



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)

| wholesale kates effective until 5:00 pm | PDI (In ai |
|--|-------------|
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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 New Jersey Arkansas California New Mexico Colorado Nebraska Connecticut Nevada Delaware North Carolina District of Columbia North Dakota Ohio Florida Georgia Oklahoma Hawaii Oregon Idaho Pennsylvania Indiana Rhode Island South Carolina Illinois South Dakota Iowa Kansas Tennessee Kentucky Texas Louisiana Utah Maine Vermont Maryland Virginia Washington Massachusetts 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/

tp://tpo.pring.nev

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! To be Eligible for Reduced Fee, All Loans Must Be Submitted and Locked by April 30°, 2024 Somewhaters 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.pd

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. Con 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 |
| | | | | | |





| Company Comp | | | | | | umes Borrowe | | | | | | |
|---|--|--|---|--|--|---|--|--|--|--|--|---|
| Company Comp | Tuesday, April 2 | , 2024 | 11:14 AM | Wholesale Rates e | ffective until 5: | | | (In an occurren | ce of a Price Cha | nge, Notification w | ill be sent) | |
| Table Tabl | Agency Agency Fannie | Fannie Mae & No Mae Non-Traditio | o MI nal & No MI | Agency Fannic | cy Fannie Mae 8 e Mae Non-Trad | No MI litional & No MI | Agency Fanni | cy Fannie Mae 8 e Mae Non-Trad | k No MI litional & No MI | Agend | y Fannie Mae & | No MI |
| Transport Prop Deeps D | | | | | | | | | | Rate | 15 | 30 |
| Topics Color Col | | | | | | | | | | | | |
| 7.79% 0.2810 0.2850 7.79% 0.796 0.2869 6800* 1.316 1.116 7.79% 0.2980 1.939 7.79% 0.246 0.246 0.246 0.245 | | | | | | | | | | | | |
| Topin | | | | | | + | | | + | | | |
| TOUGH CLASE CLAS | 7.250% | + | (2.243) | 7.250% | | (2.320) | 6.375% | | | 7.625% | | (2.501) |
| 6.690% (1.790) 1.690% 6.990% 6.291% 1.910) 6.000% 0.958% 0.497% 7.200% 1.720% 1.620% 1.620% 6.690% 6.290% 6. | | | + | | | + | | | + | | | |
| Company Comp | 6.990% | (1.796) | (1.696) | 6.990% | (2.016) | (1.916) | 6.000% | (0.588) | (0.487) | 7.250% | (1.720) | (1.620) |
| Berry Color Colo | | | | | | | | | | | | |
| 6.279% 0.191 0.221 0.220 0.279% 0.27 | 6.625% | (0.825) | (0.725) | 6.625% | (1.424) | (1.324) | 5.625% | 0.485 | 0.585 | 6.990% | (1.348) | (1.248) |
| Column C | | | | | | | | | | | | |
| B. 600% 1.528 1.629 0.00% 0.598 0.598 0.590 0.450 0.440 0. | | | | | | | | | | | | |
| S. 1979 | | | | | | | | | | | | |
| S. 1979 S. 1 | | | | | | | | | | | | |
| S. 509% 3.824 3.924 3.924 3.924 3.924 3.974 3. | | | | | | | 4.750% | 3.160 | 3.260 | | | |
| Company Comp | | | | | | | | | | 5.990% | 1.899 | 1.999 |
| Aprend prison and the Technology of the Company of | <u> </u> | | | | | | 10 | /6 SOFR A | RM | High Bala | ance 5/6 S0 | OFR ARM |
| 7.129% | | | | _ | | | _ | | | A | gency Fannie Ma | 10 10 |
| 7,000% (0.959) (0.349) 7,000% (1.048) (0.759) 7,000% (0.990) (0.740) 7,000% (0.832) (0.382) (0.859) (0.750% (0.859) (0.750% (0.859) (0.559) (0.750% (0.859) (0.559) (0.750% (0.859) (0.559) (0.750% (0.859) (0.750% (0.859) (0.750% (0.859) (0.750% (0.859) (0.750% (0.859) (0.750% (0.859) (0.750% (0.859) (0.750% (0.859) (0.750% (0.859) | | | | | | | | | | | | |
| 6,875% (0,042) (0,445) (0,14 | | | | | | | | | | | | |
| 6.629% (0.252) (0.029) (0.029) (0.029) (0.028) (0.02 | | (0.623) | (0.373) | | (0.804) | + | | | (0.502) | | (0.656) | (0.406) |
| 6.375% 0.228 0.478 0.894 6.375% 0.347 0.577 0.375% 0.221 0.575% 0.194 0.446 0.250% 0.554 0.894 0.894 0.889 0.889 0.889 0.889 0.250% 0.71 1.221 0.505% 0.0194 0.749 0.250% 0.71 1.221 0.250% 0.71 0.221 0.71 0.221 0.71 0.221 0.71 0.221 0.71 0.221 0.71 0.221 0.71 0.221 0.71 0.221 0.71 0.221 0.71 0.221 0.71 0.221 0.71 0.221 0.71 0.221 0.71 0.221 0.71 0.221 0.71 0.221 0.71 0.71 0.71 0.71 0.71 0.71 0.71 0.7 | | | | | | | | | | | | |
| 6 - 250% 0.554 0.804 1.111 6.125% 0.323 1.183 0.250% 0.875 1.325 1.325% 0.255% 0.255 1.075 6.000% 1.130 1.380 6.000% 1.220 1.479 6.000% 1.706 1.366 6.000% 1.360 6.000% 1.220 1.479 6.000% 1.706 1.366 6.000% 1.041 1.344 6.000% 1.706 1.366 6.000% 1.041 1.345 6.000% 1.706 1.366 6.000% 1.041 1.345 6.000% 1.706 1.366 6.000% 1.041 1.345 6.000% 1.706 1.366 6.000% 1.706 1.366 6.000% 1.706 1.366 6.000% 1.041 1.345 6.000% 1.706 1.366 6.000% 1.706 6.000% 1.366 6.000 | | | | | | | | | | | | |
| Colories | | | | | | | | | | | | |
| 5.875% 1.420 1.670 5.875% 1.527 1.777 5.875% 2.207 5.750% 2.526 2.815 5.875% 1.322 1.632 5.750% 1.726 5.875% 1.726 5.875% 1.726 5.875% 1.726 5.875% 1.726 5.875% 1.726 5.875% 1.726 5.875% 1.726 5.875% 1.726 5.875% 1.726 5.875% 1.726 5.875% 1.822 1.632 5.750% 1.826 5.875% 1.827 1.826 5.875% 1.827 1.826 5.875% 1.827 1.826 5.875% 1.827 1.826 5.875% 1.827 1.826 5.875% 1.827 1.826 5.875% 1.827 1.826 5.875% 1.827 1.826 5.875% 1.827 1.826 5.875% 1.827 1.826 5.875% 1.827 1.826 5.875% 1.826 5.875% 1.827 1.826 5.875% 1.827 1.826 5.875% 1.827 1.826 5.875% 1.827 1.826 5.875% 1.827 1.826 5.875% 1.827 1.826 5.875% 1.826 5.875% 1.826 5.875% 1.826 5.875% 1.826 5.875% 1.826 5.875% 1.826 | | | | | | | | | | | | |
| 3.00 Margin, 2/1/5 Caps 3.00 Margin, 2/1/5 Ca | 5.875% | 1.420 | 1.670 | | 1.527 | 1.777 | 5.875% | 2.109 | | 5.875% | 1.382 | 1.632 |
| Repress 1, Name 1, N | | | | | | | | | | | | |
| Repress 1, Name 1, N | | | | FNI | VA TE | XAS H | OME | EQUIT | Y | | | |
| 8.129% (3.697) (3.597) | Agency | TX Home En | 30/25 | Agano | v TV Home | En 20 | Acrono | v TY Home | En 15 | Agoney T | V Homo Er | 7/6 ADM |
| 8.125% (3.697) (3.597) (3.597) (3.155) (3.015) (3.015) (7.000% (2.232) (2.132) (7.125% (1.253) (1.043) (1.043) (3.000) (3.046) (3.346) (3.346) (3.453) (3.052) (7.750% (3.153) (3.052) (7.750% (3.100) (3.000) (6.650% (1.511) (1.161) (1.661) (6.675% (0.804) (0.554) (7.750% (3.224) (3.124) (3.124) (3.022) (6.650% (1.511) (1.111) (1.661) (6.625% (0.283) (0.033) (7.500% (3.005) (2.905) (7.750% (3.175) (3.075) (6.500% (1.1316) (1.1216) (6.625% (0.283) (0.033) (7.750% (2.631) (2.531) (2.531) (2.531) (2.750% (2.240) (2.200) (6.250% (0.5713) (0.613) (6.500% (0.41) (0.2717) (0.673) (0.613) (0.6 | | | | | | | | | | Agency i | A Home Et | 170 AKIW |
| 7.875% | Fannie IV Rate | lae Student 15 | Loan THE | Fannie Ma Rate | e Student 15 | Loan THE | Fannie Ma Rate | e Student 15 | Loan THE | Rate | 15 | 30 |
| 7.625% (3.224) (3.124) (7.625% (3.175) (3.075) (6.500% (1.316) (1.216) (6.625% (0.283) (0.033) (7.500% (3.006) (2.905) (7.500% (3.122) (3.122) (3.022) (6.375% (1.094) (0.994) | Fannie V Rate 8.125% | 15 (3.697) | 30 (3.597) | Fannie Ma Rate 8.125% | 15 (3.115) | 30 (3.015) | Fannie Ma Rate 7.000% | 15 (2.232) | 30 (2.132) | Rate 7.125% | 15 (1.293) | 30 (1.043) |
| 7.375% (2.631) (2.531) 7.375% (2.756) (2.566) (2.566) (6.250% (0.713) (0.575% 0.347 0.597 7.250% (2.173) (2.173) (2.173) (2.201) (2.320) (6.125% 0.397 (0.297) (6.220% 6.250% 0.639 0.889 7.125% (2.173) (2.173) (2.173) (2.201) (2.201) (2.320) (6.125% (0.389) (0.277) (0.107) (6.000% (1.25% 0.333 1.183 1.183 (1.736) (1.25% (2.388) (2.288) (2.288) (5.875% (0.207) (0.107) (6.000% (1.25% 0.933) 1.183 (1.736) (6.750% (0.209) (0.820) (6.750% (1.359) (6.625% (1.424) (1.324) (1.324) (5.258) (0.825) (0.825) (0.725) (6.625% (1.424) (1.324) (| Fannie N Rate 8.125% 8.000% 7.875% | (3.697) (3.446) (3.153) | (3.597) (3.346) (3.052) | Fannie Ma Rate 8.125% 8.000% 7.875% | (3.115) (2.944) (3.421) | (3.015) (2.844) (3.322) | Fannie Ma Rate 7.000% 6.875% 6.750% | (2.232) (2.083) (1.761) | (2.132) (1.983) (1.661) | 7.125% 7.000% 6.875% | (1.293) (1.048) (0.804) | 30 (1.043) (0.798) (0.554) |
| 7.250% (2.343) (2.243) 7.250% (2.420) (2.320) 6.125% (0.397) (0.297) 6.250% (0.398) 0.889 (0.487) 6.125% (0.397) 7.125% (2.388) (2.288) 6.000% (0.588) (0.487) 6.125% (0.393) 1.183 (0.487) 6.875% (1.839) (1.359) 6.875% (1.739) (1.509) 5.750% (0.201) (0.107) 6.000% 1.229 1.479 6.875% (0.920) (0.820) (0.820) 6.875% (1.709) (1.509) 5.750% (0.485) 0.383 5.875% 1.527 1.777 6.625% (0.825) (0.725) 6.625% (1.424) (1.324) 5.500% 0.744 0.844 5.550% 5.750% 1.827 2.077 6.825% (3.697) (3.597) 8.000% (3.346) (3.346) 3.346 7.750% (3.346) 3.346 7.750% (3.052) 7.750% (3.053) (2.243) 7.750% (3.050) (3.875 | Fannie M Rate 8.125% 8.000% 7.875% 7.750% | (3.697) (3.446) (3.153) (2.780) | (3.597) (3.346) (3.052) (2.680) | Rate 8.125% 8.000% 7.875% 7.750% | (3.115) (2.944) (3.421) (3.100) | (3.015) (2.844) (3.322) (3.000) | Fannie Me Rate 7.000% 6.875% 6.750% 6.625% | (2.232) (2.083) (1.761) (1.511) | (2.132) (1.983) (1.661) (1.411) | 7.125% 7.000% 6.875% 6.750% | (1.293) (1.048) (0.804) (0.561) | 30 (1.043) (0.798) (0.554) (0.311) |
| Compose | Fannie N Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% | (3.697) (3.446) (3.153) (2.780) (3.224) (3.005) | (3.597) (3.346) (3.052) (2.680) (3.124) (2.905) | Fannie Ma Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% | (3.115) (2.944) (3.421) (3.100) (3.175) (3.122) | (3.015) (2.844) (3.322) (3.000) (3.075) (3.022) | Fannie Me Rate 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% | (2.232) (2.083) (1.761) (1.316) (1.094) | (2.132) (1.983) (1.661) (1.411) (1.216) (0.994) | Rate 7.125% 7.000% 6.875% 6.750% 6.625% 6.500% | 15 (1.293) (1.048) (0.804) (0.561) (0.283) 0.041 | (1.043) (0.798) (0.554) (0.311) (0.033) 0.291 |
| 6.875% (1.459) (1.359) (6.875% (1.459) (1.090) (6.875% (1.349) (1.090) (6.875% (1.349) (1.324) | Fannie N Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% 7.375% 7.250% | (3.697) (3.446) (3.153) (2.780) (3.224) (3.005) (2.631) | (3.597) (3.597) (3.346) (3.052) (2.680) (3.124) (2.905) (2.531) (2.243) | Fannie Ma Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% 7.375% 7.250% | (3.115) (2.944) (3.421) (3.100) (3.175) (3.122) (2.756) (2.420) | (3.015) (2.844) (3.322) (3.000) (3.075) (3.022) (2.656) (2.320) | Fannie Me Rate 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% | (2.232) (2.083) (1.761) (1.511) (1.316) (1.094) (0.713) | (2.132) (1.983) (1.661) (1.411) (1.216) (0.994) (0.613) | 7.125% 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% | 15 (1.293) (1.048) (0.804) (0.561) (0.283) 0.041 0.347 0.639 | (1.043) (0.798) (0.554) (0.311) (0.033) 0.291 0.597 |
| Color | Fannie N Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% 7.375% 7.250% 7.125% | (3.697) (3.446) (3.153) (2.780) (3.224) (3.005) (2.631) (2.343) (2.173) | (3.597) (3.346) (3.052) (2.680) (3.124) (2.905) (2.531) (2.243) (2.073) | Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.375% 7.250% 7.125% | (3.115) (2.944) (3.421) (3.100) (3.175) (3.122) (2.756) (2.420) (2.388) | (3.015) (2.844) (3.302) (3.000) (3.075) (3.022) (2.656) (2.320) (2.288) | Fannie Mr Rate 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% | (2.232) (2.083) (1.761) (1.511) (1.316) (1.094) (0.713) (0.397) (0.588) | (2.132) (2.132) (1.983) (1.661) (1.411) (1.216) (0.994) (0.613) (0.297) (0.487) | 7.125% 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% | (1.293) (1.048) (0.804) (0.561) (0.283) 0.041 0.347 0.639 0.933 | 30 (1.043) (0.798) (0.554) (0.311) (0.033) 0.291 0.597 0.889 1.183 |
| ## SIDES STATES NO NO. ## SIDES STATES | Fannis N Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% 7.375% 7.250% 7.125% 7.000% 6.875% | (3.697) (3.446) (3.153) (2.780) (3.224) (3.005) (2.631) (2.343) (2.173) (1.836) (1.459) | (3.597) (3.346) (3.052) (2.680) (3.124) (2.905) (2.531) (2.243) (2.073) (1.736) (1.359) | Rate 8.125% 8.000% 7.875% 7.625% 7.500% 7.3759% 7.250% 7.125% 7.000% 6.875% | (3.115) (2.944) (3.421) (3.100) (3.175) (3.122) (2.756) (2.420) (2.388) (2.056) (1.709) | (3.015) (2.844) (3.322) (3.000) (3.075) (3.022) (2.656) (2.320) (2.288) (1.956) (1.609) | Fannie Mr Rate 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.875% 5.750% | (2.232) (2.083) (1.761) (1.511) (1.316) (1.094) (0.713) (0.397) (0.588) (0.207) 0.139 | (2.132) (1.983) (1.661) (1.411) (1.216) (0.994) (0.613) (0.297) (0.487) (0.107) | Rate 7.125% 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.875% | (1.293) (1.048) (0.804) (0.561) (0.283) 0.041 0.347 0.639 0.933 1.229 | (1.043) (0.798) (0.798) (0.554) (0.311) (0.033) 0.291 0.597 0.889 1.183 1.479 1.777 |
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| 7.375% (2.381) (2.281) 7.375% (2.506) (2.406) 6.250% (0.463) (0.363) 7.250% (2.093) (1.983) 7.250% (2.170) (2.070) 6.125% (0.147) (0.047) 7.125% (1.923) (1.823) 7.255% (2.138) (2.038) 6.000% (0.338) (0.237) 7.000% (1.586) (1.486) (1.806) (1.706) 5.875% 0.043 0.143 6.875% (1.209) (1.109) 6.875% (1.459) (1.389) 5.750% 0.389 0.489 6.750% (0.670) (0.570) (0.570) (0.087) (0.987) 5.625% 0.735 0.835 | Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% 7.125% 7.000% 6.875% 6.750% 6.625% Rate 8.125% 8.000% 7.875% 7.250% 7.125% 7.750% 7.625% 7.500% 7.875% 7.550% 6.625% Rate 8.125% 8.000% 7.875% 7.550% 6.625% | 30 Yr Fixed (3.697) (3.446) (3.153) (2.780) (3.224) (3.005) (2.631) (2.834) (2.173) (1.836) (1.459) (0.920) (0.825) (2.631) (2.343) (2.173) (3.446) (3.153) (3.224) (3.005) (2.631) (2.343) (2.173) (1.836) (1.459) (0.920) (0.825) (0.825) | (3.597) (3.346) (3.052) (2.680) (3.124) (2.905) (2.531) (2.243) (2.073) (1.736) (1.359) (0.820) (0.725) (3.597) (3.346) (3.052) (2.680) (3.124) (2.905) (2.531) (2.243) (2.073) (1.736) (1.359) (0.820) (0.725) | Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% 7.375% 7.250% 7.125% 7.000% 6.875% 6.750% 6.625% | (3.115) (3.115) (2.944) (3.421) (3.100) (3.175) (3.122) (2.756) (2.420) (2.388) (2.056) (1.709) (1.337) (1.424) | (3.015) (2.844) (3.032) (3.000) (3.075) (3.022) (2.656) (2.288) (1.956) (1.609) (1.237) (1.324) A HOV | Fannie Mr Rate 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.875% 5.750% 5.625% 5.500% FREA 7.000% 6.875% 6.750% | (2.232) (2.083) (1.761) (1.511) (1.511) (1.316) (0.713) (0.397) (0.588) (0.207) 0.139 0.485 0.744 | (2.132) (1.983) (1.661) (1.411) (1.216) (0.994) (0.613) (0.297) (0.487) (0.107) 0.239 0.585 0.844 | Rate 7.125% 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.125% 6.1000% 5.875% 5.750% | (1.293) (1.048) (0.804) (0.561) (0.283) 0.041 0.347 0.639 0.933 1.229 1.527 1.827 | (1.043) (0.798) (0.754) (0.554) (0.331) (0.033) 0.291 0.597 0.889 1.183 1.479 1.777 2.077 |
| 7.250% (2.093) (1.993) 7.250% (2.170) (2.070) 6.125% (0.147) (0.047) 7.125% (1.923) (1.823) 7.125% (2.138) (2.038) 6.000% (0.338) (0.237) 7.000% (1.586) (1.486) 7.000% (1.806) (1.706) 5.875% 0.043 0.143 6.875% (1.209) (1.109) 6.875% (1.459) (1.359) 5.750% 0.389 0.489 6.750% (0.670) (0.570) (0.987) 5.625% 0.735 0.835 | Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% 7.375% 7.250% 7.125% 7.000% 6.875% 6.750% 6.625% Rate 8.125% 8.000% 7.875% 7.125% 7.000% 6.875% 6.750% 6.625% Rate 8.125% 8.000% 7.875% 7.50% 7.125% 7.000% 6.875% 6.750% 7.125% 7.000% 6.875% 6.750% 7.125% 7.000% 7.875% 7.750% 7.125% 7.000% 7.875% 7.750% 7.750% 7.750% 7.750% 7.750% 7.750% 7.750% 7.750% 7.750% 7.750% 7.750% | 30 Yr Fixed (3.697) (3.446) (3.153) (2.780) (3.224) (3.005) (2.631) (2.343) (2.173) (1.836) (1.459) (0.920) (0.825) 30 Yr Fixed (3.005) (2.631) (2.343) (2.173) (1.836) (1.459) (0.920) (0.825) | (3.597) (3.46) (3.052) (2.680) (3.124) (2.905) (2.531) (2.243) (2.073) (1.736) (1.359) (0.820) (0.725) (3.346) (3.052) (2.680) (3.124) (2.905) (2.531) (2.243) (2.073) (1.736) (1.359) | Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% 7.375% 7.250% 7.125% 7.000% 6.875% 6.750% 6.625% | (3.115) (3.2944) (3.421) (3.100) (3.175) (3.122) (2.756) (2.420) (2.388) (2.056) (1.709) (1.337) (1.424) Fixed & Fixe | (3.015) (2.844) (3.015) (2.844) (3.322) (3.000) (3.075) (3.022) (2.656) (2.320) (2.288) (1.956) (1.609) (1.237) (1.324) A HOW | Fannie Mr Rate 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.875% 5.625% 5.500% FERE 7.000% 6.875% 6.750% 6.625% 6.750% 6.750% 6.625% 6.750% 6.625% 6.750% | (2.232) (2.083) (1.761) (1.511) (1.511) (1.316) (0.0397) (0.588) (0.207) 0.139 0.485 0.744 (0.744) (0.744) (0.744) (1.541) (1.666) | (2.132) (1.983) (1.661) (1.411) (1.216) (0.994) (0.613) (0.297) (0.487) (0.107) 0.239 0.585 0.844 | Rate 7.125% 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.125% 6.1000% 5.875% 5.750% | (1.293) (1.048) (0.804) (0.561) (0.283) 0.041 0.347 0.639 0.933 1.229 1.527 1.827 | (1.043) (0.798) (0.754) (0.554) (0.331) (0.033) 0.291 0.597 0.889 1.183 1.479 1.777 2.077 |
| 7.000% (1.586) (1.486) 7.000% (1.806) (1.706) 5.875% 0.043 0.143 6.875% (1.209) (1.109) 6.875% (1.459) (1.359) 5.750% 0.389 0.489 6.750% (0.670) (0.570) (0.570) (1.087) (0.987) 5.625% 0.735 0.835 | Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% 7.375% 7.250% 7.125% 7.000% 6.875% 6.750% 6.625% Rate 8.125% 8.000% 7.875% 7.250% 7.125% 7.000% 6.875% 6.750% 6.625% | 30 Yr Fixed (3.697) (3.446) (3.153) (2.780) (3.224) (3.005) (2.631) (2.343) (2.173) (1.836) (1.459) (0.920) (0.825) 30 Yr Fixed (3.153) (2.780) (3.446) (3.153) (2.780) (3.224) (3.005) (2.631) (2.343) (2.173) (1.836) (1.459) (0.920) (0.825) | (3.597) (3.346) (3.052) (2.680) (3.124) (2.905) (2.243) (2.073) (1.736) (1.359) (0.820) (0.725) (3.346) (3.052) (2.680) (3.124) (2.905) (2.531) (2.243) (2.073) (1.736) (1.359) (0.820) (0.725) | Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% 7.375% 7.125% 7.000% 6.875% 6.750% 6.625% | (3.115) (2.944) (3.421) (3.100) (3.175) (3.122) (2.756) (2.420) (2.388) (2.056) (1.709) (1.337) (1.424) Fixed & 1.5 (2.865) (2.865) (2.694) (3.171) (2.850) (2.925) (2.872) | (2.765) (2.875) (2.872) (3.015) (3.015) (3.021) (3.000) (3.075) (3.022) (2.656) (1.2320) (2.288) (1.956) (1.609) (1.237) (1.324) (1.324) (1.324) (2.765) (2.594) (3.072) (2.750) (2.825) (2.772) | Famile Mr Rate 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.875% 5.625% 5.500% FAMILY OF THE PROPERTY OF T | (2.232) (2.083) (1.761) (1.511) (1.316) (1.094) (0.713) (0.397) (0.588) (0.207) 0.139 0.485 0.744 (0.744) (1.61) (1.61) (1.686) (1.666) (0.844) | (2.132) (1.983) (1.661) (1.411) (1.216) (0.994) (0.613) (0.297) (0.487) (0.107) 0.239 0.585 0.844 | Rate 7.125% 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.125% 6.1000% 5.875% 5.750% | (1.293) (1.048) (0.804) (0.561) (0.283) 0.041 0.347 0.639 0.933 1.229 1.527 1.827 | (1.043) (0.798) (0.754) (0.554) (0.331) (0.033) 0.291 0.597 0.889 1.183 1.479 1.777 2.077 |
| 6.750% (0.670) (0.570) 6.750% (1.087) (0.987) 5.625% 0.735 0.835 | Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% 7.125% 7.000% 6.875% 6.750% 6.625% 8.000% 7.375% 7.250% 7.125% 7.000% 6.875% 6.625% 8.000% 7.375% 7.250% 7.50% 6.625% 8.000% 7.375% 7.250% 7.125% 7.000% 6.875% 6.750% 6.875% 6.750% 6.875% 7.50% 7.250% 7.125% 7.000% 7.375% 7.250% 7.375% 7.250% 7.375% 7.375% 7.375% 7.375% 7.375% 7.375% 7.375% 7.375% 7.375% 7.375% 7.375% 7.375% 7.375% 7.375% 7.375% 7.375% 7.375% 7.375% 7.375% | 30. YT Fixed 3. (3.697) (3.446) (3.153) (2.780) (2.631) (2.631) (2.825) (3.697) (3.446) (3.153) (2.780) (0.825) (3.697) (3.446) (3.153) (2.780) (3.224) (3.005) (2.631) (2.343) (2.173) (1.836) (1.459) (0.920) (0.825) (3.697) (3.446) (3.153) (2.780) (3.224) (3.005) (2.631) (2.343) (2.173) (1.836) (1.459) (0.920) (0.825) (2.974) (2.755) (2.993) (2.530) (2.974) (2.755) (2.381) (2.093) | (3.597) (3.346) (3.052) (2.680) (3.124) (2.905) (2.531) (2.243) (2.073) (1.736) (1.359) (0.820) (0.725) (3.597) (3.346) (3.052) (2.680) (3.124) (2.905) (2.531) (2.243) (2.905) (2.531) (2.243) (2.905) (3.347) (3.347) (3.347) (3.347) (3.347) (3.347) (3.347) (3.347) (3.347) (3.347) (3.347) (3.347) (3.347) (3.347) (3.347) (3.966) (2.802) (2.874) (2.874) (2.655) (2.281) (1.993) | Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% 7.375% 7.250% 7.125% 7.000% 6.875% 6.750% 6.625% Rate 8.125% 8.000% 7.875% 7.500% 7.625% 7.500% 7.500% 7.525% 7.500% 7.525% | (3.115) (2.944) (3.421) (3.100) (3.175) (3.122) (2.756) (2.420) (2.388) (2.056) (1.709) (1.337) (1.424) | (3.015) (2.844) (3.305) (3.015) (2.844) (3.322) (3.000) (3.075) (3.022) (2.656) (2.320) (2.288) (1.956) (1.609) (1.237) (1.324) A HON (2.765) (2.765) (2.750) (2.825) (2.772) (2.406) (2.070) | Fannie Mr Rate 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.875% 5.750% 5.625% 5.500% FREA 7.000% 6.875% 6.750% 6.625% 6.375% 6.250% 6.375% 6.250% 6.375% 6.250% 6.375% | (2.232) (2.083) (1.761) (1.511) (1.316) (1.094) (0.713) (0.397) (0.588) (0.207) 0.139 0.485 0.744 | (2.132) (1.983) (1.661) (1.411) (1.216) (0.994) (0.613) (0.297) (0.487) (0.107) 0.239 0.585 0.844 | Rate 7.125% 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.125% 6.1000% 5.875% 5.750% | (1.293) (1.048) (0.804) (0.561) (0.283) 0.041 0.347 0.639 0.933 1.229 1.527 1.827 | (1.043) (0.798) (0.754) (0.554) (0.331) (0.033) 0.291 0.597 0.889 1.183 1.479 1.777 2.077 |
| | Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% 7.375% 7.250% 7.125% 6.750% 6.625% Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.750% 7.625% 7.750% 7.625% 7.750% 7.875% 7.250% 7.125% 8.000% 7.875% 6.750% 6.875% 6.750% 6.875% 6.750% 7.125% 7.00% 6.875% 6.750% 7.375% 7.250% 7.375% 7.250% 7.375% 7.250% 7.375% 7.250% 7.375% 7.250% 7.375% 7.250% 7.375% 7.250% 7.375% 7.250% 7.375% 7.250% 7.375% 7.250% 7.375% 7.250% 7.375% 7.250% 7.375% 7.250% 7.375% 7.250% 7.375% 7.250% 7.250% 7.125% | (3.697) (3.446) (3.153) (2.780) (3.224) (3.005) (2.631) (2.343) (2.173) (1.836) (1.459) (0.920) (0.825) (3.697) (3.446) (3.153) (2.780) (3.224) (3.005) (2.631) (2.343) (2.173) (1.836) (1.459) (0.920) (0.825) (0.920) (0.825) | (3.597) (3.346) (3.052) (2.680) (3.124) (2.905) (2.531) (2.243) (2.073) (1.736) (1.359) (0.820) (0.725) (3.346) (3.052) (2.680) (3.124) (2.905) (2.531) (2.243) (2.073) (1.736) (1.359 | Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% 7.375% 7.250% 7.125% 6.625% Rate 8.125% 8.000% 6.875% 6.750% 6.625% Rate 8.125% 8.000% 7.875% 7.500% 7.250% 7.500% 7.250% 7.250% 7.250% 7.250% 7.250% 7.250% 7.250% | (3.115) (2.944) (3.421) (3.100) (3.175) (3.122) (2.756) (2.420) (2.388) (2.056) (1.709) (1.337) (1.424) Fixed & Fixed | (3.015) (2.844) (3.305) (2.844) (3.322) (3.000) (3.075) (3.022) (2.656) (2.320) (2.288) (1.956) (1.609) (1.237) (1.324) A HON (2.765) (2.775) (2.825) (2.772) (2.406) (2.070) (2.038) | Fannie Mr Rate 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.875% 5.500% FRATE 7.000% 6.875% 6.750% | (2.232) (2.283) (1.761) (1.511) (1.511) (1.316) (0.397) (0.588) (0.207) 0.139 0.485 0.744 (0.744) (1.511) (1.511) (1.66) (1.982) (1.833) (1.511) (1.261) (1.066) (0.844) (0.463) (0.447) (0.338) | (2.132) (1.983) (1.661) (1.411) (1.216) (0.994) (0.613) (0.297) (0.487) (0.107) 0.239 0.585 0.844 | Rate 7.125% 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.125% 6.1000% 5.875% 5.750% | (1.293) (1.048) (0.804) (0.561) (0.283) 0.041 0.347 0.639 0.933 1.229 1.527 1.827 | (1.043) (0.798) (0.754) (0.554) (0.331) (0.033) 0.291 0.597 0.889 1.183 1.479 1.777 2.077 |
| | Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% 7.375% 7.250% 7.125% 6.750% 6.625% Rate 8.125% 8.000% 7.875% 7.250% 7.125% 7.000% 6.875% 6.750% 6.625% Rate 8.125% 8.000% 7.875% 7.500% 7.375% 7.500% 6.875% 6.750% 6.625% | 30 Yr Fixed (3.697) (3.446) (3.153) (2.780) (3.224) (3.005) (2.631) (2.343) (2.173) (1.836) (1.459) (0.920) (0.825) 30 Yr Fixed (3.153) (2.780) (3.446) (3.153) (2.780) (3.224) (3.005) (2.631) (2.343) (2.173) (1.836) (1.459) (0.920) (0.825) 3 Yr Fixed (3.153) (2.780) (3.224) (3.005) (2.631) (2.343) (2.173) (1.836) (1.459) (0.920) (0.825) 3 Yr Fixed (3.447) (3.196) (2.903) (2.530) (2.974) (2.755) (2.381) (2.093) (1.586) (1.209) | (3.597) (3.346) (3.052) (2.680) (3.124) (2.905) (2.531) (2.243) (2.073) (1.736) (1.359) (0.820) (0.725) (3.346) (3.052) (2.680) (3.124) (2.905) (2.531) (2.243) (2.073) (1.736) (1.359) (0.820) (0.725) | Rate 8.125% 8.000% 7.875% 7.750% 7.625% 7.500% 7.375% 7.250% 7.125% 7.000% 6.875% 6.625% Rate 8.125% 8.000% 7.875% 7.500% 7.750% 7.625% 7.500% 7.750% 7.625% 7.500% 7.125% 7.000% 6.875% | (3.115) (3.115) (2.944) (3.421) (3.100) (3.175) (3.122) (2.756) (2.420) (2.388) (2.056) (1.709) (1.337) (1.424) (1.337) (2.865) (2.694) (3.171) (2.865) (2.925) (2.925) (2.925) (2.170) (2.138) (1.806) (1.459) | (3.015) (2.844) (3.015) (3.015) (2.844) (3.322) (3.000) (3.075) (3.022) (2.656) (2.320) (2.288) (1.956) (1.609) (1.237) (1.324) A HOV (2.765) (2.594) (3.072) (2.750) (2.825) (2.772) (2.406) (2.070) (1.359) | Famile Mr Rate 7.000% 6.875% 6.750% 6.625% 6.500% 6.250% 6.125% 6.000% 5.875% 5.625% 5.500% FAMILY OF THE PROPERTY OF THE PROP | (2.232) (2.083) (1.761) (1.511) (1.316) (1.094) (0.713) (0.397) (0.588) (0.207) 0.139 0.485 0.744 (0.463) (1.511) (1.261) (1.066) (0.844) (0.463) (0.147) (0.389) | (2.132) (1.983) (1.661) (1.411) (1.216) (0.994) (0.613) (0.297) (0.487) (0.107) 0.239 0.585 0.844 | Rate 7.125% 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.125% 6.1000% 5.875% 5.750% | (1.293) (1.048) (0.804) (0.561) (0.283) 0.041 0.347 0.639 0.933 1.229 1.527 1.827 | (1.043) (0.798) (0.754) (0.554) (0.331) (0.033) 0.291 0.597 0.889 1.183 1.479 1.777 2.077 |

