





Our Turn Time is ON THE DOT

We work Days and Nights on your loans so you don't have to





Too hard to believe it exists? It does, believe it!

TRY OUR SMART JUMBO WITH ALS 4*!

(*Artificial Intelligence Loan Systematic Advisor)

NMSI AILSA POWERED BY AIBLUE

Take advantage of Al Underwriting for an INSTANT credit approval on your jumbo loans with ALSA!

Loans are subject to Due Diligence.





NMS, Time 3700 Wilshire Blvd. Suite 330 Los Angeles CA 90010. NMLS #53112 (www.nmlsconsumeraccess.org.)
Underwater terms and conditions apply. Some restrictions may apply. Information provided is for dissemination of the extension of credit to consumers. Equid Opportunity Employer and Equal Housi

Programs subject to change without notice.

of real estate and financial entities only and is



Page 1 of 11

			LEND	ER YC	DU C	CAN	TRU	ST			
Page	PRO	OGRAM N	AME	LENDER COMMITM			G	ENERAL LO	AN LIMIT	S FOR 20	24
2	PRIME CONFORMING	FIXED (DU	J & LP)	\$1,175	5	Units		Maximum		Ma	x. Loan Amount
2	PRIME CONFORMING	ARMs (DU	J & LP)	\$1,175	5	Offics	L	oan Amount		for	High-Cost Areas
2	PRIME HIGH BALANC	E FIXED & A	RMs (DU & LP)	\$1,175		1		\$766,550			\$1,149,825
3	FANNIE MAE CONFO	_		\$1,175		2		\$981,500			\$1,472,250
3	FANNIE MAE CONFO			\$1,175		3		\$1,186,350			\$1,779,525
3	FANNIE MAE HIGH B	ALANCE FIX	ED & ARMS	\$1,175 \$1,175		4		\$1,474,400			\$2,211,600
3 4	HOME READY FREDDIE MAC CONFO	DIMINIC EIN	ED	\$1,175 \$1,175				TU	JRN TIM	E	
4	FREDDIE MAC CONFO			\$1,175			3/4/2024		Purc	hase	Refinance
4	FREDDIE MAC SUPER			\$1,175			37 17 202 1	S	ubmissior		Remarice
4	HOME POSSIBLE			\$1,175		Register	red before			e day	same day
5-6	JUMBO WITH DU			\$1,395			ered after 3			ours	24 hours
7	JUMBO PRIME			\$1,395	5			Ur	nderwritir	ng	
7	FHA CONFORMING			\$1,175	5		Agency		24 h	ours	24 hours
7	FHA HIGH BALANCE			\$1,175			FHA		24 h	ours	24 hours
7	FHA STREAMLINE			\$575			KVOE		24 h	ours	24 hours
7	KVOE ONLY PROGRAI	М		\$1,395	5	J	umbo Prim	e	24 h	ours	24 hours
8	TRADITIONAL VOE			\$1,395	5	HELO	C (Initial Re	eview)	24 h	ours	24 hours
8	12-MONTH BANK STA	ATEMENT		\$1,395		Mu	ltiple REO F	iles	24 h	ours	24 hours
8	REDUCED DOC PROG	RAM		\$1,395	5		Non-QM		24 h	ours	24 hours
8	REDUCED DOC PROG	RAM		\$1,395	5	UW C	onditions R	leview	24 h	ours	24 hours
9	INVESTOR PROGRAM	l		\$1,395			Loan Doc		24 h	ours	24 hours
10	INVESTOR PROGRAM	l		\$1,395	5	I	Docs Reviev	N	24 h	ours	24 hours
11	HELOC & 2ND MORTO	GAGE (PIGG	SYBACK)	\$495		Fun	ding Condit	ions	24 h	ours	24 hours
11	Closed End Second *LENDER/COM	MITMENT FE	E IN STATE OF TX MAY	\$995 DIFFER		Tu	rn times a	re based on	lock dat	e & date	of last upload
	CORPORATE O	FFICE		BRA	ANCH OFF	FICE			MOR'	TGAGEE C	LAUSE
	3700 Wilshire Blvd.	Suite 330		330 E. Lai	mbert Rd.	Suite 250		NMS	SI, INC. CA	LIFORNIA	CORPORATION
	Los Angeles, CA	90010		Bre	ea, CA 928	321			Its Succe	ssors And/	Or Assigns
	Tel : 213.788.3	3530		Tel :	: 714.276.1	1130			3700 Wi	Ishire Blvd	. Ste. 330
	Fax: 213.788.3	3599		Fax :	: 714.276.3	1131			Los A	ngeles, CA	90010
	Toll free: 888-74	8-8569									
FNM	A SELLER/SERVICER ID:	30488-000)-7	FHA L	ENDER ID:	00224-000	00-3			NMLS ID:	886336
	LENDER FE	E					FUNDI	NG FEE			
					0	.500% prici	ng adiustm	ent for any 1	st T.D. loa	n	
	See above	<u>;</u>				•		less than \$10			
RATE	LOCK EXPIRATION C	OST & SCH	IEDULE	RA	TE LOCK	OPTIONS (Please ref	er to Rate Lo	ock Polic	y for deta	ils)
:	15 days: + 0.000 to Fee	3/19/2024		U/W Approve	d & Appra	isal conditi	ons must be	e cleared - PT	D is not r	equired to	be signed off.
3	30 days: + 0.125 to Fee	4/3/2024		S	Submitted	& Appraisa	l payment r	nust be paid	/ PRE-LO	CK Availabl	e
	45 days: + 0.375 to Fee	4/18/2024						nust be paid			
	LOCK CUT-OFF				XTENSIO		<u> </u>			LOCK POI	
							. I a alı\	14/0400 0000			
	.M. (PST) for Conventio 3:00 P.M. (PST) for Jun			Days: 0.125 to	•	•	•)ne Re-Lock Allov
	5.50 1 .ivi. (F31) IOI JUII	iso Floudt	/	Days: 0.250 to	•	•	•	INC	EXCEISIO	ii aiiowed a	after Re-Lock
Table	1 Program Casus			LOAN PROC	GKAIVI/TII						
rabie	1. Program Group	Tier	Program	Tier	Drogram		2. Tier Tier	Drogram		Tier	Program
	Program PRIME	Tier	Program PRIME30, PRIME2		Program PRIME15	, PRIME10	rier	Program PRIME10/6	7/6	rief	Program PRIME5/6, 3/6
	I FINITULE	1	LP30, LP20	-	LP15, LP1	•	-	LP10/6, LP7			LP5/6, LP3/6
		4	HBC30	-	HBC15			HBC10/6, H		4	HBC5/6
	LP		115000		SLP15			SLP10/6, SL		, , , , , , , , , , , , , , , , , , ,	SLP5/6
Page #	LP HBC		SLP30		J-1 4J		1 2	1, 5	, .	1	
Page #	LP HBC SLP	1	SLP30 EFC30. EFC20	2		C10	3	EFC10/6. FF	C7/6		
Page #	LP HBC	1	SLP30 EFC30, EFC20 ELP30, ELP20	2	EFC15, EF		3	EFC10/6, EF ELP10/6, EL			EFC5/6
Page #	LP HBC SLP EFC	- - 1 -	EFC30, EFC20	2			3	EFC10/6, EF ELP10/6, EL EHBC10/6,	.P7/6		

- 1. For program change in The Same Group / Tier (Ref. Table 1 & 2)
 - Base price will be revised, based on the pricing of original locked date, Not subject to the Worst-case pricing.
 - $\ensuremath{\mathsf{LLPAs}}$ will be adjusted, based on the recent rate sheet.
- 2. For program change to The Different Group / Tier (Ref. Table 1 & 2)
 - Base price will be revised with the Worst-case pricing, between original locked date and requested date.
 - LLPAs will be adjusted, based on the recent rate sheet.
 - No Worst-case pricing will be applied, if the program change is requested by 4 P.M. (PST) on the original locked date.

Actual closing cost may not be less than amounts of lender credit towards to borrower's closing costs. NMSI does not allow principle reduction with any lender credit that is over the actual closing costs. Note: This price sheet is for the use of approved mortgage brokerages only and is not intended for distribution to the general public. Rates, terms and fees are subject to change without notice.



	DDINAS	CONFOR	NAING F	IVED /D					Pa	age 2 of 11
20 VEAR FIXED	20 YEAR FIXED	1	RMING F			VEAR FIV	T.D.			
	PROGRAM CODE: PRIME DU/LP20	PROGRAM	YEAR FIXE 1 CODE: PRIME	DU/LP15	PROGRAN	YEAR FIX 1 CODE: PRIM	E DU/LP10		IO ADD-OI	N
1 ' 1	Rate 15 Day 30 Day 5.875 (2.000) (1.875)	Rate 6.625	15 Day (1.625)	30 Day (1.500)	Rate 6.625	15 Day (1.500)	30 Day (1.375)		LP APPRO	
, , , , ,	5.750 (1.625) (1.500) 5.625 (1.500) (1.375)	6.500 6.375	(1.375) (1.125)	(1.250) (1.000)	6.500 6.375	(1.375) (1.250)	(1.250) (1.125)		amlined Ac cumentati	•
6.750 (1.750) (1.625) 6	5.500 (1.375) (1.250) 5.375 (1.000) (0.875)	6.250 6.125	(0.750) (0.500)	(0.625) (0.375)	6.250 6.125	(0.875) (0.500)	(0.750) (0.375)		acceptabl	
6.500 (1.375) (1.250) 6	6.250 (0.500) (0.375)	6.000	(0.375)	(0.250)	6.000	(0.375)	(0.250)	p€	er LP findin	gs
	5.125 (0.375) (0.250) 5.000 (0.125) 0.000	5.875 5.750	(0.250) 0.000	(0.125) 0.125	5.875 5.750	(0.250) 0.000	(0.125) 0.125			
	PRIME	CONFOR	RMING A	RMs (D	U & LP)					
10/6 ARM	7/6 ARM		5/6 ARM			3/6 ARM		Max.	Net Pre	mium
	ROGRAM CODE: PRIME DU/LP 7/6 Rate 15 Day 30 Day	PROGRAM Rate	CODE: PRIME 15 Day	30 Day	PROGRAM Rate	CODE: PRIME 15 Day	30 Day	maxi		
	5.875 (1.625) (1.500) 5.750 (1.375) (1.250)	7.500 7.375	(0.750) (0.500)	(0.625) (0.375)	8.125 8.000	(0.250) 0.000	(0.125) 0.125			
6.875 (1.375) (1.250) 6	6.625 (1.125) (1.000) 6.500 (0.875) (0.750)	7.250 7.125	(0.375) (0.250)	(0.250) (0.125)	7.875 7.750	0.125 0.375	0.250 0.500	Confor	ning Fixed 4.000%	d & Arm
6.625 (0.750) (0.625) 6	6.375 (0.625) (0.500)	7.000 6.875	(0.125) 0.000	0.000 0.125	7.625 7.500	0.500 0.500	0.625 0.625		4.00070	
6.375 (0.250) (0.125) 6	5.125 (0.125) 0.000	6.750	0.125	0.250	7.375	0.750	0.875			
Mar/Cap 3.000 5/1/5 Ma	ar/Cap 3.000 5/1/5 PRIME HIGH	Mar/Cap	3.000 CF FIXET	2/1/5) & ARM	Mar/Cap	3.000 2 I P)	2/1/5			
30 YEAR FIXED	15 YEAR FIXED		10/6 ARM	- G. 7	.5 (5.5	7/6 ARM				
PROGRAM CODE: HBC/SLP 30	PROGRAM CODE: HBC/SLP 15	PROGRA	M CODE: HBC/			M CODE: HBC		Max.	Net Pre	mium
7.125 (2.375) (2.250) 7	Rate 15 Day 30 Day 7.000 (2.000) (1.875)	Rate 7.250	15 Day (1.625)	30 Day (1.500)	Rate 7.125	15 Day (1.625)	30 Day (1.500)			
	5.875 (1.625) (1.500) 5.750 (1.250) (1.125)	7.125 7.000	(1.500) (1.250)	(1.375) (1.125)	7.000 6.875	(1.500) (1.250)	(1.375) (1.125)	High Ba	ance Fixe	d & Arm
	5.625 (1.125) (1.000) 5.500 (1.000) (0.875)	6.875 6.750	(1.000)	(0.875) (0.625)	6.750 6.625	(1.125) (0.875)	(1.000) (0.750)		3.000%	
6.500 (0.875) (0.750) 6	6.375 (0.625) (0.500)	6.625	(0.750) (0.500)	(0.375)	6.500	(0.625)	(0.500)			
	5.250 (0.500) (0.375) 5.125 (0.250) (0.125)	6.500 Mar/Cap	(0.250) 3.000	(0.125) 5/1/5	6.375 Mar/Cap	(0.375) 3.000	(0.250) 5/1/5			
	Pur		s [Terms >							
FICO >= 780		< =30% 0.000	30.01-60 0.000	60.01-70 0.000	70.01-75	75.01-80 0.375	80.01-85 0.375	85.01-90 0.250	90.01-95 0.250	95.01-97 0.125
FICO 760 - 779		0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
FICO 740 - 759 FICO 720 - 739		0.000	0.000	0.125 0.250	0.375 0.750	0.875 1.250	1.000 1.250	0.750 1.000	0.625 0.875	0.500 0.750
FICO 700 - 719 FICO 680 - 699		0.000	0.000	0.375 0.625	0.875 1.125	1.375 1.750	1.500 1.875	1.250 1.500	1.125 1.375	0.875 1.125
FICO 660 - 679		0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
FICO 640 - 659 FICO < 640		0.000	0.000 0.125	1.125	1.500 2.125	2.250 2.750	2.500 2.875	2.000 2.625	1.875 2.250	1.500 1.750
	Rate/Terr		e LLPAs [Te		,-					
FICO >= 780		< =30% 0.000	30.01-60 0.000	60.01-70 0.000	70.01-75 0.125	75.01-80 0.500	80.01-85 0.625	85.01-90 0.500	90.01-95 0.375	95.01-97 0.375
FICO 760 - 779 FICO 740 - 759		0.000	0.000	0.125 0.250	0.375 0.750	0.875 1.125	1.000 1.375	0.750 1.125	0.625 1.000	0.625 1.000
FICO 720 - 739		0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
FICO 700 - 719 FICO 680 - 699		0.000	0.000	0.625 0.875	1.250 1.625	1.875 2.250	2.125 2.500	1.750 2.125	1.625 1.750	1.625 1.750
FICO 660 - 679		0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
FICO 640 - 659 FICO < 640		0.000	0.250 0.375	1.375 1.750	2.125 2.500	2.875 3.500	3.375 3.875	2.875 3.625	2.500 2.500	2.500 2.500
	Purchase & Rate			As [All Amo			00.01.05	05.01.00	90.01-95	05.01.07
ARMs		<= 30 % 0.000	30.01-60 0.000	0.000	70.01-75 0.000	75.01-80 0.000	80.01-85 0.000	85.01-90 0.000	0.250	95.01-97 0.250
Condo Investment Property		0.000 1.125	0.000 1.125	0.125 1.625	0.125 2.125	0.750 3.375	0.750 4.125	0.750 N/A	0.750 N/A	0.750 N/A
Second Home		1.125	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A
2-4 Units High-balance Fixed Rate		0.000 0.500	0.000	0.375 0.750	0.375 0.750	0.625 1.000	0.625 1.000	0.625 1.000	0.625 1.000	N/A N/A
High-balance ARM Subordinate		1.250 0.625	1.250 0.625	1.500 0.625	1.500 0.875	2.500 1.125	2.500 1.125	2.500 1.125	2.750 1.875	N/A 1.875
FICO < 620		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	Cash Out	Refinance <=30%	30.01-60	Amortization 60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 780		0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
FICO 760 - 779 FICO 740 - 759		0.375 0.375	0.375 0.375	0.875 1.000	1.250 1.625	1.875 2.375	N/A N/A	N/A N/A	N/A N/A	N/A N/A
FICO 720 - 739 FICO 700 - 719		0.375 0.375	0.500 0.500	1.375 1.625	2.000 2.625	2.750 3.250	N/A N/A	N/A N/A	N/A N/A	N/A N/A
FICO 680 - 699		0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
FICO 660 - 679 FICO 640 - 659		0.375 0.375	0.875 1.375	2.750 3.125	4.000 4.625	4.750 5.125	N/A N/A	N/A N/A	N/A N/A	N/A N/A
FICO < 640	C-1-C-1-D-0	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A
	Cash Out Refin	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
ARMs Condo		0.000	0.000	0.000 0.125	0.000 0.125	0.000 0.750	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Investment Property		1.125	1.125	1.625	2.125	N/A	N/A	N/A	N/A	N/A
Second Home 2-4 Units		1.125 0.000	1.125 0.000	1.625 0.375	2.125 0.375	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
High-balance Fixed Rate High-balance ARM		1.250 2.000	1.250 2.000	1.500 2.250	1.500 2.250	1.750 3.250	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Subordinate		0.625	0.625	0.625	0.875	1.125	N/A	N/A	N/A	N/A
FICO < 620	LENDER	1.000 PAID MI (SI	1.000 NGLE PREM	1.000 /IUM) Adi	1.000 ustments	1.000	1.000	1.000	1.000	1.000
LTV MI Coverage	- LENGEN	(51		>=760	740-759	720-739	700-719	680-699	660-679	< 660
95.01-97 35% 90.01-95 30%				3.000 2.000	3.875 2.875	4.750 3.250	5.500 3.500	6.750 4.500	10.000 6.875	10.500 7.500
85.01-90 25%				1.500	2.250	2.750	3.125	3.875	5.500	6.000
80.01-85 12% Loan Term < 30				0.750 (0.125)	0.875 (0.125)	1.000 (0.250)	1.250 (0.375)	1.500 (0.500)	2.250 (1.000)	2.375 (1.000)
Cash Out Refinance Rate/Term Refinance				0.625 0.125	0.625 0.125	0.750 0.125	0.875 0.250	1.000 0.375	1.375 0.500	1.375 0.750
Second Home				0.375	0.375	0.500	0.750	0.750	0.875	1.000
3-4 Units Investment Property				0.500 N/A	0.500 N/A	0.750 N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Loan Amount > 650K				0.875	1.000	1.125	1.250	1.500	2.625	2.750

