0.725)			
			4.00 Margin, 2/1/5 Caps			4.00 Margin, 5/1/5 Caps					

INVESTOR SOLUTION

30 Yr Fixed/40 Yr IO/30 Yr IO			5/6 SOFR ARM			7/6 SOFR ARM					
Rate	15	30	Rate	15	30	Rate	15	30			
10.125%	(6.250)	(6.050)	10.125%	(6.250)	(6.050)	10.125%	(6.250)	(6.050)			
10.000%	(6.125)	(5.925)	10.000%	(6.125)	(5.925)	10.000%	(6.125)	(5.925)			
9.875%	(5.875)	(5.675)	9.875%	(5.875)	(5.675)	9.875%	(5.875)	(5.675)			
9.750%	(5.625)	(5.425)	9.750%	(5.625)	(5.425)	9.750%	(5.625)	(5.425)			
9.625%	(5.375)	(5.175)	9.625%	(5.375)	(5.175)	9.625%	(5.375)	(5.175)			
9.500%	(5.125)	(4.925)	9.500%	(5.125)	(4.925)	9.500%	(5.125)	(4.925)			
9.375%	(4.875)	(4.675)	9.375%	(4.875)	(4.675)	9.375%	(4.875)	(4.675)			
9.250%	(4.625)	(4.425)	9.250%	(4.625)	(4.425)	9.250%	(4.625)	(4.425)			
9.125%	(4.375)	(4.175)	9.125%	(4.375)	(4.175)	9.125%	(4.375)	(4.175)			
9.000%	(4.125)	(3.925)	9.000%	(4.125)	(3.925)	9.000%	(4.125)	(3.925)			
8.875%	(3.875)	(3.675)	8.875%	(3.875)	(3.675)	8.875%	(3.875)	(3.675)			
8.750%	(3.500)	(3.300)	8.750%	(3.500)	(3.300)	8.750%	(3.500)	(3.300)			
8.625%	(3.125)	(2.925)	8.625%	(3.125)	(2.925)	8.625%	(3.125)	(2.925)			
8.500%	(2.750)	(2.550)	8.500%	(2.750)	(2.550)	8.500%	(2.750)	(2.550)			
8.375%	(2.375)	(2.175)	8.375%	(2.375)	(2.175)	8.375%	(2.375)	(2.175)			
8.250%	(2.000)	(1.800)	8.250%	(2.000)	(1.800)	8.250%	(2.000)	(1.800)			
8.125%	(1.625)	(1.425)	8.125%	(1.625)	(1.425)	8.125%	(1.625)	(1.425)			
8.000%	(1.250)	(1.050)	5.00 Margin, 2/1/6 Caps			5.00 Margin, 5/1/6 Caps					

INVESTOR SOLUTION PREMIER

30 Yr Fixed/40 Yr IO/30 Yr IO			5/6 SOFR ARM			7/6 SOFR ARM					
Rate	15	30	Rate	15	30	Rate	15	30			
9.500%	(4.000)	(3.850)	9.500%	(4.000)	(3.850)	9.500%	(4.000)	(3.850)			
9.375%	(3.875)	(3.725)	9.375%	(3.875)	(3.725)	9.375%	(3.875)	(3.725)			
9.250%	(3.750)	(3.600)	9.250%	(3.750)	(3.600)	9.250%	(3.750)	(3.600)			
9.125%	(3.625)	(3.475)	9.125%	(3.625)	(3.475)	9.125%	(3.625)	(3.475)			
9.000%	(3.500)	(3.350)	9.000%	(3.500)	(3.350)	9.000%	(3.500)	(3.350)			
8.875%	(3.375)	(3.225)	8.875%	(3.375)	(3.225)	8.875%	(3.375)	(3.225)			
8.750%	(3.250)	(3.100)	8.750%	(3.250)	(3.100)	8.750%	(3.250)	(3.100)			
8.625%	(3.125)	(2.975)	8.625%	(3.125)	(2.975)	8.625%	(3.125)	(2.975)			
8.500%	(3.000)	(2.850)	8.500%	(3.000)	(2.850)	8.500%	(3.000)	(2.850)			
8.375%	(2.875)	(2.725)	8.375%	(2.875)	(2.725)	8.375%	(2.875)	(2.725)			
8.250%	(2.625)	(2.475)	8.250%	(2.625)	(2.475)	8.250%	(2.625)	(2.475)			
8.125%	(2.375)	(2.225)	8.125%	(2.375)	(2.225)	8.125%	(2.375)	(2.225)			
8.000%	(2.125)	(1.975)	8.000%	(2.125)	(1.975)	8.000%	(2.125)	(1.975)			
7.875%	(1.875)	(1.725)	7.875%	(1.875)	(1.725)	7.875%	(1.875)	(1.725)			
7.750%	(1.625)	(1.475)	7.750%	(1.625)	(1.475)	7.750%	(1.625)	(1.475)			
7.625%	(1.250)	(1.100)	7.625%	(1.250)	(1.100)	7.625%	(1.250)	(1.100)			
7.500%	(0.875)	(0.725)	7.500%	(0.875)	(0.725)	7.500%	(0.875)	(0.725)			
7.375%	(0.500)	(0.350)	5.00 Margin, 2/1/6 Caps			5.00 Margin, 5/1/6 Caps					

Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

Expanded Access Prime Connect/Expanded Access Flex Connect Prime/Expanded Access Asset Connect Prime Price Adjustments

Program Notes	
Minimum Loan Amount	\$125k
Maximum Loan Amount	\$3mm
Housing Event	4+ Years
BK	4+ Years
Mtg History	0x30x12
Program Notes	
* 45 Day Pricing (Adjust 30 Day Pricing)	0.25

Prepayment Penalty (NOO only)	Adj Price
*5 Yr Prepay Penalty	0.000
*4 Yr Prepay Penalty	0.000
*3 Yr Prepay Penalty	0.000
*2 Yr Prepay Penalty	0.250
*1 Yr Prepay Penalty	0.500
**NO PPP	0.750