Rate Sheet: Whls-1000



lesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notures

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 **LOGNE SCORE ARTOLINE**

**LOGNE SSOR-SER BBL Limit (upon y for Jupon) to littra tourishee free 7 tour Equip For denigh

**LOGNE SSOR-SER BBL Limit (upon y for Jupon) to littra tourishee free 7 tour Equip For denigh

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**ECONING SS ** Loans \$30%-\$49,999

**Fico Scores >= 740 (Agency Fat Agency Na Feet, HomeReady Fat, TX Home Equity Fat onl
**Fico Scores >= 740 (Agency Fat Agency Na Feet, HomeReady Fat, TX Home Equity Fat onl
**Fico Scores >= 700 (Agency High Ballera & Agency High Ball No MI Fixed only)

**Group 1;

**AZ CO, IN MA, MI, MO, UT, VT, WI

**Group 2;

**Group 3;

**DC, EGAHLID KY, MD, ME, MN, MT, NC, NH, NM, OH, RI, SZ, TN, VA

**Group 4;

**AKAL, AR, CT, FL, LA, MS, ND, NJ, OK, OR, PA, WV

**Group 5;

TX -0.100 -0.100 **All LLPA's, except those marked with ** will be waived for HomeReady and HomePossible loans, and to First-time Homebuyers with qualifying income <u><</u> 100% of Aread Median Income (AMI) or 120% AMI in high cost areas. 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.750 4.125 4.125 0.500 0.625 1.000 2.500 1.125 0.000 0.000 0.750 4.125 4.125 0.500 0.625 1.000 2.500 1.125 0.000 0.750 4.125 4.125 0.500 0.625 1.000 2.750 1.875 0.000 0.000 1.125 1.125 0.500 0.000 0.500 1.250 0.625 0.000 0.750 3.375 0.500 0.625 1.000 2.500 1.125 0.000 0.750 4.125 0.500 0.625 1.000 2.750 1.875 0.000 1.125 1.125 0.500 0.000 0.500 1.250 0.625 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.125 0.250 0.125 0.375 0.750 1.000 1.250 1.625 1.875 2.125 0.500 0.875 1.125 1.625 1.875 2.250 2.500 2.875 0.500 0.750 1.125 1.500 1.750 2.125 2.375 2.875 0.000 0.125 0.250 0.500 0.625 0.875 1.125 1.375 1.000 1.375 1.750 2.125 2.500 3.000 3.375 0.750 4.125 4.125 0.500 0.625 1.000 2.500 1.125 0.750 4.125 4.125 0.500 0.625 1.000 2.500 1.125 0.750 4.125 4.125 0.500 0.625 1.000 2.750 1.875 0.000 0.000 1.125 1.125 0.500 0.000 0.500 1.250 0.625 0.000 0.125 1.625 1.625 0.500 0.375 0.750 1.500 0.625 0.000 0.125 2.125 2.125 0.500 0.375 0.750 1.500 0.875 0.750 3.375 0.500 0.625 1.000 2.500 1.125 0.750 4.125 4.125 0.500 0.625 1.000 2.750 1.875 0.000 1.125 1.125 0.500 0.000 0.500 1.250 0.625 0.000 0.875 1.250 1.625 2.000 2.625 2.875 4.000 0.375 0.375 0.375 0.375 0.375 0.375 0.375 0.375 0.375 0.375 0.500 0.500 0.625 0.875 1.375 0.625 0.875 1.000 1.375 1.625 2.000 2.750 3.125 1.375 1.875 2.375 2.750 3.250 3.750 4.750 5.125 5.125 0.750 2.125 2.125 0.500 0.375 1.500 2.250 0.875 0.750 3.375 3.375 0.500 0.625 1.750 3.250 1.125 0.125 1.125 0.500 0.000 1.250 2.000 0.625 1.125 1.125 0.500 0.000 1.250 2.000 0.625 0.000 0.390 0.430 0.490 0.770 0.780 0.790 1.150 1.340 1.630 0.550 0.610 0.950 1.050 1.100 1.600 1.730 2.100 1.010 1.180 1.600 1.870 1.980 3.250 3.530 4.150 0.000 0.000 0.000 0.000 0.000 0.120 0.120 0.130 0.170 0.250 0.300 0.300 0.500 0.700 0.700 1.230 1.300 0.000 0.000 0.000 0.000 0.550 0.550 1.050 1.100 0.310 0.310 0.310 0.330 0.890 0.920 0.940 1.100 1.100 0.670 0.680 0.720 0.860 1.220 1.290 1.290 1.420 1.560 1.010 1.040 1.050 1.430 1.890 2.710 2.710 3.790 3.990 4.590 6.490 6.740 7.050 0.240 0.240 0.240 0.350 0.420 0.550 0.690 0.830 0.920 0.450 0.510 0.550 0.610 0.950 1.050 1.100 1.600 1.730 2.100 1.300 1.380 1.460 1.700 2.050 2.700 2.980 4.200 4.400 5.000 0.750 0.820 0.880 1.020 1.450 1.620 1.680 2.880 3.140 3.740 1.600 1.750 1.750 2.240 2.350 2.780 2.810 4.680 4.810 5.100 0.340 0.390 0.430 0.490 0.770 0.780 0.790 1.150 1.340 0.900 0.950 1.010 1.180 1.600 1.870 1.980 3.250 3.530 4.150 1.100 1.240 1.380 1.650 2.100 2.470 2.650 4.560 4.730 5.450 3.200 3.210 5.050 5.250 5.550 0.310 0.310 0.310 0.330 0.890 0.920 0.940 1.100 1.100 0.670 0.680 0.720 0.860 1.220 1.290 1.420 1.560 1.850 1.040 1.050 1.430 1.890 2.710 2.710 3.790 3.990 4.590 0.000 0.000 0.000 0.000 0.000 0.120 0.120 0.130 0.240 0.240 0.240 0.350 0.420 0.550 0.690 0.830 0.920 1.790 1.790 2.530 2.530 2.890 2.890 4.650 4.850 5.090 LTV & Fico
These HomeReady LLPA's are NOT subject to the above LLPA Caps Maximum R All Fixed Rates All ARM Rates