0.375

N/A N/A

1.500

0.500

N/A N/A

0.125

0.500 N/A

0.875

Rate/Term Refinance Second Home

Investment Property Loan Amount > 650K

3-4 Units

0.125

0.500

1.000

0.125

0.750 N/A 0.250

N/A N/A 0.750

N/A N/A



Page 3 of 11 FANNIE MAE CONFORMING FIXED **FANNIE MAE 30 YEAR FIXED 20 YEAR FIXED 15 YEAR FIXED 10 YEAR FIXED HOME READY** PROGRAM CODE: EFC 30 PROGRAM CODE:EFC 20 e 15 Day 30 PROGRAM CODE: EFC 10 PROGRAM CODE: EFC 15 Rate 7.125 Rate 6.875 15 Day 15 Day 15 Day 6.625 (2.750) (2.375) (2.625) (2.250) (1.875)(1.750) (1.375) (1.500) (1.250) (1.375) (1.125) 6.625 (1.125) (EFCH30 & EFCH15) 7.000 6.750 (1.500)6.500 6.500 (1.250)6.875 (2.000 (1.875) 6.625 (1.375) (1.250) 6.375 (1.000) (0.875) 6.375 (1.125) (1.000) 6.750 6.625 (1.625) (1.500) 6.250 6.125 6 500 (1.125) (0.625) (0.500 6.250 (0.625) (0.750) (0.250) 6.500 (1.250) (1.125) (0.375) (0.250)(0.125)6.250 6.000 (0.250)(0.125)6.000 6.375 (0.750 6.125 (0.125)5.875 (0.125)0.000 5.875 (0.125)0.000 LTV>80 & FICO >=680 6.250 6.000 0.000 0.125 5.750 0.125 0.250 0.250 FANNIE MAE CONFORMING ARMS **FANNIE MAE** RefiNow Temporary Buydown is 10/6 ARM 7/6 ARM 5/6 ARM available for 2/1 & 1/0 PROGRAM CODE: EFC 10/6 RAM CODE: EFC 7/6 RAM CODE: EFC 5/6 PROGRAM CODE: Rate 15 Day 30 Dav Rate 15 Day 30 Day 15 Day 30 Day (EFC2/1 30 & EFC1/0 30) (EFRN 30&15) 7.125 7.000 6.875 (1.625) (1.375) 6.875 6.750 6.625 (1.375) (1.125) (0.875) 7 500 (EHBC2/1 30 & EHBC1/0 30) 7.375 7.250 7.125 **FANNIE MAE** 0.250% LLPA will be applied (0.250) (0.125) Max. Net Premium **LLPA WAIVER** (0.875) 0.000 6.750 (0.750)6.500 (0.750)(0.625)Conforming Fixed & Arm 6.625 (0.625)(0.500)6.375 (0.500)(0.375)7.000 0.000 0.125 (EFCF 30 TO 15) 6.500 (0.375) 6.250 6.875 0.125 0.250 4 000% Borrower must be first-home 4.000% High Balance Fixed & Arm 3.000% 6.375 0.000 6.125 0.000 0.125 6.750 0.250 0.375 FANNIE MAE HIGH BALANCE FIXED AND ARMS **30 YEAR FIXED** 20 YEAR FIXED 15 YEAR FIXED 10/6 ARM 7/6 ARM AM CODE: EHBC 7/6 PROGRAM CODE: EHBC 30 AM CODE: EHBC 2 PROGRAM CODE: EHBC 1 AM CODE: EHBC 10/6 15 Day 30 Day Rate 15 Day 30 Day 15 Day 30 Day Rate 15 Day 30 Day Rate 15 Day 30 Day 7.250 7.125 (2.250)(2.125)7.500 (1.750) (1.625)7.000 (1.875)(1.750 (1.500) (1.375)7.125 (1.375)7.000 (1.875) (1.750) 7.375 (1.500) (1.375) 6.875 (1.500) (1.375)7.125 (1.375)(1.250)7.000 (1.375) (1.250) 6 875 11 625 7 250 . (1 250) (1.125) 6 750 (1.125) 7 000 (1.125) . (1 000 6.875 (1 000) 6.750 6.625 (1.625) (1.250) (1.125) 7.125 7.000 (1.250) (1.125) (1.000) (1.125) (1.000) (0.875) 6.625 6.500 (1.125) (1.000) (0.875) 6.875 6.750 6.750 6.625 (0.375)6.500 (0.625)6.875 (0.625)(0.500)6.375 6.625 (0.375)6.500 (0.500)(0.375)6.375 (0.375)6.750 (0.500) (0.375)6.250 (0.375)6.500 (0.125)0.000 6.375 (0.125)0.125 0.250 0.000 6.250 6.625 3.000 Purchase LLPAs [Terms > 15 Years only] <=30% 30.01-60 60.01-70 70.01-75 75.01-80 80.01-85 85.01-90 90.01-95 95.01-97 FICO >= 780 FICO 760 - 779 0.250 0.000 0.000 0.000 0.625 0.625 0.500 0.250 0.000 0.250 FICO 740 - 759 0.000 0.000 0.125 0.375 0.875 1.000 0.750 0.625 0.500 FICO 720 - 739 0.000 0.250 0.000 0.000 0.375 0.875 1.375 1.500 1.250 1.125 0.875 FICO 680 - 699 0.000 0.000 0.625 1.125 1.750 1.875 1.500 1.375 1.125 0.000 0.000 0.750 1.375 1.875 2.125 1.750 1.625 1.250 FICO 640 - 659 0.000 0.000 1.125 1.500 2.250 2.500 2.000 1.875 1.500 0.000 0.125 1.500 2.125 2.875 2.625 ms > 15 Rate/Term Refinanc ce LLPAs [Te Years only] <**=30%** 30.01-60 60.01-70 70.01-75 75.01-80 80.01-85 85.01-90 90.01-95 95.01-97 FICO >= 780 0.500 0.375 0.000 0.000 0.125 0.625 0.500 0.375 FICO 760 - 779 0.000 0.000 0.125 0.375 0.875 1.000 0.750 0.625 0.625 FICO 740 - 759 0.000 FICO 720 - 739 0.000 0.000 0.500 1.000 1.625 1.750 1.500 1.250 1.250 FICO 700 - 719 0.000 0.000 0.625 1.250 1.875 2.125 1.750 1.625 1.625 0.000 0.875 0.000 1.625 2.250 2.500 2.125 1.750 1.750 1.875 FICO 660 - 679 0.000 0.125 1.125 1.375 2.500 2.875 3.000 2.375 2.875 2.125 2.125 FICO 640 - 659 0.000 0.250 2.125 3 375 FICO < 640 0.375 3.500 0.000 1.750 2.500 3.875 3.625 2.500 erm Additional LLPAs [All Ar Purchase & Rate/ ization <=30% 30.01-60 60.01-70 70.01-75 75.01-80 80.01-85 85.01-90 90.01-95 95.01-97 ARMs 0.000 0.000 0.000 0.000 0.000 0.250 0.000 0.000 0.250 Condo 0.750 0.750 0.750 0.750 2.125 4.125 1.125 1.125 3.375 Investment Property 1.625 N/A N/A N/A 1.125 0.000 2.125 0.375 N/A 0.625 N/A N/A Second Home 1.125 1.625 3.375 4.125 4.125 2-4 Units 0.000 0.375 0.625 0.625 0.625 High-balance Fixed Rate 0.500 0.500 0.750 0.750 1.000 1.000 1.000 1.000 N/A High-balance ARM 1.250 1.500 1.500 N/A Subordinate 0.625 0.625 0.625 0.875 1.125 1.125 1.125 1.875 1.875 FICO < 620 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 Cash Out Refinance LLPAs [All Amortization Terms] <=30% 30.01-60 60.01-70 70.01-75 75.01-80 80.01-85 85.01-90 90.01-95 95.01-97 0.375 0.375 0.375 0.375 0.875 1.250 1.375 1.875 FICO >= 780 FICO 760 - 779 0.875 N/A N/A N/A N/A N/A N/A N/A N/A FICO 740 - 759 0.375 0.375 1.000 1.625 2.375 N/A N/A FICO 720 - 739 0.375 1.375 2.000 N/A N/A 0.500 FICO 700 - 719 0.375 0.500 1.625 2.625 3.250 N/A N/A N/A N/A 0.375 0.375 2.000 2.750 2.875 4.000 N/A N/A N/A N/A N/A N/A N/A N/A 0.625 FICO 680 - 699 FICO 660 - 679 0.875 4.750 FICO 640 - 659 0.375 1.375 3.125 4.625 5.125 N/A N/A N/A N/A FICO < 640 0.375 3.375 zation Te Cash Out Refi ce Addi nal LLPAs [All Am 75.01-80 <=30% 30.01-60 60.01-70 70.01-75 80.01-85 85.01-90 95.01-97 90.01-95 ARMs 0.000 0.000 0.000 0.000 0.000 N/A N/A N/A N/A Condo 0.000 0.000 0.125 0.125 0.750 N/A N/A N/A N/A ent Property N/A N/A N/A 1.125 N/A 1.125 Second Home 1.125 1.125 1.625 2.125 N/A N/A N/A N/A N/A N/A N/A 2-4 Units 0.000 1.250 0.375 1.500 N/A 1.750 N/A N/A N/A N/A 0.375 N/A High-balance Fixed Rate 1.250 1.500 N/A High-balance ARM 2.000 2.000 2.250 2.250 3.250 N/A N/A N/A N/A 0.625 N/A N/A N/A 0.625 FICO < 620 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 LENDER PAID MI (SINGLE PREMIUM) Adjustments 740-759 LTV | MI Coverage 720-739 700-719 >=760 680-699 660-679 < 660 3.000 3.875 4.750 5.500 6.750 10.000 10.500 7.500 2.875 3.500 4.500 2.000 85.01-90 | 25% 1.500 2.250 2.750 3.125 3.875 5.500 6.000 80.01-85 | 12% 0.750 0.875 1.000 1.250 1.500 2.250 2.375 Loan Term < 30 0.625 Cash Out Refinance 0.625 0.750 0.875 1.000 1.375 1.375



) EDDIE I	14660	NEODNA	INIC FIVE						Pa	ige 4 of 11
20	. VE A D. EUV		1		MAC CO				4	. V		FRI	EDDIE N	1AC
	YEAR FIX			YEAR FIX			5 YEAR FIX GRAM CODE: E			YEAR FIX		HON	ME POSS	IBLE
Rate 7.125	15 Day (2,750)	30 Day (2.625)	Rate 6.875	15 Day (1.875)	30 Day (1.750)	Rate 6.625	15 Day (1.500)	30 Day (1.375)	Rate 6.625	15 Day (1,375)	30 Day (1,250)	PR	OGRAM CO	DE ·
7.000	(2.375)	(2.250)	6.750	(1.500)	(1.375)	6.500	(1.250)	(1.125)	6.500	(1.250)	(1.125)		(ELPH30)	
6.875 6.750	(2.000) (1.625)	(1.875) (1.500)	6.625 6.500	(1.375) (1.250)	(1.250) (1.125)	6.375 6.250	(1.000) (0.625)	(0.875) (0.500)	6.375 6.250	(1.125) (0.750)	(1.000) (0.625)			
6.625 6.500	(1.500) (1.250)	(1.375) (1.125)	6.375 6.250	(0.875) (0.375)	(0.750) (0.250)	6.125 6.000	(0.375) (0.250)	(0.250) (0.125)	6.125 6.000	(0.375) (0.250)	(0.250) (0.125)	CUMULATI	VE ADJUSTM	IENTS CAPS.
6.375	(0.750)	(0.625)	6.125	(0.250)	(0.125)	5.875	(0.125)	0.000	5.875	(0.125)	0.000	LTV>80 & F		0.000
6.250	(0.250)	(0.125)	6.000 EE	0.000 REDDIE I	0.125 MAC CO	5.750 NEORM	0.125 ING ARN	0.250	5.750	0.125	0.250		EDDIE M	0.000
	40/5 404				VIAC CO	IVI CILIVI							efiPossik	_
	10/6 ARM RAM CODE: EI	P 10/6	PROG	7/6 ARM GRAM CODE: E	LP 7/6			IUM LOAN A				PR	OGRAM CO	DE :
Rate 7.125	15 Day (1.750)	30 Day (1.625)	Rate 6.875	15 Day (1.500)	30 Day (1.375)	Units		imum Imount		num Loan A High-Cost A			ELRN 30&15	
7.000 6.875	(1.500) (1.250)	(1.375) (1.125)	6.750 6.625	(1.250) (1.000)	(1.125) (0.875)	1 2		5,550 1,500		\$1,149,825 \$1,472,250		-	EDDIE N	
6.750	(0.875)	(0.750)	6.500	(0.750)	(0.625)	3	\$1,18	6,350		\$1,779,525			PA WAI\	
6.625 6.500	(0.625) (0.375)	(0.500) (0.250)	6.375 6.250	(0.500) (0.250)	(0.375) (0.125)	4	\$1,47	4,400		\$2,211,600	1	1 '	LPF 30 TO 1 r must be fi	•
6.375 Mar/Cap	(0.125)	0.000 5/1/5	6.125 Mar/Cap	0.000 3.000	0.125 5/1/5								& applical	
		3/3/5	,			SUPER C	ONFORI	MING FI	XED AN	D ARMs				
30	YEAR FIX	ED	20	YEAR FIX	ED	15	YEAR FIX	ED		10/6 ARM	1		7/6 ARM	
	RAM CODE: E			RAM CODE: E			RAM CODE: E		PROGE	RAM CODE: ES	LP 10/6		RAM CODE: ES	
Rate 7.125	15 Day (2.250)	30 Day (2.125)	Rate 7.500	15 Day (1.750)	30 Day (1.625)	Rate 7.000	15 Day (1.875)	30 Day (1.750)	Rate 7.250	15 Day (1.500)	30 Day (1.375)	Rate 7.125	15 Day (1.500)	30 Day (1.375)
7.000 6.875	(1.875) (1.625)	(1.750) (1.500)	7.375 7.250	(1.500) (1.250)	(1.375) (1.125)	6.875 6.750	(1.500) (1.125)	(1.375) (1.000)	7.125 7.000	(1.375) (1.125)	(1.250) (1.000)	7.000 6.875	(1.375) (1.125)	(1.250) (1.000)
6.750 6.625	(1.250) (1.125)	(1.125) (1.000)	7.125 7.000	(1.125) (1.000)	(1.000) (0.875)	6.625 6.500	(1.000) (0.875)	(0.875) (0.750)	6.875 6.750	(0.875) (0.625)	(0.750) (0.500)	6.750 6.625	(1.000) (0.750)	(0.875) (0.625)
6.500	(0.750)	(0.625)	6.875	(0.625)	(0.500)	6.375	(0.500)	(0.375)	6.625	(0.375)	(0.250)	6.500	(0.500)	(0.375)
6.375 6.250	(0.375) 0.125	(0.250) 0.250	6.750 6.625	(0.500) (0.250)	(0.375) (0.125)	6.250 6.125	(0.375) (0.125)	(0.250) 0.000	6.500 Mar/Cap	(0.125) 3.000	0.000 5/1/5	6.375 Mar/Cap	(0.250) 3.000	(0.125) 5/1/5
					Pur	chase LLPA	s [Terms >	· 15 Years o	only]					
	100					<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 7 FICO 760						0.000	0.000	0.000	0.000 0.250	0.375 0.625	0.375 0.625	0.250 0.500	0.250 0.500	0.125 0.250
FICO 740						0.000	0.000	0.125 0.250	0.375 0.750	0.875	1.000 1.250	0.750 1.000	0.625 0.875	0.500 0.750
FICO 720 FICO 700						0.000	0.000	0.250	0.750	1.250 1.375	1.500	1.250	1.125	0.750
FICO 680 FICO 660						0.000	0.000	0.625 0.750	1.125 1.375	1.750 1.875	1.875 2.125	1.500 1.750	1.375 1.625	1.125 1.250
FICO 640	- 659					0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
FICO < 64	10				Rate/Terr	0.000	0.125	1.500 erms > 15 Y	2.125	2.750	2.875	2.625	2.250	1.750
					nate, ren	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 7 FICO 760						0.000	0.000	0.000 0.125	0.125 0.375	0.500 0.875	0.625 1.000	0.500 0.750	0.375 0.625	0.375 0.625
FICO 740	- 759					0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
FICO 720 FICO 700						0.000	0.000	0.500 0.625	1.000 1.250	1.625 1.875	1.750 2.125	1.500 1.750	1.250 1.625	1.250 1.625
FICO 680						0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
FICO 660 FICO 640						0.000	0.125 0.250	1.125 1.375	1.875 2.125	2.500 2.875	3.000 3.375	2.375 2.875	2.125 2.500	2.125 2.500
FICO < 64	10			Domah	0 D-t-	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500
				Purch	ase & Rate	<=30%	30.01-60	As [All Ame 60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
ARMs Condo						0.000	0.000	0.000 0.125	0.000 0.125	0.000 0.750	0.000 0.750	0.000 0.750	0.250 0.750	0.250 0.750
Investme	nt Property					1.125	1.125	1.625	2.125	3.375	4.125	0.730 N/A	N/A	N/A
Second H 2-4 Units						1.125 0.000	1.125 0.000	1.625 0.375	2.125 0.375	3.375 0.625	4.125 0.625	4.125 N/A	N/A N/A	N/A N/A
High-bala	nce Fixed Ra	ite				0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	N/A
High-bala Subordina						1.250 0.625	1.250 0.625	1.500 0.625	1.500 0.875	2.500 1.125	2.500 1.125	2.500 1.125	2.750 1.875	N/A 1.875
					Cash Out	Refinance	LLPAs [All	Amortizati	on Terms]					
FICO >= 7	780					< =30% 0.375	30.01-60 0.375	60.01-70 0.625	70.01-75 0.875	75.01-80 1.375	80.01-85 N/A	85.01-90 N/A	90.01-95 N/A	95.01-97 N/A
FICO 760	- 779					0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
FICO 740 FICO 720						0.375 0.375	0.375 0.500	1.000 1.375	1.625 2.000	2.375 2.750	N/A N/A	N/A N/A	N/A N/A	N/A N/A
FICO 700 FICO 680						0.375 0.375	0.500 0.625	1.625 2.000	2.625 2.875	3.250 3.750	N/A N/A	N/A N/A	N/A N/A	N/A N/A
FICO 660	- 679					0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
FICO 640 FICO < 64						0.375 0.375	1.375 1.375	3.125 3.375	4.625 4.875	5.125 5.125	N/A N/A	N/A N/A	N/A N/A	N/A N/A
				Cash	Out Refin			s [All Amor			.411		.,,,,	,1.
ARMs						<= 30% 0.000	30.01-60 0.000	60.01-70	70.01-75	75.01-80 0.000	80.01-85	85.01-90	90.01-95	95.01-97
Condo						0.000	0.000	0.000 0.125	0.125	0.000	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Investme Second H	nt Property Iome					1.125 1.125	1.125 1.125	1.625 1.625	2.125 2.125	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
2-4 Units						0.000	0.000	0.375	0.375	N/A	N/A	N/A	N/A	N/A
High-bala High-bala	nce Fixed Ra ance ARM	ite				1.250 2.000	1.250 2.000	1.500 2.250	1.500 2.250	1.750 3.250	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Subordina					LENGE	0.625	0.625	0.625	0.875	1.125	N/A	N/A	N/A	N/A
LTV MI	Coverage				LENDER	PAID MI (S	INGLE PREI	MIUM) Adj >=760	vstments 740-759	720-739	700-719	680-699	660-679	< 660
95.01-97	35%							3.000	3.875	4.750	5.500	6.750	10.000	10.500
90.01-95 85.01-90	•							2.000 1.500	2.875 2.250	3.250 2.750	3.500 3.125	4.500 3.875	6.875 5.500	7.500 6.000
80.01-85	12%							0.750	0.875	1.000	1.250	1.500	2.250	2.375
Loan Terr Cash Out	m < 30 Refinance							(0.125) 0.625	(0.125) 0.625	(0.250) 0.750	(0.375) 0.875	(0.500) 1.000	(1.000) 1.375	(1.000) 1.375
Rate/Terr	m Refinance							0.125	0.125 0.375	0.125	0.250 0.750	0.375	0.500	0.750
Second H 3-4 Units								0.375 0.500	0.500	0.500 0.750	N/A	0.750 N/A	0.875 N/A	1.000 N/A
	nt Property ount > 650K		-		-	-	-	N/A 0.875	N/A 1.000	N/A 1.125	N/A 1.250	N/A 1.500	N/A 2.625	N/A 2.750
LJun AIII	- 2 0.001							3.073	2.000	2.263	1.230	1.550	2.023	2.750