Program Notes	
Minimum Loan Amount	\$12m
Maximum Loan Amount	\$3mm
Housing Event	2+ Years
BK	2+ Years
Mtg History	0x60x12
Program Notes	
* 45 Day Pricing (Adjust 30 Day Pricing)	0.25

Prepayment Penalty (NOO only)	Adj Price
*5 Yr Prepay Penalty	-0.500
*4 Yr Prepay Penalty	-0.250
*3 Yr Prepay Penalty	0.000
*2 Yr Prepay Penalty	0.500
*1 Yr Prepay Penalty	1.000
**NO PPP	2.000

Program Notes	
Minimum Loan Amount	\$100k
Maximum Loan Amount	\$2mm
Housing Event	4+ Years
BK	4+ Years
Mtg History	0x30x12
Program Notes	
* 45 Day Pricing (Adjust 30 Day Pricing)	0.25

Program Notes	
Minimum Loan Amount	\$100k
Maximum Loan Amount	\$1mm
Housing Event	3+ Years
BK	3+ Years
Mta History	0x30x12
Program Notes	
* 45 Day Pricing (Adjust 30 Day Pricing)	0.25

Tuesday, April 2, 2024

11:14 AM

Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

CHOICE STRETCHED PRIME

30 Yr Fixed/40 Yr IO			5/6 SOFR ARM & 5/6 SOFR IO ARM								
Rate	15	30	Rate	15	30						
9.375%	(4.525)	(4.375)	9.375%	(4.650)	(4.500)						
9.250%	(4.275)	(4.125)	9.250%	(4.400)	(4.250)						
9.125%	(4.025)	(3.875)	9.125%	(4.150)	(4.000)						
8.990%	(3.775)	(3.625)	8.990%	(3.900)	(3.750)						
8.875%	(3.525)	(3.375)	8.875%	(3.650)	(3.500)						
8.750%	(3.275)	(3.125)	8.750%	(3.400)	(3.250)						
8.625%	(3.025)	(2.875)	8.625%	(3.150)	(3.000)						
8.500%	(2.775)	(2.625)	8.500%	(2.900)	(2.750)						
8.375%	(2.525)	(2.375)	8.375%	(2.650)	(2.500)						
8.250%	(2.275)	(2.125)	8.250%	(2.400)	(2.250)						
8.125%	(2.025)	(1.875)	8.125%	(2.150)	(2.000)						
7.990%	(1.775)	(1.625)	7.990%	(1.900)	(1.750)						
7.875%	(1.525)	(1.375)	7.875%	(1.650)	(1.500)						
7.750%	(1.275)	(1.125)	7.750%	(1.400)	(1.250)						
7.625%	(1.025)	(0.875)	7.625%	(1.150)	(1.000)						
7.500%	(0.775)	(0.625)	7.500%	(0.900)	(0.750)						
7.375%	(0.400)	(0.250)	7.375%	(0.525)	(0.375)						
7.250%	0.075	0.225	7.250%	(0.050)	0.100						
7.125%	0.575	0.725	7.125%	0.450	0.600						
			6.00 Margin, 2/1/5 Caps								

CHOICE NON-PRIME

30 Yr Fixed/40 Yr IO			5/6 SOFR ARM & 5/6 SOFR IO ARM								
Rate	15	30	Rate	15	30						
9.375%	(3.525)	(3.375)	9.375%	(3.650)	(3.500)						
9.250%	(3.275)	(3.125)	9.250%	(3.400)	(3.250)						
9.125%	(3.025)	(2.875)	9.125%	(3.150)	(3.000)						
8.990%	(2.775)	(2.625)	8.990%	(2.900)	(2.750)						
8.875%	(2.525)	(2.375)	8.875%	(2.650)	(2.500)						
8.750%	(2.275)	(2.125)	8.750%	(2.400)	(2.250)						
8.625%	(2.025)	(1.875)	8.625%	(2.150)	(2.000)						
8.500%	(1.775)	(1.625)	8.500%	(1.900)	(1.750)						
8.375%	(1.525)	(1.375)	8.375%	(1.650)	(1.500)						
8.250%	(1.275)	(1.125)	8.250%	(1.400)	(1.250)						
8.125%	(1.025)	(0.875)	8.125%	(1.150)	(1.000)						
7.990%	(0.775)	(0.625)	7.990%	(0.900)	(0.750)						
7.875%	(0.525)	(0.375)	7.875%	(0.650)	(0.500)						
7.750%	(0.275)	(0.125)	7.750%	(0.400)	(0.250)						
7.625%	(0.025)	0.125	7.625%	(0.150)	0.000						
7.500%	0.225	0.375	7.500%	0.100	0.250						
7.375%	0.600	0.750	7.375%	0.475	0.625						
7.250%	1.075	1.225	7.250%	0.950	1.100						
7.125%	1.575	1.725	7.125%	1.450	1.600						
			6.00 Margin, 2/1/5 Caps								

CHOICE DSCR

30 Yr Fixed/30 Yr IO			5/6 SOFR ARM & 5/6 SOFR IO ARM								
Rate	15	30	Rate	15	30						
9.625%	(5.925)	(5.775)	9.625%	(5.925)	(5.775)						
9.500%	(5.725)	(5.575)	9.500%	(5.725)	(5.575)						
9.375%	(5.525)	(5.375)	9.375%	(5.525)	(5.375)						
9.250%	(5.300)	(5.150)	9.250%	(5.300)	(5.150)						
9.125%	(5.050)	(4.900)	9.125%	(5.050)	(4.900)						
8.990%	(4.800)	(4.650)	8.990%	(4.800)	(4.650)						
8.875%	(4.550)	(4.400)	8.875%	(4.550)	(4.400)						
8.750%	(4.300)	(4.150)	8.750%	(4.300)	(4.150)						
8.625%	(4.050)	(3.900)	8.625%	(4.050)	(3.900)						
8.500%	(3.800)	(3.650)	8.500%	(3.800)	(3.650)						
8.375%	(3.550)	(3.400)	8.375%	(3.550)	(3.400)						
8.250%	(3.300)	(3.150)	8.250%	(3.300)	(3.150)						
8.125%	(3.050)	(2.900)	8.125%	(3.050)	(2.900)						
7.990%	(2.800)	(2.650)	7.990%	(2.800)	(2.650)						
7.875%	(2.550)	(2.400)	7.875%	(2.550)	(2.400)						
7.750%	(2.200)	(2.050)	7.750%	(2.200)	(2.050)						
7.625%	(1.825)	(1.675)	7.625%	(1.825)	(1.675)						
7.500%	(1.450)	(1.300)	7.500%	(1.450)	(1.300)						
7.375%	(1.075)	(0.925)	7.375%	(1.075)	(0.925)						
7.250%	(0.575)	(0.425)	7.250%	(0.575)	(0.425)						
7.125%	(0.075)	0.075									
			6.00 Margin, 2/1/5 Caps								