Base Pricing Assumes Borrower Paid Compensation

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)

| ы | I IV | Ш. |
|---|------|----|

| 3 | 0/25 Yr Fixe | ed | | 20 Yr Fixed | 1 | 15 Yr Fixed | | | | 10 Yr Fixed | |
|--------|------------------|---------|--------|------------------|---------|-------------|------------------|---------|--------|-----------------|---------|
| Agend | cy Freddie Mac & | No MI | Agend | cy Freddie Mac & | No MI | Agend | cy Freddie Mac & | No MI | Agend | y Freddie Mac & | No MI |
| Rate | 15 | 30 | Rate | 15 | 30 | Rate | 15 | 30 | Rate | 15 | 30 |
| 7.875% | (3.153) | (3.052) | 7.875% | (3.421) | (3.322) | 7.000% | (2.232) | (2.132) | 7.000% | (2.232) | (2.132) |
| 7.750% | (2.780) | (2.680) | 7.750% | (3.100) | (3.000) | 6.875% | (2.083) | (1.983) | 6.875% | (2.083) | (1.983) |
| 7.625% | (3.224) | (3.124) | 7.625% | (3.175) | (3.075) | 6.750% | (1.761) | (1.661) | 6.750% | (1.761) | (1.661) |
| 7.500% | (3.005) | (2.905) | 7.500% | (3.122) | (3.022) | 6.625% | (1.511) | (1.411) | 6.625% | (1.511) | (1.411) |
| 7.375% | (2.631) | (2.531) | 7.375% | (2.756) | (2.656) | 6.500% | (1.316) | (1.216) | 6.500% | (1.316) | (1.216) |
| 7.250% | (2.343) | (2.243) | 7.250% | (2.420) | (2.320) | 6.375% | (1.094) | (0.994) | 6.375% | (1.094) | (0.994) |
| 7.125% | (2.173) | (2.073) | 7.125% | (2.388) | (2.288) | 6.250% | (0.713) | (0.613) | 6.250% | (0.713) | (0.613) |
| 7.000% | (1.836) | (1.736) | 7.000% | (2.056) | (1.956) | 6.125% | (0.397) | (0.297) | 6.125% | (0.397) | (0.297) |
| 6.990% | (1.796) | (1.696) | 6.990% | (2.016) | (1.916) | 6.000% | (0.588) | (0.487) | 6.000% | (0.588) | (0.487) |
| 6.875% | (1.459) | (1.359) | 6.875% | (1.709) | (1.609) | 5.875% | (0.207) | (0.107) | 5.875% | (0.207) | (0.107) |
| 6.750% | (0.920) | (0.820) | 6.750% | (1.337) | (1.237) | 5.750% | 0.139 | 0.239 | 5.750% | 0.139 | 0.239 |
| 6.625% | (0.825) | (0.725) | 6.625% | (1.424) | (1.324) | 5.625% | 0.485 | 0.585 | 5.625% | 0.485 | 0.585 |
| 6.500% | (0.405) | (0.305) | 6.500% | (1.111) | (1.010) | 5.500% | 0.744 | 0.844 | 5.500% | 0.744 | 0.844 |
| 6.375% | 0.131 | 0.231 | 6.375% | (0.727) | (0.626) | 5.375% | 1.087 | 1.187 | 5.375% | 1.087 | 1.187 |
| 6.250% | 0.639 | 0.740 | 6.250% | (0.310) | (0.210) | 5.250% | 1.515 | 1.615 | 5.250% | 1.515 | 1.615 |
| 6.125% | 1.030 | 1.130 | 6.125% | 0.134 | 0.234 | 5.125% | 1.933 | 2.033 | 5.125% | 1.933 | 2.033 |
| 6.000% | 1.529 | 1.629 | 6.000% | 0.508 | 0.608 | 5.000% | 2.355 | 2.455 | 5.000% | 2.355 | 2.455 |
| 5.990% | 1.569 | 1.669 | 5.990% | 0.548 | 0.648 | 4.875% | 2.755 | 2.855 | 4.875% | 2.755 | 2.855 |
| 5.875% | 1.999 | 2.099 | 5.875% | 1.004 | 1.104 | 4.750% | 3.160 | 3.260 | 4.750% | 3.160 | 3.260 |
| 5.750% | 2.479 | 2.579 | 5.750% | 1.491 | 1.591 | | | | | | |
| 5.625% | 3.285 | 3.385 | 5.625% | 2.233 | 2.333 | | | | | | |
| 5.500% | 3.824 | 3.924 | 5.500% | 2.974 | 3.074 | | | | | | |
| - | C COED AD | 8.4 | - | C COED AD | | 4.0 | AC COED AL | 2.8.6 | | | |

| 3.30076 | 3.024 | 3.324 | 3.30076 | 2.314 | 3.074 | Į. | | | | |
|------------|------------------|-------|------------|-------------------------|-------|------------|------------------|---------|---|--|
| 5, | 6 SOFR AR | M | 7/ | <mark>/6 SOFR AF</mark> | M | 10 | /6 SOFR A | RM | | |
| Agen | cy Freddie Mac & | No MI | Agend | cy Freddie Mac 8 | No MI | Agend | cy Freddie Mac & | & No MI | 1 | |
| Start Rate | 15 | 30 | Start Rate | 15 | 30 | Start Rate | 15 | 30 | | |
| 6.750% | 0.801 | 1.051 | 6.875% | 0.463 | 0.713 | 7.000% | (0.037) | 0.213 | | |
| 6.625% | 1.027 | 1.277 | 6.750% | 0.533 | 0.783 | 6.875% | 0.420 | 0.670 | | |
| 6.500% | 1.085 | 1.335 | 6.625% | 0.939 | 1.189 | 6.750% | 0.688 | 0.938 | | |
| 6.375% | 1.286 | 1.536 | 6.500% | 1.008 | 1.258 | 6.625% | 1.144 | 1.394 | | |
| 6.250% | 1.486 | 1.736 | 6.375% | 1.077 | 1.327 | 6.500% | 1.225 | 1.475 | | |
| 6.125% | 1.829 | 2.079 | 6.250% | 1.482 | 1.732 | 6.375% | 1.679 | 1.929 | | |
| 6.000% | 2.027 | 2.277 | 6.125% | 1.886 | 2.136 | 6.250% | 2.130 | 2.380 | | |
| 5.875% | 2.370 | 2.620 | 6.000% | 2.286 | 2.536 | 6.125% | 2.580 | 2.830 | | |
| 5.750% | 2.567 | 2.817 | 5.875% | 2.519 | 2.769 | 6.000% | 2.846 | 3.096 | | |
| 5.625% | 2.904 | 3.154 | 5.750% | 2.920 | 3.170 | 5.875% | 3.302 | 3.552 | | |
| 5.500% | 3.273 | 3.523 | 5.625% | 3.326 | 3.576 | 5.750% | 3.598 | 3.848 | | |
| 5.375% | 3.580 | 3.830 | 5.500% | 3.755 | 4.005 | 5.625% | 4.078 | 4.328 | | |
| 3.00 | Margin 2/1/5 | Cans | 3.00 | Margin 5/1/5 | Cans | 3.00 | Margin 5/1/5 | Cans | | |

| 3.00 Margin, 2/1/5 Caps | 3.00 Margin, 5/1/5 Caps |
|------------------------------|------------------------------|
| Super Conforming 30 Yr Fixed | Super Conforming 20 Yr Fixed |

| 0.00070 | 0.700 | 1.000 | 0.02070 | 1.070 | 1.020 | | l | l | | |
|---------|---------------------------------|---------|---------|---------------|---------|------------|--|---------|--|--|
| 3.00 | Margin, 5/1/5 | Caps | 3.00 | Margin, 5/1/5 | Caps | | | | | |
| • | onforming 2 cy Freddie Mac 8 | | | nforming 1 | | • | Super Conforming 10/6 ARM Agency Freddie Mac & No MI | | | |
| | | | | _ | | | | | | |
| Rate | 15 | 30 | Rate | 15 | 30 | Start Rate | 15 | 30 | | |
| 8.125% | (1.935) | (1.835) | 7.000% | (1.515) | (1.415) | 7.000% | (0.357) | (0.107) | | |
| 8.000% | (1.818) | (1.718) | 6.875% | (1.327) | (1.227) | 6.875% | 0.100 | 0.350 | | |
| 7.990% | (1.778) | (1.678) | 6.750% | (0.917) | (0.817) | 6.750% | 0.369 | 0.619 | | |
| 7.875% | (2.191) | (2.091) | 6.625% | (0.418) | (0.318) | 6.625% | 0.824 | 1.074 | | |
| 7.750% | (1.932) | (1.832) | 6.500% | (0.725) | (0.625) | 6.500% | 0.906 | 1.156 | | |
| 7.625% | (2.249) | (2.149) | 6.375% | (0.489) | (0.389) | 6.375% | 1.360 | 1.610 | | |
| 7.500% | (2.118) | (2.018) | 6.250% | (0.061) | 0.039 | 6.250% | 1.810 | 2.060 | | |
| 7.375% | (1.822) | (1.722) | 6.125% | 0.388 | 0.488 | 6.125% | 2.260 | 2.510 | | |
| 7.250% | (1.547) | (1.447) | 6.000% | 0.944 | 1.044 | 6.000% | 2.526 | 2.776 | | |
| 7.125% | (1.284) | (1.184) | 5.875% | 1.265 | 1.365 | 5.875% | 2.982 | 3.232 | | |
| 7.000% | (1.018) | (0.918) | 5.750% | 1.716 | 1.816 | 5.750% | 3.279 | 3.529 | | |
| 6.990% | (0.978) | (0.878) | 5.625% | 2.185 | 2.285 | 5.625% | 3.758 | 4.008 | | |
| 6.875% | (0.587) | (0.487) | 5.500% | 2.226 | 2.326 | 3.00 | Margin, 5/1/5 | Caps | | |

FHLMC HOME POSSIBLE/FHLMC REFI POSSIBLE

| Ho | me Possible | e 30 | FHLM | C Refi Poss | ible 30 |
|--------|-------------|---------|---------|--------------|----------|
| Home | Possible N | o MI 30 | FHLMC R | efi Possible | No MI 30 |
| Rate | 15 | 30 | Rate | 15 | 30 |
| 8.125% | (3.697) | (3.597) | 8.125% | (3.697) | (3.597) |
| 8.000% | (3.446) | (3.346) | 8.000% | (3.446) | (3.346) |
| 7.875% | (3.153) | (3.052) | 7.875% | (3.153) | (3.052) |
| 7.750% | (2.780) | (2.680) | 7.750% | (2.780) | (2.680) |
| 7.625% | (3.224) | (3.124) | 7.625% | (3.224) | (3.124) |
| 7.500% | (3.005) | (2.905) | 7.500% | (3.005) | (2.905) |
| 7.375% | (2.631) | (2.531) | 7.375% | (2.631) | (2.531) |
| 7.250% | (2.343) | (2.243) | 7.250% | (2.343) | (2.243) |
| 7.125% | (2.173) | (2.073) | 7.125% | (2.173) | (2.073) |
| 7.000% | (1.836) | (1.736) | 7.000% | (1.836) | (1.736) |
| 6.875% | (1.459) | (1.359) | 6.875% | (1.459) | (1.359) |
| 6.750% | (0.920) | (0.820) | 6.750% | (0.920) | (0.820) |
| 6.625% | (0.825) | (0.725) | 6.625% | (0.825) | (0.725) |

FHLMC TEXAS HOME EQUITY

| Agency | TX Home E | eq 30/25 | Ageno | y TX Home | Eq 20 | Agency TX Home Eq 15 | | | Agency T | X Home Ec | 7/6 ARM |
|--------|-----------|----------|--------|-----------|---------|----------------------|---------|---------|----------|-----------------|---------|
| Rate | 15 | 30 | Rate | 15 | 30 | Rate | 15 | 30 | Rate | 15 | 30 |
| 8.125% | (3.697) | (3.597) | 8.125% | (3.115) | (3.015) | 7.000% | (2.232) | (2.132) | 6.750% | (0.561) | (0.311) |
| 8.000% | (3.446) | (3.346) | 8.000% | (2.944) | (2.844) | 6.875% | (2.083) | (1.983) | 6.625% | (0.283) | (0.033) |
| 7.875% | (3.153) | (3.052) | 7.875% | (3.421) | (3.322) | 6.750% | (1.761) | (1.661) | 6.500% | 0.041 | 0.291 |
| 7.750% | (2.780) | (2.680) | 7.750% | (3.100) | (3.000) | 6.625% | (1.511) | (1.411) | 6.375% | 0.347 | 0.597 |
| 7.625% | (3.224) | (3.124) | 7.625% | (3.175) | (3.075) | 6.500% | (1.316) | (1.216) | 6.250% | 0.639 | 0.889 |
| 7.500% | (3.005) | (2.905) | 7.500% | (3.122) | (3.022) | 6.375% | (1.094) | (0.994) | 6.125% | 0.933 | 1.183 |
| 7.375% | (2.631) | (2.531) | 7.375% | (2.756) | (2.656) | 6.250% | (0.713) | (0.613) | 6.000% | 1.229 | 1.479 |
| 7.250% | (2.343) | (2.243) | 7.250% | (2.420) | (2.320) | 6.125% | (0.397) | (0.297) | 5.875% | 1.527 | 1.777 |
| 7.125% | (2.173) | (2.073) | 7.125% | (2.388) | (2.288) | 6.000% | (0.588) | (0.487) | 5.750% | 1.827 | 2.077 |
| 7.000% | (1.836) | (1.736) | 7.000% | (2.056) | (1.956) | 5.875% | (0.207) | (0.107) | 5.625% | 2.146 | 2.396 |
| 6.875% | (1.459) | (1.359) | 6.875% | (1.709) | (1.609) | 5.750% | 0.139 | 0.239 | 5.500% | 2.500 | 2.750 |
| 6.750% | (0.920) | (0.820) | 6.750% | (1.337) | (1.237) | 5.625% | 0.485 | 0.585 | 5.375% | 2.871 | 3.121 |
| 6.625% | (0.825) | (0.725) | 6.625% | (1.424) | (1.324) | 5.500% | 0.744 | 0.844 | 3.00 | Margin, 5/1/5 (| Caps |

Rate Sheet: Whls-1000

8.125%

7.990%

7.875% 7.750%

7.625% 7.500%

7.375%

7.250% 7.125% 7.000%

6.990% 6.875% (2.986)

(2.735)

(2.695)

(2.442) (2.069) (2.601)

(2.382)

(2.008) (1.720) (1.725)

(1.388)

(1.348) (1.011) (2.885) (2.635) (2.595)

(2.342) (1.969) (2.501)

(2.282) (1.908) (1.620) (1.625)

(1.288)

(1.248) (0.911) PRMG RATE SHEET AND PROGRAM GUIDE 11:14 AM Wholesak Rains effective and £ 00 pm P07, ARMs and £ 30 pm P07 (in an occurrence of a Price Change, Notification will AGENCY FHLMC PRICE ADJUSTMENTS -0.150 "Escrow Waiver "7-10 Financed Properties (Applicable to NOO & 2nd hor -0.250 "Temporary Buydowns 0.250 "Manufactured Home Application to FILD 1,250 "FHLMC Super Conforming Fixed wiLTV <=80% 0.250 0.750 4.125 4.125 0.500 0.625 1.000 2.750 1.875 0.000 0.000 0.750 3.375 3.375 0.500 0.625 1.000 2.500 1.125 0.000 0.000 0.750 4.125 4.125 0.500 0.625 1.000 2.500 1.125 0.000 0.000 0.750 4.125 4.125 0.500 0.625 1.000 2.500 1.125 0.000 Loan Feature

| 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 | | | | |
| *Subordinate Financing | | 0.625 | 0.625 | 0.875 | 1.125 | 1.125 | 1.125 | 1.875 | 1.875 | | | | |
| DTI/Ratio >40% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | | | |
| | | | | | | | | | | | | | |
| 0 111 0 1 | | | | | | | | | | | | | |
| Credit Score App | olicable to (| Jash-Out Re | eti Loans | | | | | | | | | | |
| | | | | | TV (%) | | | | | | | | |
| FICO | <=30.00% | 30.01-60.00% | | 70.01-75.00% | 75.01-80.00% | | | | | | | | |
| >=780 | 0.375 | 0.375 | 0.625 | 0.875 | 1.375 | | | | | | | | |
| 760-779 | 0.375 | 0.375 | 0.875 | 1.250 | 1.875 | | | | | | | | |
| 740-759 | 0.375 | 0.375 | 1.000 | 1.625 | 2.375 | | | | | | | | |
| 720-739 | 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 LLPA | 's By Loan . | Attribute Ap | oplicable to | | | | | | | | | | |
| | | | | | TV (%) | | | | | | | | |
| Loan Feature | <=30.00% | 30.01-60.00% | 60.01-70.00% | 70.01-75.00% | 75.01-80.00% | | | | | | | | |
| Attached Condo | | 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 | | | | | | | | |
| *Subordinate Financing | 0.625 | 0.625 | 0.625 | 0.875 | 1.125 | | | | | | | | |
| DTI/Ratio >40% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | o MI & FHLMC Su | | | | | | | | | |
| Applicable to 30 | Yr Term um | nev FIRMC No MI & F | HI MC Sun Cool No Mile | | | Applicable | to 25 Yr Te | erm (Agency F | HLMC No MI) | Applicable | to Loan Si | ze >\$766.55 | in . |