											Page 5 of 1
				JU	IMBO W	ITH DU (Option	1)			
30 YEAR FIXE PROGRAM CODE: JD			5 YEAR FIXE			10/6 ARM AM CODE: JDU		PROGI	7/6 ARM	U1 7/6	5/6 ARM PROGRAM CODE: JDU1 5/6
Rate 15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate 15 Day 30 Day
7.500 (1.625)	(1.500)	7.375	(1.875)	(1.750)	7.875	(1.000)	(0.875)	7.500	(1.125)	(1.000)	7.750 (1.000) (0.875)
7.375 (1.500) 7.250 (1.250)	(1.375) (1.125)	7.250 7.125	(1.750) (1.500)	(1.625) (1.375)	7.750 7.625	(0.875) (0.750)	(0.750) (0.625)	7.375 7.250	(1.000) (0.875)	(0.875) (0.750)	7.625 (0.875) (0.750) 7.500 (0.750) (0.625)
7.125 (1.000)	(0.875)	7.000	(1.375)	(1.250)	7.500	(0.625)	(0.500)	7.125	(0.750)	(0.625)	7.375 (0.625) (0.500)
7.000 (0.750)	(0.625)	6.875	(1.000)	(0.875)	7.375	(0.500)	(0.375)	7.000	(0.500)	(0.375)	7.250 (0.500) (0.375)
6.875 (0.500)	(0.375)	6.750	(0.750)	(0.625)	7.250	(0.250)	(0.125)	6.875	(0.250)	(0.125)	7.125 (0.250) (0.125)
6.750 (0.250) 6.625 0.000	(0.125) 0.125	6.625 6.500	(0.375) (0.125)	(0.250) 0.000	7.125 Mar/Cap	0.000 2.750	0.125 5/1/5	6.750 Mar/Cap	0.125 2.750	0.250 5/1/5	7.000 0.000 0.125 Mar/Cap 2.750 2/1/5
0.023	0.123	0.500	(0.123)		E ADJUST				2.730	3/ 1/3	141d1/Cup 2.730 2/1/3
FICO >= 780			<= 50 % (0.875)	50.01-55 (0.875)	55.01-60 (0.875)	60.01-65 (0.875)	65.01-70 (0.750)	70.01-75 (0.625)	75.01-80 (0.500)	80.01-85 N/A	
FICO 760 - 779			(0.875)	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	N/A	
FICO 740 - 759			(0.750)	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	N/A	MAX NET PREMIUM
FICO 720 - 739 FICO 700 -719			(0.625)	(0.625) (0.375)	(0.500)	(0.375) (0.125)	(0.250) 0.125	(0.125) 0.375	0.250 0.875	N/A N/A	(FIXED & ARM)
FICO 700 - 719 FICO 680 - 699			(0.375) (0.125)	(0.375)	0.000	0.125	0.125	1.375	2.375	N/A N/A	
FICO 660 -679			0.375	0.375	0.625	1.125	1.625	2.625	3.875	N/A	1.750%
PURCHASE			0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	
RATE/TERM			0.375	0.375	0.375	0.375	0.375	0.375	0.625	N/A	All purposes/ Occupancy
CASH OUT REFINANCE SECOND HOME			0.375 0.250	0.375 0.250	0.375 0.500	0.375 0.500	0.625 0.750	0.875 0.750	1.125 0.750	N/A N/A	Types are eligible
INVESTMENT			0.500	0.500	0.500	0.750	1.000	1.250	1.750	N/A	i ypes are eligible
					MBO W						
30 YEAR FIXE	:D	1	5 YEAR FIXE		l e	10/6 ARM	Орион	_/	7/6 ARM		5/6 ARM
PROGRAM CODE: JD			RAM CODE: JD			AM CODE: JDL	J2 10/6	PROGI	RAM CODE: JD	<u>U2 7/6</u>	PROGRAM CODE: JDU2 5/6
Rate 15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate 15 Day 30 Day
7.875 (0.750) 7.750 (0.750)	(0.625) (0.625)	7.250 7.125	1.250 1.375	1.375 1.500	7.500 7.375	3.000 3.125	3.125 3.250	7.500 7.375	2.250 2.250	2.375 2.375	7.500 2.500 2.625 7.375 2.500 2.625
7.625 (0.625)	(0.525)	7.125	1.375	1.500	7.375 7.250	3.125	3.250	7.375	2.250	2.375	7.375 2.500 2.625 7.250 2.500 2.625
7.500 (0.500)	(0.375)	6.875	1.375	1.500	7.125	3.125	3.250	7.125	2.375	2.500	7.125 2.625 2.750
7.375 (0.500)	(0.375)	6.750	1.500	1.625	7.000	3.250	3.375	7.000	2.375	2.500	7.000 2.625 2.750
7.250 (0.500)	(0.375)	6.625	1.625	1.750	6.875	3.250	3.375	6.875	2.500	2.625	6.875 2.750 2.875
7.125 (0.250) 7.000 0.000	(0.125) 0.125	6.500 6.375	1.875 2.500	2.000 2.625	6.750 Mar/Cap	3.250 2.750	3.375 5/1/5	6.750 Mar/Cap	2.500 2.750	2.625 5/1/5	6.750 2.750 2.875 Mar/Cap 2.750 2/1/5
7.000 0.000	0.123	0.373	2.300		E ADJUST				2.730	3/1/3	Mar/Cap 2.730 2/1/3
			<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
FICO >= 780			(0.625)	(0.625)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	N/A	MANY NET DDENMINA
FICO 760 - 779 FICO 740 - 759			(0.625)	(0.625)	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	N/A	MAX NET PREMIUM
FICO 740 - 759 FICO 720 - 739			(0.625)	(0.500)	(0.625)	(0.625) (0.375)	(0.500) 0.000	(0.250) 0.125	0.125 0.500	N/A N/A	(FIXED & ARM)
FICO 700 -719			(0.375)	(0.375)	(0.375)	(0.250)	0.000	0.750	1.000	N/A	
FICO 680 - 699			0.375	0.375	0.375	0.375	N/A	N/A	N/A	N/A	1.750%
FICO 660 -679			0.625 0.000	0.625 0.000	0.625 0.000	N/A 0.000	N/A 0.000	N/A 0.125	N/A 0.125	N/A	
PURCHASE			(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A N/A	Primary and Second Hom
RATE/TERM			0.250	0.250	0.250	0.250	0.125	0.125	0.125	N/A	are eligible only
CASH OUT REFINANCE			0.375	0.375	0.375	0.500	0.500	0.875	1.125	N/A	,
Condo	1 2 01 41 4		0.000	0.000	0.000	0.000	0.125	0.250	0.500	N/A	
Loan Amount 1,500,003 Second Home	⊥ - ∠.UIVIIVI		0.000 0.750	0.000 0.750	0.000 0.750	0.000 0.750	0.000 0.750	0.000 1.000	0.000 1.000	N/A N/A	Naiminaum Constitution
Self-Employed			0.000	0.000	0.000	0.730	0.730	0.375	0.375	N/A	Minimum Credit Score 70
2Units			0.000	0.000	0.000	0.000	0.250	N/A	N/A	N/A	for ARM
3-4 Units			0.250	0.250	0.250	0.375	N/A	N/A	N/A	N/A	
				JU	IMBO W	ITH DU (Option	3)			
30 YEAR FIXE	D		5 YEAR FIXE			10/6 ARM			7/6 ARM		5/6 ARM
			RAM CODE: JD			AM CODE: JDL			RAM CODE: JD		PROGRAM CODE: JDU3 5/6
		Rate 7.500	30 Day 1.125	45 Day 1.500	Rate 8.000	30 Day 2.500	45 Day 2.875	Rate 7.875	30 Day 3.000	45 Day 3.375	Rate 30 Day 45 Day 7.750 3.375 3.500
		7.300	1.125	1.875	7.875	2.750	3.125	7.875	3.000	3.625	7.625 3.625 3.750
Not Available		7.250	1.875	2.250	7.750	3.000	3.375	7.625	3.500	3.875	7.500 3.875 4.000
INCLAVAIIADIE		7.125	2.250	2.625	7.625	3.250	3.625	7.500	3.625	4.000	7.375 4.000 4.125
		7.000	2.750	3.125	7.500	3.500	3.875	7.375	3.875	4.250	7.250 4.250 4.375
		6.875 6.750	3.125 3.500	3.500 3.875	7.375 7.250	3.750 4.000	4.125 4.375	7.250 7.125	4.125 4.375	4.500 4.750	7.125 4.375 4.500 7.000 4.625 4.750
		6.625	4.000	4.375	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	5/1/5	Mar/Cap 2.750 2/1/5
					E ADJUST						
5100			<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	MAX NET PREMIUM
FICO >= 780 FICO 760 - 779			(0.125) 0.000	(0.125) 0.000	0.000	0.125 0.125	0.125 0.125	0.250 0.375	0.375 0.375	N/A N/A	(FIXED & ARM)
FICO 760 - 779 FICO 740 - 759			0.000	0.000	0.000	0.125	0.125	0.375	0.375	N/A N/A	1.750%
FICO 720 - 739			0.125	0.125	0.125	0.125	0.125	0.500	0.625	N/A	Owner Occupied Only
FICO 700 -719	-		0.125	0.125	0.125	0.125	0.125	N/A	N/A	N/A	Owner Occupied Only
PURCHASE	0.000		(0.125)	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
Loan Amount <= \$1,000		1	(0.125) (0.125)	(0.125) (0.125)	0.000	0.000	0.000	0.000	0.000	N/A N/A	Max. loan amount
Loan Amount \$1,500,00			(0.125)	(0.125)	0.000	0.000	0.000	0.000	0.000	N/A	\$1,250,000 for First Home
Loan Amount \$2,000,00	01 - \$2.5MM	1	(0.125)	0.000	0.000	0.000	0.000	0.000	0.000	N/A	Buyer
Loan Amount \$2,500,00	01 - \$3.0MM	1	(0.125)	0.000	0.000	0.000	0.000	0.000	0.000	N/A	., -
CA			0.000	0.000	0.000	0.500	0.750	1.000	1.250	N/A	