Tuesday, April 2, 2024

11:14 AM Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

NICHE PRICE ADJUSTMENTS

Choice Stretched Prime Price Adjustments

Applicable to Full Doc Loans

FICO & LTV

FICO	LTV/CLTV(%)							
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
760+	(0.375)	(0.375)	(0.250)	(0.125)	0.250	2.000	4.750	
740-759	(0.250)	0.250	(0.250)	0.000	0.500	2.500	5.250	
720-739	(0.250)	0.250	0.000	0.250	1.000	3.625	N/A	
700-719	(0.125)	0.000	0.375	0.625	1.500	4.875	N/A	
680-699	0.375	0.750	1.000	1.750	2.750	6.250	N/A	
660-679	1.500	1.875	2.500	3.250	4.875	N/A	N/A	

Applicable to 12 / 24 Month Bank Statements

FICO & LTV

FICO	LTV/CLTV(%)							
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
760+	(0.375)	(0.375)	(0.250)	(0.125)	0.375	2.125	5.000	
740-759	(0.250)	(0.250)	(0.250)	0.000	0.625	2.625	5.500	
720-739	(0.250)	(0.250)	0.000	0.250	1.125	3.875	N/A	
700-719	(0.125)	0.000	0.375	0.750	1.625	5.125	N/A	
680-699	0.375	0.750	1.000	1.875	2.875	6.500	N/A	
660-679	1.500	1.875	2.625	3.500	5.125	N/A	N/A	

FICO & LTV

FICO	LTV/CLTV(%)							
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
1-Yr P&L** 660+	0.250	0.250	0.250	0.375	0.500	N/A	N/A	
1099 Doc Type** 660+	0.500	0.500	0.500	0.500	0.500	0.750	0.750	

**In addition to 24 Month Bank Statement FICOxLTV LLPA

Applicable to ALL Loans

LTV/CLTV

	LTV/CLTV(%)							
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Interest-Only	0.250	0.375	0.500	0.625	0.875	N/A	N/A	
Loan Amount <\$150k	1.250	1.250	1.250	1.250	1.250	1.375	1.625	
Loan Amount >150k and <250k	0.250	0.250	0.250	0.250	0.500	0.750	1.000	
Loan Amount >\$500k and <\$1.5M	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	
Loan Amount >\$1.5M and <=2.0M	(0.250)	(0.250)	(0.250)	(0.250)	-0.250	N/A	N/A	
Loan Amount >\$2.0M and <=3.0M	0.250	0.250	0.375	0.500	0.500	N/A	N/A	
Loan Amount >3M	1.000	1.125	1.250	N/A	N/A	N/A	N/A	
Asset Utilization	0.500	0.500	0.500	0.500	0.500	N/A	N/A	
Cash-out Flex>720	0.375	0.375	0.625	0.875	N/A	N/A	N/A	
Cash-out Flex>720	0.750	0.750	1.000	1.250	N/A	N/A	N/A	
Second Home	0.000	0.125	0.375	0.500	0.750	N/A	N/A	
Investor	0.250	0.250	0.250	0.375	0.750	N/A	N/A	
2-4 Units	0.250	0.250	0.500	0.500	0.500	N/A	N/A	
Condo	0.125	0.125	0.250	0.250	0.250	0.500	0.500	
Non-Warrantable Condo	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
DTI >43	0.125	0.125	0.125	0.125	0.250	0.500	0.750	
Escrow Waiver	0.250	0.250	0.250	0.250	0.250	0.250	0.250	

Maximum Rebate/Price Cap

*Choice Stretched Prime Loan Amt <\$1.5M	102.35
*Choice Stretched Prime Loan Amt <\$2M	101.6
*Choice Stretched Prime Loan Amt <\$3M	100.85

Minimum Price

*Choice Stretched Prime	96.85
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Maximum Price/Prepay Buydown

Program	Term	LLPA	Max Price
Choice Stretched Prime	3 Yr Prepay	0.000	102.35
Choice Stretched Prime	2 Yr Prepay	0.750	101.35
Choice Stretched Prime	1 Yr Prepay	1.500	100.35
Choice Stretched Prime	No Prepay	3.000	99.85

Prepay Penalties allowed on Investor only. See Product Profile for state restrictions.