| Applicable to 30 | Yr Term (Agen | | | | Applicable to 25 Yr Term (Agency FHLMC No MI) Applicable to Loan Size >\$766,550 | | | | | | | |
|---|--|---|---|--|--|--|-----------------|--|---|-----------------|--|--|
| | | | LTV | (%) | | | LTV | f (%) | | (Agency FHLMC | | Sup Conf No MI) |
| FICO | 80.01-85% | 85.01-90% | 90.01-95% | 95.01-97% | FICO | 80.01-85% | 85.01-90% | 90.01-95% | 95.01-97% | FICO | | |
| **>=800 | 0.450 | 0.900 | 1.260 | 1.880 | **>=800 | 0.340 | 0.750 | 1.100 | 1.720 | **>=800 | 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 | |
| **760-779 | 0.550 | 1.010 | 1.480 | 2.050 | **760-779 | 0.430 | 0.880 | 1.380 | 1.920 | **760-779 | 0.000 | |
| **740-759 | 0.610 | 1.180 | 1.770 | 2.850 | **740-759 | 0.490 | 1.020 | 1.650 | 2.700 | **740-759 | 0.000 | |
| **720-739 | 0.950 | 1.600 | 2.250 | 3.100 | **720-739 | 0.770 | 1.450 | 2.100 | 2.950 | **720-739 | 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 | |
| **680-699 | 1.100 | 1.980 | 2.980 | 3.960 | **680-699 | 0.790 | 1.680 | 2.650 | 3.650 | **680-699 | 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 | |
| **640-659 | 1.730 | 3.530 | 5.120 | 7.090 | **640-659 | 1.340 | 3.140 | 4.730 | 6.700 | **640-659 | 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 | |
| Applicable to <=: | 20 Yr Term | Agency FHLMC No M | I & FHLMC Sup Conf N | MI) | Applicable | to Second | Homes | Applicable | to R&T Re | fi's | Applicable | to One Borrowe |
| | | | LTV | (%) | (Agency FHLMC | | Sup Conf No MI) | (Agency FHLMC | | Sup Conf No MI) | (Agency FHLMC | No MI & FHLMC Sup Cor |
| FICO | 80.01-85% | 85.01-90% | 90.01-95% | 95.01-97% | FICO | | | FICO | | | FICO | |
| | | | | | | | | | | | | |
| **>=800 | 0.310 | 0.670 | 1.010 | 1.550 | **>=800 | 0.250 | | **>=800 | 0.000 | | **>=800 | #### |
| **>=800 **780-799 | 0.310 0.310 | | | 1.550 1.830 | **780-799 | 0.250 0.300 | | **780-799 | 0.000 | | **>=800 **780-799 | #### |
| | | 0.670 | 1.010 | | | | | | | | **>=800 **780-799 **760-779 | |
| **780-799 **760-779 **740-759 | 0.310 0.310 0.330 | 0.670 0.680 0.720 0.860 | 1.010 1.040 1.050 1.430 | 1.830 1.840 2.640 | **780-799 **760-779 **740-759 | 0.300 0.300 0.300 | | **780-799 **760-779 **740-759 | 0.000 0.000 0.000 | | "">=800 ""780-799 ""760-779 ""740-759 | #### #### #### |
| "780-799 "760-779 "740-759 "720-739 | 0.310 0.310 0.330 0.890 | 0.670 0.680 0.720 0.860 1.220 | 1.010 1.040 1.050 1.430 1.890 | 1.830 1.840 2.640 2.960 | **780-799 **760-779 **740-759 **720-739 | 0.300 0.300 0.300 0.500 | | **780-799 **760-779 **740-759 **720-739 | 0.000 0.000 0.000 0.000 | | **>=800 **780.799 **760.779 **740.759 **720.739 | #### #### #### #### |
| **780-799 **760-779 **740-759 **720-739 **700-719 | 0.310 0.310 0.330 0.890 0.920 | 0.670 0.680 0.720 0.860 1.220 1.290 | 1.010 1.040 1.050 1.430 1.890 2.710 | 1.830 1.840 2.640 2.960 3.620 | **780-799 **760-779 **740-759 **720-739 **700-719 | 0.300 0.300 0.300 0.500 0.700 | | "780-799 "760-779 "740-759 "720-739 "700-719 | 0.000 0.000 0.000 0.000 0.550 | | ">=800 "780-799 "760-779 "740-759 "720-739 "700-719 | #### #### #### #### |
| "780.799 "760.779 "740.759 "720.739 "700.719 "680.699 | 0.310 0.310 0.330 0.890 0.920 0.940 | 0.670 0.680 0.720 0.860 1.220 1.290 1.290 | 1.010 1.040 1.050 1.430 1.890 2.710 2.710 | 1.830 1.840 2.640 2.960 3.620 3.640 | **780-799 **760-779 **740-759 **720-739 **700-719 **680-699 | 0.300 0.300 0.300 0.500 0.700 0.700 | | "780-799 "760-779 "740-759 "720-739 "700-719 "680-699 | 0.000 0.000 0.000 0.000 0.550 0.550 | | ">=800 "780-799 "760-779 "740-759 "720-739 "700-719 "680-699 | #### #### #### #### #### |
| **780.799 **760.779 **740.759 **720.739 **700.719 **680.699 **660.679 | 0.310 0.310 0.330 0.890 0.920 0.940 1.100 | 0.670 0.680 0.720 0.860 1.220 1.290 1.290 1.420 | 1.010 1.040 1.050 1.430 1.890 2.710 2.710 3.790 | 1.830 1.840 2.640 2.960 3.620 3.640 6.490 | "780-799 "760-779 "740-759 "720-739 "700-719 "680-699 "660-679 | 0.300 0.300 0.300 0.500 0.700 0.700 1.230 | | "780-799 "760-779 "740-759 "720-739 "700-719 "680-699 "660-679 | 0.000 0.000 0.000 0.000 0.550 0.550 1.050 | | **>=800 **780-799 **760-779 **740-759 **720-739 **700-719 **680-699 **660-679 | #### #### #### #### #### #### |
| "780-799 "760-779 "740-759 "720-739 "700-719 "680-699 "660-679 "640-659 | 0.310 0.310 0.330 0.890 0.920 0.940 1.100 | 0.670 0.680 0.720 0.860 1.220 1.290 1.290 1.420 1.560 | 1.010 1.040 1.050 1.430 1.890 2.710 2.710 3.790 3.990 | 1.830 1.840 2.640 2.960 3.620 3.620 6.490 6.740 | "780-799 "760-779 "740-759 "720-739 "700-719 "680-699 "660-679 "640-659 | 0.300 0.300 0.300 0.500 0.700 0.700 1.230 1.230 | | "780-799 "760-779 "740-759 "720-739 "700-719 "680-699 "660-679 "640-659 | 0.000 0.000 0.000 0.000 0.550 0.550 1.050 | | ">=800 "780-799 "760-779 "740-759 "720-739 "700-719 "680-699 "660-679 "640-659 | #### #### #### #### #### #### #### |
| **780.799 **760.779 **740.759 **720.739 **700.719 **680.699 **660.679 | 0.310 0.310 0.330 0.890 0.920 0.940 1.100 1.100 | 0.670 0.680 0.720 0.860 1.220 1.290 1.290 1.420 | 1.010 1.040 1.050 1.430 1.890 2.710 2.710 3.790 | 1.830 1.840 2.640 2.960 3.620 3.640 6.490 | "780-799 "760-779 "740-759 "720-739 "700-719 "680-699 "660-679 | 0.300 0.300 0.300 0.500 0.700 0.700 1.230 | | "780-799 "760-779 "740-759 "720-739 "700-719 "680-699 "660-679 | 0.000 0.000 0.000 0.000 0.550 0.550 1.050 | | ">=800 "780-799 "760-779 "740-759 "720-739 "700-719 "680-699 "660-679 "640-659 | #### #### #### #### #### #### |

| FILO | |
|-----------|-------|
| **>=800 | 0.240 |
| **780-799 | 0.240 |
| **760-779 | 0.240 |
| **740-759 | 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 |
| '700-719 '680-699 '660-679 '640-659 | 0.420 0.550 0.690 0.830 |

| | 1 | **Applica | ble to Le | ender Paid HomePoss | ible No MI | Programs (In | addition to all other | er LLPAs) | | |
|-------------------|------------|-----------|-------------------|---------------------|--------------|---------------------|-----------------------|---------------|-------------|--|
| Applicable to 30 | | | | | Applicable (| to Loan Size >\$766 | 6,550 | Applicable to | R&T Refi's | |
| | | | LTV | (%) | (HomePossibl | e No MI only) | | (HomePossible | No MI only) | |
| FICO | 80.01-85% | 85.01-90% | 90.01-95% | 95.01-97% | FICO | | | FICO | | |
| **>=800 | 0.450 | 0.900 | 1.300 | 1.750 | **>=800 | 0.000 | | **>=800 | 0.000 | |
| **780-799 | 0.510 | 0.950 | 1.380 | 1.900 | **780-799 | 0.000 | | **780-799 | 0.000 | |
| **760-779 | 0.550 | 1.010 | 1.460 | 1.950 | **760-779 | 0.000 | | **760-779 | 0.000 | |
| **740-759 | 0.610 | 1.180 | 1.700 | 2.490 | **740-759 | 0.000 | | **740-759 | 0.000 | |
| **720-739 | 0.950 | 1.600 | 2.050 | 2.550 | **720-739 | 0.000 | | **720-739 | 0.000 | |
| **700-719 | 1.050 | 1.870 | 2.700 | 3.200 | **700-719 | 0.000 | | **700-719 | 0.550 | |
| **680-699 | 1.100 | 1.980 | 2.980 | 3.210 | **680-699 | 0.000 | | **680-699 | 0.550 | |
| **660-679 | 1.600 | 3.250 | 4.200 | 5.050 | **660-679 | 0.500 | | **660-679 | 1.050 | |
| **640-659 | 1.730 | 3.530 | 4.400 | 5.250 | **640-659 | 0.500 | | **640-659 | 1.050 | |
| **620-639 | 2.100 | 4.150 | 5.000 | 5.550 | **620-639 | 1.050 | | **620-639 | 1.100 | |
| Applicable to One | e Borrower | | Applicable | to DTI >45% | | | | | | |
| | | | (HomePossible N | | | | | | | |
| FICO | | | FICO | | | | | | | |

| Applicable to Or | ne Borrower | Applicable to I | OTI >45% | | | |
|-------------------------|-------------|---------------------------|----------|--|--|--|
| (HomePossible No MI onl | | (HomePossible No MI only) | | | | |
| FICO | | FICO | | | | |
| **>=800 | 0.000 | **>=800 | 0.240 | | | |
| **780-799 | 0.000 | **780-799 | 0.240 | | | |
| **760-779 | 0.000 | **760-779 | 0.240 | | | |
| **740-759 | 0.000 | **740-759 | 0.240 | | | |
| **720-739 | 0.000 | **720-739 | 0.350 | | | |
| **700-719 | 0.000 | **700-719 | 0.420 | | | |
| **680-699 | 0.120 | **680-699 | 0.550 | | | |
| **660-679 | 0.120 | **660-679 | 0.690 | | | |
| **640-659 | 0.130 | **640-659 | 0.830 | | | |
| **620-639 | 0.170 | **620-639 | 0.920 | | | |



| Tuesday, April | l 2, 2024 | 11:14 AM | Wholesale Rates e | | | til 3:30 pm PDT (I | | a Price Change, Not | tification will be sent) | | |
|--|--|--|--|--|--|--|---|---|--|--|--|
| 3 | 0/25 Yr Fix | ed | | 15 Yr Fixed | FI | HA | 5/1 ARM | | High I | Balance - 30/ | 25/20 |
| 7.250% 7.125% 7.125% 7.000% 6.990% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.990% 5.875% 5.750% 5.625% 5.500% 5.375% 5.250% | (2.818) (3.164) (2.777) (2.737) (2.239) (2.414) (2.287) (1.828) (1.346) (1.248) (1.085) (0.572) (0.532) 0.028 0.141 0.662 1.141 1.781 | (2.718) (3.064) (2.677) (2.637) (2.139) (2.314) (2.187) (1.728) (1.246) (1.148) (0.984) (0.472) (0.432) 0.128 0.240 0.761 1.242 1.882 2.098 | 6.125% 6.000% 5.875% 5.750% 5.625% 5.500% 5.375% 5.250% 5.125% 5.000% 4.875% 4.750% | (0.814) (0.404) 0.026 0.319 (0.021) 0.433 0.912 1.413 1.801 1.809 2.329 2.859 | (0.714) (0.304) 0.126 0.419 0.079 0.533 1.012 1.513 1.401 1.909 2.429 2.959 | \$\text{Start Rate} \\ 6.625\% \\ 6.500\% \\ 6.375\% \\ 6.250\% \\ 6.2550\% \\ 6.125\% \\ 6.000\% \\ 5.875\% \\ 5.750\% \\ 5.625\% \\ 5.500\% \\ 5.250\% \\ 5.125\% \\ 5.000\% \\ 4.875\% \\ | 15 0.741 1.170 1.665 2.272 1.442 1.903 2.422 3.048 2.457 2.934 3.467 4.103 4.259 4.747 5.287 | 30 0.991 1.420 1.915 2.522 1.692 2.153 2.672 3.298 2.707 3.184 3.717 4.353 4.509 4.997 5.537 | Rate 7.125% 7.000% 6.990% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.990% 5.875% 5.750% 5.625% 5.500% 5.375% | (2.879) (2.492) (2.452) (1.954) (2.129) (2.054) (1.595) (1.113) (1.015) (0.962) (0.450) (0.409) 0.150 0.263 1.069 1.549 2.189 2.405 | (2.779) (2.392) (2.352) (1.854) (1.954) (1.495) (1.013) (0.915) (0.362) (0.350) (0.310) 0.251 1.649 2.289 2.505 |
| | Balance 5/ | | | Streamline 3 | | 5 | Margin, 1/1/5 | 5 | | eamline HB - | |
| 6.500% 6.375% 6.250% 6.125% 6.000% 5.875% 5.750% 5.625% 5.500% 5.375% 5.250% 5.125% | 1,650 0.694 1.116 1.657 0.975 1.369 1.831 2.409 1.917 2.348 2.843 3.447 3.668 0 Margin, 1/1/5 | 0.944 1.366 1.907 1.225 1.619 2.081 2.659 2.167 2.598 3.093 3.697 3.918 Caps | 7.250% 7.125% 7.100% 6.990% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.990% | (2.693) (3.039) (2.662) (2.612) (2.058) (2.289) (2.054) (1.667) (1.1067) (1.123) (0.960) (0.447) (0.407) | (2.593) (2.939) (2.952) (2.552) (2.512) (1.958) (2.189) (1.954) (1.567) (0.967) (1.023) (0.859) (0.347) (0.307) | 6.125% 6.000% 5.875% 5.750% 5.625% 5.500% 5.375% 5.250% 5.125% 5.000% 4.875% 4.750% 0.000% | 15 (0.689) (0.279) 0.151 0.444 0.104 0.558 1.037 1.538 1.426 1.934 2.454 2.984 0.000 | (0.589) (0.179) (0.251 (0.544) (0.204) (0.658) (1.137) (1.638) (1.526) (2.034) (2.554) (3.084) (0.000) | 7.125% 7.000% 6.990% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.990% 5.875% | (2.754) (2.367) (2.367) (1.773) (2.004) (1.821) (1.434) (0.834) (0.890) (0.837) (0.325) (0.284) 0.275 | (2.654) (2.654) (2.267) (1.673) (1.904) (1.721) (1.334) (0.734) (0.734) (0.737) (0.225) (0.185) 0.376 |
| | A 30 Yr Fix | | | A 15 Yr Fixe | d | | ligh Balanc | | | A IRRRL - 30/2 | |
| 7.250% 7.125% 7.000% 6.990% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.990% 5.875% 5.750% 5.500% 5.375% | (2.668) (2.668) (3.014) (2.627) (2.587) (2.033) (2.264) (2.029) (1.642) (1.042) (1.098) (0.935) (0.422) (0.382) 0.178 0.290 0.998 1.292 1.954 2.148 | (2.568) (2.568) (2.914) (2.527) (2.487) (1.933) (2.164) (1.929) (1.542) (0.942) (0.998) (0.835) (0.322) (0.282) 0.278 0.391 1.098 1.391 2.054 2.248 | 6.125% 6.000% 5.875% 5.750% 5.625% 5.500% 5.375% 5.250% 5.125% 5.000% 4.875% 4.750% | (0.594) (0.184) (0.184) 0.246 0.469 0.199 0.653 1.132 1.633 1.521 2.029 2.549 3.079 | (0.494) (0.084) (0.084) (0.346) (0.569) (0.299) (0.753) (1.232) (1.733) (1.621) (2.129) (2.649) (3.179) | 7.125% 7.105% 7.000% 6.990% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.990% 5.875% 5.750% 5.500% 5.375% | (2.729) (2.342) (2.302) (1.748) (1.979) (1.796) (1.409) (0.865) (0.812) (0.299) (0.260) 0.301 0.413 1.405 1.699 2.361 2.555 | (2.629) (2.629) (2.242) (2.202) (1.648) (1.879) (1.696) (1.309) (0.709) (0.765) (0.712) (0.200) (0.159) 0.400 0.513 1.505 1.799 2.461 2.655 | 7.250% 7.125% 7.125% 7.000% 6.990% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.990% 5.875% 5.750% 5.625% 5.500% 5.375% 5.250% | (2.693) (3.039) (2.652) (2.612) (2.058) (2.289) (2.054) (1.667) (1.123) (0.960) (0.447) (0.407) 0.153 0.266 0.973 1.266 1.929 2.123 | (2.593) (2.939) (2.552) (2.552) (2.512) (1.958) (1.954) (1.567) (1.023) (0.859) (0.347) (0.307) 0.253 0.365 1.073 1.367 2.029 2.223 |
| Rate 6.125% 6.000% 5.875% 5.750% 5.625% 5.500% 5.375% 5.250% 5.125% 5.000% 4.875% 4.750% | 74 IRREL 15 (0.450) (0.137) 0.191 0.319 0.311 0.654 1.030 1.435 1.532 1.943 2.379 2.837 | 30 (0.350) (0.037) 0.291 0.419 0.411 0.754 1.130 1.534 1.632 2.043 2.480 2.937 | Rate 7.125% 7.000% 6.990% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.990% 5.875% | (2.604) (2.217) (2.177) (2.177) (1.623) (1.854) (1.671) (1.284) (0.684) (0.740) (0.687) (0.174) (0.135) | (2.504) (2.504) (2.117) (2.077) (1.523) (1.754) (1.571) (1.184) (0.584) (0.640) (0.587) (0.075) (0.034) 0.525 | Rate 7.125% 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.875% 5.750% 5.625% | (3.783) (3.783) (3.463) (2.926) (2.521) (2.829) (2.278) (1.692) (1.247) (1.074) (0.636) (0.118) 0.411 1.031 | (3.683) (3.683) (2.826) (2.421) (2.729) (2.177) (1.592) (1.147) (0.974) (0.536) (0.018) 0.511 1.132 | VA High I Rate 7.125% 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.875% 5.750% 5.625% | (2.264) (1.877) (1.283) (1.514) (1.404) (1.017) (0.417) (0.473) (0.310) 0.203 0.803 0.915 1.623 | Refi 30 (2.164) (1.777) (1.183) (1.414) (0.917) (0.317) (0.210) 0.303 0.903 1.016 1.723 |
| * Loans \$175I * Loans \$75k- * Loans \$50k- * Loans \$30k- * Loans \$1M- * Loans >\$1.5 * Loans >\$1.5 LTV * Streamline 0 * VA IRRRL 8 | k-Std Bal Limit k-\$249,999 -\$99,999 -\$74,999 -\$49,999 0,000 \$1.5m (VA High B 5m (VA IRRRL H | IRRRL High Bal on al only) igh Bal only) | G (y) | overnm | | FICO FICO FICO Scores | 740+ 700-739 660 - 679 (VA 640 - 659 620 - 639 600 - 619 580 - 599 500'er (FHA, Non-Tra OTE) AZ,CO,HI,IN, CT,DC,DE,GA,I | IRRRL High Ba | al only) ,MO,UT,VT,WI E,NJ,NM,OH,OR,R | | -0.2-0.1 -0.1 -0.8 -0.8 -1.2 -1.7 -1.7 -0.0 -0.1 -0.1 |
| * VA Cash ou Occupanc * Non Owner | nt >90% LTV y Occupied Rebate/Printes | | | | 1.250 1.000 105.000 | Miscelland * Down Paym * FHA Manufa | ent Asst Prgrm actured Home lanufactured H | ns (FHA High Bal o | only) | | 0.3 1.0 Page 0.1 |

0.125
Rate Sheet: Whis-1000 All ARM Rates 3/7/2024 103.750 * Temporary Buydowns



RUBY JUMBO (1.767) (1.735) (1.679) (1.581) (1.478) (1.367) (1.212) (1.053) (0.866) (0.673) (0.469) (0.254) (0.037) (1.947) (1.863) (1.777) (1.647) (1.553) (1.414) (1.266) (1.073) (0.859) (0.567) (0.251) 0.082 0.434 (0.618) (0.306) 0.005 0.274 0.543 0.782 1.021 1.393 1.764 2.431 3.098 #N/A #N/A 3.178 3.452 3.726 #N/A #N/A #N/A #N/A #N/A #N/A #N/A 3.428 3.702 3.976 #N/A #N/A #N/A #N/A #N/A #N/A 0.024 0.293 0.532 0.771 1.143 1.514 2.181 2.848 #N/A #N/A **RUBY JUMBO EXPRESS** (1.767) (1.735) (1.679) (1.581) (1.478) (1.367) (1.212) (1.053) (0.866) (0.673) (0.469) (0.254) (0.037) (1.947) (1.863) (1.777) (1.647) (1.553) (1.414) (1.266) (0.859) (0.567) (0.251) 0.082 0.434 (1.080) (0.975) (0.860) (0.754) (0.629) (0.471) (0.265) (0.061) 0.252 0.585 0.933 1.301 #N/A .75% Ca (0.830) (0.725) (0.610) (0.504) (0.379) (0.221) (0.015) 0.189 0.502 0.835 1.183 1.551 #N/A (0.451) (0.345) (0.258) (0.149) 0.023 0.223 0.414 0.717 0.987 1.342 1.722 2.127 2.559 :5/1/5 (1.929) (1.831) (1.728) (1.617) (1.462) (1.303) (1.116) (0.923) (0.719) (0.504) (0.287) (0.050) Ruhy 3.830 3.868 3.906 4.101 4.322 4.445 4.551 #N/A #N/A #N/A #N/A #N/A 2.75% Caps 3.428 3.702 3.976 #N/A #N/A #N/A #N/A #N/A #N/A (0.618) (0.306) 0.005 0.274 0.543 0.782 1.021 1.393 1.764 2.431 3.098 #N/A #N/A 4.080 4.118 4.156 4.351 4.572 4.695 4.801 #N/A #N/A #N/A #N/A #N/A 5/1/5 3.178 3.452 3.726 #N/A #N/A #N/A #N/A #N/A #N/A #N/A 3.600 3.647 3.683 3.716 3.749 3.781 3.814 #N/A #N/A #N/A #N/A #N/A 25/1/5 6.500% 6.375% 6.250% 6.125% 6.000% 5.875% 5.750% 5.625% 5.500% 5.250% 5.125% 5.000% (2.140) (1.924) (1.696) (1.469) (1.161) (0.912) (0.698) (0.478) (0.235) 0.093 0.344 0.597 0.817 1.049 (1.474) (0.926) (0.740) (0.536) (0.326) (0.145) 0.044 0.253 0.742 1.353 1.600 2.151 2.493 3.059 (1.224) (0.676) (0.490) (0.286) (0.076) 0.105 0.294 0.503 0.992 1.603 1.850 2.401 2.743 3.309 (1.474) (0.926) (0.740) (0.536) (0.326) (0.145) 0.044 0.253 0.742 1.353 1.600 2.151 2.493 3.059 (1.224) (0.676) (0.490) (0.286) (0.076) 0.105 0.294 0.503 0.992 1.603 1.850 2.401 2.743 3.309 **DIAMOND JUMBO EXPRESS** ALTERNATIVE AUS SOLUTION 1.158 1.269 1.411 1.575 1.755 1.958 2.190 2.495 2.851 3.346 3.929 4.638 5.476 #N/A 0.908 1.019 1.161 1.325 1.505 1.708 1.940 2.245 2.601 3.096 3.679 4.388 5.226 **ONYX JUMBO** (2.700) (2.611) (2.486) (2.361) (2.111) (1.611) (1.611) (1.236) (0.861) (0.486) 0.014 0.514 1.139 1.764 2.389 3.139 3.889 4.764 5.639 6.639 1.146 1.646 2.146 2.771 3.396 4.146 4.896 5.646 6.396 7.271 8.146 9.021 7.250% 7.125% 7.000% 6.875% 6.750% 6.625% 6.500% 6.375% 6.250% 6.125% 6.000% 5.875% 5.750% (1.274) (0.899) (0.524) (0.024) 0.476 0.976 1.476 2.101 2.726 3.351 3.976 4.601 5.351 6.101 6.851 0.063 0.563 1.063 1.688 2.313 3.063 3.813 4.688 5.563 6.438 7.438 8.438 0.313 0.813 1.313 1.938 2.563 3.313 4.063 4.938 5.813 6.688 7.688 8.688 0.896 1.396 1.896 2.521 3.146 3.896 4.646 5.396 6.146 7.021 7.896 8.771 (0.649) (0.274) 0.226 0.726 1.226 1.726 2.351 2.976 3.601 4.226 4.851 5.601 6.351 7.101