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					1	имво м	ITH DIT	Ontion	4)			Page 6 of 11
					J			· ·				
	O YEAR FIXI GRAM CODE: JE				<=50%	PRICE AD. 50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	MAX NET PREMIUM
Rate	15 Day	30 Day	FICO >= 800		(1.250)	(1.250)	(1.250)	(1.000)	(0.750)	(0.500)	0.000	(FIXED & ARM)
8.625	(2.625)	(2.500)	FICO 780 - 7		(1.125)	(1.125)	(1.125)	(1.000)	(0.750)	(0.375)	0.250	(TIMED & ARRIV)
8.500 8.375	(2.375) (2.250)	(2.250) (2.125)	FICO 760 - 7		(1.125) (1.125)	(1.125) (1.125)	(1.125) (1.125)	(0.875) (0.875)	(0.750)	(0.375) (0.250)	0.250 0.625	1.750%
8.250	(2.000)	(1.875)	FICO 720 - 7	39	(1.000)	(1.000)	(1.000)	(0.750)	(0.375)	0.125	1.125	2170070
8.125 8.000	(1.750) (1.500)	(1.625) (1.375)	FICO 700-71 FICO 680-69		(0.250) 1.000	(0.250) 1.000	(0.250) 1.000	0.000 1.250	0.250 1.625	0.625 2.250	1.625 3.125	
7.875	(1.250)	(1.125)	FICO 660-67		1.375	1.375	1.375	1.750	2.125	3.000	4.375	
7.750	(1.125)	(1.000)	RATE/TERM		0.500	0.500	0.500	0.500	0.250	0.250	0.125	CASH OUT TRANSACTION:
7.625 7.500	(0.875) (0.625)	(0.750) (0.500)	CASH OUT R		0.875 0.125	0.875 0.125	0.875 0.125	0.875 0.250	1.000 0.375	1.125 0.500	1.250 0.750	MAX LTV/CLTV 65% AND MIN. CREDIT 720 FOR CONDO
7.375	(0.375)	(0.250)	INVESTMEN		1.250	1.250	1.250	1.500	2.000	2.500	N/A	CREDIT 720 FOR CONDO
7.250 7.125	(0.125) 0.125	0.000 0.250	Condo 2-4 Units		0.000	0.000	0.000	0.000	0.125 0.125	0.250 0.250	0.375 0.500	
7.123	0.125	0.500	SELF EMPLO	YED	0.000	0.000	0.000	0.000	0.000	0.125	0.300	
					J	имво м	/ITH DU	(Option	5)			
24	0 VE 4 D EIV				<u> </u>							
	O YEAR FIXI GRAM CODE: JE					PRICE AD.	PURCHASE	13 (FIXED)			MAX NET PREMIUM
Rate	15 Day	30 Day			<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	(FIXED & ARM)
8.750	(3.125)	(3.000)	FICO >= 780		(0.125)	(0.125)	(0.125)	0.000	0.125	0.125	0.125	(FIXED & ARIVI)
8.625 8.500	(2.875) (2.625)	(2.750) (2.500)	FICO 760 - 7		(0.125) 0.000	(0.125) 0.000	(0.125) 0.000	0.000 0.125	0.125 0.250	0.250 0.375	0.250 0.500	1.750%
8.375	(2.500)	(2.375)	FICO 720 - 7	39	0.125	0.125	0.125	0.125	0.375	0.625	0.750	2.7.00,3
8.250 8.125	(2.250) (2.125)	(2.125) (2.000)	FICO 700-71	9	0.250	0.250	0.250 RATE/TERM	0.375	0.625	1.000	1.375	
8.000	(2.125)	(1.750)	FICO >= 780		(0.125)	(0.125)	(0.125)	0.000	0.250	0.375	0.500	
7.875	(1.750)	(1.625)	FICO 760 - 7		0.000	0.000	0.000	0.125	0.375	0.500	0.625	
7.750 7.625	(1.500) (1.375)	(1.375) (1.250)	FICO 740 - 7		0.125 0.375	0.125 0.375	0.125 0.375	0.375 0.375	0.500 0.625	0.625 1.000	1.000 1.375	HIGHLIGHTS
7.500	(1.125)	(1.000)	FICO 700-71		0.375	0.375	0.375	0.500	0.875	1.500	2.125	піопііопіз
7.375 7.250	(0.875) (0.625)	(0.750) (0.500)	FICO >= 780		0.000	0.000	0.000	0.375	0.625	0.750	1.500	
7.250	(0.825)	(0.300)	FICO 760 - 7		0.250	0.250	0.000	0.375	0.625	1.125	2.125	Maximum DTI 43%
7.000	(0.125)	0.000	FICO 740 - 7		0.375	0.375	0.375	0.625	1.000	1.375	2.750	Maximum DTI 35% for Self-
	5 YEAR FIXI GRAM CODE: JE		FICO 720 - 7		0.500 0.625	0.500 0.625	0.500 0.625	0.750 0.875	1.250 1.500	1.750 2.250	3.125 N/A	Employed Borrower
Rate	15 Day	30 Day				SF	ECIAL FEATU	RE	1			
8.250 8.125	(2.250) (2.125)	(2.125) (2.000)	2 Unit SECOND HO	ME	1.250 0.500	1.250 0.500	1.250 0.500	1.625 0.500	2.000 0.625	3.000 0.750	4.000 1.000	Owner Occupied and Second
8.000	(1.875)	(1.750)	Condo	IVIL	0.300	0.125	0.125	0.250	0.023	0.750	0.375	Home Only
7.875	(1.750)	(1.625)	Loan Amt <=		0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	
7.750 7.625	(1.500) (1.375)	(1.375) (1.250)	1,000,001 - 1 1,500,001 - 1		0.000	0.000	0.000	0.000	(0.125) 0.000	(0.125) 0.000	(0.125) 0.000	3-4 Units are not eligible
7.500	(1.125)	(1.000)	2,000,001 - 3	2.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.375 7.250	(0.875) (0.625)	(0.750) (0.500)	2,500,001 - 3 DTI 35.01% -		0.750 0.000	0.750 0.000	0.750 0.000	0.750 0.000	0.750 0.000	0.750 0.000	0.750 0.000	
7.230	(0.375)	(0.250)	DTI > 40%	40%	0.000	0.125	0.125	0.125	0.125	0.250	0.250	
7.000	(0.125)	0.000	SELF EMPLO	YED	0.125	0.125	0.125	0.250	0.250	0.250	0.375	
					J	имво и	/ITH DU	(Option	6)			
										7/6 ARM		
3(Λ VFAR FIXI	FD	1	5 VEAR FIX	FD		10/6 ARM					5/6 ARM
	O YEAR FIXI GRAM CODE: JE			5 YEAR FIX			10/6 ARM AM CODE: JDL	<u>16 10/6</u>	PROG	RAM CODE: JE		5/6 ARM PROGRAM CODE: JDU6 5/6
PROG Rate	GRAM CODE: JE 15 Day	30 Day	PROC Rate	GRAM CODE: JI 15 Day	0 <u>06 15</u> 30 Day	<u>PROGR</u> Rate	AM CODE: JDL 15 Day	30 Day	Rate	RAM CODE: JI 15 Day	0 <u>U6 7/6</u> 30 Day	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day
<u>PROG</u> Rate 7.750	15 Day (1.875)	30 Day (1.750)	PROC Rate 7.500	<u>15 Day</u> 15 Day (0.500)	30 Day (0.375)	PROGR Rate 7.750	AM CODE: JDL 15 Day (0.875)	30 Day (0.750)	Rate 7.625	15 Day (2.250)	30 Day (2.125)	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875)
PROG Rate	GRAM CODE: JE 15 Day	30 Day	PROC Rate	GRAM CODE: JI 15 Day	0 <u>06 15</u> 30 Day	<u>PROGR</u> Rate	AM CODE: JDL 15 Day	30 Day	Rate	RAM CODE: JI 15 Day	0 <u>U6 7/6</u> 30 Day	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day
PROG Rate 7.750 7.625 7.500 7.375	15 Day (1.875) (1.625) (1.375) (1.125)	30 Day (1.750) (1.500) (1.250) (1.000)	PROC Rate 7.500 7.375 7.250 7.125	15 Day (0.500) (0.250) 0.000 0.375	30 Day (0.375) (0.125) 0.125 0.500	PROGR Rate 7.750 7.625 7.500 7.375	AM CODE: JDL 15 Day (0.875) (0.750) (0.500) (0.125)	30 Day (0.750) (0.625) (0.375) 0.000	Rate 7.625 7.500 7.375 7.250	15 Day (2.250) (1.875) (1.625) (1.250)	30 Day (2.125) (1.750) (1.500) (1.125)	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000)
PROG Rate 7.750 7.625 7.500 7.375 7.250	15 Day (1.875) (1.625) (1.375) (1.125) (0.875)	30 Day (1.750) (1.500) (1.250) (1.000) (0.750)	PROC Rate 7.500 7.375 7.250 7.125 7.000	15 Day (0.500) (0.250) 0.000 0.375 0.750	30 Day (0.375) (0.125) 0.125 0.500 0.875	PROGR Rate 7.750 7.625 7.500 7.375 7.250	AM CODE: JDL 15 Day (0.875) (0.750) (0.500) (0.125) 0.250	30 Day (0.750) (0.625) (0.375) 0.000 0.375	Rate 7.625 7.500 7.375 7.250 7.125	15 Day (2.250) (1.875) (1.625) (1.250) (0.875)	30 Day (2.125) (1.750) (1.500) (1.125) (0.750)	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625)
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000	15 Day (1.875) (1.625) (1.375) (1.125) (0.875) (0.500) (0.250)	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	15 Day (0.500) (0.250) 0.000 0.375 0.750 1.000 1.500	30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000	15 Day (0.875) (0.750) (0.500) (0.125) 0.250 0.500 0.875	30 Day (0.750) (0.625) (0.375) 0.000 0.375 0.625 1.000	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875	15 Day (2.250) (1.875) (1.625) (1.250) (0.875) (0.500) (0.125)	30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125	15 Day (1.875) (1.625) (1.375) (1.125) (0.875) (0.500)	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375)	PROC Rate 7.500 7.375 7.250 7.125 7.000 6.875	15 Day (0.500) (0.250) 0.000 0.375 0.750 1.000	30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap	AM CODE: JDU 15 Day (0.875) (0.750) (0.500) (0.125) 0.250 0.500 0.875 2.750	30 Day (0.750) (0.625) (0.375) 0.000 0.375 0.625 1.000 5/1/5	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap	15 Day (2.250) (1.875) (1.625) (1.250) (0.875) (0.500)	30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375)	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375)
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000	15 Day (1.875) (1.625) (1.375) (1.125) (0.875) (0.500) (0.250)	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	15 Day (0.500) (0.250) 0.000 0.375 0.750 1.000 1.500	30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap	AM CODE: JDU 15 Day (0.875) (0.750) (0.500) (0.125) 0.250 0.500 0.875 2.750	30 Day (0.750) (0.625) (0.375) 0.000 0.375 0.625 1.000 5/1/5	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap	15 Day (2.250) (1.875) (1.625) (1.250) (0.875) (0.500) (0.125)	30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000	15 Day (1.875) (1.625) (1.375) (1.125) (0.875) (0.500) (0.250)	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	15 Day (0.500) (0.250) 0.000 0.375 0.750 1.000 1.500	30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap	AM CODE: JDU 15 Day (0.875) (0.750) (0.500) (0.125) 0.250 0.500 0.875 2.750	30 Day (0.750) (0.625) (0.375) 0.000 0.375 0.625 1.000 5/1/5	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap	15 Day (2.250) (1.875) (1.625) (1.250) (0.875) (0.500) (0.125)	30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875	15 Day (1.875) (1.625) (1.625) (1.375) (1.125) (0.875) (0.500) (0.250) 0.125	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	15 Day (0.500) (0.250) (0.250) 0.000 0.375 0.750 1.000 1.500 1.875	30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000 PRI 50.01-55 (0.375)	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST chase 55.01-60 (0.375)	AM CODE: JDU 15 Day (0.875) (0.750) (0.500) (0.125) 0.250 0.500 0.875 2.750 TMENTS (60.01-65 (0.250)	30 Day (0.750) (0.625) (0.375) 0.000 0.375 0.625 1.000 5/1/5 FIXED & A	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap RRM) 70.01-75 (0.250)	15 Day (2.250) (1.875) (1.625) (1.625) (1.250) (0.875) (0.500) (0.125) 2.750 75.01-80 0.000	30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO >= 80 FICO 780 -	15 Day (1.875) (1.625) (1.625) (1.375) (1.125) (0.875) (0.500) (0.250) 0.125	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	15 Day (0.500) (0.250) 0.000 0.375 0.750 1.000 1.500 1.875	30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000 PRI 50.01-55 (0.375)	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST chase 55.01-60 (0.375)	AM CODE: JDL 15 Day (0.875) (0.750) (0.500) (0.125) 0.250 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.250)	30 Day (0.750) (0.625) (0.375) 0.000 0.375 0.625 1.000 5/1/5 FIXED & A	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap RM) 70.01-75 (0.250) 0.000	15 Day (2.250) (1.875) (1.625) (1.250) (0.875) (0.500) (0.125) 2.750 75.01-80 0.000 0.250	30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO >= 80 FICO 780 -	15 Day (1.875) (1.625) (1.375) (1.1375) (1.1375) (0.875) (0.500) (0.250) 0.125	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	15 Day (0.500) (0.250) (0.250) 0.000 0.375 0.750 1.000 1.500 1.875	30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000 PRI 50.01-55 (0.375)	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST chase 55.01-60 (0.375) (0.375) (0.250)	AM CODE: JDU 15 Day (0.875) (0.750) (0.500) (0.125) 0.250 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.250) (0.125)	30 Day (0.750) (0.625) (0.375) 0.000 0.375 0.625 1.000 5/1/5 FIXED & A	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap RM) 70.01-75 (0.250) 0.000 0.125 0.250	15 Day (2.250) (1.875) (1.625) (1.625) (1.250) (0.875) (0.500) (0.125) 2.750 75.01-80 0.000	30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A N/A N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO >= 80 FICO 780 - FICO 760 - FICO 760 - FICO 760 -	15 Day (1.875) (1.625) (1.375) (1.125) (0.500) (0.250) 0.125	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	### CODE: JI 15 Day (0.500) (0.250) 0.000 0.375 0.750 1.000 1.500 1.875	DUG 15 30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000 PRI Pur 50.01-55 (0.375) (0.375) (0.375) (0.250) (0.125)	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST chase 55.01-60 (0.375) (0.250) (0.125)	AM CODE: JDU 15 Day (0.875) (0.750) (0.500) (0.125) 0.250 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.250) (0.125) (0.125) 0.000	30 Day (0.750) (0.625) (0.375) 0.000 0.375 0.625 1.000 5/1/5 FIXED & A 65.01-70 (0.250) (0.125) (0.125) 0.000 0.250	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap (0.250) 0.000 0.125 0.250 0.500	75.01-80 0.250 0.250 0.250 0.875 0.500 0.125 0.000 0.250 0.500 0.750 1.125	006 7/6 30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A N/A N/A N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM)
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO >= 80 FICO 780 -	15 Day (1.875) (1.625) (1.625) (1.375) (1.125) (0.875) (0.500) (0.250) 0.125	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	### CODE: JI 15 Day (0.500) (0.250) 0.000 0.375 0.750 1.000 1.500 1.875	006.15 30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000 PRI Pur 50.01-55 (0.375) (0.375) (0.375)	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST chase 55.01-60 (0.375) (0.375) (0.250)	AM CODE: JDU 15 Day (0.875) (0.750) (0.500) (0.125) 0.250 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.250) (0.125)	30 Day (0.750) (0.625) (0.375) 0.000 0.375 0.625 1.000 5/1/5 FIXED & A 65.01-70 (0.250) (0.125) 0.000	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap RM) 70.01-75 (0.250) 0.000 0.125 0.250	15 Day (2.250) (1.875) (1.625) (1.250) (0.875) (0.500) (0.125) 2.750 75.01-80 0.000 0.250 0.500 0.750	30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A N/A N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM)
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO 780 - FICO 780 - FICO 740 - FICO 740 - FICO 700 -	15 Day (1.875) (1.625) (1.375) (1.125) (0.875) (0.500) (0.250) 0.125 (0.500) (0.250) 0.125 (0.500) (0.799) (0.	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	### CODE: JI 15 Day (0.500) (0.250) 0.000 0.375 0.750 1.000 1.500 1.875	DU6 15 30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000 PRI S0.01-55 (0.375) (0.375) (0.375) (0.250) (0.125) 0.000 RATE	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST chase 55.01-60 (0.375) (0.375) (0.250) (0.125) 0.000 0.000	AM CODE: JDL 15 Day (0.875) (0.750) (0.500) (0.125) 0.250 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.125) (0.125) 0.000 0.125 0.000 0.125	30 Day (0.750) (0.625) (0.375) 0.000 0.375 0.625 1.000 5/1/5 FIXED & A 65.01-70 (0.250) (0.125) (0.125) 0.000 0.250 0.500 N/A	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap (0.250) 0.000 0.125 0.250 0.500 0.875 N/A	15 Day (2.250) (1.875) (1.625) (1.250) (0.875) (0.500) (0.125) 2.750 75.01-80 0.000 0.250 0.500 0.750 1.125 1.625 N/A	006 7/6 30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A N/A N/A N/A N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM)
Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO 780 FICO 780 FICO 700 FICO 700 FICO 680 FICO 780	15 Day (1.875) (1.625) (1.375) (1.125) (0.875) (0.500) (0.250) 0.125	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	SRAM CODE: JI	DU6 15 30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000 PRI Pur 50.01-55 (0.375) (0.375) (0.375) (0.250) (0.125) (0.125) 0.000 RATE	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST chase 55.01-60 (0.375) (0.375) (0.125) (0.125) 0.000 0.000	AM CODE: JDU 15 Day (0.875) (0.750) (0.750) (0.250) 0.250 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.125) (0.125) 0.000 0.125 0.375	30 Day (0.750) (0.625) (0.375) 0.000 0.375 0.625 1.000 5/1/5 FIXED & A 65.01-70 (0.125) (0.125) 0.000 0.250 0.500 N/A	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap IRM) 70.01-75 (0.250 0.000 0.125 0.250 0.500 0.875 N/A	75.01-80 0.250 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750	006 7/6 30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A N/A N/A N/A N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM)
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO 780 - FICO 780 - FICO 740 - FICO 740 - FICO 700 -	15 Day (1.875) (1.625) (1.375) (1.125) (0.875) (0.500) (0.250) 0.125	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	### CODE: JI 15 Day (0.500) (0.250) 0.000 0.375 0.750 1.000 1.500 1.875	DU6 15 30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000 PRI S0.01-55 (0.375) (0.375) (0.375) (0.250) (0.125) 0.000 RATE	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST chase 55.01-60 (0.375) (0.375) (0.250) (0.125) 0.000 0.000	AM CODE: JDL 15 Day (0.875) (0.750) (0.500) (0.125) 0.250 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.125) (0.125) 0.000 0.125 0.000 0.125	30 Day (0.750) (0.625) (0.375) 0.000 0.375 0.625 1.000 5/1/5 FIXED & A 65.01-70 (0.250) (0.125) (0.125) 0.000 0.250 0.500 N/A	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap (0.250) 0.000 0.125 0.250 0.500 0.875 N/A	15 Day (2.250) (1.875) (1.625) (1.250) (0.875) (0.500) (0.125) 2.750 75.01-80 0.000 0.250 0.500 0.750 1.125 1.625 N/A	006 7/6 30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A N/A N/A N/A N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM)
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO 780 - FICO 780 - FICO 740 - FICO 720 - FICO 700 - FICO 780 -	15 Day (1.875) (1.625) (1.375) (1.625) (0.875) (0.500) (0.250) (0.250) (0.125) (0.779)	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	\$\text{SRAM CODE: JI}\$ 15 Day (0.500) (0.250) 0.000 0.375 0.750 1.000 1.500 1.875 \$\text{\$\left(0.500)}\$ (0.500) (0.375) (0.375) (0.250) (0.125) (0.125) (0.250) (0.250) (0.250) (0.250) (0.250) (0.250) (0.250) (0.250)	DU6 15 30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000 PRI S0.01-55 (0.375) (0.375) (0.375) (0.250) (0.125) (0.0250) (0.250) (0.250) (0.250) (0.125)	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST (0.375) (0.375) (0.250) (0.125) (0.000 (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125)	AM CODE: JDL 15 Day (0.875) (0.750) (0.500) (0.125) 0.250 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.125) (0.125) 0.000 0.125 0.375 (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.0125) 0.000 0.000	30 Day (0.750) (0.625) (0.375) 0.000 0.375 0.625 1.000 5/1/5 FIXED & A 65.01-70 (0.250) (0.125) (0.125) 0.000 0.250 0.500 N/A (0.125) 0.000 0.000 0.000 0.000	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap (0.250) 0.000 0.125 0.250 0.500 0.875 N/A 0.000 0.000 0.250 0.375	75.01-80 0.250 0.250 0.2750 0.2750 0.2750 0.250 0.250 0.250 0.500 0.750 0.500 0.750 1.125 N/A 0.125 0.375 0.625 0.875	006 7/6 30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A N/A N/A N/A N/A N/A N/A N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM) 1.750%
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO 780 - FICO 780 - FICO 740 - FICO 700 - FICO 700 - FICO 700 - FICO 780 - FICO 700 - FICO 7	15 Day (1.875) (1.625) (1.375) (1.625) (1.375) (0.875) (0.500) (0.250) (0.125) (0.799)	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	SRAM CODE: JI	DU6 15 30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000 PRI Pur 5.0.01-55 (0.375) (0.375) (0.375) (0.250) (0.125) 0.000 RATE (0.250) (0.125) (0.125) (0.125) (0.125) (0.125)	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST (0.375) (0.375) (0.375) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125)	AM CODE: JDL 15 Day (0.875) (0.750) (0.500) (0.125) 0.250 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.125) (0.125) 0.000 0.125 0.375 (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125)	30 Day (0.750) (0.625) (0.375) 0.000 0.375 0.625 1.000 5/1/5 FIXED & A 65.01-70 (0.125) (0.125) 0.000 0.250 0.500 N/A (0.125) 0.000 0.125 0.000 0.125	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap RM) 70.01-75 (0.250) 0.000 0.125 0.250 0.500 0.875 N/A 0.000 0.000 0.0250 0.375 0.625	75.01-80 0.000 0.250 0.1250 0.000 0.1250 0.000 0.250 0.500 0.750 1.125 1.625 N/A	006 7/6 30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A N/A N/A N/A N/A N/A N/A N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM) 1.750%
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO 780 - FICO 780 - FICO 740 - FICO 720 - FICO 700 - FICO 780 -	15 Day (1.875) (1.625) (1.375) (1.625) (1.375) (0.875) (0.500) (0.250) (0.125) (0.779)	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	\$\text{SRAM CODE: JI}\$ 15 Day (0.500) (0.250) 0.000 0.375 0.750 1.000 1.500 1.875 \$\text{\$\left(0.500)}\$ (0.500) (0.375) (0.375) (0.250) (0.125) (0.125) (0.250) (0.250) (0.250) (0.250) (0.250) (0.250) (0.250) (0.250)	DU6 15 30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000 PRI S0.01-55 (0.375) (0.375) (0.375) (0.375) (0.250) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.0000 0.0000 0.0000	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST chase 55.01-60 (0.375) (0.250) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125)	AM CODE: JDU 15 Day (0.875) (0.750) (0.500) (0.125) 0.250 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.125) 0.000 0.125 0.375 (0.125) 0.000 0.000 0.000 0.125 0.000 0.000 0.125 0.250 0.000	30 Day (0.750) (0.625) (0.375) 0.000 0.375 0.625 1.000 5/1/5 FIXED & A 65.01-70 (0.250) (0.125) (0.125) 0.000 0.250 0.500 N/A (0.125) 0.000 0.000 0.000 0.000	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap (0.250) 0.000 0.125 0.250 0.500 0.875 N/A 0.000 0.000 0.250 0.375	75.01-80 0.250 0.250 0.2750 0.2750 0.2750 0.250 0.250 0.250 0.500 0.750 0.500 0.750 1.125 N/A 0.125 0.375 0.625 0.875	006 7/6 30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A N/A N/A N/A N/A N/A N/A N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM) 1.750% HIGHLIGHTS
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO >= 86 FICO 780 - FICO 700 - FICO 700 - FICO 700 - FICO 700 - FICO 740 - FICO 750 - FICO 760 - FICO 76	000 - 799 - 759 - 739 - 779 - 759 - 739 - 779 - 699	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	SRAM CODE: JI 15 Day	DUG 15 30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000 PRI Pur 50.01-55 (0.375) (0.375) (0.250) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.250) (0.125) (0.250) (0.125) (0.250) (0.125) (0.250) (0.250) (0.250) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125)	ROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST chase 55.01-60 (0.375) (0.250) (0.125) (0.000 (0.125)	AM CODE: JDU 15 Day (0.875) (0.750) (0.500) (0.125) 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.125) 0.000 0.125 0.375 (0.125) 0.000 0.125 0.375 (0.125) 0.000 0.000 0.125 0.375 E	30 Day (0.750) (0.625) (0.375) 0.000 0.375 0.625 1.000 5/1/5 FIXED & A 65.01-70 (0.250) (0.125) 0.000 0.250 0.500 N/A (0.125) 0.000 0.000 0.125 0.375 0.625 N/A	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap RM) 70.01-75 (0.250) 0.000 0.125 0.250 0.875 N/A 0.000 0.000 0.250 0.375 0.625 1.000 N/A	75.01-80 0.125 0.875 0.125 0.875 0.500 0.750 0.125 0.500 0.750 1.125 1.625 N/A	006 7/6 30 Day (2.125) (1.750) (1.750) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM) 1.750% HIGHLIGHTS Owner Occupied and Second Home Only
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO 780- FICO 760- FICO 740- FICO 700- FICO 780- FICO 780- FICO 780- FICO 780- FICO 740- FICO 74	000 -799 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -77	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	SRAM CODE: JI	DU6 15 30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000 PRI S0.01-55 (0.375) (0.375) (0.375) (0.375) (0.250) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.0000 0.0000 0.0000	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST chase 55.01-60 (0.375) (0.250) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.125)	AM CODE: JDU 15 Day (0.875) (0.750) (0.500) (0.125) 0.250 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.125) 0.000 0.125 0.375 (0.125) 0.000 0.000 0.000 0.125 0.000 0.000 0.125 0.250 0.000	30 Day (0.750) (0.625) (0.375) 0.000 (0.125) 0.000 0.125 0.000 0.125 0.000 0.125 0.000 0.125 0.000 0.125 0.000 0.125 0.375 0.625	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap RM) 70.01-75 (0.250) 0.000 0.125 0.250 0.500 0.875 N/A 0.000 0.000 0.250 0.375 0.625 1.000	75.01-80 0.250 0.250 (1.875) (1.625) (1.250) (0.875) (0.500) (0.125) 2.750 75.01-80 0.000 0.250 0.500 0.750 1.125 1.625 N/A 0.125 0.375 0.625 0.875 1.250 1.750	006 7/6 30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A N/A N/A N/A N/A N/A N/A N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM) 1.750% HIGHLIGHTS Owner Occupied and Second Home Only Rate/Term Refinance
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO 780- FICO 760- FICO 740- FICO 780- FICO 780- FICO 780- FICO 780- FICO 760- FICO 740- FICO 740- FICO 760- FICO 740- FICO 760- FICO 740- FICO 760- FICO 760- FICO 780- FICO 780- FICO 780- FICO 780- FICO 780-	15 Day (1.875) (1.625) (1.375) (1.625) (1.375) (1.125) (0.875) (0.500) (0.250) (0.125) (0.799 - 779 - 759 - 739 - 779 - 759 - 739 - 779 - 759 - 739 - 779 - 759 - 739 - 779 -	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	SRAM CODE: JI	DU6 15 30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000 PRI 50.01-55 (0.375) (0.375) (0.375) (0.250) (0.125) 0.000 RATE (0.250) (0.125) 0.000 CASH OUT (0.125) (0.125) (0.125) 0.000	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST chase 55.01-60 (0.375) (0.375) (0.250) (0.125)	AM CODE: JDL 15 Day (0.875) (0.750) (0.500) (0.500) (0.125) 0.250 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.125) (0.125) (0.125) 0.000 0.125 0.375 (0.125) 0.000 0.125 0.250 0.375 E 0.0000 0.125	30 Day (0.750) (0.625) (0.375) 0.000 (0.571/5) (0.125)	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap RM) 70.01-75 (0.250) 0.000 0.125 0.250 0.500 0.875 N/A 0.000 0.250 0.375 0.625 1.000 N/A	75.01-80 0.250 0.250 (1.875) (1.625) (1.250) (0.875) (0.500) (0.125) 2.750 75.01-80 0.000 0.250 0.500 0.750 1.125 1.625 N/A 0.125 0.375 0.625 0.875 1.250 1.750 N/A	80.01-85 N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM) 1.750% HIGHLIGHTS Owner Occupied and Second Home Only
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO 780 - FICO 780 - FICO 700 - FICO 700 - FICO 740 - FICO 750 - FICO 780 - FICO 780 - FICO 780 - FICO 770 - FICO 770 - FICO 780 - FICO 78	15 Day (1.875) (1.625) (1.375) (1.625) (1.375) (1.125) (0.875) (0.500) (0.250) (0.125) (0.799)	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	SRAM CODE: JI	DU6 15 30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000 PRI 50.01-55 (0.375) (0.375) (0.375) (0.250) (0.125) (0.000 0.000 CASH OUT	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST (0.375) (0.375) (0.375) (0.125)	AM CODE: JDU 15 Day (0.875) (0.750) (0.750) (0.250) 0.250 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.125) 0.000 0.125 0.375 (0.125) 0.000 0.125 0.000 0.125 0.250 0.375 E 0.000 0.125 0.250 0.375 E	30 Day (0.750) (0.625) (0.375) 0.000 (0.625 1.000 5/1/5 FIXED & A 65.01-70 (0.250 0.000 0.125) 0.000 0.125 0.000 0.125 0.375 0.625 N/A 0.000 0.125 0.250 0.500 0.125 0.250 0.500	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap RM) 70.01-75 (0.250 0.000 0.125 0.250 0.500 0.875 N/A 0.000 0.250 0.375 0.625 1.000 N/A 0.125 0.250 0.500 0.75	75.01-80 0.000 0.250 0.125) 0.750 0.125 0.0500 0.125 0.0500 0.250 0.500 0.750 1.125 1.625 N/A 0.125 0.375 0.625 0.875 1.250 1.750 N/A	006 7/6 30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM) 1.750% HIGHLIGHTS Owner Occupied and Second Home Only Rate/Term Refinance transactions are not eligible
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO 780- FICO 760- FICO 740- FICO 780- FICO 780- FICO 780- FICO 780- FICO 760- FICO 740- FICO 740- FICO 760- FICO 740- FICO 760- FICO 740- FICO 760- FICO 760- FICO 780- FICO 780- FICO 780- FICO 780- FICO 780-	15 Day (1.875) (1.625) (1.375) (1.625) (1.375) (0.875) (0.500) (0.250) (0.125) (0.500) (0.250) (0.125) (0.799)	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	SRAM CODE: JI	DU6 15 30 Day (0.375) (0.125) 0.500 0.875 1.125 1.625 2.000 PRI Pur 50.01-55 (0.375) (0.375) (0.375) (0.375) (0.125)	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST (0.375) (0.375) (0.250) (0.125) (0.000 (0.000 (0.125)	AM CODE: JDL 15 Day (0.875) (0.750) (0.500) (0.500) (0.125) 0.250 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.125) (0.125) (0.125) 0.000 0.125 0.375 (0.125) 0.000 0.125 0.250 0.375 E 0.0000 0.125	30 Day (0.750) (0.625) (0.375) 0.000 (0.571/5) (0.125)	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap RM) 70.01-75 (0.250) 0.000 0.125 0.250 0.500 0.875 N/A 0.000 0.250 0.375 0.625 1.000 N/A	75.01-80 0.250 0.250 (1.875) (1.625) (1.250) (0.875) (0.500) (0.125) 2.750 75.01-80 0.000 0.250 0.500 0.750 1.125 1.625 N/A 0.125 0.375 0.625 0.875 1.250 1.750 N/A	80.01-85 N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM) 1.750% HIGHLIGHTS Owner Occupied and Second Home Only Rate/Term Refinance transactions are not eligible Non-Permanent resident
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO 780- FICO 760- FICO 700- FICO 7	000 -799 -759 -739 -719 -699 -779 -759 -739 -719 -759 -739 -779 -759 -739 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -77	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	SRAM CODE: JI	Ou6 15 30 Day (0.375) (0.125) (0.125) (0.125) (0.375) (0.375) (0.375) (0.375) (0.375) (0.375) (0.375) (0.250) (0.125) (0.1	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST (0.375) (0.375) (0.250) (0.125)	AM CODE: JDL 15 Day (0.875) (0.750) (0.500) (0.500) (0.125) 0.250 0.875 2.750 CMENTS (60.01-65 (0.250) (0.250) (0.125) 0.000 0.125 0.375 (0.125) (0.125) 0.000 0.125 0.375 E 0.000 0.000 0.125 0.250 0.375 E 0.000 0.000 0.125 0.250 0.375	30 Day (0.750) (0.625) (0.375) 0.000 (0.250) (0.125) 0.000 0.125 0.625 N/A 0.000 0.125 0.250 0.000 0.125 0.250 0.000 0.125 0.250 0.000 0.125 0.250 0.000 0.125 0.250 0.000 0.125 0.250 0.000 0.125 0.250 0.500 0.625 1.000	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap RM) 70.01-75 (0.250) 0.000 0.125 0.250 0.500 0.875 N/A 0.000 0.000 N/A 0.125 0.250 0.375 0.625 1.000 N/A 0.125 0.250 0.500 0.125 0.375 0.625 1.000 0.125 0.250 0.375 0.625 1.000 0.125 0.250 0.375 0.625 1.000 0.125 0.250 0.500 0.625 1.125 1.625	75.01-80 0.000 0.250 0.125 0.500 0.125 0.500 0.750 0.125 0.750 0.125 0.750 0.125 0.750 0.750 1.125 1.625 N/A 0.125 0.875 1.750 N/A N/A N/A N/A	006 7/6 30 Day (2.125) (1.750) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM) 1.750% HIGHLIGHTS Owner Occupied and Second Home Only Rate/Term Refinance transactions are not eligible
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO 780 - FICO 760 - FICO 770 - FICO 780 - FICO 760 - FICO 760 - FICO 740 - FICO 750 - FICO 75	000 -799 -759 -739 -719 -699 -779 -759 -739 -719 -759 -739 -779 -759 -739 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -759 -779 -77	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	SRAM CODE: JI 15 Day	DU6 15 30 Day (0.375) (0.125) 0.500 0.875 1.125 1.625 2.000 PRI Pur 50.01-55 (0.375) (0.375) (0.375) (0.375) (0.125)	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST (0.375) (0.375) (0.250) (0.125) (0.000 (0.000 (0.125)	AM CODE: JDU 15 Day (0.875) (0.750) (0.500) (0.500) (0.125) 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.125) 0.000 0.125 0.375 (0.125) 0.000 0.000 0.125 0.250 0.375 E 0.000 0.000 0.125 0.250 0.000 0.125 0.250 0.375	30 Day (0.750) (0.625) (0.375) 0.000 (0.625) (0.375) 0.000 (0.250) (0.125) (0.125) 0.000 (0.125) (0.125) 0.000 (0.125) (0.125) (0.000 (0.125)	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap RM) 70.01-75 (0.250) 0.250 0.500 0.875 N/A 0.000 0.000 0.250 0.375 0.625 1.000 N/A 0.125 0.250 0.500 0.625 1.125	75.01-80 0.000 0.250 0.000 0.250 0.0500 0.250 0.500 0.750 1.125 1.625 N/A 0.125 0.375 0.625 0.875 1.750 N/A N/A N/A N/A	006 7/6 30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM) 1.750% HIGHLIGHTS Owner Occupied and Second Home Only Rate/Term Refinance transactions are not eligible Non-Permanent resident
Rate 7.750 Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO >= 80 FICO 780 - FICO 770 - FICO 780 - FICO 700 -	15 Day (1.875) (1.625) (1.625) (1.375) (1.625) (0.875) (0.500) (0.250) (0.125) (0.500) (0.250) (0.125) (0.799)	30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	SRAM CODE: JI 15 Day	Ou6 15 30 Day (0.375) (0.125) (0.125) (0.125) (0.125) (0.375) (0.375) (0.375) (0.375) (0.375) (0.375) (0.375) (0.250) (0.125) (0.1	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST chase 55.01-60 (0.375) (0.250) (0.125) (0.025) (0.125) (0.125) (0.000 0.000 0.000 0.125 FREFINANC (0.125) 0.250 0.000 0.000 0.000 0.125 FREFINANC (0.125) 0.250	AM CODE: JDU 15 Day (0.875) (0.750) (0.500) (0.500) (0.125) 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.125) (0.125) 0.000 0.125 0.375 (0.125) 0.000 0.000 0.125 0.250 0.375 E 0.000 0.125 0.250 0.375 E 0.000 0.125 0.250 0.375	30 Day (0.750) (0.625) (0.375) 0.000 (0.625) (0.375) 0.000 (0.250) 0.000 (0.125) 0.000	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap RM) 70.01-75 (0.250 0.500 0.125 0.250 0.500 0.250 0.375 0.625 1.000 0.125 0.250 0.500 0.125 0.250 0.500 0.250 0.375 0.625 1.000 0.125 0.250 0.500 0.125 0.250 0.500	75.01-80 (0.125) (0.250) (1.875) (1.625) (1.250) (0.875) (0.500) (0.125) 2.750 75.01-80 (0.125) 0.000 0.250 0.750 1.125 1.625 N/A 0.125 0.875 1.250 1.750 N/A N/A N/A N/A N/A N/A N/A N/A N/A	006 7/6 30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM) 1.750% HIGHLIGHTS Owner Occupied and Second Home Only Rate/Term Refinance transactions are not eligible Non-Permanent resident
PROG Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 6.875 FICO 780- FICO 780- FICO 700- FICO 740- FICO 780- FICO 780- FICO 740- FICO 740- FICO 740- FICO 740- FICO 740- FICO 700- FICO 700- FICO 700- FICO 780- FICO 700- FICO 700-	000 (0.250) (0.250) (0.250) (0.799) (-779) (-759) (-759) (-779) (-759) (-779) (-759) (-779) (30 Day (1.750) (1.500) (1.250) (1.000) (0.750) (0.375) (0.125)	Rate 7.500 7.375 7.250 7.125 7.000 6.875 6.750	SRAM CODE: JI	DU6 15 30 Day (0.375) (0.125) 0.125 0.500 0.875 1.125 1.625 2.000 PRI SO.1-55 (0.375) (0.375) (0.375) (0.375) (0.250) (0.125) (0.125) 0.000 RATE (0.250) (0.125) 0.000 CASH OUT (0.125) 0.000 0.000 CASH OUT (0.125) 0.000 0.000 0.125 0.125 0.000 0.000 0.125 0.125 0.000 0.000 0.125 0.125 0.000 0.000 0.125 0.125 0.000 0.000 0.125 0.125 0.000	PROGR Rate 7.750 7.625 7.500 7.375 7.250 7.125 7.000 Mar/Cap CE ADJUST chase 55.01-60 (0.375) (0.250) (0.125)	AM CODE: JDU 15 Day (0.875) (0.750) (0.750) (0.500) (0.125) 0.250 0.500 0.875 2.750 TMENTS (60.01-65 (0.250) (0.125) (0.125) 0.000 0.125 0.375 (0.125) 0.000 0.125 0.250 0.375 E 0.000 0.125 0.250 0.375 E 0.000 0.125 0.250 0.375 E 0.000 0.125 0.250 0.375	30 Day (0.750) (0.625) (0.375) 0.000 (0.625) (0.375) 0.625 1.000 5/1/5 FIXED & A (0.125) (0.125) (0.125) (0.125) (0.125) (0.125) (0.000 0.000 0.125 0.375 0.625 N/A (0.125) 0.250 0.500 0.625 1.000 0.500 0.125	Rate 7.625 7.500 7.375 7.250 7.125 7.000 6.875 Mar/Cap RM) 70.01-75 (0.250) 0.000 0.125 0.250 0.500 0.875 N/A 0.000 0.250 0.375 0.625 1.000 N/A 0.125 0.250 0.500 0.625 1.125 1.625	75.01-80 (0.125)	006 7/6 30 Day (2.125) (1.750) (1.500) (1.125) (0.750) (0.375) 0.000 5/1/5 80.01-85 N/A	PROGRAM CODE: JDU6 5/6 Rate 15 Day 30 Day 7.625 (2.000) (1.875) 7.500 (1.750) (1.625) 7.375 (1.500) (1.375) 7.250 (1.125) (1.000) 7.125 (0.750) (0.625) 7.000 (0.500) (0.375) 6.875 (0.125) 0.000 Mar/Cap 2.750 2/1/5 MAX NET PREMIUM (FIXED & ARM) 1.750% HIGHLIGHTS Owner Occupied and Second Home Only Rate/Term Refinance transactions are not eligible Non-Permanent resident