Choice Non-Prime Price Adjustments

Applicable to Full Doc Loans

FICO & LTV

FICO	LTV/CLTV(%)							
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
720+	(0.250)	(0.250)	0.000	0.250	1.000	N/A	N/A	
700-719	(0.125)	0.000	0.375	0.625	1.500	N/A	N/A	
680-699	0.375	0.750	1.000	1.750	2.750	N/A	N/A	
660-679	1.500	1.875	2.500	3.250	4.875	N/A	N/A	
640-659	2.375	2.750	3.375	4.250	N/A	N/A	N/A	
620-639	3.000	3.375	3.875	4.625	N/A	N/A	N/A	

Applicable to 12 / 24 Month Bank Statements

FICO & LTV

FICO	LTV/CLTV(%)							
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
720+	(0.250)	(0.250)	0.000	0.250	1.125	N/A	N/A	
700-719	(0.125)	0.000	0.375	0.750	1.625	N/A	N/A	
680-699	0.375	0.750	1.000	1.875	2.875	N/A	N/A	
660-679	1.500	1.875	2.625	3.500	5.125	N/A	N/A	
640-659	2.500	2.875	3.500	4.500	N/A	N/A	N/A	
620-639	3.250	3.625	4.125	4.875	N/A	N/A	N/A	

FICO & LTV

FICO	LTV/CLTV(%)							
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
1-Year PAL ** 660*	0.250	0.250	0.250	0.375	0.500	N/A	N/A	
1099 Doc Type** 620+	0.500	0.500	0.500	0.500	0.500	N/A	N/A	

**In addition to 24 Month Bank Statement FICOxLTV LLPA

Applicable to ALL Loans

LTV/CLTV

	LTV/CLTV(%)							
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Recent Credit Event***	1.250	1.250	1.250	N/A	N/A	N/A	N/A	
Interest -Only	0.250	0.375	0.500	0.625	0.875	N/A	N/A	
Loan Amount <\$150k	1.250	1.250	1.250	1.250	1.250	N/A	N/A	
Loan Amount 150k to <250k	0.250	0.250	0.250	0.250	0.500	N/A	N/A	
Loan Amount >\$1M	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
Cash-out Flex>720	0.500	0.750	1.000	1.500	N/A	N/A	N/A	
Cash-out Flex>720	1.000	1.250	1.500	2.000	N/A	N/A	N/A	
Second Home	0.000	0.125	0.375	0.500	N/A	N/A	N/A	
Investor	0.250	0.250	0.500	0.750	N/A	N/A	N/A	
Condo	0.125	0.125	0.250	0.250	0.250	N/A	N/A	
Non-Warrantable Condo	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
2-4 Units	0.250	0.250	0.500	0.500	0.500	N/A	N/A	
DTI >43	0.125	0.125	0.125	0.125	0.250	N/A	N/A	
Escrow Waiver	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
DTI	1.500	1.500	1.500	1.500	1.500	N/A	N/A	

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

Maximum Rebate/Price Cap

*Choice Non-Prime Loan Amt <\$1.5M	102.35
*Choice Non-Prime Loan Amt <\$2M	N/A
*Choice Non-Prime Loan Amt <\$3M	N/A

Minimum Price

*Choice Non-Prime	96.85
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Maximum Price/Prepay Buydown

Program	Term	LLPA	Max Price
Choice Non-Prime	3 Yr Prepay	0.000	102.35
Choice Non-Prime	2 Yr Prepay	0.750	101.35
Choice Non-Prime	1 Yr Prepay	1.500	100.35
Choice Non-Prime	No Prepay	3.000	99.85

Prepay Penalties allowed on Investor only. See Product Profile for state restrictions.

Choice DSCR Price Adjustments

DSCR

FICO & LTV

FICO	LTV/CLTV(%)							
	<=65	65.01-69	69.01-65	65.01-70	70.01-75	75.01-80		
760+	(0.375)	(0.375)	(0.250)	0.000	0.500	1.375		
740-759	(0.375)	(0.250)	(0.250)	0.250	0.750	2.000		
720-739	(0.250)	(0.250)	0.000	0.500	1.000	2.625		
700-719	(0.250)	0.000	0.250	1.000	1.500	3.250		
680-699	0.250	0.500	0.750	1.500	2.500	N/A		
660-679	1.125	1.625	1.875	2.625	5.125	N/A		
640-659	N/A	N/A	N/A	N/A	N/A	N/A		
620-639	N/A	N/A	N/A	N/A	N/A	N/A		
Foreign National	1.250	1.750	2.250	2.750	N/A	N/A		
DSCR ≥ 1.25	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		
DSCR < 1.00	2.500	2.625	3.250	N/A	N/A	N/A		

Applicable to ALL Loans

LTV/CLTV

	LTV/CLTV(%)							
	<=65	65.01-69	69.01-65	65.01-70	70.01-75	75.01-80		
Loan Amount <\$150k	1.250	1.250	1.250	1.250	1.250	1.750		
Loan Amount 150k to <250k	0.000	0.000	0.000	0.125	0.125	0.375		
Loan Amount >\$500k-\$1M	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
Loan Amount >\$1M	0.000	0.000	0.000	0.000	0.000	N/A		
Cash-out Flex>720	0.250	0.250	0.375	0.500	1.000	N/A		
Cash-out Flex>720	0.500	0.500	0.625	0.875	1.500	N/A		
Interest-Only	0.500	0.500	0.500	0.625	0.750	N/A		
Condo	0.125	0.250	0.250	0.375	0.500	0.750		
2-4 Units	0.000	0.000	0.125	0.125	0.250	0.250		
Non-Warrantable Condo	0.750	0.750	0.750	0.750	1.000	N/A		
Escrow Waiver	0.250	0.250	0.250	0.250	0.250	0.250		

Maximum Rebate/Price Cap

*Choice DSCR Loan Amt <\$1.5M	102.35
*Choice DSCR Loan Amt <\$2M	101.6
*Choice DSCR Loan Amt <\$3M	N/A

Minimum Price

*Choice DSCR	96.85
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Maximum Price/Prepay Buydown

Program	Term	LLPA	Max Price
Choice DSCR	5 Yr Prepay	-0.625	102.35
Choice DSCR	3 Yr Prepay	0.000	101.85
Choice DSCR	2 Yr Prepay	1.250	101.35
Choice DSCR	1 Yr Prepay	2.000	100.35
Choice DSCR	No Prepay	3.000	99.85

Prepay Penalties allowed on Investor only. See Product Profile for state restrictions.