2.75 Margin, 5/1/5 Caps

2.75 Margin, 5/1/5 Caps



Self-Employed Borrower 0.000
Self-Employed Borrower 0.000
Self-Employed Borrower 0.000
Self-Employed Borrower 0.000
Self-Employed Self-Employed 0.000
Self-Employed Self-Employed 0.000
**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
**FORTH SELFER 3.085 3.210 3.335 3.460 3.835 4.460 Primary No Cas Credit Score Maximum Rebate/Price Cap
(Price cap is after all LLPAs but before Lender Paid Comp)
*Ruby A1 Jumbo Fixed 102.240 Primary Cash-ou Credit Score 0.210 0.210 0.335 0.460 0.710 1.210 (0.540) (0.540) (0.540) (0.415) (0.165) 0.085 0.335 0.960 (0.290) (0.290) (0.165) (0.040) 0.210 0.460 0.710 1.710 0.210 0.210 0.335 0.460 0.710 1.210 2.210 (0.165) (0.040) Second Home N Credit Score 4.835 4.835 4.960 5.085 5.220 5.675 6.300 Second Home Cash-o Credit Score Non-Owner Po Credit Score (0.040) (0.040) (0.040) 0.085 0.210 0.460 0.710 1.210 (0.040) (0.040) (0.040) 0.085 0.335 0.585 0.835 0.960 0.960 1.085 Non-Owner No Credit Score 0.585 0.585 0.710 0.835 1.085 1.460 2.085 0.960 0.960 1.085 1.210 1.460 1.960 2.960 1.585 1.585 1.710 2.070 2.485 3.160 4.750 Non-Owner Cast Credit Score redit Score 0.125 0.250 0.500 0.250 0.250 0.375 0.000 (1.165) (1.040) (1.040) (1.165) (1.040) (1.040) (1.040) (0.915) (0.790) (0.915) (0.790) (0.790) (0.790) (0.665) (0.565) (0.665) (0.415) (0.415) (0.290) (0.165) 0.335 Primary No Ca Credit Score Primary Cash-Credit Score Maximum Rebate/Price Cap
(Price cap is after all LLPAs but before Lender Paid Comp)
*Ruby A2 Jumbo Fixed 102.290 Second Home Credit Score rogram Notes 45 Day Pricing (Adjust 30 Day Pricing) Second Home Credit Score Second Home Credit Score 0.710 0.835 0.835 0.835 n/a n/a n/a n/a Non-Owner Po Credit Score Non-Owner No Credit Score Maximum Rebate/Price Cap 0.125 0.125 0.250 0.125 0.125 0.250 0.125 0.125 0.250 0.125 0.125 0.250 0.125 0.125 0.250 0.125 0.250 0.375 0.125 0.375 0.500 0.000 0.250 0.250 0.250 0.250 1.000 0.500



Base Pricing Assumes Borrower Paid Compensation

| Tuesday, April 2, 2024 | | 1111474 | Wholesale Rate | | | | | | |
|----------------------------|------------------|------------------|----------------|----------------|----------------|----------------|----------------|---------------|--|
| | | | | | Alte | rnative A | AUS Soli | ution Adjus | ments |
| | | | | | | | | | Applies to ALL: |
| urchase Transactions | | | | CLT | | | | | CA |
| redit 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% | FL, NV |
| >=780 | (1.125) | (1.000) | (0.875) | (0.750) | (0.500) | 0.000 | 6.250 | 8.250 | Escrow Waiver |
| 760-779 | (0.875) | (0.750) | (0.625) | (0.500) | (0.250) | 0.250 | 6.500 | 8.500 | DTI 43.01-45% |
| 740-759 | (0.750) | (0.625) | (0.500) | (0.375) | (0.125) | 0.375 | 6.750 | 8.875 | DTI 45.01-47% |
| 720-739 | (0.625) | (0.500) | (0.375) | (0.250) | 0.000 | 0.500 | 7.000 | 9.375 | DTI >47% |
| 700-719 680-699 | (0.250) 0.250 | (0.125) 0.375 | 0.000 | 0.125 0.625 | 0.375 1.125 | 0.875 1.750 | 7.500 8.625 | 10.000 N/A | Program Notes |
| 680-699 | 0.250 | 1.000 | 1.125 | 1.375 | 2.125 | 3.000 | 0.025 N/A | N/A N/A | * 45 Day Pricing (Adjust 30 Day Pricing) |
| te & Term Transactions | 0.675 | 1.000 | 1.125 | 1.373 CL1 | | 3.000 | IN/A | IN/A | 45 Day Filding (Adjust 30 Day Pilding) |
| edit 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 | |
| sh-Out Transactions | | | | CLT | | | | | |
| edit 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 | |
| 680-699 661-679 | 1.375 2.125 | 1.500 2.250 | 1.625 N/A | 1.750 N/A | 2.125 N/A | 3.000 | N/A N/A | N/A N/A | |
| وه۱-۵/۶] an Amount Adiusts | 2.125 | 2.250 | N/A | I IN/A | | N/A | IN/A | IN/A | |
| an Amount Aujusts | 0-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-89.99% | |
| <=\$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 | |
| cellaneous Adjusts | | | | CLT | V | | | | |
| | 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 | Maximum Rebate/Price Cap |
| Investment | 1.250 | 1.500 | 1.750 | 2.000 | 2.250 | n/a | n/a | n/a | *Alternative AUS Solution <=\$1mm |
| Non-Warrantable Condo | 0.500 | 0.500 | 0.500 | 0.500 | n/a | n/a | n/a | n/a | *Alternative AUS Solution >\$1mm |
| Condo-Hotel | 1.375 | 1.375 | 1.375 | 1.375 | n/a | n/a | n/a (0.250) | n/a | |
| 20 Yr Fixed | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | | (0.250) | |
| | | | | | | Onyx Jui | mbo Pric | e Adjustm | nts |
| plicable to All Loans | | | | | | | | | Applies to ALL: |
| edit Score | | | | | | | | | Purchase Transaction |
| | | | LTV/CLT\ | | | | | | Cash-out Transaction |
| FICO | <=60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% | 6 | | | Investment Property |
| >=800 | -0.500 | -0.500 | -0.250 | 0.000 | 0.000 | | | | Second Home |
| 780-799 | -0.500 | -0.500 | -0.250 | 0.000 | 0.000 | 1 | | | Condo & LTV >65% |
| | -0.250 | -0.250 | 0.000 | 0.000 | 0.000 | 1 | | | 2-4 Units & LTV <=65% |
| | | -0.250 | 0.000 | 0.000 | 0.000 | 1 | | | 2-4 Units & LTV <=05% 2-4 Units & LTV >65% |
| 740-779 | | | 0.000 | 0.000 | . 0.000 | | | | 2-4 UTIIS & LTV >00% |
| 740-779 720-739 | -0.250 | 0.200 | | | | 4 | | | 1 4 60 |
| | | 0.200 | | State Adjusti | | | | | Loan Amount >\$2mm Escrow Waiver |

Rate Sheet: WHLS-1000



*LTV >85%-90% LTV/NO MI 2.500
*CLTV >0%-60% Interest only *CLTV >0%-60% Interest only 0.500 |
*CLTV >60.01%-70% Interest only 1.000 |
*CLTV >70.01%-80% Interest only 1.500 | (0.590) (0.590) (0.590) (0.465) (0.340) (0.090) 0.160 (0.590) (0.590) (0.590) (0.465) (0.340) (0.090) 0.160 0.660 (0.590) (0.590) (0.590) (0.465) (0.215) 0.035 0.285 (0.215) (0.215) (0.090) 0.160 0.535 1.160 2.660 Primary Cash-out Refi Credit Score Program Notes

* 45 Day Pricing (Adjust 30 Day Pricing) (0.590) (0.590) (0.590) (0.465) (0.340) (0.090) 0.160 (0.215) (0.215) (0.090) 0.035 0.285 0.660 0.25

Maximum Rebate/Price Cap

LLPAs but before *Ruby JE1 Jumbo Fixed Second Home Purcha Credit Score (0.590) (0.590) (0.590) (0.465) (0.340) (0.090) 0.160 0.660 5.285 5.285 5.535 5.660 5.940 6.280 6.915 Second Home No Cash-ou Credit Score (0.590) (0.590) (0.590) (0.465) (0.340) (0.090) 0.160 0.660 Second Home Cash-out Refi Credit Score Non-Owner Purchase Credit Score (0.090) (0.090) (0.090) (0.095) 0.035 0.160 0.410 (0.090) (0.090) (0.090) 0.035 0.285 0.535 0.785 0.160 0.160 0.285 0.410 0.660 0.910 1.160 0.910 0.910 1.035 1.160 1.410 1.910 2.910 1.535 1.535 1.660 1.910 2.285 2.960 4.480 Non-Owner No Cash-out Refi Credit Score 0.535 0.535 0.660 0.785 1.035 1.410 0.910 0.910 1.035 1.160 1.410 1.910 2.910 1.535 1.535 1.710 2.070 2.485 3.160 4.750 Non-Owner Cash-out Ref Credit Score 0.785 0.785 0.910 1.035 1.285 1.680 2.325 Credit Score 2.000 *LTV >85%-90% LTV/NO MI (0.590) (0.590) (0.590) (0.465) (0.340) (0.090) 0.160 0.660 (0.590) (0.590) (0.590) (0.465) (0.340) (0.090) 0.160 0.660 Primary Cash-out Refi Credit Score (0.590) (0.590) (0.590) (0.465) (0.340) (0.090) (0.590) (0.590) (0.590) (0.465) (0.340) (0.090) 0.160 (0.215) (0.215) (0.090) 0.035 0.285 0.660 (0.590) (0.590) (0.590) (0.465) (0.215) Second Home Purch Credit Score (0.590) (0.590) (0.590) (0.465) (0.340) (0.090) 0.160 0.660 (0.215) (0.215) (0.090) 0.035 0.285 0.660 Second Home Cash-out Credit Score (0.590) (0.590) (0.590) (0.465) (0.340) (0.090) 0.535 0.535 0.660 0.785 1.035 1.410 2.035 (0.090) (0.090) (0.090) (0.090) (0.090) (0.090) (0.090) (0.090) 0.160 0.160 0.285 1.535 1.535 1.660 Non-Owner No Cash-out Refi Credit Score Non-Owner Car Credit Score



Base Pricing Assumes Borrower Paid Compensation

Washington PRIVIn an accurrence of a Price Change, Notification will be sent)

| | | | F | luby Jum | bo Expre | ss JE2 I | Fixed Ad | justments | |
|------------------------------|------------------|----------------|----------------|--------------|--------------|--------------|--------------|------------|------------|
| | | | | | | | | | |
| Primary 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+ | (1.215) | (1.215) | (1.215) | (0.965) | (0.840) | (0.715) | (0.340) | N/A | N/A |
| 780-799 | (1.090) | (1.090) | (1.090) | (0.840) | (0.715) | (0.465) | (0.340) | N/A | N/A |
| 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 |
| 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 |
| 680-699 | (0.215) | (0.215) | (0.215) | 0.035 | N/A | N/A | N/A | N/A | N/A |
| 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 |
| 780-799 | (0.340) | (0.340) | (0.340) | (0.215) | (0.215) | (0.090) | (0.090) | N/A | N/A |
| 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 |
| 720-739 | (0.215) | (0.215) | (0.215) | (0.090) | 0.035 | 0.160 | 0.535 | N/A | N/A |
| 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 |
| 660-679 | 0.910 | 0.910 | 0.910 | N/A | N/A | N/A | N/A | N/A | N/A |
| 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 |
| 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 |
| 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 |
| 700-719 680-699 | (0.090) 0.535 | (0.090) | (0.090) | 0.135 | 0.410 N/A | 1.285 N/A | 1.910 N/A | N/A N/A | N/A N/A |
| 660-679 | 0.535 | 0.535 0.910 | 0.535 0.910 | 0.785 N/A | N/A N/A | N/A N/A | N/A N/A | N/A N/A | N/A N/A |
| Second Home No Cash-out Refi | 0.910 | 0.910 | 0.910 | IN/A | CLTV | IN/A | IN/A | IN/A | IN/A |
| 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% |
| S00+ | 0.285 | 0.285 | 0.285 | 0.410 | 0.410 | 0.660 | 0.910 | N/A | N/A |
| 780-799 | 0.285 | 0.285 | 0.285 | 0.410 | 0.410 | 0.000 | 0.910 | N/A | N/A |
| 760-779 760-779 | 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 | N/A N/A |
| 720-739 | 0.410 | 0.410 | 0.410 | 0.660 | 0.535 | 1.160 | 1.535 | N/A | N/A |
| 720-739 | 0.660 | 0.660 | 0.660 | 0.660 | 0.785 | 1.660 | 2.160 | N/A N/A | N/A |
| 680-699 | 1.285 | 1.285 | 1.285 | | 0.910 N/A | 1.660 N/A | 2.160 N/A | N/A N/A | N/A N/A |
| 660-679 | | | | 1.410 | N/A N/A | N/A N/A | | | |
| | 1.660 | 1.660 | 1.660 | N/A | CLTV | IN/A | N/A | N/A | N/A |
| Second Home Cash-out Refi | 0.50% | 50.04.550 | EE 04 0001 | 60.04.652 | | 70.04.750 | 75.04.0001 | 22.04.0584 | 05.04.000/ |
| 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% |
| 700.700 | 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 |

| Applies to ALL Ruby JE2 Lo | pans: |
|-------------------------------|-------------|
| *Condo w/LTV >65-70% | |
| | 0.125 |
| *Condo w/LTV >70-75% | |
| | 0.25 |
| *Condo w/LTV >75-80% | |
| | 0.5 |
| *2 Units w/LTV >65% | 0.25 |
| *3 Units w/LTV >.01-60% | |
| | 0.25 |
| *3 Units w/LTV >60% | 0.375 |
| *4 Units w/LTV >.01-60% | |
| | 0.25 |
| *4 Units w/LTV >60% | 0.375 |
| *Loan Amt >\$1.5MM-\$2MM w/LT | TV >.01-65% |
| | 0 |
| *Loan Amt >\$1.5MM-\$2MM w/LT | TV >.65-80% |
| | 0 |
| *Self Employed >65%lt | 0.25 |

**Loan amount change of 10% will be subject worse case pricing

** Rate changes .25% in interest rate will be subject to worse case pricing

Program Notes

* 45 Day Pricing (Adjust 30 Day Pricing)
0.25

0.25

Maximum Rebate/Price Cap

(Price cap is after all LLPAs but before Lender Paid Comp)

*Ruby JE2 Jumbo Fixed

102.340

Ruby Jumbo Express JE2 ARM Adjustments

| Primary 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+ | (1.215) | (1.215) | (1.215) | (0.965) | (0.840) | (0.715) | (0.340) | N/A | N/A |
| | 780-799 | (1.090) | (1.090) | (1.090) | (0.840) | (0.715) | (0.465) | (0.340) | N/A | N/A |
| | 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 |
| | 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 |
| rimary No Cash-out | Refi | | | , | | CLTV | | | | |
| redit 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 |
| | 780-799 | (0.340) | (0.340) | (0.340) | (0.215) | (0.215) | (0.090) | (0.090) | N/A | N/A |
| | 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 |
| | 720-739 | (0.215) | (0.215) | (0.215) | (0.090) | 0.035 | 0.160 | 0.535 | N/A | N/A |
| | 700-719 | (0.090) | (0.090) | (0.090) | 0.010 | 0.160 | 0.660 | 1.160 | N/A | N/A |
| rimary Cash-out R | lefi | | | | | CLTV | | | | |
| redit 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 |
| | 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 |
| econd Home Purc | hase | | | | | CLTV | - | | | |
| redit 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% |
| Touri Goorg | 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 |
| econd Home No Cas | h-out Refi | | | | | CLTV | | | | |
| redit Score | | | | | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | | 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 |
| econd Home Cast | n-out Refi | | | | | CLTV | | | | |
| redit 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 |
| | 700-7-19 | 0.700 | 0.700 | 0.700 | 1.010 | 1.200 | 2.410 | 111/71 | IN/A | I IN/PA |

| Applies to ALL Ruby JE2 Loans: | |
|--|----|
| *Condo w/LTV >65-70% | |
| 0.12 | 5 |
| *Condo w/LTV >70-75% | |
| 0.2 | 5 |
| *Condo w/LTV >75-80% | |
| 0. | 5 |
| *2 Units w/LTV >65% 0.2 | 5 |
| *3 Units w/LTV >.01-60% | |
| 0.2 | 5 |
| *3 Units w/LTV >60% 0.37 | 5 |
| *4 Units w/LTV >.01-60% | |
| 0.2 | 5 |
| *4 Units w/LTV >60% 0.37 | 5 |
| *Loan Amt >\$1.5MM-\$2MM w/LTV >.01-65 | % |
| | 0 |
| *Loan Amt >\$1.5MM-\$2MM w/LTV >.65-80 |)% |
| | 0 |
| *Self Employed >65%lt 0.2 | 5 |
| 1.37.1 | 1 |
| **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 JE2 Jumbo ARM