													Pa	ge 7 of 11
						JUM	BO PRIM	E						
	O YEAR FIXE			YEAR FIXE		PROG	10/6 ARM	C 10/6	PROC	7/6 ARN		PROG	5/6 ARM	PC 5/6
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
7.750	(2.375)	(2.250)	7.500	(1.250)	(1.125)	7.500	(2.000)	(1.875)	7.500	(1.625)	(1.500)	8.500	(1.625)	(1.500)
7.625	(2.125)	(2.000)	7.375	(0.875)	(0.750)	7.375	(1.875)	(1.750)	7.375	(1.500)	(1.375)	8.375	(1.500)	(1.375)
7.500	(1.875)	(1.750)	7.250	(0.500)	(0.375)	7.250	(1.625)	(1.500)	7.250	(1.375)	(1.250)	8.250	(1.375)	(1.250)
7.375 7.250	(1.625) (1.250)	(1.500) (1.125)	7.125 7.000	0.000 0.500	0.125 0.625	7.125 7.000	(1.375) (1.000)	(1.250) (0.875)	7.125 7.000	(1.125) (0.750)	(1.000) (0.625)	8.125 8.000	(1.125) (0.875)	(1.000) (0.750)
7.125	(0.875)	(0.750)	6.875	1.125	1.250	6.875	(0.625)	(0.500)	6.875	(0.730)	(0.023)	7.875	(0.500)	(0.750)
7.000	(0.500)	(0.375)	6.750	1.750	1.875	6.750	(0.125)	0.000	6.750	0.125	0.250	7.750	(0.125)	0.000
6.875	0.000	0.125	6.625	2.375	2.500	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	2/1/5
					PRICE	ADJUSTN	1ENTS (FIX	(ED & ARI	√ 1)					
				<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85			
FICO >= 80				(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	0.000	N/A	MAX	NET PREN	/IIUM
FICO 780 -				(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	0.000	N/A	(FI)	(ED & AR	M)
FICO 760 -				(0.250) (0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000	N/A N/A		2.2500/	
FICO 740 -				(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000	N/A N/A		2.250%	
PURCHASE				(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	Geographic	c Adjusters	of 0.250%
	REFINANCE			0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A	will apply t	o the follow	wing states
INVESTME	NT			0.500	0.500	0.500	0.500	N/A	N/A	N/A	N/A			
SECOND H				0.125	0.125	0.125	0.125	0.125	N/A	N/A	N/A			
	unt > \$2MM			0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	CA, CT, DC,	FL, IL, MD,	NJ, NV, VA
Escrow Wa	aiver			0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A			
Condo 2-4 Units				0.000 0.125	0.000 0.125	0.000 0.125	0.000 0.125	0.125 0.250	0.125 0.250	0.125 0.250	N/A N/A			
2 4 011165				0.125	0.125				0.250	0.250	1974			
			1			FHA CC	NFORM	ING						
3	O YEAR FIXE	D	15	YEAR FIXE	D	May	Not Dro				PRICE AD	JUSTMENTS	5	
PRO	GRAM CODE: FI	HA 30	PROG	RAM CODE: FH	A 15	iviax.	Net Pre	mum			FIXE	& ARM		
Rate	15 Day	30 Day	Rate	15 Day	30 Day				FICO 620 -	639	1.250	LOAN AMT L	ESS THAN	0.500
6.625	(2.000)	(1.875)	6.625	(1.125)	(1.000)				FICO 640 -		0.500	\$225K		0.300
6.500	(1.500)	(1.375)	6.500	(0.875)	(0.750)	Cor	nforming Fi	ved	FICO 660 -		0.250	SECOND HO		0.500
6.375	(1.250)	(1.125)	6.375	(0.625)	(0.500)	COI	ŭ	ACU .	FICO 680 -		0.000	INVESTMENT		0.500
6.250	(1.125)	(1.000)	6.250	(0.500)	(0.375)		6.000%		FICO >=720		(0.125)	STREAMLINE		0.125
6.125	(1.000)	(0.875)	6.125	(0.375)	(0.250)	Temp	orary Buyd	own is	DTI > 50%		0.250	Temporary B	uydown	0.250
6.000 5.875	(0.625) (0.375)	(0.500) (0.250)	6.000 5.875	(0.125) 0.125	0.000 0.250	availa	ble for 2/1	& 1/0	FICO 620 -	639				
5.750	0.000	0.125	5.750	0.250	0.230	[FH	A2/1 & FHA:	1/01						
	0.000	-	3.1.00	0.200										
						FHA HI	GH BALA	NCE						
3	O YEAR FIXE	D	15	YEAR FIXE	D	May	Net Pre	mium			PRICE AD	JUSTMENTS	5	
PROG	RAM CODE: FHA	AHB 30	PROGR	AM CODE: FHA	HB 15	IVIAA.	IVEL FIE	illulli				& ARM		
Rate	15 Day	30 Day	Rate	15 Day	30 Day				FICO 620 -		1.250	LOAN AMT L	ESS THAN	0.500
6.750	(1.500)	(1.375)	6.250	2.125	2.250				FICO 640 -		0.500	\$225K		
6.625	(1.125)	(1.000)	6.125	2.500	2.625	High	n Balance F	ixed	FICO 660 -		0.250	SECOND HOL		0.500
6.500 6.375	(0.750)	(0.625)	6.000 5.875	3.250 3.250	3.375 3.375		6 0000/		FICO 680 - FICO >=720		0.000 (0.125)	INVESTMENT STREAMLINE		0.500 0.125
6.250	(0.375) (0.250)	(0.250) (0.125)	5.750	3.375	3.500		6.000%		FICO >=/20	,	(0.125)	STREAMILINE		0.125
6.125	0.375	0.500	5.625	4.375	4.500									
6.000	0.625	0.750	5.500	4.750	4.875									
5.875	1.000	1.125	5.375	5.125	5.250									
							10.405							
							KVOE							
	No 4	4506T, N	o Tax Re	turns, No) W-2s,	No Pays	tubs					24-48 H		
3	O YEAR FIXE	D		7/6 ARM		0.4.5.4	NIET CO-			D	elegated	Underwri	iting	
PROC	GRAM CODE: KV			AM CODE: KVC		IVIAX.	NET PRE	IVIIUIVI		WVOE	Only (Em	ployment	+ Income	2)
Rate	30 Day	45 Day	Rate	30 Day	45 Day							arned Onl		
8.250	(0.625)	(0.375)	8.250	(0.750)	(0.500)		2.000%			n 24		yment & inc	•	cama
8.125	(0.375)	(0.125)	8.125	(0.500)	(0.250)	1010-	IC EVOLUBED	EDON4	IVII	ii. 24-mon	•	•	one with a	Same
8.000	(0.125)	0.125	8.000	(0.250)	0.000		IS EXCLUDED					oloyer.		
7.875 7.750	0.125 0.375	0.375 0.625	7.875 7.750	0.000 0.250	0.250 0.500	- 11	IE 15 DAYS LO	CN				OTI: 49.99%		
7.750 7.625	0.625	0.825	Mar/Cap	4.500	5/1/5						Credit score	es as low as	640	
025	3.023		LTV/FICO AI			E				Loan a	imounts up	to agency I	oan limits	
					<=50%	50.01-60	60.01-70	70.01-75			Purchase: I	Max. 75% C	LTV	
		FICO >= 74			0.000	0.250	0.375	0.500		Owner C	Occupied, 2	nd Home &	Investme	nt
		FICO 700 - 7		DE ABUSE	0.000	0.250	0.500	1.000		SF	R / PUD / C	Condo / 1-4	Units	
		PROD	UCT FEATU	KE ADJUSTI	<=50%	50.01-60	60.01-70	70.01-75		Primary	/ & 2nd Ho	me: 100% G	ift Allowe	d
		FICO 680 - 69	9		0.000	0.125	0.250	0.500		Investme	nt: 6 mont	hs reserves	are requir	ed
		FICO 660 - 67			0.000	0.125	0.230	N/A		First-	Time Home	Buyers are	allowed	
		FICO 640 - 65			0.125	0.250	0.500	N/A		Non-Oc	cupying Co-	-borrowers	are allowe	ed
		2-4 Units			0.000	0.250	0.250	N/A		Transfer	red Apprai	sals are NO	T permitte	d
		Condo			0.000	0.125	0.125	0.250	Δ			ligible for n	•	
		ent Property (0.250	0.250	0.250	N/A				oplied if no		
	Investm	ent Property Cash-out	(No PPP)		0.625 0.375	0.625 0.500	0.625 0.500	N/A N/A				ne is used		
		CaSII-OUT							. ,_					
							Instant							
		Eligible	e Income	Docum	ents: W	VOE, CPA	A Prepare	ed P&L a	nd Borr	ower P	repared	P&L		