Program Notes	
Minimum Loan Amount	\$75,000
Maximum Loan Amount	\$3,000,000
Mortgage History	1x30x12
Bankruptcy Seasoning	48 Months
FC/SS/DIL Seasoning	48 Months

*45 Day Pricing (Adjust 30 Day Price)

0.150



Tuesday, April 2, 2024 11:14 AM Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

EXPANDED ACCESS ELITE PRIME CONNECT

30 Yr Fixed/40 Yr IO/30 Yr IO			5/6 SOFR ARM			7/6 SOFR ARM					
Rate	15	30	Rate	15	30	Rate	15	30			
10.625%	(5.912)	(5.662)	10.625%	(5.912)	(5.662)	10.625%	(5.912)	(5.662)			
10.500%	(5.725)	(5.475)	10.500%	(5.725)	(5.475)	10.500%	(5.725)	(5.475)			
10.375%	(5.537)	(5.287)	10.375%	(5.537)	(5.287)	10.375%	(5.537)	(5.287)			
10.250%	(5.350)	(5.100)	10.250%	(5.350)	(5.100)	10.250%	(5.350)	(5.100)			
10.125%	(5.162)	(4.912)	10.125%	(5.162)	(4.912)	10.125%	(5.162)	(4.912)			
10.000%	(4.975)	(4.725)	10.000%	(4.975)	(4.725)	10.000%	(4.975)	(4.725)			
9.875%	(4.787)	(4.537)	9.875%	(4.787)	(4.537)	9.875%	(4.787)	(4.537)			
9.750%	(4.600)	(4.350)	9.750%	(4.600)	(4.350)	9.750%	(4.600)	(4.350)			
9.625%	(4.412)	(4.162)	9.625%	(4.412)	(4.162)	9.625%	(4.412)	(4.162)			
9.500%	(4.225)	(3.975)	9.500%	(4.225)	(3.975)	9.500%	(4.225)	(3.975)			
9.375%	(4.037)	(3.787)	9.375%	(4.037)	(3.787)	9.375%	(4.037)	(3.787)			
9.250%	(3.850)	(3.600)	9.250%	(3.850)	(3.600)	9.250%	(3.850)	(3.600)			
9.125%	(3.600)	(3.350)	9.125%	(3.600)	(3.350)	9.125%	(3.600)	(3.350)			
9.000%	(3.350)	(3.100)	9.000%	(3.350)	(3.100)	9.000%	(3.350)	(3.100)			
8.875%	(3.100)	(2.850)	8.875%	(3.100)	(2.850)	8.875%	(3.100)	(2.850)			
8.750%	(2.850)	(2.600)	8.750%	(2.850)	(2.600)	8.750%	(2.850)	(2.600)			
8.625%	(2.600)	(2.350)	8.625%	(2.600)	(2.350)	8.625%	(2.600)	(2.350)			
8.500%	(2.350)	(2.100)	8.500%	(2.350)	(2.100)	8.500%	(2.350)	(2.100)			
8.375%	(1.975)	(1.725)	8.375%	(1.975)	(1.725)	8.375%	(1.975)	(1.725)			
8.250%	(1.600)	(1.350)	8.250%	(1.600)	(1.350)	8.250%	(1.600)	(1.350)			
8.125%	(1.225)	(0.975)	8.125%	(1.225)	(0.975)	8.125%	(1.225)	(0.975)			
8.000%	(0.850)	(0.600)	8.000%	(0.850)	(0.600)	8.000%	(0.850)	(0.600)			
			4.00 Margin, 2/1/5 Caps			4.00 Margin, 5/1/5 Caps					

INVESTOR SOLUTION DSCR ELITE

30 Yr Fixed/40 Yr IO/30 Yr IO			5/6 SOFR ARM			7/6 SOFR ARM					
Rate	15	30	Rate	15	30	Rate	15	30			
10.750%	(5.762)	(5.512)	10.750%	(6.137)	(5.887)	10.750%	(6.012)	(5.762)			
10.625%	(5.575)	(5.325)	10.625%	(5.950)	(5.700)	10.625%	(5.825)	(5.575)			
10.500%	(5.388)	(5.138)	10.500%	(5.763)	(5.513)	10.500%	(5.638)	(5.388)			
10.375%	(5.200)	(4.950)	10.375%	(5.575)	(5.325)	10.375%	(5.450)	(5.200)			
10.250%	(5.013)	(4.763)	10.250%	(5.388)	(5.138)	10.250%	(5.263)	(5.013)			
10.125%	(4.825)	(4.575)	10.125%	(5.200)	(4.950)	10.125%	(5.075)	(4.825)			
10.000%	(4.638)	(4.388)	10.000%	(5.013)	(4.763)	10.000%	(4.888)	(4.638)			
9.875%	(4.450)	(4.200)	9.875%	(4.825)	(4.575)	9.875%	(4.700)	(4.450)			
9.750%	(4.200)	(3.950)	9.750%	(4.575)	(4.325)	9.750%	(4.450)	(4.200)			
9.625%	(3.950)	(3.700)	9.625%	(4.325)	(4.075)	9.625%	(4.200)	(3.950)			
9.500%	(3.700)	(3.450)	9.500%	(4.075)	(3.825)	9.500%	(3.950)	(3.700)			
9.375%	(3.450)	(3.200)	9.375%	(3.825)	(3.575)	9.375%	(3.700)	(3.450)			
9.250%	(3.200)	(2.950)	9.250%	(3.575)	(3.325)	9.250%	(3.450)	(3.200)			
9.125%	(2.950)	(2.700)	9.125%	(3.325)	(3.075)	9.125%	(3.200)	(2.950)			
9.000%	(2.700)	(2.450)	9.000%	(3.075)	(2.825)	9.000%	(2.950)	(2.700)			
8.875%	(2.450)	(2.200)	8.875%	(2.825)	(2.575)	8.875%	(2.700)	(2.450)			
8.750%	(2.200)	(1.950)	8.750%	(2.575)	(2.325)	8.750%	(2.450)	(2.200)			
8.625%	(1.950)	(1.700)	8.625%	(2.325)	(2.075)	8.625%	(2.200)	(1.950)			
8.500%	(1.700)	(1.450)	8.500%	(2.075)	(1.825)	8.500%	(1.950)	(1.700)			
8.375%	(1.450)	(1.200)	8.375%	(1.825)	(1.575)	8.375%	(1.700)	(1.450)			
8.250%	(1.200)	(0.950)	8.250%	(1.575)	(1.325)	8.250%	(1.450)	(1.200)			
8.125%	(0.950)	(0.700)	5.00 Margin, 2/1/6 Caps			5.00 Margin, 5/1/6 Caps					