102.340



| | | 11:14 AM | Wholesale Rate | es effective until | 3:30 pm PDT (I | n an occurren | ce of a Price (| Change, Notification | n will be sent) |
|---|----------------------------------|-------------------------|-------------------------|--------------------|----------------|----------------------|------------------------|----------------------|--------------------|
| | | | F | Ruby Jum | bo Expre | ess JE5 I | Fixed Ad | justments | |
| | | | | | | | | | |
| imary Purchase | 0.500/ | 50.04.5504 | 55.04.0004 | CLTV 60.01-65% | 65.01-70% | 70.04.7504 | 75.04.0000 | 00.04.050/ | 05.04.0004 |
| redit Score | (1.340) | 50.01-55% (1.340) | 55.01-60% (1.340) | (1.115) | (0.840) | 70.01-75% (0.515) | 75.01-80% 0.010 | 80.01-85% 3.160 | 85.01-90% 4.460 |
| 800+ 780-799 | (1.190) | (1.190) | (1.190) | (0.965) | (0.740) | (0.365) | 0.010 | 3.660 | 5.210 |
| 760-779 | (1.190) | (1.190) | (1.190) | (0.965) | (0.740) | (0.365) | 0.310 | 3.660 | 5.210 |
| 740-759 | (1.140) | (1.140) | (1.140) | (0.915) | (0.590) | (0.215) | 0.660 | 4.160 | 5.760 |
| 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 |
| 680-699 660-679 | 0.910 1.410 | 0.910 1.410 | 0.910 1.410 | 1.285 1.785 | 1.660 2.160 | 2.285 3.035 | 3.160 4.410 | 6.410 N/A | N/A N/A |
| imary No Cash-out Refi | 1.410 | 1.410 | 1.410 | 1.703 | CLTV | 0.000 | 4.410 | 1975 | IVA |
| redit 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+ | (0.840) | (0.840) | (0.840) | (0.740) | (0.590) | (0.390) | 0.010 | 3.160 | N/A |
| 780-799 | (0.690) | (0.690) | (0.690) | (0.590) | (0.490) | (0.240) | 0.310 | 3.660 | N/A |
| 760-779 | (0.690) | (0.690) | (0.690) | (0.590) | (0.490) | (0.240) | 0.310 | 3.660 | N/A |
| 740-759 | (0.640) | (0.640) | (0.640) | (0.540) | (0.340) | (0.090) | 0.660 | 4.160 | N/A |
| 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 |
| imary Cash-out Refi edit 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% |
| edit Score 800+ | (0.465) | (0.465) | (0.465) | (0.240) | 0.160 | 0.610 | 1.260 | 80.01-85% N/A | 85.01-90% N/A |
| 780-799 | (0.465) | (0.465) | (0.465) | (0.090) | 0.160 | 0.760 | 1.560 | N/A | N/A |
| 760-779 | (0.315) | (0.315) | (0.315) | (0.090) | 0.260 | 0.760 | 1.560 | N/A | N/A |
| 740-759 | (0.265) | (0.265) | (0.265) | (0.040) | 0.410 | 0.910 | 1.910 | N/A | N/A |
| 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 |
| cond Home Purchase | | | | | CLTV | | | | |
| redit 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) | (0.865) | (0.465) | (0.015) | 0.760 | N/A | N/A |
| 780-799 760-779 | (1.065) (1.065) | (1.065) (1.065) | (1.065) (1.065) | (0.715) | (0.365) | 0.135 0.135 | 1.060 1.060 | N/A N/A | N/A N/A |
| 740-759 | (1.005) | (1.015) | (1.015) | (0.715) | (0.215) | 0.135 | 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 |
| cond Home No Cash-out Refi | | | | | CLTV | | | | |
| edit 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+ 780-799 | (0.715) | (0.715) | (0.715) | (0.490) | (0.215) | 0.110 | 0.760 1.060 | N/A N/A | 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 |
| cond Home Cash-out Refi | | | | | CLTV | | | | |
| edit 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) | 0.010 | 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 | N/A |
| 720-739 700-719 | 0.010 0.710 | 0.010 0.710 | 0.010 0.710 | 0.360 1.060 | 0.935 1.635 | 1.760 2.260 | N/A N/A | N/A N/A | N/A N/A |
| on-Owner Purchase | 0.710 | 0.710 | 0.710 | 1.000 | CLTV | 2.200 | IN/A | 19/75 | IWA |
| edit 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) | 0.385 | 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 |
| n-Owner No Cash-out Refi edit 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% |
| edit Score 800+ | 0.410 | 0.410 | 0.410 | 0.760 | 1.410 | 2.110 | 75.01-80% 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 |
| | 0.610 | 0.610 | 0.610 | 0.960 | 1.660 | 2.410 | N/A | N/A | N/A |
| 740-759 | 0.760 | 0.760 | 0.760 | 1.110 | 1.810 | 2.760 | N/A | N/A | N/A |
| 720-739 | 1.460 | 1.460 | 1.460 | 1.810 | 2.510 | 3.260 | N/A | N/A | N/A |
| 720-739 700-719 | | | | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 720-739 700-719 n-Owner Cash-out Refi | | 50.04.550 | | | 00.01-70% | 70.01-75% | 75.01-80% | 00.01-85% | 65.01-90% |
| 720-739 700-719 in-Owner Cash-out Refi edit Score | 0-50% | 50.01-55% | 55.01-60% | | NI/A | NI/A | NI/A | N/A | N/A |
| 720-739 700-719 on-Owner Cash-out Refi redit Score 8004 | 0-50% 0.785 | 0.785 | 0.785 | N/A | N/A N/A | N/A N/A | N/A N/A | N/A N/A | N/A N/A |
| 720-739 700-719 on-Owner Cash-out Reft edit Score 800+ 780-789 | 0.50% 0.785 0.935 | 0.785 0.935 | 0.785 0.935 | N/A N/A | N/A | N/A | N/A | N/A | N/A |
| 720-739 700-719 on-Owner Cash-out Refi redit Score 8004 780-789 760-779 | 0.50% 0.785 0.935 0.935 | 0.785 0.935 0.935 | 0.785 0.935 0.935 | N/A N/A N/A | N/A N/A | N/A N/A | N/A N/A | | |
| 720-739 700-719 on-Owner Cash-out Refl redit Score 800+ 780-789 | 0.50% 0.785 0.935 | 0.785 0.935 | 0.785 0.935 | N/A N/A | N/A | N/A | N/A | N/A N/A | N/A N/A |

| Applies to ALL Ruby JE5 Loan | 6. |
|------------------------------|--------|
| *Condo w/LTV >.01-60% | |
| Odildo II/21 V 2:01 0070 | -0.050 |
| *Condo w/LTV >65-70% | |
| | 0.100 |
| *Condo w/LTV >70-75% | |
| 40 1 4774 75 0004 | 0.200 |
| *Condo w/LTV >75-80% | 0.300 |
| *Condo w/LTV >80-85% | 0.500 |
| | 0.500 |
| *2-4 Units w/LTV >60-65% | |
| | 0.050 |
| *2-4 Units w/LTV >65-70% | |
| | 0.100 |
| *2-4 Units w/LTV >70-75% | 0.250 |
| *2-4 Units w/LTV >75-80% | 0.250 |
| 2-4 Offits W/ETV >13-60% | 0.500 |
| *Self Employed w/LTV .01-60% | 0.500 |
| | -0.050 |
| *Self Employed w/LTV >65-70% | |
| | 0.050 |
| *Self Employed w/LTV >70-75% | |
| | 0.100 |
| *Self Employed w/LTV >75-80% | |
| *C-K E | 0.150 |
| *Self Employed w/LTV >80-85% | 0.200 |
| *Self Employed w/LTV >85-90% | 5.200 |
| | 0.250 |
| | 2.200 |

**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

Frogram Notes
45 Day Pricing (Adjust 30 Day Pricing)
0.25
46 Ximum Robate/Frice Cap
(Price cap is after all LLPAs but before
Lender Paid Comp)
Ruby JE5 Jumbo Fixed
102,940

| | | | - 1 | taby odin | DO EXPIC | 00 010 | I IAGU AU | justments | |
|---|---|--|--|---|--|---|---|--|--|
| Primary 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 |
| Steatt Score 800 | | (0.090) | (0.090) | 0.035 | 0.160 | 0.160 | 0.160 | 2.910 | 3.910 |
| 780-79 | | (0.090) | (0.090) | 0.035 | 0.160 | 0.160 | 0.160 | 2.910 | 3.910 |
| 760-77 | | (0.090) | (0.090) | 0.035 | 0.160 | 0.285 | 0.285 | 2.910 | 3.910 |
| 740-75 | | 0.035 | 0.035 | 0.160 | 0.285 | 0.410 | 0.535 | 3.160 | 4.160 |
| 720-73 | | 0.160 | 0.160 | 0.160 | 0.410 | 0.660 | 0.785 | N/A | N/A |
| 700-71 | 0.160 | 0.160 | 0.160 | 0.285 | 0.535 | 1.035 | 1.410 | N/A | N/A |
| rimary No Cash-out Refi | | | | | CLTV | | | | |
| redit 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 |
| 780-79 | (0.090) | (0.090) | (0.090) | 0.035 | 0.285 | 0.410 | 0.535 | N/A | N/A |
| 760-77 | (0.090) | (0.090) | (0.090) | 0.160 | 0.410 | 0.535 | 0.660 | N/A | N/A |
| 740-75 | 0.160 | 0.160 | 0.160 | 0.410 | 0.535 | 0.660 | 1.035 | N/A | N/A |
| 720-73 | 0.410 | 0.410 | 0.410 | 0.410 | 0.660 | 1.035 | 1.410 | N/A | N/A |
| 700-71 | 0.410 | 0.410 | 0.410 | 0.535 | 0.910 | 1.535 | 2.160 | N/A | N/A |
| rimary Cash-out Refi | | | | | CLTV | | | | |
| redit 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 |
| 780-79 | | 0.035 | 0.035 | 0.410 | 0.535 | 0.535 | N/A | N/A | N/A |
| 760-77 | | 0.285 | 0.285 | 0.410 | 0.660 | 0.910 | N/A | N/A | N/A |
| 740-75 | | 0.410 | 0.410 | 0.660 | 0.785 | 1.160 | N/A | N/A | N/A |
| 720-73 | | 0.535 | 0.535 | 0.785 | 1.160 | 1.535 | N/A | N/A | N/A |
| 700-71 | | 0.660 | 0.660 | 0.910 | 1.410 | 2.035 | N/A | N/A | N/A |
| econd Home Purchase | 2.000 | 2.300 | 2.300 | | CLTV | 500 | | | |
| redit 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 | 0-5070 | 0.285 | 0.285 | 0.410 | 0.535 | 0.660 | 0.910 | N/A | N/A |
| 780-79 | | 0.285 | 0.285 | 0.410 | 0.535 | 0.660 | 0.910 | N/A | N/A |
| 760-77 | | 0.285 | 0.285 | 0.410 | 0.535 | 0.785 | 1.035 | N/A | N/A |
| 740-75 | 0.410 | 0.410 | 0.410 | 0.535 | 0.660 | 0.910 | 1.285 | N/A | N/A |
| 720-73 | | 0.535 | 0.535 | 0.535 | 0.785 | 1.160 | 1.535 | N/A | N/A |
| 700-71 | 0.535 | 0.535 | 0.535 | 0.660 | 0.910 | 1.535 | 2.160 | N/A | N/A |
| scond Home No Cash-out Refi | | | | | CLTV | | | | |
| redit 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 | 0.410 | 0.660 | 0.910 | 1.285 | N/A | N/A |
| 780-79 | | 0.285 | 0.285 | 0.410 | 0.660 | 0.910 | 1.285 | N/A | N/A |
| 760-77 | | 0.285 | 0.285 | 0.535 | 0.785 | 1.035 | 1.410 | N/A | N/A |
| 740-75 | | 0.535 | 0.535 | 0.785 | 0.910 | 1.160 | 1.785 | N/A | N/A |
| 720-73 | | 0.785 | 0.785 | 0.785 | 1.035 | 1.535 | 2.160 | N/A | N/A |
| 700-71 | 0.785 | 0.785 | 0.785 | 0.910 | 1.285 | 2.035 | 2.910 | N/A | N/A |
| cond Home Cash-out Refi | | | | | CLTV | | | | |
| redit 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 |
| 780-79 | 0.410 | 0.410 | 0.410 | 0.785 | 0.910 | 1.035 | N/A | N/A | N/A |
| 760-77 | 0.660 | 0.660 | 0.660 | 0.785 | 1.035 | 1.410 | N/A | N/A | N/A |
| 740-75 | 0.785 | 0.785 | 0.785 | 1.035 | 1.160 | 1.660 | N/A | N/A | N/A |
| | 0.910 | 0.910 | 0.910 | 1.160 | | 2.035 | N/A | N/A | N/A |
| 720-73 | 0.910 | 0.510 | | 1.100 | 1.535 | 2.035 | | | N/A |
| 720-73 700-71 | | 1.035 | 1.035 | 1.285 | 1.535 | 2.535 | N/A | N/A | IN/A |
| 700-71 | | 1.035 | 1.035 | | 1.785 CLTV | 2.535 | | | |
| 700-71: on-Owner Purchase | | | | | 1.785 | | N/A 75.01-80% | N/A 80.01-85% | 85.01-90° |
| 700-71 | 1.035 | 1.035 | 1.035 | 1.285 | 1.785 CLTV | 2.535 | | | |
| 700-71 on-Owner Purchase redit Score | 0 1.035 0-50% 0.660 | 1.035 50.01-55% | 1.035 55.01-60% | 1.285 60.01-65% | 1.785 CLTV 65.01-70% | 2.535 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90° |
| 700-71 on-Owner Purchase redit Score | 0-50% 0.660 0.660 | 1.035 50.01-55% 0.660 | 1.035 55.01-60% 0.660 | 1.285 60.01-65% 0.785 | 1.785 CLTV 65.01-70% 0.910 | 2.535 70.01-75% 1.160 | 75.01-80% 1.660 | 80.01-85% N/A | 85.01-90° N/A |
| 700-71: n-Owner Purchase edit Score 800 780-79 | 0.50% 0.660 0.660 0.660 | 1.035 50.01-55% 0.660 0.660 0.660 | 1.035 55.01-60% 0.660 0.660 0.660 | 1.285 60.01-65% 0.785 0.785 0.785 | 1.785 CLTV 65.01-70% 0.910 0.910 | 2.535 70.01-75% 1.160 1.160 1.285 | 75.01-80% 1.660 1.660 1.785 | 80.01-85% N/A N/A | 85.01-90 N/A N/A |
| 700-71 in-Owner Furchase edit Score 800 780-79 760-77 | 0.50% 0.660 0.660 0.660 0.785 | 1.035 50.01-55% 0.660 0.660 | 1.035 55.01-60% 0.660 0.660 | 1.285 60.01-65% 0.785 0.785 | 1.785 CLTV 65.01-70% 0.910 0.910 0.910 | 2.535 70.01-75% 1.160 1.160 | 75.01-80% 1.660 1.660 | 80.01-85% N/A N/A N/A | 85.01-90° N/A N/A N/A |
| 700-71 an-Owner Purchase edit Score 800 789-79 700-77 740-76 720-73 | 0.50% 0.660 0.660 0.660 0.785 0.910 | 1.035 50.01-55% 0.660 0.660 0.660 0.785 0.910 | 1.035 55.01-60% 0.660 0.660 0.660 0.785 0.910 | 1.285 60.01-65% 0.785 0.785 0.785 0.910 0.910 | 1.785 CLTV 65.01-70% 0.910 0.910 0.910 1.035 1.160 | 2.535 70.01-75% 1.160 1.160 1.285 1.410 1.660 | 75.01-80% 1.660 1.660 1.785 2.035 2.285 | 80.01-85% N/A N/A N/A N/A N/A | 85.01-90* N/A N/A N/A N/A N/A |
| 700-71 n-Owner Furchase edit Score 800 780-77 760-77 740-75 770-73 700-71 | 0.50% 0.660 0.660 0.660 0.785 0.910 | 1.035 50.01-55% 0.660 0.660 0.660 0.785 | 1.035 55.01-60% 0.660 0.660 0.660 0.785 | 1.285 60.01-65% 0.785 0.785 0.785 0.910 | 1.785 CLTV 65.01-70% 0.910 0.910 0.910 1.035 | 2.535 70.01-75% 1.160 1.160 1.285 1.410 | 75.01-80% 1.660 1.660 1.785 2.035 | 80.01-85% N/A N/A N/A N/A | 85.01-90° N/A N/A N/A N/A |
| 700-71 an-Owner Purciase edit Score 800 780-79 780-77 740-78 780-78 on-Owner No Cash-out Rail | 0.50% 0.660 0.660 0.660 0.785 0.910 | 1.035 50.01-55% 0.660 0.660 0.660 0.785 0.910 | 1.035 55.01-60% 0.660 0.660 0.660 0.785 0.910 | 1.285 60.01-65% 0.785 0.785 0.785 0.910 0.910 | 1.785 CLTV 65.01-70% 0.910 0.910 0.910 1.035 1.160 1.285 | 2.535 70.01-75% 1.160 1.160 1.285 1.410 1.660 | 75.01-80% 1.660 1.660 1.785 2.035 2.285 | 80.01-85% N/A N/A N/A N/A N/A | 85.01-90* N/A N/A N/A N/A N/A |
| 700-71 In Owner Parchase edit Score 800 700-77 700-77 740-76 770-73 In Owner No Cash-our Reli | 1.035 0.50% 0.660 0.660 0.660 0.785 0.910 0.910 | 1.035 50.01-55% 0.660 0.660 0.785 0.910 0.910 50.01-55% | 1.035 55.01-60% 0.660 0.660 0.785 0.910 0.910 55.01-60% | 1.285 0.01-85% 0.785 0.785 0.785 0.910 0.910 1.035 | 1.785 CLTV 65.01-70% 0.910 0.910 1.035 1.160 1.285 CLTV 65.01-70% | 70.01-75% 1.160 1.160 1.285 1.410 1.660 2.035 | 75.01-80% 1.660 1.660 1.785 2.035 2.285 2.960 | 80.01-85% N/A N/A N/A N/A N/A N/A N/A | 85.01-90' N/A N/A N/A N/A N/A N/A |
| 700-71 cn-Owner Purclase redif Score 800 700-72 700-77 740-76 720-73 720-73 rediff Score 800 800 | 1.035 0.660 0.660 0.660 0.785 0.910 0.910 0.50% 0.660 | 1.035 50.01-55% 0.660 0.660 0.785 0.910 0.910 50.01-55% 0.660 | 1.035 55.01-60% 0.660 0.660 0.785 0.910 0.910 55.01-60% 0.660 | 1.285 60.01-65% 0.785 0.785 0.785 0.910 0.910 1.035 60.01-65% 0.785 | 1.785 CLTV 65.01-70% 0.910 0.910 0.910 1.035 1.160 1.285 CLTV 65.01-70% 1.035 | 2.535 70.01-75% 1.160 1.160 1.285 1.410 1.660 2.035 70.01-75% 1.410 | 75.01-30% 1.660 1.660 1.785 2.035 2.285 2.960 75.01-80% 2.035 | 80.01-85% N/A N/A N/A N/A N/A N/A | 85.01-90° N/A N/A N/A N/A N/A N/A |
| 700-71 on-Owner Purchase redit Score 800 780-77 760-77 740-78 740-78 740-78 740-78 740-78 740-78 740-78 740-78 740-78 740-78 740-78 740-78 740-78 | 0.50% 0.660 0.660 0.660 0.785 0.910 0.910 0.660 0.660 | 1.035 50.01-55% 0.660 0.660 0.785 0.910 0.910 50.01-55% 0.660 0.660 | 1.035 55.01-60% 0.660 0.660 0.785 0.910 0.910 55.01-60% 0.660 0.660 | 1.285 60.01-85% 0.785 0.785 0.910 0.910 1.035 60.01-85% 0.785 0.785 | 1.785 CLTV 65.01-70% 0.910 0.910 1.035 1.160 1.285 CLTV 65.01-70% 1.035 1.035 | 2.535 70.01-75% 1.160 1.285 1.410 1.660 2.035 70.01-75% 1.410 1.410 | 75.01-30% 1.660 1.660 1.785 2.035 2.285 2.960 75.01-80% 2.035 2.035 | 90.01935% N/A N/A N/A N/A N/A N/A N/A N/A | 85.01:90° N/A N/A N/A N/A N/A N/A N/A N/A |
| 700-71 on Owner Purchase redit Score 800 700-72 700-77 740-76 720-72 700-71 on Owner No Cash-our Refi redit Score 800 780-72 780-77 780-79 | 1.035 0.50% 0.660 0.660 0.660 0.785 0.910 0.910 0.50% 0.660 0.660 0.660 | 1.035 50.01-55% 0.660 0.660 0.785 0.910 0.910 50.01-55% 0.660 0.660 | 1.035 55.01-60% 0.660 0.660 0.785 0.910 0.910 55.01-60% 0.660 0.660 | 1.285 0.01-55% 0.785 0.785 0.910 0.910 1.035 60.01-35% 0.785 0.785 0.785 0.910 | 1.785 CLTV 65.01-70% 0.910 0.910 1.035 1.160 1.285 CLTV 65.01-70% 1.035 1.035 1.035 1.160 | 2.535 70.01-75% 1.160 1.285 1.410 1.660 2.035 70.01-75% 1.410 1.410 1.535 | 75.01-30% 1.660 1.660 1.785 2.035 2.285 2.960 75.01-30% 2.035 2.035 2.210 | 80.01-85% N/A N/A N/A N/A N/A N/A N/A N/A N/A | 85.01-90 N/A N/A N/A N/A N/A N/A 85.01-90 N/A N/A |
| 700-71 on-Owner Purchase relait Score 800 780-77 760-77 740-78 720-73 on-Owner No Cash-out Refi redit Score 800 700-77 700-77 | 1.035 0.50% 0.660 0.660 0.660 0.785 0.910 0.910 0.660 0.660 0.660 0.660 0.660 0.910 | 1.035 50.01-55% 0.660 0.660 0.785 0.910 0.910 50.01-55% 0.660 0.660 | 1.035 55.01-60% 0.660 0.660 0.785 0.910 0.910 55.01-60% 0.660 0.660 | 1.285 60.01-85% 0.785 0.785 0.910 0.910 1.035 60.01-85% 0.785 0.785 | 1.785 CLTV 65.01-70% 0.910 0.910 1.035 1.160 1.285 CLTV 65.01-70% 1.035 1.035 | 2.535 70.01-75% 1.160 1.285 1.410 1.660 2.035 70.01-75% 1.410 1.410 | 75.01-30% 1.660 1.660 1.785 2.035 2.285 2.960 75.01-80% 2.035 2.035 | 90.01935% N/A N/A N/A N/A N/A N/A N/A N/A | 85.01:90° N/A N/A N/A N/A N/A N/A N/A N/A |

| Applies to ALL Ruby JE6 Loans *Condo w/LTV >.01-60% | S: |
|---|--------|
| Condo W/LTV >.01-60% | 0.125 |
| *Condo w/LTV >60-75% | 0.250 |
| *Condo w/LTV >75-80% | |
| *Condo w/LTV >80-90% | 0.375 |
| *2 Units w/LTV >.01-60% | 0.500 |
| | 1.250 |
| *2 Units w/LTV >60-65% | 1.625 |
| *2 Units w/LTV >65-70% | 1.023 |
| *Loan Amt <=\$1.5MM w/LTV >65-80 | 2.000 |
| | -0.125 |
| *Loan Amt >\$2.5MM-\$3MM | 0.750 |
| *DTI >40-45% w/LTV .01-70% | |
| *DTI >40-45% w/LTV >70-80% | 0.125 |
| | 0.250 |
| *DTI >40-43% w/LTV >80-85% | 0.250 |
| *DTI >40-43% w/LTV >85-90% | |
| *DTI >43.01-45% w/LTV >80-85% | 0.375 |
| *DTI >43.01-45% w/LTV >85-90% | 0.375 |
| | 0.500 |
| *Self Employed w/LTV .01-60% | 0.125 |
| *Self Employed w/LTV >60-75% | |
| *Self Employed w/LTV >75-80% | 0.250 |
| *C-15 F | 0.375 |
| *Self Employed w/LTV >80-85% | 0.500 |
| *Self Employed w/LTV >85-90% | 0.00= |
| | 0.625 |