Eligible Income Documents: WVOE, CPA Prepared P&L and Borrower Prepared P&L

	7/6 ARM			5/6 ARM		F	RATE AD	JUSTMENTS
PROGR	RAM CODE: SLI	M 7/6	PROGRA	AM CODE: SLIP	√1 5/6			ARM
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Loan Amount \$750,001 ,\$1MM	0.000	
7.625	0.000	0.250	7.375	0.000	0.250	Loan Amount \$1,00,001 ,\$1.5MM	0.250	Delegated Underwriting
7.500	0.250	0.500	7.250	0.250	0.500	Loan Amount \$1,500,001 ,\$2MM	0.375	Minimum FICO: 680
7.375	0.500	0.750	7.125	0.500	0.750	Cash Out > 50%	0.250	Maximum CLTV: 70%
Mar/Cap	3.000	5/1/6	Mar/Cap	3.000	2/1/6	Cash Out <= 50%	0.125	Maximum DTI: 43%
	N/	IAY NET D	REMIUM			2-4 Units	0.250	Eligible Property Types: SFR, PUD, Condo, 2-4 Units
	14	IAA INLI F	KLIVIIOIVI			Condominium <= 60%	0.000	Eligible Income Documents: WVOE, Reduced Doc [CPA Prepared
						Condominium > 60%	0.125	P&L and Borrower Prepared P&L]
		1.50	0 %			Borrower Prepared P&L	0.250	Eligible States: CA, TX & NV
		1.50	U /0			Non-Owner Occupied/Second Home	0.250	
						FICO < 700	0.250	