Tuesday, April 2, 2024

11:14 AM Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

NICHE PRICE ADJUSTMENTS

Expanded Access Elite Prime Connect Price Adjustments

FICO & LTV

FICO	LTV/CLTV(%)								
	<=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
760+	(1.375)	(1.375)	(1.375)	(1.375)	(1.250)	(1.125)			
740-759	(1.250)	(1.250)	(1.250)	(1.250)	(1.125)	(1.000)			
720-739	(1.250)	(1.125)	(1.125)	(1.125)	(1.000)	(0.750)			
700-719	(1.000)	(1.000)	(1.000)	(1.000)	(0.750)	(0.375)			
680-699	(0.875)	(0.875)	(0.875)	(0.875)	(0.500)	0.500			

Applicable to ALL Loans

LTV/CLTV

	LTV/CLTV(%)								
	<=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
Price Incentive	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)			
12 Mos Bk Stmt	0.375	0.375	0.500	0.500	0.500	0.500			
24 Mos Bk Stmt	0.000	0.000	0.125	0.250	0.375	0.375			
Cash-out Refinance	0.375	0.375	0.375	0.500	0.625	1.000			
5/6 & 7/6 ARM	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000			
1.501-2.0mm	0.000	0.000	0.125	0.125	0.250	0.500			
>\$2mm Loan Amt	0.500	0.500	0.500	0.750	0.750	1.000			
Interest Only	0.125	0.125	0.125	0.125	0.250	0.375			
Second Home	0.125	0.125	0.125	0.250	0.375	0.500			
Investment/Non-Owner Occ (3Yr PPP)	0.125	0.125	0.125	0.250	0.375	0.500			
DTI >50%									
Warrantable Condo	0.125	0.125	0.125	0.250	0.250	0.375			
2-4 Unit Property	0.250	0.250	0.250	0.375	0.375	0.500			
Loan Amt <\$150k	0.750	0.750	0.750	0.750	0.750	1.000			
Asset Depletion	0.375	0.375	0.500	0.500	0.500	0.500			

Maximum Rebate/Price Cap

*Expanded Access Elite Prime w/3+ Yr PPP:	103.350
*Expanded Access Elite Prime w/2 Yr PPP:	101.350
*Expanded Access Elite Prime w/1 Yr PPP:	100.350
*Expanded Access Elite Prime w/No PPP:	100.350

Program Notes

Minimum Loan Amount	\$125k
Maximum Loan Amount	\$3mm
Housing Event	4+ Years
BK	4+ Years
Mtg History	0x30x12

Program Notes

* 45 Day Pricing (Adjust 30 Day Pricing)	0.25
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Prepayment Penalty Adj Price

*5 Yr Prepay Penalty	-1.000
*4 Yr Prepay Penalty	-0.125
*3 Yr Prepay Penalty	0.000
*2 Yr Prepay Penalty	0.375
*1 Yr Prepay Penalty	0.625
**NO PPP	0.750

**Allowed in the following states: AK, DE, IA, IL, KS, MD, MI, MN, MS, ND, NH, NJ, NM, OH, PA, RI, VT

Investor Solution DSCR Elite Price Adjustments

Applicable to ALL Loans

FICO & LTV

FICO	LTV/CLTV(%)								
	<=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
760+	(1.625)	(1.375)	(1.250)	(1.000)	(0.875)	(0.250)			
740-759	(1.500)	(1.250)	(1.125)	(0.875)	(0.750)	(0.125)			
720-739	(1.375)	(1.125)	(1.000)	(0.625)	(0.500)	0.000			
700-719	(0.875)	(0.750)	(0.625)	(0.250)	0.000	0.250			
680-699	(0.375)	(0.250)	0.000	0.250	0.375	1.000			

Applicable to ALL Loans

LTV/CLTV

	LTV/CLTV(%)								
	<=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
Price Incentive	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)			
Cash-out Refinance	0.000	0.000	0.000	0.250	0.375	0.750			
DSCR >1.15	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)			
> \$2mm Loan Amt	0.500	0.500	0.750	1.000	1.500	2.000			
Interest Only	0.000	0.000	0.000	0.250	0.250	0.250			
Warrantable Condo	0.000	0.000	0.000	0.000	0.250	0.500			
2-4 Unit Property	0.000	0.000	0.000	0.000	0.250	0.500			
30-60 Day Housing Late in Last 12Mos	1.000	1.000	1.000	1.000	1.000				
5% Flat PPP	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			
6 Months Interest PPP	0.375	0.375	0.375	0.375	0.375	0.375			

Maximum Rebate/Price Cap

*Investor Solution DSCR Elite w/3+ Yr PPP:	103.350
*Investor Solution DSCR Elite w/2 Yr PPP:	101.350
*Investor Solution DSCR Elite w/1 Yr PPP:	100.350
*Investor Solution DSCR Elite w/No PPP:	100.350

Program Notes

Minimum Loan Amount	\$100k
Maximum Loan Amount	\$2mm
Housing Event	4+ Years
BK	4+ Years
Mtg History	0x30x12

Program Notes

* 45 Day Pricing (Adjust 30 Day Pricing)	0.25
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Prepayment Penalty Adj Price

*5 Yr Prepay Penalty	-1.000
*4 Yr Prepay Penalty	-0.125
*3 Yr Prepay Penalty	0.000
*2 Yr Prepay Penalty	0.375
*1 Yr Prepay Penalty	0.750
**NO PPP	1.125