**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 Robate/Price Cap

(Price cap is after all LLPAs but before Lender Paid Comp)

*Ruby JE6 Jumbo Fixed

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Rate Sheet: WHLS-1000



7 500%

(0.875)

7 500%

(0.875)

5.00 Margin, 2/1/6 Caps

(0.725)

7 500%

(0.875)

5.00 Margin, 5/1/6 Caps

(0.725)

RATE SHEET AND PROGRAM GUIDE

Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Cha EXPANDED ACCESS PRIME CONNECT/EXPANDED ACCESS FLEX CONNECT PRIME **EXPANDED ACCESS ASSET CONNECT PRIME** 30 Yr Fixed/40 Yr IO/30 10.125% (4.875) (4.675) 10.125% (4.875) (4.675) 10.125% (4.875) (4.675) (4.550)10.000% (4.750)(4.550)10.000% (4.750)10.000% (4.750)(4.550)(4.425) (4.425)9.750% (4.500)(4.300)9.750% (4.500)(4.300)9.750% (4.500)(4.300)(4.175) 9.625% (4.375) (4.175) 9.625% (4.375) (4.375) (4.175) 9.625% (4.250) 9.500% (4.250)(4.050)9.500% (4.250)(4.050)9.500% (4.050)(4.125) 9.375% (4.125)(3.925)9.375% (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% (3.550) 9.125% (3.750)(3.550)(3.750)9.125% (3.750)(3.550)(3.300) (3.500) (3.300) 9.000% 9.000% (3.500) (3.500)(3.300)8.875% (3.250)(3.050)8.875% (3.250)(3.050)8.875% (3.250)(3.050)(3.000) 8.750% 8.750% (2.800)8.750% (3.000)(2.800)(3.000)(2.800)(2.750) (2.750) 8.625% (2.750) (2.550) 8.625% (2.550)8.625% (2.550)(2.500) (2.300)(2.500)(2.300)8.500% 8.500% 8.500% (2.500)(2.300)(2.250) (2.250) 8.375% (2.250) (2.050)8.375% (2.050) 8.375% (2.050) (1.800) 8.250% (2.000)(1.800)8.250% (2.000)8.250% (2.000)(1.800)8.125% (1.750) (1.750) (1.550) (1.750) (1.300) 8 000% 8 000% (1.500)(1.300)8 000% (1.500)(1.500)(1.300)(1.050) (1.050) 7.875% (1.250) (1.050)7.875% (1.250)(1.250) (0.800) 7 750% (1.000) (0.800) 7 750% (1.000) (0.800)7 750% (1.000) 7.625% 7.625% 7.625% (0.750)(0.550)(0.750)(0.550)(0.750)(0.550)(0.500) 7.500% (0.500) (0.500) (0.300) (0.300)7.500% 4.00 Margin, 2/1/5 Caps 4.00 Margin, 5/1/5 Caps EXPANDED ACCESS PLUS CONNECT/EXPANDED ACCESS FLEX CONNECT PLUS 11.500% 11 500% (4.625) (4.475) 11 500% (4.875) (4.725) (4.875) (4.725) 11.375% 11.375% (4.500) (4.350)(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% (4.350)11.125% (4.500)(4.500)(4.350)(4.125) (3.975) 11.000% (4.375) (4.225) 11.000% (4.375) (4.225) 11.000% (3.850) (3.725) 10.875% (4.000)10.875% (4.250)(4.100)10.875% (4.250)(4.100)(4.125) (3.875) (3.975) (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% (3.750) 10.375% (3.500)(3.350)(3.750)(3.600)10.375% (3.600)10.250% (3.375)(3.225)10.250% (3.625)(3.475)10.250% (3.625)(3.475)(2.975) (2.725) (3.125) (2.875) (3.125)(2.975)10.000% 10.000% 10.000% (2.875) (2.625) (2.475) 9.875% (2.725) 9.875% (2.875) (2.725) (2.375) (2.125) (2.225) (1.975) (2.475) (2.225) 9.750% 9.625% (2.475) 9.750% 9.750% (2.625)(2.625)9.625% 9.625% (2.375) (2.375) (1.725) (1.475) (2.125) (1.875) (1.975) (1.725) 9.500% (1.875)9.500% 9.500% (2.125)(1.975)9.375% 9.375% (1.375)9.250% (1.225)9.250% (1.625)(1.475)9.250% (1.625)(1.475)(1.375) (1.125) (1.225) (0.975) (1.125) (0.875) (1.225) (0.975) 9.125% 9.000% (1.375) (1.125) 9.000% (0.725)9.000% 8.875% (0.875) 8.875% (0.625)(0.475)(0.875) (0.725) (0.725) 4.00 Margin, 5/1/5 Caps 4.00 Margin, 2/1/5 Caps **INVESTOR SOLUTION** (6.250) (6.125) 10.125% (6.050) 10.125% (6.250) (6.050) 10.125% (6.250) (6.050) (6.125) (6.125) 10.000% (5.925)10.000% (5.925)10.000% (5.925)(5.675) (5.875) (5.875) (5.675) 9.875% (5.875) (5.675)(5.425) (5.175) (5.625) (5.375) (5.425) (5.175) (5.425) (5.175) 9.750% (5.625)9.750% 9.750% (5.625)(5.375) 9.625% (5.375) 9.625% (5.125) 9 500% (5.125) (4.925) 9.500% (5.125) (4.925)9.500% (4.925)(4.875) 9.375% 9.375% 9.375% (4.675)(4.875)(4.675)(4.675)(4.875)9 250% (4.625) (4.425) 9.250% (4.625) (4.425)9.250% (4.625) (4.425) (4.375)(4.375)9.125% 9.125% (4.175)9.125% (4.175)(4.375)(4.175)(4.125) (3.925) (4.125) (3.925) 9.000% (3.925) (3.675) (3.300) (3.675) 8.875% (3.875)8.875% (3.875)(3.675)8.875% (3.875)(3.500) (3.500)(3.500)(3.300)(2.925) (2.550) (2.175) (1.800) (2.925) (2.550) (2.175) (1.800) (3.125) (2.750) (3.125) (2.750) 8.625% 8.500% (3.125) (2.750) (2.925) (2.550) 8.625% 8.625% (2.375) (2.175) 8.375% 8.375% (2.375)8.375% (2.375)(2.000) (2.000) 125% (1.625) (1.425) 5.00 Margin, 2/1/6 Caps (1.425) 8.125% (1.625)(1.425)8.125% 8.125% (1.625) 5.00 Margin, 5/1/6 Caps (1.050) 8.000% (1.250) **INVESTOR SOLUTION PREMIER** d/40 Yr IC 30 Yr IO (3.850) 9.500% (4.000) (3.850)9.500% (4.000)9.500% (4.000) (3.850) (3.875) (3.875) 9.250% (3.750)(3.600) 9.250% (3.750)(3.600)9.250% (3.750)(3.600)(3.625)(3.475) (3.475) (3.350) (3.225) (3.350) (3.225) (3.350) (3.225) 9.000% (3.500) 9.000% 3.500 9.000% (3.500) 8.875% (3.375)(3.375) (3.250) (3.125) (3.100) (2.975) (3.100) (2.975) (3.100) (2.975) 8 750% 8 750% (3.250)8 750% (3.250)(3.125) (2.850) (2.725) (2.475) (2.225) (2.850) (2.725) (2.475) (2.225) (3.000) (2.875) (3.000) (2.875) (2.850) (2.725) (2.475) 8.500% 8.500% (3.000) 8.500% (2.625)8.250% 8.250% (2.625)8.250% (2.625)(2.375) (2.375) (2.225) (2.375)8.000% (2.125)(1.975)8.000% (2.125)(1.975)8.000% (2.125)(1.975)7.875% 7.750% 7.625% 7.875% (1.875) (1.725)(1.625) (1.250) (1.475) (1.100) (1.625) (1.475) (1.100) (1.625) 7.750% 7.750% (1.475)

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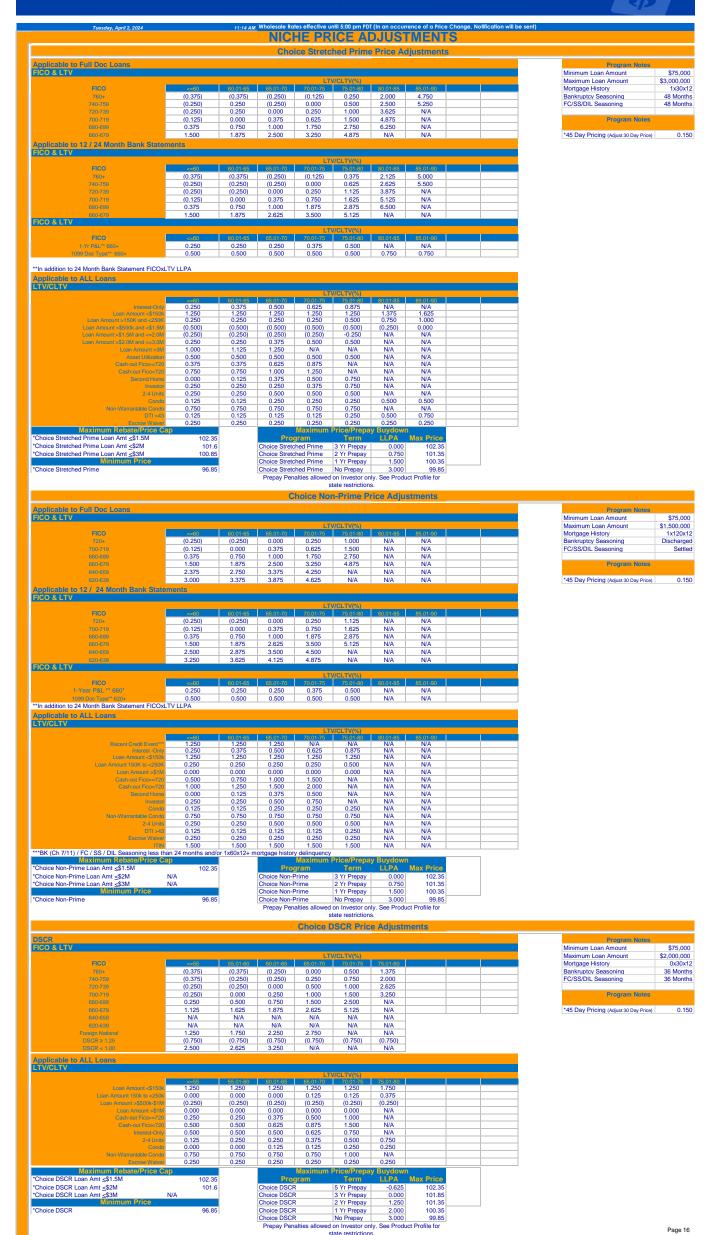






| | | | Wholesale Re | tos offoc | tivo until 5:00 |) pm PDT (In an occı | urrance of a Price | Change Not | ification will | be cent) |
|------------------|--------------------|--------------------|--------------|--------------------|--------------------|----------------------|--------------------|-------------|----------------|----------|
| Tuesday, April | 2, 2024 | 11:14 AM | | | | TCHED PRIMI | | Change, Nor | incation will | be senry |
| | | | | | _ • | I GHED PRIMI | | | | |
| Rate | 7 Fixed/40 15 | Yr IO 30 | 5/6 SOFR ARN | 1 & 5/6 S0 15 | OFR IO ARM 30 | | | | | |
| 9.375% | (4.525) | (4.375) | | (4.650) | (4.500) | | | | | |
| 9.250% | (4.275) | (4.125) | | (4.400) | (4.250) | | | | | |
| 9.125% | (4.025) | (3.875) | 9.125% | (4.150) | (4.000) | | | | | |
| 8.990% | (3.775) | (3.625) | | (3.900) | (3.750) | | | | | |
| 8.875% 8.750% | (3.525) (3.275) | (3.375) (3.125) | | (3.650) (3.400) | (3.500) | | | | | |
| 8.625% | (3.025) | (2.875) | | (3.400) | (3.250) | | | | | |
| 8.500% | (2.775) | (2.625) | | (2.900) | (2.750) | | | | | |
| 8.375% | (2.525) | (2.375) | | (2.650) | (2.500) | | | | | |
| 8.250% | (2.275) | (2.125) | | (2.400) | (2.250) | | | | | |
| 8.125% | (2.025) | (1.875) | | (2.150) | (2.000) | | | | | |
| 7.990% 7.875% | (1.775) (1.525) | (1.625) (1.375) | | (1.900) (1.650) | (1.750) (1.500) | | | | | |
| 7.750% | (1.275) | (1.125) | | (1.400) | (1.250) | | | | | |
| 7.625% | (1.025) | (0.875) | | (1.150) | (1.000) | | | | | |
| 7.500% | (0.775) | (0.625) | 7.500% | (0.900) | (0.750) | | | | | |
| 7.375% | (0.400) | (0.250) | | (0.525) | (0.375) | | | | | |
| 7.250% | 0.075 | 0.225 | | (0.050) | 0.100 | | | | | |
| 7.125% | 0.575 | 0.725 | 7.125% | 0.450 | 0.600 | | | | | |
| | | | 6.00 Mar | gin. 2/1/! | Caps | | | | | |
| | | | 3.00 Wal | | | | | | | 1 |
| | | | | CH | OICE N | ON-PRIME | | | | |
| 30 Yr | r Fixed/40 | Yr IO | 5/6 SOFR ARM | / & 5/6 SC | OFR IO ARM | | | | | |
| Rate | 15 | 30 | Rate | 15 | 30 | | | | | |
| 9.375% | (3.525) | (3.375) | | (3.650) | (3.500) | | | | | |
| 9.250% 9.125% | (3.275) | (3.125) (2.875) | | (3.400) (3.150) | (3.250) | | | | | |
| 8.990% | (2.775) | (2.625) | | (2.900) | (2.750) | | | | | |
| 8.875% | (2.525) | (2.375) | | (2.650) | (2.500) | | | | | |
| 8.750% | (2.275) | (2.125) | | (2.400) | (2.250) | | | | | |
| 8.625% | (2.025) | (1.875) | | (2.150) | (2.000) | | | | | |
| 8.500% | (1.775) | (1.625) | | (1.900) | (1.750) | | | | | |
| 8.375% 8.250% | (1.525) (1.275) | (1.375) (1.125) | | (1.650) (1.400) | (1.500) (1.250) | | | | | |
| 8.125% | (1.025) | (0.875) | | (1.400) (1.150) | (1.000) | | | | | |
| 7.990% | (0.775) | (0.625) | | (0.900) | (0.750) | | | | | |
| 7.875% | (0.525) | (0.375) | | (0.650) | (0.500) | | | | | |
| 7.750% | (0.275) | (0.125) | | (0.400) | (0.250) | | | | | |
| 7.625% 7.500% | (0.025) 0.225 | 0.125 0.375 | | (0.150) 0.100 | 0.000 0.250 | | | | | |
| 7.375% | 0.600 | 0.750 | | 0.475 | 0.625 | | | | | |
| 7.250% | 1.075 | 1.225 | | 0.950 | 1.100 | | | | | |
| 7.125% | 1.575 | 1.725 | 7.125% | 1.450 | 1.600 | | | | | |
| <u> </u> | | | 0.00.14= | ' 0 /4 // | | | | | | |
| | | | 6.00 Mar | gin, 2/1/5 | | | | | | |
| | | | | | CHOICE | DSCR | | | | |
| 30 Yı | Fixed/30 | | 5/6 SOFR ARM | | | | | | | |
| Rate | 15 (F. 005) | 30 | Rate | 15 | 30 | | | | | |
| 9.625% 9.500% | (5.925) | (5.775) | | (5.925) (5.725) | (5.775) (5.575) | | | | | |
| 9.500% | (5.725) (5.525) | (5.575) (5.375) | | (5.725) (5.525) | (5.575) (5.375) | | _ | | | |
| 9.250% | (5.300) | (5.150) | | (5.300) | (5.150) | | | | | |
| 9.125% | (5.050) | (4.900) | | (5.050) | (4.900) | | | | | |
| 8.990% | (4.800) | (4.650) | | (4.800) | (4.650) | | | | | |
| 8.875% | (4.550) | (4.400) | | (4.550) | (4.400) | | | | | |
| 8.750% 8.625% | (4.300) (4.050) | (4.150) | | (4.300) (4.050) | (4.150) | | | | | |
| 8.500% | (3.800) | (3.650) | | (3.800) | (3.650) | | _ | | | |
| 8.375% | (3.550) | (3.400) | | (3.550) | (3.400) | | | | | |
| 8.250% | (3.300) | (3.150) | 8.250% | (3.300) | (3.150) | | | | | |
| 8.125% | (3.050) | (2.900) | | (3.050) | (2.900) | | | | | |
| 7.990% | (2.800) | (2.650) | | (2.800) | (2.650) | | | | | |
| 7.875% 7.750% | (2.550) (2.200) | (2.400) (2.050) | | (2.550) (2.200) | (2.400) (2.050) | | - | | | |
| 7.625% | (1.825) | (1.675) | | (2.200) | (1.675) | | | | | |
| 7.500% | (1.450) | (1.300) | | (1.450) | (1.300) | | | | | |
| 7.375% | (1.075) | (0.925) | 7.375% | (1.075) | (0.925) | | | | | |
| 7.250% | (0.575) | (0.425) | | (0.575) | (0.425) | | | | | |
| 7.125% | (0.075) | 0.075 | 6.00 Mar | gin, 2/1/5 | caps | | | | Page 15 | |







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 Fix | ed/40 Yr IO/3 | 30 Yr IO | 5/6 | SOFR A | RM | | 7/6 | SOFR A | RM |
|-----------|---------------|----------|----------|--------------|---------|-------|------|-------------|---------|
| Rate | 15 | 30 | Rate | 15 | 30 | Rat | e | 15 | 30 |
| 10.625% | (5.912) | (5.662) | 10.625% | (5.912) | (5.662) | 10.62 | 5% | (5.912) | (5.662) |
| 10.500% | (5.725) | (5.475) | 10.500% | (5.725) | (5.475) | 10.50 | 0% | (5.725) | (5.475) |
| 10.375% | (5.537) | (5.287) | 10.375% | (5.537) | (5.287) | 10.37 | 5% | (5.537) | (5.287) |
| 10.250% | (5.350) | (5.100) | 10.250% | (5.350) | (5.100) | 10.25 | 0% | (5.350) | (5.100) |
| 10.125% | (5.162) | (4.912) | 10.125% | (5.162) | (4.912) | 10.12 | 5% | (5.162) | (4.912) |
| 10.000% | (4.975) | (4.725) | 10.000% | (4.975) | (4.725) | 10.00 | 0% | (4.975) | (4.725) |
| 9.875% | (4.787) | (4.537) | 9.875% | (4.787) | (4.537) | 9.87 | 5% | (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) | 9.62 | 5% | (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) | 9.37 | 5% | (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) | 9.12 | 5% | (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) | 8.87 | 5% | (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) | 8.62 | 5% | (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) | 8.37 | 5% | (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) | 8.12 | 5% | (1.225) | (0.975) |
| 8.000% | (0.850) | (0.600) | 8.000% | (0.850) | (0.600) | 8.000 |)% | (0.850) | (0.600) |
| | | | 4.00 M | largin, 2/1/ | 5 Caps | 4. | 00 M | argin, 5/1/ | 5 Caps |
| | | | 10.13.41 | -00 | COLUTI | ONE | | | |