					TRAD	ITIONAL '	VOE (WV	OE PROG	iRAM)					Page 8 of 11
							X Cash-O							
					Get Y		IS AVAIL Approve		onds!					
	O YEAR FIXE		_	O YEAR FIXE	D		7/6 ARM			7/6 ARM I/O		PPO(5/6 ARM	/OE 5 /6
Rate 8.875	30 Day (3.000)	45 Day (2.750)	Rate 8.875	30 Day (3.250)	45 Day (3.000)	Rate 8.875	30 Day (3.375)	45 Day (3.125)	Rate 8.875	30 Day (3.000)	45 Day (2.750)	Rate 8.875	30 Day (3.500)	45 Day (3.250)
8.750 8.625	(2.875) (2.750)	(2.625) (2.500)	8.750 8.625	(3.125)	(2.875) (2.750)	8.750 8.625	(3.250) (3.125)	(3.000) (2.875)	8.750 8.625	(2.875) (2.750)	(2.625) (2.500)	8.750 8.625	(3.375) (3.250)	(3.125) (3.000)
8.500 8.375	(2.625)	(2.375)	8.500 8.375	(2.875)	(2.625)	8.500 8.375	(3.000)	(2.750)	8.500 8.375	(2.625)	(2.375)	8.500 8.375	(3.125)	(2.875) (2.625)
8.250 8.125	(2.125) (1.875)	(1.875) (1.625)	8.250 8.125	(2.375) (2.125)	(2.125) (1.875)	8.250 8.125	(2.500)	(2.250)	8.250 8.125	(2.125) (1.875)	(1.875) (1.625)	8.250 8.125	(2.625) (2.375)	(2.375) (2.125)
8.000 7.875 7.750	(1.625) (1.375) (1.125)	(1.375) (1.125) (0.875)	8.000 7.875 7.750	(1.875) (1.625) (1.375)	(1.625) (1.375) (1.125)	8.000 7.875 7.750	(2.000) (1.750) (1.500)	(1.750) (1.500) (1.250)	8.000 7.875 7.750	(1.625) (1.375) (1.125)	(1.375) (1.125) (0.875)	8.000 7.875 7.750	(2.125) (1.875) (1.625)	(1.875) (1.625) (1.375)
7.625 7.500	(0.875) (0.625)	(0.625) (0.375)	7.625 7.500	(1.125) (0.875)	(0.875) (0.625)	7.625 7.500	(1.250) (1.000)	(1.250) (1.000) (0.750)	7.625 7.500	(0.875) (0.625)	(0.625) (0.375)	7.625 7.500	(1.375) (1.125)	(1.125) (0.875)
7.375 7.250	(0.375) (0.125)	(0.125) 0.125	7.375 7.250	(0.625) (0.375)	(0.375) (0.125)	7.375 7.250	(0.750) (0.500)	(0.500) (0.250)	7.375 7.250	(0.375) (0.125)	(0.125) 0.125	7.375 7.250	(0.875) (0.625)	(0.625) (0.375)
7.125 7.000	0.250 0.500	0.500 0.750	7.125 7.000	0.000 0.250	0.250 0.500	7.125 7.000	(0.125) 0.125	0.125 0.375	7.125 7.000	0.250 0.500	0.500 0.750	7.125 7.000	(0.250) 0.000	0.000 0.250
6.875 6.750	0.875 1.125	1.125 1.375	6.875 6.750	0.625 0.875	0.875 1.125	6.875 6.750	0.500 0.750	0.750 1.000	6.875 6.750	0.875 1.125	1.125 1.375	6.875 6.750	0.375 0.625	0.625 0.875
					1	Mar/Cap L2-Month	4.000 ns Bank St	5/1/5 tatement	Mar/Cap	4.000	5/1/5	Mar/Cap	5.000	2/1/5
							X Cash-O							
							Approve							
	O YEAR FIXE RAM CODE: 12N			O YEAR FIXE RAM CODE: 12N		PROGR	7/6 ARM RAM CODE: 12M	1OS 7/6		7/6 ARM I/0 RAM CODE: 12M		PROG	5/6 ARM RAM CODE: 12	MOS 5/6
Rate 8.875	30 Day (3.375)	45 Day (3.125)	Rate 8.875	30 Day (3.625)	45 Day (3.375)	Rate 8.875	30 Day (3.750)	45 Day (3.500)	Rate 8.875	30 Day (3.375)	45 Day (3.125)	Rate 8.875	30 Day (3.875)	45 Day (3.625)
8.750 8.625	(3.250) (3.125)	(3.000) (2.875)	8.750 8.625	(3.500) (3.375)	(3.250) (3.125)	8.750 8.625	(3.625) (3.500)	(3.375) (3.250)	8.750 8.625	(3.250) (3.125)	(3.000) (2.875)	8.750 8.625	(3.750) (3.625)	(3.500) (3.375)
8.500 8.375	(3.000) (2.750)	(2.750) (2.500)	8.500 8.375	(3.250) (3.000)	(3.000) (2.750)	8.500 8.375	(3.375) (3.125)	(3.125) (2.875)	8.500 8.375	(3.000) (2.750)	(2.750) (2.500)	8.500 8.375	(3.500) (3.250)	(3.250) (3.000)
8.250 8.125	(2.500) (2.250)	(2.250) (2.000)	8.250 8.125	(2.750) (2.500)	(2.500) (2.250)	8.250 8.125	(2.875) (2.625)	(2.625) (2.375)	8.250 8.125	(2.500) (2.250)	(2.250) (2.000)	8.250 8.125	(3.000) (2.750)	(2.750) (2.500)
8.000 7.875	(2.000) (1.750)	(1.750) (1.500)	8.000 7.875	(2.250)	(2.000) (1.750)	8.000 7.875	(2.375) (2.125)	(2.125) (1.875)	8.000 7.875	(2.000) (1.750)	(1.750) (1.500)	8.000 7.875	(2.500) (2.250)	(2.250)
7.750 7.625	(1.500) (1.250)	(1.250) (1.000)	7.750 7.625	(1.750) (1.500)	(1.500) (1.250)	7.750 7.625	(1.875) (1.625)	(1.625) (1.375)	7.750 7.625	(1.500) (1.250)	(1.250) (1.000)	7.750 7.625	(2.000) (1.750)	(1.750) (1.500)
7.500 7.375 7.250	(1.000) (0.750)	(0.750) (0.500) (0.250)	7.500 7.375 7.250	(1.250) (1.000) (0.750)	(1.000) (0.750)	7.500 7.375 7.250	(1.375) (1.125) (0.875)	(1.125) (0.875) (0.625)	7.500 7.375 7.250	(1.000) (0.750) (0.500)	(0.750) (0.500) (0.250)	7.500 7.375 7.250	(1.500) (1.250) (1.000)	(1.250) (1.000) (0.750)
7.125 7.000	(0.500) (0.125) 0.125	0.125 0.375	7.125 7.000	(0.750) (0.375) (0.125)	(0.500) (0.125) 0.125	7.125 7.000	(0.500) (0.250)	(0.250) (0.000	7.125 7.000	(0.125) 0.125	0.125 0.375	7.125 7.000	(0.625) (0.375)	(0.735) (0.375) (0.125)
6.875 6.750	0.500 0.750	0.750 1.000	6.875 6.750	0.250 0.500	0.500 0.750	6.875 6.750	0.125 0.375	0.375 0.625	6.875 6.750	0.500 0.750	0.750 1.000	6.875 6.750	0.000 0.250	0.250 0.500
				PORT	FOLIO RE	Mar/Cap	4.000 OOC PRO	5/1/5 GRAM (P.	Mar/Cap &L PROG	4.000 RAM)	5/1/5	Mar/Cap	5.000	2/1/5
							X Cash-O			,				
					Get Y		IS AVAIL Approve		onds!					
	O YEAR FIXE		_	O YEAR FIXE	D		7/6 ARM			7/6 ARM I/O		PRO	5/6 ARM	ED 5/6
Rate 8.875	30 Day (3.000)	45 Day (2.750)	Rate 8.875	30 Day (3.250)	45 Day (3.000)	Rate 8.875	30 Day (3.375)	45 Day (3.125)	Rate 8.875	30 Day (3.000)	45 Day (2.750)	Rate 8.875	30 Day (3.500)	45 Day (3.250)
8.750 8.625	(2.875) (2.750)	(2.625) (2.500)	8.750 8.625	(3.125)	(2.875) (2.750)	8.750 8.625	(3.250) (3.125)	(3.000) (2.875)	8.750 8.625	(2.875) (2.750)	(2.625) (2.500)	8.750 8.625	(3.375)	(3.125)
8.500 8.375	(2.625) (2.375)	(2.375) (2.125)	8.500 8.375	(2.875) (2.625)	(2.625) (2.375)	8.500 8.375	(3.000) (2.750)	(2.750) (2.500)	8.500 8.375	(2.625) (2.375)	(2.375) (2.125)	8.500 8.375	(3.125) (2.875)	(2.875) (2.625)
8.250 8.125	(2.125) (1.875)	(1.875) (1.625)	8.250 8.125	(2.375) (2.125)	(2.125) (1.875)	8.250 8.125	(2.500) (2.250)	(2.250) (2.000)	8.250 8.125	(2.125) (1.875)	(1.875) (1.625)	8.250 8.125	(2.625) (2.375)	(2.375) (2.125)
8.000 7.875	(1.625) (1.375)	(1.375) (1.125)	8.000 7.875	(1.875) (1.625)	(1.625) (1.375)	8.000 7.875	(2.000) (1.750)	(1.750) (1.500)	8.000 7.875	(1.625) (1.375)	(1.375) (1.125)	8.000 7.875	(2.125) (1.875)	(1.875) (1.625)
7.750 7.625	(1.125) (0.875)	(0.875) (0.625)	7.750 7.625	(1.375) (1.125)	(1.125) (0.875)	7.750 7.625	(1.500) (1.250)	(1.250) (1.000)	7.750 7.625	(1.125) (0.875)	(0.875) (0.625)	7.750 7.625	(1.625) (1.375)	(1.375) (1.125)
7.500 7.375	(0.625) (0.375)	(0.375) (0.125)	7.500 7.375	(0.875) (0.625)	(0.625)	7.500 7.375	(1.000) (0.750)	(0.750) (0.500)	7.500 7.375	(0.625)	(0.375) (0.125)	7.500 7.375	(1.125) (0.875)	(0.875) (0.625)
7.250 7.125 7.000	(0.125) 0.250 0.500	0.125 0.500 0.750	7.250 7.125 7.000	(0.375) 0.000 0.250	(0.125) 0.250 0.500	7.250 7.125 7.000	(0.500) (0.125) 0.125	(0.250) 0.125 0.375	7.250 7.125 7.000	(0.125) 0.250 0.500	0.125 0.500 0.750	7.250 7.125 7.000	(0.625) (0.250) 0.000	(0.375) 0.000 0.250
6.875 6.750	0.875 1.125	1.125 1.375	6.875 6.750	0.625 0.875	0.875 1.125	6.875 6.750	0.500 0.750	0.750 1.000	6.875 6.750	0.875 1.125	1.125 1.375	6.875 6.750	0.375 0.625	0.625 0.875
	No	1506T	No Tay R	eturns, N	o W-2s N	Mar/Cap	4.000	5/1/5	Mar/Cap	4.000 ME : 24-4	5/1/5 R HOLIRS	Mar/Cap MAX	NET PRE	2/1/5 MIUM
	140	743001,	INO TAX IN				G ADJUSTMI	ENTS (TVOE			впоокз		2.000%	
FICO 780+			<= 50 % (0.875)	50.01-55 (0.875)	55.01-60 (0.625)	60.01-65 (0.500)	65.01-70 (0.250)	70.01-75	75.0	1-80	80.0	01-85		01-90 750
FICO 760-77 FICO 740-75			(0.875) (0.750)	(0.875) (0.750)	(0.625)	(0.500) (0.375)	(0.250) (0.125)	0.000 0.125	0.3	375 500	1.6	i25	2.	875 500
FICO 720-73 FICO 700-71	39 19		(0.625) (0.500)	(0.625) (0.500)	(0.375) (0.250)	(0.250) (0.125)	0.000 0.375	0.500 1.125	1.1 1.6	.25 625	2.6 3.6	525 525	4. 5.	125 125
FICO 680-69 FICO 660-67	79		(0.375) 0.250	(0.375) 0.500	0.000 0.875	0.500 1.375	0.875 2.250	2.000 2.750	3.3	525 375		/A	١	375 N/A
WVOE	Bank Statemen	nts	0.000	0.000	0.000	0.000	0.000	0.000	0.0	000		/A	١	375 N/A
	educed Doc nt <= \$250,000 nt \$250,001 - 1		0.000	0.000	0.000	0.000	0.000 0.500 0.000	0.125 0.500	0.5	50 500 500	0.7 0.0		0.	N/A 875 250
Loan Amour	nt \$250,001 - 1 nt \$1,500,001 - nt \$2,000,001 -	\$2M	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 0.250	0.000 0.000 0.250	0.0	000 000 375	0.2		١	250 N/A N/A
Loan Amour	nt \$2,500,001 - nt \$2,500,001 - nt \$3,000,001 -	\$3M	0.375 0.750	0.000 0.375 0.750	0.000 0.375 0.750	0.000 0.375 1.250	0.500 1.500	0.250 0.500 N/A	N	/A /A	N	/A /A /A	١	N/A N/A
	nt \$3,500,001 -		1.500 0.250	1.500 0.250	1.500 0.375	1.500 0.500	1.750 0.750	N/A 0.875	N	/A /A	N	/A /A	١	N/A N/A
2nd Home	Property (3YR	PPP+)	0.000 0.000	0.000 0.000	0.000	0.125 0.125	0.250 0.250	0.250 0.250	0.2	250 250	0.5		١	N/A N/A
Investment Investment	Property (2YR Property (No F	PPP)	0.500 1.500	0.500 1.500	0.500 1.500	0.625 1.625	0.750 1.750	0.750 1.750	0.7	'50 '50	N N	/A /A	1	N/A N/A
2-4 Units Condo			0.250 0.125	0.250 0.125	0.250 0.125	0.250 0.125	0.375 0.250	0.375 0.375	0.5	600 600	0.5	00 '50	1	N/A N/A
R/T Refi Escrow Wai			0.000 0.125	0.000 0.125	0.125 0.125	0.125 0.125	0.375 0.125	0.375 0.125	0.1	.25		/A	١	N/A N/A
ŭ	tory: 1x30x12		0.000 0.250	0.000 0.250	0.000 0.375	0.000 0.375	0.000 0.375	0.000 0.375	0.5	000 600	0.1	600	1.	125 500
Interest Onl	ly		0.000	0.000	0.000	0.125	0.125	0.125	0.3	375	0.6	525	0.	875



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INVESTOR PROGRAM (Debt Service Coverage Ratio: **DSCR**)

AILSA IS AVAILABLE

Get Your Loan Approved in Seconds!

3	O YEAR FIXE	D		7/6 ARM		7	/6 ARM I/0)
PRO	GRAM CODE: DS	CR 30	PROG	RAM CODE: DSC	R 7/6	PROGR	AM CODE: DSC	CRI 7/6
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
9.375	(6.250)	(6.000)	9.375	(6.375)	(6.125)	9.375	(6.000)	(5.750)
9.250	(5.875)	(5.625)	9.250	(6.000)	(5.750)	9.250	(5.625)	(5.375)
9.125	(5.500)	(5.250)	9.125	(5.625)	(5.375)	9.125	(5.250)	(5.000)
9.000	(5.125)	(4.875)	9.000	(5.250)	(5.000)	9.000	(4.875)	(4.625)
8.875	(4.750)	(4.500)	8.875	(4.875)	(4.625)	8.875	(4.500)	(4.250)
8.750	(4.375)	(4.125)	8.750	(4.500)	(4.250)	8.750	(4.125)	(3.875)
8.625	(4.000)	(3.750)	8.625	(4.125)	(3.875)	8.625	(3.750)	(3.500)
8.500	(3.625)	(3.375)	8.500	(3.750)	(3.500)	8.500	(3.375)	(3.125)
8.375	(3.250)	(3.000)	8.375	(3.375)	(3.125)	8.375	(3.000)	(2.750)
8.250	(2.875)	(2.625)	8.250	(3.000)	(2.750)	8.250	(2.625)	(2.375)
8.125	(2.500)	(2.250)	8.125	(2.625)	(2.375)	8.125	(2.250)	(2.000)
8.000	(2.125)	(1.875)	8.000	(2.250)	(2.000)	8.000	(1.875)	(1.625)
7.875	(1.750)	(1.500)	7.875	(1.875)	(1.625)	7.875	(1.500)	(1.250)
7.750	(1.250)	(1.000)	7.750	(1.375)	(1.125)	7.750	(1.000)	(0.750)
7.625	(0.750)	(0.500)	7.625	(0.875)	(0.625)	7.625	(0.500)	(0.250)
7.500	(0.375)	(0.125)	7.500	(0.500)	(0.250)	7.500	(0.125)	0.125
7.375	0.250	0.500	7.375	0.125	0.375	7.375	0.500	0.750
			Mar/Cap	6.000	5/1/5	Mar/Cap	6.000	5/1/5
					2200	LICT FEATUR		A D II ICTA AEI

Delegated Underwriting

LTV/CLTV up to 80% No Ratio DSCR Allowed Minimum to maximum Ioan amount of \$100,000 to \$3.5 MM Credit scores as low as 620

Purchase, R/T & Cash-out Refinance Investment Only SFR / PUD / Condo / 1-4 Unit

Escrow waiver is NOT eligible If more than 6 financed properties, Lock Desk will manually adjust the price No 4506T, No Tax Returns, No P&L

MAX. NET PREMIUM

2.000%

7.375 0.250 0.500	Mar/Cap	6.000	5/1/5 Mar/Cap	6.000 5/1/5		<u>2.000%</u>	
	ividi/ cup	0.000		RE PRICING ADJUSTME	NTS		
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
FICO 760+	(1.875)	(1.625)	(1.375)	(0.875)	(0.250)	0.250	2.500
FICO 740-759	(1.750)	(1.500)	(1.250)	(0.750)	0.000	0.500	2.750
FICO 720-739	(1.500)	(1.250)	(1.000)	(0.500)	0.250	0.750	3.500
FICO 700-719	(0.875)	(0.625)	(0.375)	0.125	1.000	1.375	4.250
FICO 680-699	(0.250)	0.125	0.125	0.625	2.000	3.250	N/A
FICO 660-679	0.000	0.375	0.625	1.125	2.500	5.500	N/A
FICO 640-659	2.500	3.000	3.500	4.000	4.500	5.500	N/A
FICO 620-639	4.000	4.500	4.750	5.250	5.750	6.750	N/A
DSCR >= 1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR 0.75 - 0.99	1.375	1.375	1.375	1.875	2.375	3.000	N/A
DSCR < 0.75	2.625	2.625	2.625	3.250	3.625	5.000	N/A
Loan Amount <= \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000
Loan Amount \$150,001 -\$250,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Loan Amount \$250,001 -\$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount \$1,000,001 -\$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.500
Loan Amount \$1,500,001 -\$2.0M	0.125	0.125	0.250	0.250	0.375	0.500	N/A
Loan Amount \$2,000,001 -\$2.5M	0.125	0.125	0.250	0.375	0.500	N/A	N/A
Loan Amount \$2,500,001 -\$3M	0.500	0.500	0.500	0.875	1.000	N/A	N/A
Loan Amount \$3,000,001 -\$3.5M	1.250	1.250	1.250	1.250	1.500	N/A	N/A
Cash-Out Refinance & FICO >= 700	0.375	0.375	0.375	0.500	0.750	1.250	N/A
Cash-Out Refinance & FICO < 700	0.500	0.500	0.500	0.500	1.750	2.250	N/A
2-4 Units	0.500	0.500	0.500	0.500	0.625	0.750	N/A
Condo	0.125	0.125	0.125	0.250	0.500	0.750	N/A
5 Year PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)
4 Year PPP	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)
3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Year PPP	0.500	0.500	0.500	0.500	0.625	0.625	0.625
Intrest Only	0.125	0.125	0.125	0.125	0.250	0.375	0.625
No Prepaid Penalty	2.000	2.000	2.250	2.250	2.500	2.500	2.500