**Allowed in the following states: AK, DE, IA, IL, KS, MD, MI, MN, MS, ND, NH, NJ, NM, OH, PA, RI, VT



RATE SHEET AND PROGRAM GUIDE



Tuesday, April 2, 2024

11:14 AM

Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

CLOSED END SECOND ELITE

30 Yr Fixed			20 Yr Fixed			15 Yr Fixed			10 Yr Fixed		
Rate	30		Rate	30		Rate	30		Rate	30	
14.000%	#N/A		14.000%	#N/A		14.000%	#N/A		14.000%	#N/A	
13.875%	#N/A		13.875%	#N/A		13.875%	#N/A		13.875%	#N/A	
13.750%	#N/A		13.750%	#N/A		13.750%	#N/A		13.750%	#N/A	
13.625%	#N/A		13.625%	#N/A		13.625%	#N/A		13.625%	#N/A	
13.500%	#N/A		13.500%	#N/A		13.500%	#N/A		13.500%	#N/A	
13.375%	#N/A		13.375%	#N/A		13.375%	#N/A		13.375%	#N/A	
13.250%	#N/A		13.250%	#N/A		13.250%	#N/A		13.250%	#N/A	
13.125%	#N/A		13.125%	#N/A		13.125%	#N/A		13.125%	#N/A	
13.000%	#N/A		13.000%	#N/A		13.000%	#N/A		13.000%	#N/A	
12.875%	#N/A		12.875%	#N/A		12.875%	#N/A		12.875%	#N/A	
12.750%	(9.860)		12.750%	(9.860)		12.750%	(9.860)		12.750%	(9.860)	
12.625%	(9.735)		12.625%	(9.735)		12.625%	(9.735)		12.625%	(9.735)	
12.500%	(9.610)		12.500%	(9.610)		12.500%	(9.610)		12.500%	(9.610)	
12.375%	(9.485)		12.375%	(9.485)		12.375%	(9.485)		12.375%	(9.485)	
12.250%	(9.360)		12.250%	(9.360)		12.250%	(9.360)		12.250%	(9.360)	
12.125%	(9.235)		12.125%	(9.235)		12.125%	(9.235)		12.125%	(9.235)	
12.000%	(9.110)		12.000%	(9.110)		12.000%	(9.110)		12.000%	(9.110)	
11.875%	(8.985)		11.875%	(8.985)		11.875%	(8.985)		11.875%	(8.985)	
11.750%	(8.860)		11.750%	(8.860)		11.750%	(8.860)		11.750%	(8.860)	
11.625%	(8.735)		11.625%	(8.735)		11.625%	(8.735)		11.625%	(8.735)	
11.500%	(8.610)		11.500%	(8.610)		11.500%	(8.610)		11.500%	(8.610)	
11.375%	(8.485)		11.375%	(8.485)		11.375%	(8.485)		11.375%	(8.485)	

CLOSED END SECOND EXPANDED ACCESS PRIME

30 Yr Fixed			20 Yr Fixed			15 Yr Fixed			10 Yr Fixed		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
13.000%	(8.875)	(8.625)	13.000%	(9.125)	(8.875)	13.000%	(9.250)	(9.000)	13.000%	(9.375)	(9.125)
12.875%	(8.750)	(8.500)	12.875%	(9.000)	(8.750)	12.875%	(9.125)	(8.875)	12.875%	(9.250)	(9.000)
12.750%	(8.625)	(8.375)	12.750%	(8.875)	(8.625)	12.750%	(9.000)	(8.750)	12.750%	(9.125)	(8.875)
12.625%	(8.500)	(8.250)	12.625%	(8.750)	(8.500)	12.625%	(8.875)	(8.625)	12.625%	(9.000)	(8.750)
12.500%	(8.375)	(8.125)	12.500%	(8.625)	(8.375)	12.500%	(8.750)	(8.500)	12.500%	(8.875)	(8.625)
12.375%	(8.250)	(8.000)	12.375%	(8.500)	(8.250)	12.375%	(8.625)	(8.375)	12.375%	(8.750)	(8.500)
12.250%	(8.125)	(7.875)	12.250%	(8.375)	(8.125)	12.250%	(8.500)	(8.250)	12.250%	(8.625)	(8.375)
12.125%	(8.000)	(7.750)	12.125%	(8.250)	(8.000)	12.125%	(8.375)	(8.125)	12.125%	(8.500)	(8.250)
12.000%	(7.875)	(7.625)	12.000%	(8.125)	(7.875)	12.000%	(8.250)	(8.000)	12.000%	(8.375)	(8.125)
11.875%	(7.750)	(7.500)	11.875%	(8.000)	(7.750)	11.875%	(8.125)	(7.875)	11.875%	(8.250)	(8.000)
11.750%	(7.500)	(7.250)	11.750%	(7.750)	(7.500)	11.750%	(7.875)	(7.625)	11.750%	(8.000)	(7.750)
11.625%	(7.250)	(7.000)	11.625%	(7.500)	(7.250)	11.625%	(7.625)	(7.375)	11.625%	(7.750)	(7.500)
11.500%	(7.000)	(6.750)	11.500%	(7.250)	(7.000)	11.500%	(7.375)	(7.125)	11.500%	(7.500)	(7.250)
11.375%	(6.750)	(6.500)	11.375%	(7.000)	(6.750)	11.375%	(7.125)	(6.875)	11.375%	(7.250)	(7.000)
11.250%	(6.500)	(6.250)	11.250%	(6.750)	(6.500)	11.250%	(6.875)	(6.625)	11.250%	(7.000)	(6.750)
11.125%	(6.250)	(6.000)	11.125%	(6.500)	(6.250)	11.125%	(6.625)	(6.375)	11.125%	(6.750)	(6.500)
11.000%	(6.000)	(5.750)	11.000%	(6.250)	(6.000)	11.000%	(6.375)	(6.125)	11.000%	(6.500)	(6.250)
10.875%	(5.750)	(5.500)	10.875%	(6.000)	(5.750)	10.875%	(6.125)	(5.875)	10.875%	(6.250)	(6.000)
10.750%	(5.500)	(5.250)	10.750%	(5.750)	(5.500)	10.750%	(5.875)	(5.625)	10.750%	(6.000)	(5.750)
10.625%	(5.250)	(5.000)	10.625%	(5.500)	(5.250)	10.625%	(5.625)	(5.375)	10.625%	(5.750)	(5.500)
10.500%	(5.000)	(4.750)	10.500%	(5.250)	(5.000)	10.500%	(5.375)	(5.125)	10.500%	(5.500)	(5.250)
10.375%	(4.750)	(4.500)	10.375%	(5.000)	(4.750)	10.375%	(5.125)	(4.875)	10.375%	(5.250)	(5.000)