INVESTOR SOLUTION DSCR ELITE

| 30 Yr Fix | ed/40 Yr IO/3 | 30 Yr IO | 5/6 | SOFR A | RM | 7/6 | SOFR A | RM | | |
|-----------|---------------|----------|---------|---------------|---------|---------|---------------|---------|--|--|
| 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 M | largin, 2/1/0 | 6 Caps | 5.00 N | 1argin, 5/1/0 | 6 Caps | | |

Rate Sheet: WHLS-1000



11:14 AM W olesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Chr NICHE PRICE ADJUSTMENTS **Expanded Access Elite Prime Connect Price Adjustments** Minimum Loan Amount
Maximum Loan Amount
Housing Event
BK \$125k \$3mm 4+ Years 4+ Years 0x30x12 FICO & LTV FICO (1.125) (1.000) (0.750) (0.375) 0.500 Mtg History * 45 Day Pricing (Adjust 30 Day Pricing Applicable to ALL Loans Price Incentive
12 Mos Bit Stint
24 Mos Bit Stint
24 Mos Bit Stint
Control Victimance
56 8 76 8RM
1,501.2 Own
->2mm Loan Amt
Interest Only
Second Home
Investment/lon-Owner Occ (SYr PPP)
DTI >50%
Warrantable Condo
Yarrantable Condo
Marrantable Con 0.125 0.250 0.750 0.375 0.125 0.250 0.750 0.375 0.125 0.250 0.750 0.500 0.375 0.500 1.000 0.500 Maximum Rebate/Price Cap
*Expanded Access Elite Prime w/3+ Yr PPF *5 Yr Prepay Penalty
*4 Yr Prepay Penalty
*3 Yr Prepay Penalty
*2 Yr Prepay Penalty
*1 Yr Prepay Penalty
*1 Yr Prepay Penalty
**NO PPP
**Millowed in the following states: AK *Expanded Access Elite Prime w/2 Yr PPP:
*Expanded Access Elite Prime w/1 Yr PPP:
*Expanded Access Elite Prime w/No PPP: 101.350 -0.125 100.350 0.000 100.350 0.625 0.750 Investor Solution DSCR Elite Price Adjustments Applicable to ALL Loans Minimum Loan Amount Maximum Loan Amount Housing Event BK Mtg History \$100k \$2mm 4+ Years 4+ Years 0x30x12 (0.875) (0.750) (0.500) 0.000 0.375 (1.000) (0.875) (0.625) (0.250) 0.250 (0.250) (0.125) (0.000 0.250 1.000 (1.375) (1.250) (1.125) (0.750) (0.250) (1.250) (1.125) (1.000) (0.625) 0.000 * 45 Day Pricing (Adjust 30 Day Pricing Applicable to ALL Loans 60.01-68 (0.625) 0.250 (0.500) 1.000 0.250 0.000 1.000 (0.250) 0.375 65.01-70 (0.625) 0.375 (0.500) 1.500 0.250 0.250 0.250 1.000 (0.250) 0.375 (0.625) 0.000 (0.500) 0.750 0.000 0.000 1.000 (0.250) 0.375 (0.625) 0.750 (0.500) (0.625) 0.000 (0.500) 0.500 0.000 0.000 1.000 (0.250) 0.375 (0.625) 0.000 (0.500) 0.500 0.000 0.000 1.000 (0.250) 0.375 2.000 0.250 0.500 0.500 *5 Yr Prepay Penalty
*4 Yr Prepay Penalty
*3 Yr Prepay Penalty
*2 Yr Prepay Penalty
*1 Yr Prepay Penalty
**NO PPP

**Allowed in the following states: At -1.000 -0.125 0.000 0.375 0.750 (0.250) 0.375 6 Montis intered PPP.

Maximum Rebate/Price Cap.

*Investor Solution DSCR Elite w/3 + Yr PPP:

*Investor Solution DSCR Elite w/1 Yr PPP:

*Investor Solution DSCR Elite w/1 Yr PPP:

*Investor Solution DSCR Elite w/No PPP:

100.350



10.625%

10.500%

10.375%

(5.250)

(5.000)

(4.750)

(5.000)

(4.750)

(4.500)

10.625%

10.500%

10.375%

(5.500)

(5.250)

(5.000)

(5.250)

(5.000)

(4.750)

10.625%

10.500%

10.375%

(5.625)

(5.375)

(5.125)

(5.375)

(5.125)

(4.875)

10.625%

10.500%

10.375%

(5.750)

(5.500)

(5.250)

(5.500)

(5.250)

(5.000)

RATE SHEET AND PROGRAM GUIDE

11:14 AM Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent) Tuesday, April 2, 2024 **CLOSED END SECOND ELITE** 30 Yr Fixed 10 Yr Fixed 14.000% 14.000% 14.000% 14.000% #N/A #N/A #N/A #N/A 13 875% 13 875% #N/A #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% 13.625% 13.625% #N/A 13.625% #N/A #N/A #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% 13.125% #N/A 13.125% #N/A #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)(9.735)(9.735) 12 625% 12 625% 12 625% 12 625% (9.735)(9.735)12.500% (9.610) 12.500% (9.610) 12.500% (9.610) 12.500% (9.610) 12.375% 12.375% 12.375% (9.485)(9.485)(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)(8.860)11.750% 11.750% (8.860)11.750% 11.750% (8.860)(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 10 Yr Fixed (8.625) 13.000% (9.125) 13.000% (9.250) 13.000% (9.375) 13 000% (8.875)(8.875)(9.000)(9.125)(8.500)(9.000)(9.250)12.875% (8.750)12.875% (8.750)12.875% (9.125)(8.875)12.875% (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% 12 375% 12 375% 12 375% (8.250)(8.000)(8.500)(8.250)(8.625)(8.375)(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) (8.000) (7.500)(7.250)(7.750)(7.750)11 750% 11 750% (7.500)11 750% (7.875)(7.625)11 750% 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)(6.500)(6.250) 11.000% (5.750) (5.500)10.875% (5.750) 10.875% (6.125) (5.875) 10.875% (6.250) (6.000) 10.875% (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)



| | | | Clos | sea Ena 3 | econd Eli | <u>t</u> e Price A | djustmen | ts | | | |
|--|--|--|--|---|---|--|--|---|--|--|-----------|
| | | | | | | | | | | Program Notes | |
| CO & CLTV | | | | | | | | | | Minimum Loan Amount | |
| FICO | <-50 | 50.01-55 | 55.01-80 | 60.01,65 | 65.01-70 | 70.01-75 | 75.01-90 | 90.01-95 | 95.01.90 | Maximum Loan Amount | |
| 780+ | 0.750 | 0.750 | 0.750 | 0.750 | 1.000 | 2.125 | 3.000 | 5.250 | 00.01*90 | | |
| 760-779 | 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 | | | |
| 720-739 700-719 | 2.250 3.250 | 2.250 3.250 | 2.500 3.375 | 3.000 3.750 | 3.250 4.250 | 3.750 5.000 | 5.500 6.500 | 7.750 8.500 | | | |
| 680-699 | 4.250 | 4.250 | 4.375 | 4.750 | 5.500 | 6.500 | 0.500 | 0.500 | | | |
| plicable to ALL Loans | | | | | | | | | | | |
| HER ADJUSTERS | | | | | :LTV(%) | | | | | | |
| | <=50 0,000 | 50.01-55 0.000 | 55.01-60 0.000 | 60.01-65 0.000 | 65.01-70 0.000 | 70.01-75 0.000 | 75.01-80 0.000 | 80.01-85 0,000 | 85.01-90 | | |
| e Incentive Home | 0.000 | 0.000 | 0.000 | 0.000 | 1.000 | 1.000 | 1.750 | 0.000 | | | |
| do | 0.125 | 0.125 | 0.250 | 0.500 | 0.500 | 0.500 | 0.750 | 0.875 | | | |
| V-LTV >20% Difference | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | | | |
| Bank Statement Bank Statement | 0.875 0.750 | 0.875 0.750 | 0.875 0.750 | 1.000 0.875 | 1.000 0.875 | 1.250 1.125 | 1.500 1.375 | | | | |
| n amount >350,000 | 0.500 | 0.500 | 0.500 | 0.750 | 0.750 | 0.750 | 0.750 | | | | |
| 4M Bank Statement Loan amount >350,000 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | | | | | | |
| ximum Rebate/Price Cap osed End Second Elite 30 Yr Fixed | | | 102.500 | | | | | - | | | |
| sed End Second Elite 30 Yr Fixed Loan ar | nount >350K | | 102.000 | | | | | | | | |
| osed End Second Elite 20 Yr Fixed osed End Second Elite 20 Yr Fixed Loan ar | mount >350K | | 101.500 101.000 | | | | | | | | |
| osed End Second Elite 15 Yr Fixed | | | 101.500 | | | | | | | | |
| osed End Second Elite 15 Yr Fixed Loan ar | nount >350K | | 101.000 | | | | | | | | |
| | | | 101.500 | | | | | 1 | - | | |
| osed End Second Elite 10 Yr Fixed osed End Second Elite 10 Yr Fixed Loan ar pplicable to ALL Loans | nount >350K | Clos | 101.000 sed End So | econd Exp | oanded A | cess Pri | ne Price / | Adjustme | nts | Program Notes | |
| osed End Second Elite 10 Yr Fixed Loan ar | nount >350K | Clos | | econd Exp | panded A | cess Prin | ne Price / | Adjustme | nts | Minimum Loan Amount | |
| osed End Second Elite 10 Yr Fixed Loan ar | nount >350K | Clos | | econd Exp | Danded Ac | 70.01-75 | ne Price / | Adjustme | nts 85,01-90 | | |
| plicable to ALL Loans O S GLTV FICO 7894 | <=50 -0.500 | 50.01-55 | 55.01-60 -0.500 | 60.01-65 0.000 | CLTV(%) 65.01-70 0.500 | 70.01-75 1.125 | 75.01-80 2.000 | 80.01-85 5.250 | 85.01-90 6.250 | Minimum Loan Amount Maximum Loan Amount | |
| plicable to ALL Loans OLE CLIV FICO 7209 720779 | -0.500 -0.500 | 50.01-55 -0.500 0.500 | 55.01-60 -0.500 0.500 | 60.01-65 0.000 1.000 | 65.01-70 0.500 1.500 | 70.01-75 1.125 1.875 | 75.01-80 2.000 2.750 | 80.01-85 5.250 5.500 | 85.01-90 6.250 6.500 | Minimum Loan Amount Maximum Loan Amount Maximum Lock Period | |
| plicable to ALL Loans O & GLTV FEC 78377 70.9770 70.9780 | -0.500 -0.500 0.500 1.000 | 50.01-55 -0.500 0.500 1.000 | 55.01-60 -0.500 0.500 1.250 | 0.000 0.000 1.000 1.500 | 0.500 1.500 2.000 | 70.01-75 1.125 1.875 2.500 | 75.01-80 2.000 2.750 3.250 | 80.01-85 5.250 5.500 6.875 | 85.01-90 6.250 6.500 7.000 | Minimum Loan Amount Maximum Loan Amount Maximum Lock Period Max Lock Period w/Lock Extension | on |
| plicable to ALL Loans OLE CLIV FICO 7209 720779 | -0.500 -0.500 | 50.01-55 -0.500 0.500 | 55.01-60 -0.500 0.500 | 60.01-65 0.000 1.000 | 65.01-70 0.500 1.500 | 70.01-75 1.125 1.875 | 75.01-80 2.000 2.750 | 80.01-85 5.250 5.500 | 85.01-90 6.250 6.500 | Minimum Loan Amount Maximum Loan Amount Maximum Lock Period | on |
| plicable to ALL Loans FICO FICO 760 779 720 739 720 739 720 739 720 739 720 739 720 739 | -0.500 -0.500 0.500 1.000 1.250 | 50.01-55 -0.500 0.500 1.000 1.250 | 55.01-60 -0.500 0.500 1.250 1.500 | 0.001-65 0.000 1.000 1.500 2.000 | 0.500 1.500 2.000 2.500 | 70.01-75 1.125 1.875 2.500 3.000 | 75.01-80 2.000 2.750 3.250 5.000 | 80.01-85 5.250 5.500 6.875 7.000 | 85.01-90 6.250 6.500 7.000 | Minimum Loan Amount Maximum Loan Amount Maximum Lock Period Max Lock Period w/Lock Extensio Program Notes: *45 Day Pricing (Adust 30 Day Pricin | on ig) |
| plicable to ALL Loans FICO FICO 760 779 720 739 720 739 720 739 720 739 720 739 720 739 | -0.500 -0.500 0.500 1.000 1.250 | 50.01-55 -0.500 0.500 1.000 1.250 | 55.01-60 -0.500 0.500 1.250 1.500 | 0.001-65 0.000 1.000 1.500 2.000 | 0.500 1.500 2.000 2.500 | 70.01-75 1.125 1.875 2.500 3.000 | 75.01-80 2.000 2.750 3.250 5.000 | 80.01-85 5.250 5.500 6.875 7.000 | 85.01-90 6.250 6.500 7.000 | Minimum Loan Amount Maximum Loan Amount Maximum Lock Period Max Lock Period wiLock Extension Programm Notes * 45 Day Pricing (Adjust 30 Day Pricin | on ig) |
| plicable to ALL Loans 10 & CLIV FICO 760-779 740-779 720-779 720-779 720-779 Plicable to ALL Loans | | 50.01-55 -0.500 0.500 1.000 1.250 2.000 | 55.01-60 -0.500 0.500 1.250 1.500 2.250 | 60.01-65 0.000 1.000 1.500 2.000 2.750 | 05.01-70 0.500 1.500 2.000 2.500 3.250 | 70.01-75 1.125 1.875 2.500 3.000 3.750 | 75.01-80 2.000 2.750 3.250 5.000 6.750 | 80.01-95 5.250 5.500 6.875 7.000 7.500 | 35 01:90 6.250 6.500 7.000 7.500 | Minimum Loan Amount Maximum Loan Amount Maximum Lock Period Max Lock Period wiLock Extension * Programs Notes * 45 Day Pricing (Adjust 30 Day Pricin Lock Extensions (Bax 28) * 5 Day Extension 1* 10 Day Extension | on ig) |
| plicable to ALL Loans O & GLTV FICO FICO FICO FICO FICO FICO FICO FIC | -0.500 -0.500 0.500 1.000 1.250 | 50.01-55 -0.500 0.500 1.000 1.250 | 55.01.60 -0.500 -0.500 1.250 1.500 2.250 | 0.001-65 0.000 1.000 1.500 2.000 | 0.500 1.500 2.000 2.500 | 70.01-75 1.125 1.875 2.500 3.000 | 75.01-80 2.000 2.750 3.250 5.000 | 80.01-85 5.250 5.500 6.875 7.000 | 85.01-90 6.250 6.500 7.000 | Minimum Loan Amount Maximum Loan Amount Maximum Lock Period Max Lock Period w/Lock Extensio * 45 Day Pricing (Adust 30 Day Pricin Lock Extension 10 Day Extension 15 Day Extension 15 Day Extension | on ig) |
| plicable to ALL Loans To 8 GLTV FICO FICO FICO FICO FICO FICO FICO FIC | -0.500 0.500 1.000 1.250 2.000 | 0.01-25 -0.500 0.500 1.000 1.250 2.000 0.125 0.125 0.250 0.375 | 55.01-60 -0.500 0.500 1.250 1.500 2.250 | \$0.0165 0.000 1.000 1.500 2.000 2.750 \$0.0165 0.250 0.375 0.375 | 8.11/(%) 65.01-70 0.500 1.500 2.000 2.500 3.250 8.501-70 0.375 0.500 0.375 | 70.01-75 1.125 1.875 2.500 3.000 3.750 70.01-75 0.375 0.500 0.375 | 75.01-80 2.000 2.750 3.250 5.000 6.750 75.01-80 0.500 0.750 0.375 | 80.01-85 5.250 5.500 6.875 7.000 7.500 80.01-85 0.750 1.000 0.375 | 6.250 6.500 7.000 7.500 0.750 0.750 0.375 | Minimum Loan Amount Maximum Loan Amount Maximum Lock Period Max Lock Period wiLock Extension * Programs Notes * 45 Day Pricing (Adjust 30 Day Pricin Lock Extensions (Bax 28) * 5 Day Extension 1* 10 Day Extension | on ig) |
| plicable to ALL Loans 10.8 CLTV FICO 760-79 740-792 740-792 700-783 700-783 700-783 700-783 650-155% 650-155% 650-155% | 50 -0.500 0.500 1.000 1.250 2.000 0.125 0.250 0.376 0.000 | 20.01-25 -0.500 0.500 1.000 1.250 2.000 2.001 0.125 0.125 0.250 0.375 | 55.01-60 -0.500 -0.500 1.250 1.500 2.250 .500 .50 | 50.01.65 0.000 1.000 1.500 2.000 2.750 50.01.65 0.250 0.375 0.375 | 25.01-70 0.500 1.500 2.000 2.500 3.250 3.250 2.500 0.375 0.375 0.375 | 70.01-75 1.125 1.875 2.500 3.000 3.750 70.01-75 0.375 0.375 0.300 | 75.01-80 2.000 2.750 3.250 5.000 6.750 75.01-80 0.500 0.750 0.375 0.000 | 80.01-95 5.250 5.500 6.875 7.000 7.500 80.01-95 0.750 1.000 0.375 0.000 | 85.01490 6.250 6.500 7.000 7.500 0.750 1.000 0.375 0.000 | Minimum Loan Amount Maximum Loan Amount Maximum Lock Period Max Lock Period wiLock Extensio * Programs Notes * 45 Day Pricing (Adust 30 Day Pricin Lock Extension 10 Day Extension 15 Day Extension 15 Day Extension 15 Day Extension 20 Day Extension | on ig) |
| plicable to ALL Loans O & CLTV PEO 7804 700 799 720 799 720 739 700 719 plicable to ALL Loans V.CLTV 48.0145% \$50.1905 190000 \$150.00.01 \$50.8000 | -0.500 0.500 1.000 1.250 2.000 | 0.500 0.500 1.000 1.250 2.000 0.125 0.126 0.250 0.375 0.000 | 5501-60 -0.500 0.500 1.250 1.500 2.250 0.125 0.250 0.375 0.000 0.000 | 50.0165 0.000 1.000 1.500 2.000 2.750 50.0165 0.250 0.375 0.375 0.000 | 35.V(3) 65.01-70 0.500 1.500 2.000 2.500 3.250 3.250 3.250 3.375 0.500 0.375 0.000 0.000 | 70.01-75 1.125 1.875 2.500 3.000 3.750 70.01-75 0.375 0.500 0.375 0.000 0.000 | 75 01-80 2.000 2.750 3.250 5.000 6.750 75 01-80 0.500 0.750 0.375 0.000 | 80.01-85 5.250 5.500 6.875 7.000 7.500 80.01-85 0.750 1.000 0.375 | 6.250 6.500 7.000 7.500 0.750 0.750 0.375 | Minimum Loan Amount Maximum Loan Amount Maximum Lock Period Max Lock Period wiLock Extensio * Programs Notes * 45 Day Pricing (Adust 30 Day Pricin Lock Extension 10 Day Extension 15 Day Extension 15 Day Extension 15 Day Extension 20 Day Extension | on ig) |
| plicable to ALL Loans 10 & CLTV FICO 72017 700719 720719 | -0.500 0.500 1.000 1.250 2.000 -1.250 0.125 0.250 0.000 0.000 0.000 | 0.000 0.500 1.000 1.250 2.000 0.125 0.125 0.250 0.375 0.000 0.000 0.000 | -0.500 -0.500 0.500 1.250 2.250 0.125 0.125 0.375 0.000 0.000 0.000 | 0.00125 0.000 1.000 1.500 2.000 2.750 0.250 0.375 0.375 0.375 0.375 0.000 0.000 | (50170 0.500 1.500 2.000 2.500 3.250 3.250 3.250 3.250 0.375 0.375 0.500 0.000 0.000 | 70.0175 1.125 1.875 2.500 3.000 3.750 0.375 0.500 0.300 0.000 0.000 | 75 01-30 2.000 2.750 3.250 5.000 6.750 0.500 0.750 0.375 0.000 0.000 0.000 | 80.01-95 5.250 5.500 6.875 7.000 7.500 80.01-95 0.750 1.000 0.375 0.000 | 85.01490 6.250 6.500 7.000 7.500 0.750 1.000 0.375 0.000 | Minimum Loan Amount Maximum Loan Amount Maximum Lock Period Max Lock Period wiLock Extensio * Programs Notes * 45 Day Pricing (Adust 30 Day Pricin Lock Extension 10 Day Extension 15 Day Extension 15 Day Extension 15 Day Extension 20 Day Extension | on ig) |
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