STANDALONE 2ND LIENS

Tuesday, April 2, 2024

11:14 AM Wholesale Rates effective until 5:00 pm PDT (in an occurrence of a Price Change, Notification will be sent)

CLOSED END SECOND PRICE ADJUSTMENTS

Closed End Second Elite Price Adjustments

FICO & CLTV

FICO	CLTV(%)							
	<=40	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
760+	0.750	0.750	0.750	0.750	1.000	2.125	3.000	5.250
750-759	0.750	0.750	0.750	0.875	1.125	2.250	3.500	5.875
740-759	1.625	1.625	1.750	1.875	2.375	3.000	4.875	6.750
720-739	2.250	2.250	2.500	3.000	3.250	3.750	5.500	7.750
700-719	3.250	3.250	3.375	3.750	4.250	5.000	6.500	8.500
680-699	4.250	4.250	4.375	4.750	5.500	6.500		

Applicable to ALL Loans

OTHER ADJUSTERS

	CLTV(%)							
	<=40	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Price Incentive	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2nd Home	0.250	0.250	0.750	0.750	1.000	1.000	1.750	
Condo	0.125	0.125	0.250	0.500	0.500	0.500	0.750	0.875
CLTV/CLTV >20% Difference	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500
12M Bank Statement	0.875	0.875	0.875	1.000	1.000	1.250	1.500	
24M Bank Statement	0.750	0.750	0.750	0.875	0.875	1.125	1.375	
Loan amount >350,000	0.500	0.500	0.500	0.750	0.750	0.750	0.750	
12/24M Bank Statement Loan amount >350,000	0.750	0.750	0.750	0.750	0.750			

Maximum Rebate/Price Cap

*Closed End Second Elite 30 Yr Fixed	102.500							
*Closed End Second Elite 30 Yr Fixed Loan amount >350K	102.000							
*Closed End Second Elite 20 Yr Fixed	101.500							
*Closed End Second Elite 20 Yr Fixed Loan amount >350K	101.000							
*Closed End Second Elite 15 Yr Fixed	101.500							
*Closed End Second Elite 15 Yr Fixed Loan amount >350K	101.000							
*Closed End Second Elite 10 Yr Fixed	101.500							
*Closed End Second Elite 10 Yr Fixed Loan amount >350K	101.000							

Closed End Second Expanded Access Prime Price Adjustments

Applicable to ALL Loans

FICO & CLTV

FICO	CLTV(%)							
	<=40	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
760+	-0.500	-0.500	-0.500	0.000	0.500	1.125	2.000	5.250
750-759	0.500	0.500	0.500	1.000	1.500	1.875	2.750	6.500
740-759	1.000	1.000	1.250	1.500	2.000	2.500	3.250	6.875
720-739	1.250	1.250	1.500	2.000	2.500	3.000	5.000	7.000
700-719	2.000	2.000	2.250	2.750	3.250	3.750	6.750	7.500

Applicable to ALL Loans

CLTV/CLTV

	CLTV(%)							
	<=40	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
DTI 43.01-45%	0.125	0.125	0.125	0.250	0.375	0.375	0.500	0.750
DTI 45.01-50%	0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.000
UPB \$50,000-\$100,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
UPB \$100,001-\$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
UPB \$200,001-\$350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
UPB \$350,001-\$500,000	0.000	0.000	0.000	0.000	0.000	0.000		
UPB \$500,001-\$750,000	1.250	1.250	1.250	1.250	1.250	1.250	1.250	
Investor	1.000	1.000	1.250	1.500	1.500	1.750	3.500	
Second Home	0.500	0.500	0.500	0.500	0.750	1.000	1.250	
Condos	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
2 Unit Property	0.250	0.250	0.250	0.250	0.500	0.500	1.000	1.500
3-4 Unit Property	0.250	0.250	0.250	0.250	0.500	0.500		
Full Doc (2yrs)	-1.500	-1.500	-1.375	-1.250	-1.000	-1.000	-1.000	-0.250
Express Doc - 1yr Tax Return (or 1099) + PHL	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12 Month Bank Statements	0.000	0.000	0.000	0.000	0.250	0.250	0.500	1.000
24 Month Bank Statements	-0.125	-0.125	-0.125	-0.125	0.125	0.125	0.375	0.875
NY/NJ/CT IL	0.250	0.250	0.250	0.250	0.250	0.500	0.750	1.000
Flow (DU) Underwrite								

Maximum Rebate/Price Cap

*Closed End Second Expanded Access Prime Fixed Terms 101.750

Minimum Rebate/Price Cap

*Closed End Second Expanded Access Prime All Terms 96.750

Program Notes

Minimum Loan Amount	\$50k
Maximum Loan Amount	\$500k

Program Notes

Minimum Loan Amount	\$50k
Maximum Loan Amount	\$750k
Maximum Lock Period	45 Days
Max Lock Period w/Lock Extension	60 days

Program Notes

* 45 Day Pricing (Adjust 30 Day Pricing) 0.250

Lock Extensions (Max 2x/30 Days)

*5 Day Extension	0.100
*10 Day Extension	0.200
*15 Day Extension	0.300
*20 Day Extension	0.400
*30 Day Extension	0.500

STANDALONE 2ND LIENS