No 4506T, No Tax Returns, No W-2s, No Paystubs

TURN	TIMI	E : 24-	48 H	OURS
IUNIN	IIIVII	4 4-	40 N	OUNS

INVESTOR PROGRAM (Debt Service Coverage Ratio: DSCR2) PRICE ADJUSTMENTS (FIXED) **MAX NET PREMIUM** PURCHASE **30 YEAR FIXED** <=50% 50.01-55 55.01-60 60.01-65 65.01-70 70.01-75 75.01-80 (FIXED & ARM) 0.750 0.750 ICO >= 800 PROGRAM CODE: DSCR2 30 (1.250) ICO 780 - 799 0.000 30 Day (6.000) Rate 45 Day ICO 760 - 779 0.000 0.500 1.500 2.000% 9.625 1.000 2.000 0.250 (1.000)(1.000)(5.625)9.500 (5.875)ICO 720 - 739 (0.750)(0.750)0.000 0.250 0.750 1.500 2.500 9.375 9.250 (5.750) (5.625) (5.500) (5.375) ICO 700-719 0.250 2.250 N/A 0.000 ICO 680-699 0.000 1.250 1.750 N/A N/A 9.125 (5.500)(5.250)RATE/TERM (5.250) **HIGHLIGHTS** (5.125)(4.875)8.875 ICO 780 - 799 0.000 0.750 8.750 8.625 (4.875) (4.625) (4.625) (4.375) FICO 760 - 779 FICO 740 - 759 0.500 1.000 1.500 2.000 0.000 (1.000)(1.000)0.250 0.250 0.750 0.750 1.250 1.500 2.250 8.500 (4.375)(4.125)ICO 720 - 739 0.000 2.500 LTV/CLTV up to 80% (3.875)8.250 (3.625)FICO 680-699 0.000 0.000 1.250 1.750 N/A N/A Minimum to maximum loan (3.500) (3.250) (3.250) (3.000) 8 125 CASH OUT REFINAN amount of \$100,000 to \$2 MM 8.000 ICO >= 800 0.250 0.750 N/A Credit scores as low as 680 (1.000) (0.750) (1.000) (0.750) 7.875 (2.875)(2.625)ICO 780 - 799 (0.750)0.250 0.750 N/A (2.500) (2.000) (2.250) (1.750) 7.750 Purchase, R/T & Cash-out 7.625 ICO 740 - 759 (0.750)(0.750)0.250 0.750 1.750 N/A Refinance 7.500 (1.625) (1.375)ICO 720 - 739 0.250 0.750 1.250 2.250 N/A Max Cash-Out Amount: (1.125) (0.875) 7.375 1.750 N/A ICO 700-719 1.250 N/A 0.500 SPECIAL FEATURE \$500,000 7.250 (0.625)(0.375)7.125 1.000 **Investment** Only 0.500 1.500 2.000 0.375 7.000 0.625 OSCR < =1.15 0.000 0.000 0.250 0.250 0.500 SFR / PUD / Condo / 1-4 Unit OSCR 1.15-1.30 0.000 0.000 0.000 0.000 0.000 0.000 0.000 Escrow waiver is NOT eligible SCR > 1.30 Minimum DSCR: 1.00 Loan Amount <= \$150,000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 Year PPP 0.000 0.000 0.000 0.000 0.000 0.000 Year PPP 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.750 0.750 No Prepaid Penalty 3.500 3.500 3.500 3.500 3.500 3.500 3.500



				INIV/ECT/		DANA /D.	مانسم کا مان		an Datin	DCCD3\			Page 10 of 11
3	0 YEAR FIXE	D		10/6 ARM	JK PKUG	KAM (De	ebt Service 7/6 ARM	e Covera	ge Katio:	5/6 ARM		н	IGHLIGHTS
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	RAM CODE: DSC 30 Day	45 Day	Rate	30 Day	45 Day	LTV	//CLTV up to 80%
11.500 11.375	20.000 20.000	20.250 20.250	11.500 11.375	20.000 20.000	20.250 20.250	11.500 11.375	20.000 20.000	20.250 20.250	11.500 11.375	20.000 20.000	20.250 20.250		um to maximum loan of \$125,000 to \$2 MM
11.250 11.125	20.000 20.000	20.250 20.250	11.250 11.125	20.000 20.000	20.250 20.250	11.250 11.125	20.000 20.000	20.250 20.250	11.250 11.125	20.000 20.000	20.250 20.250		scores as low as 660
11.000 10.875	20.000 20.000	20.250 20.250	11.000 10.875	20.000 20.000	20.250 20.250	11.000 10.875	20.000 20.000	20.250 20.250	11.000 10.875	20.000 20.000	20.250 20.250	Purch	ase, R/T & Cash-out Refinance
10.750 10.625	20.000 20.000	20.250 20.250	10.750 10.625	20.000 20.000	20.250 20.250	10.750 10.625	20.000 20.000	20.250 20.250	10.750 10.625	20.000 20.000	20.250 20.250	Max	Cash-out amount: \$500,000
10.500 10.375	20.000 20.000	20.250 20.250	10.500 10.375	20.000 20.000	20.250 20.250	10.500 10.375	20.000 20.000	20.250 20.250	10.500 10.375	20.000 20.000	20.250 20.250	Ir	nvestment Only
10.250 10.125	20.000 20.000	20.250 20.250	10.250 10.125	20.000 20.000	20.250 20.250	10.250 10.125	20.000 20.000	20.250 20.250	10.250 10.125	20.000 20.000	20.250 20.250		UD / Condo / 1-4 Unit waiver is NOT eligible
10.000 9.875	20.000 20.000	20.250 20.250	10.000 9.875	20.000 20.000	20.250 20.250	10.000 9.875	20.000 20.000	20.250 20.250	10.000 9.875	20.000 20.000	20.250 20.250		imum DSCR : 0.75
9.750 9.625	20.000 20.000	20.250 20.250	9.750 9.625	20.000 20.000	20.250 20.250	9.750 9.625	20.000 20.000	20.250 20.250	9.750 9.625	20.000 20.000	20.250 20.250	MA	AX NET PREMIUM
9.500	20.000	20.250	9.500 Mar/Cap	20.000 2.750	20.250 5/1/5	9.500 Mar/Cap	20.000 2.750	20.250 5/1/5	9.500 Mar/Cap	20.000 2.750	20.250 2/1/5	((FIXED & ARM) 2.000%
						DUCT FEAT	URE <u>PRICING</u>	ADJUSTM			7777		
			<=50%	50.01-55		1-60	HASE TRANSAC	1-65	65.0		70.0		75.01-80
FICO 800+	99		(0.625)	(0.375)	(0.1		0.2		0.6		1.1		1.750 1.750
FICO 760-75			(0.625)	(0.375)	0.0	•	0.3		0.7		1.2		1.875 1.875
FICO 720-73	39		(0.375)	(0.125) 0.125	0.1		0.50		1.0		1.3 2.7		2.125 N/A
FICO 680-69	99		0.000	0.375 0.625	0.7	'50	2.0	00	3.0	00	3.3 N/	75	N/A N/A
	79					LIMITED C	ASH-OUT TRAN	ISACTIONS					
FICO 800+	99		(0.625)	(0.375) (0.375)	(0.1		0.2		0.6		1.1		1.750 1.750
FICO 760-73			(0.625) (0.500)	(0.375) (0.250)	(0.1 0.0	•	0.3		0.7		1.2		1.875 2.000
FICO 720-73	39		(0.375)	(0.125) 0.125	0.1	.25	0.50	00	1.0	00	1.3	75	2.250 N/A
FICO 680-69	99		0.000	0.375	0.7	'50	2.0	00	3.0	00	3.3	75	N/A
FICO 660-67	13		0.250	0.625	1.0	CASH	OUT TRANSAC	TIONS	3.2		N,		N/A
FICO 800+ FICO 780-79	99		(0.125) (0.125)	0.125 0.125	0.2 0.2	50	0.8	75	1.7 1.7	50	2.6 2.6	25	N/A N/A
FICO 760-75	79		(0.125) 0.000	0.125 0.250	0.3		1.1		1.8 1.8		2.7		N/A N/A
FICO 720-73	39		0.125	0.375	0.6	25	1.2	50	2.1	25	2.8 N/	75	N/A N/A
FICO 680-69	99		0.500	0.625 0.875	1.2	:50	2.7	50	N,	'A	N,	/A	N/A
FICO 660-67	79		0.750	1.125	1.5	SI	3.00 PECIAL FEATUR		N,		N,		N/A
DSCR >= 1.2 DSCR 1.00 -			(0.250) 0.000	(0.250) 0.000	0.0		0.0		0.0		0.0		(0.375) N/A
DSCR < 1.00			0.500 0.000	0.625 0.000	0.7		0.79		0.8		1.0		N/A 0.500
2-4 Units	1 9230,000	·	0.250	0.250	0.5	00	0.5	00	0.5	00	0.6	25	N/A
Condo 5 Year PPP			0.125 (1.000)	0.125 (1.000)	0.2 (1.0	000)	(1.0	00)	0.3 (1.0	00)	0.5 (1.0	100)	N/A N/A
4 Year PPP 3 Year PPP			0.500)	(0.500) 0.000	0.0		0.0		0.0		0.0		N/A N/A
2 Year PPP No Prepaid	Penalty		0.375 2.625	0.375 2.625	0.3 2.6		0.3° 2.6°		0.3 2.6		0.3 2.6		N/A N/A
				INVESTO	OR PROG	RAM (De	ebt Servic	e Covera	ge Ratio:	DSCR4)			
	0 YEAR FIXE			10/6 ARM			7/6 ARM			5/6 ARM		Н	IGHLIGHTS
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	RAM CODE: DSC 30 Day	45 Day	Rate	30 Day	45 Day		//CLTV up to 80%
9.375 9.250	(2.875)	(2.625)	9.500	(2.750)	(2.500)	9.500	(2.750)		9.500	(2.750)	(2.500)		
0 135	(2.750)	(2.500)	9.375	(2.625)	(2.375)	9.375	(2.625)	(2.500) (2.375)	9.375	(2.625)	(2.375)		um to maximum loan of \$100,000 to \$2 MM
9.125 9.000	(2.625) (2.500)	(2.500) (2.375) (2.250)	9.375 9.250 9.125	(2.500) (2.375)	(2.250) (2.125)	9.250 9.125	(2.625) (2.500) (2.375)	(2.375) (2.250) (2.125)	9.375 9.250 9.125	(2.625) (2.500) (2.375)	(2.375) (2.250) (2.125)	amount o	of \$100,000 to \$2 MM scores as low as 660
	(2.625)	(2.500) (2.375)	9.375 9.250	(2.500)	(2.250)	9.250	(2.625) (2.500)	(2.375) (2.250)	9.375 9.250	(2.625) (2.500)	(2.375) (2.250)	amount o	of \$100,000 to \$2 MM
9.000 8.875	(2.625) (2.500) (2.250)	(2.500) (2.375) (2.250) (2.000)	9.375 9.250 9.125 9.000	(2.500) (2.375) (2.250)	(2.250) (2.125) (2.000)	9.250 9.125 9.000	(2.625) (2.500) (2.375) (2.250)	(2.375) (2.250) (2.125) (2.000)	9.375 9.250 9.125 9.000	(2.625) (2.500) (2.375) (2.250)	(2.375) (2.250) (2.125) (2.000)	amount o Credit Purch	of \$100,000 to \$2 MM scores as low as 660 ase, R/T & Cash-out Refinance Cash-out amount:
9.000 8.875 8.750 8.625	(2.625) (2.500) (2.250) (2.125) (2.000)	(2.500) (2.375) (2.250) (2.000) (1.875) (1.750)	9.375 9.250 9.125 9.000 8.875 8.750	(2.500) (2.375) (2.250) (2.000) (1.875)	(2.250) (2.125) (2.000) (1.750) (1.625)	9.250 9.125 9.000 8.875 8.750	(2.625) (2.500) (2.375) (2.250) (2.000) (1.875)	(2.375) (2.250) (2.125) (2.000) (1.750) (1.625)	9.375 9.250 9.125 9.000 8.875 8.750	(2.625) (2.500) (2.375) (2.250) (2.000) (1.875)	(2.375) (2.250) (2.125) (2.000) (1.750) (1.625)	amount o Credit Purch	of \$100,000 to \$2 MM scores as low as 660 ase, R/T & Cash-out Refinance
9.000 8.875 8.750 8.625 8.500 8.375	(2.625) (2.500) (2.250) (2.125) (2.000) (1.750) (1.625) (1.375) (1.125)	(2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (1.125) (0.875)	9.375 9.250 9.125 9.000 8.875 8.750 8.625 8.500	(2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (1.125)	(2.250) (2.125) (2.000) (1.750) (1.625) (1.500) (1.250) (1.125) (0.875)	9.250 9.125 9.000 8.875 8.750 8.625 8.500	(2.625) (2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (1.125)	(2.375) (2.250) (2.125) (2.000) (1.750) (1.625) (1.500) (1.250) (1.125) (0.875)	9.375 9.250 9.125 9.000 8.875 8.750 8.625 8.500	(2.625) (2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (1.125)	(2.375) (2.250) (2.125) (2.000) (1.750) (1.625) (1.500) (1.250) (1.125) (0.875)	amount of Credit Purch: Max Ir SFR / PI	of \$100,000 to \$2 MM scores as low as 660 ase, R/T & Cash-out Refinance Cash-out amount: \$500,000 rivestment Only UD / Condo / 1-4 Unit
9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875	(2.625) (2.500) (2.250) (2.125) (2.000) (1.750) (1.625) (1.375) (1.125) (1.000) (0.750)	(2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (1.125) (0.875) (0.750) (0.500)	9.375 9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000	(2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (1.125) (1.000) (0.750)	(2.250) (2.125) (2.000) (1.750) (1.625) (1.500) (1.250) (1.125) (0.875) (0.750) (0.500)	9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000	(2.625) (2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (1.125) (1.000) (0.750)	(2.375) (2.250) (2.125) (2.000) (1.750) (1.625) (1.500) (1.250) (1.125) (0.875) (0.750) (0.500)	9.375 9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000	(2.625) (2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (1.125) (1.000) (0.750)	(2.375) (2.250) (2.125) (2.000) (1.750) (1.625) (1.500) (1.250) (1.125) (0.875) (0.750) (0.500)	amount of Credit Purcha Max Ir SFR / PO Escrow	of \$100,000 to \$2 MM scores as low as 660 ase, R/T & Cash-out Refinance Cash-out amount: \$500,000 prestment Only
9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750 7.625	(2.625) (2.500) (2.250) (2.125) (2.000) (1.750) (1.625) (1.375) (1.125) (1.000) (0.750) (0.625) (0.375)	(2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (1.125) (0.875) (0.750) (0.500) (0.375) (0.125)	9.375 9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750	(2.500) (2.375) (2.250) (2.000) (1.875) (1.500) (1.375) (1.125) (1.000) (0.750) (0.625) (0.375)	(2.250) (2.125) (2.000) (1.750) (1.625) (1.500) (1.250) (1.125) (0.875) (0.750) (0.500) (0.375) (0.125)	9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750	(2.625) (2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.375) (1.125) (1.000) (0.750) (0.625) (0.375)	(2.375) (2.250) (2.125) (2.000) (1.750) (1.625) (1.500) (1.250) (1.125) (0.875) (0.750) (0.375) (0.375) (0.125)	9.375 9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750	(2.625) (2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.375) (1.125) (1.000) (0.750) (0.625) (0.375)	(2.375) (2.250) (2.125) (2.000) (1.750) (1.625) (1.500) (1.125) (0.875) (0.750) (0.375) (0.375) (0.125)	amount of Credit Purch: Max Ir SFR / PI Escrow Min	of \$100,000 to \$2 MM scores as low as 660 ase, R/T & Cash-out Refinance Cash-out amount: \$500,000 nvestment Only UD / Condo / 1-4 Unit waiver is NOT eligible inimum DSCR: 0.75
9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750	(2.625) (2.500) (2.250) (2.125) (2.000) (1.750) (1.625) (1.375) (1.125) (1.000) (0.750) (0.625)	(2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (1.125) (0.875) (0.750) (0.500) (0.375)	9.375 9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750 7.625 7.500	(2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.375) (1.125) (1.000) (0.750) (0.625) (0.375) (0.250) 0.000	(2.250) (2.125) (2.000) (1.750) (1.625) (1.500) (1.250) (1.125) (0.875) (0.750) (0.500) (0.375) (0.125) 0.000	9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750 7.625 7.500	(2.625) (2.500) (2.375) (2.250) (2.000) (1.875) (1.500) (1.375) (1.125) (1.000) (0.750) (0.625) (0.375) (0.250) 0.000	(2.375) (2.250) (2.125) (2.000) (1.750) (1.625) (1.500) (1.250) (1.125) (0.875) (0.750) (0.500) (0.375) (0.125) 0.000	9.375 9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750 7.625	(2.625) (2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (1.125) (1.000) (0.750) (0.625) (0.375) (0.250) 0.000	(2.375) (2.250) (2.125) (2.000) (1.750) (1.625) (1.500) (1.250) (1.125) (0.875) (0.750) (0.500) (0.375) (0.125) 0.000	amount of Credit Purch: Max Ir SFR / PI Escrow Min	of \$100,000 to \$2 MM scores as low as 660 ase, R/T & Cash-out Refinance Cash-out amount: \$500,000 investment Only UD / Condo / 1-4 Unit waiver is NOT eligible imum DSCR: 0.75
9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750 7.625	(2.625) (2.500) (2.250) (2.125) (2.000) (1.750) (1.625) (1.375) (1.125) (1.000) (0.750) (0.625) (0.375) (0.250)	(2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (0.875) (0.875) (0.500) (0.375) (0.125) 0.000	9.375 9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750	(2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (1.125) (1.000) (0.750) (0.625) (0.375) (0.250)	(2.250) (2.125) (2.000) (1.750) (1.625) (1.500) (1.250) (1.125) (0.875) (0.750) (0.500) (0.375) (0.125) 0.000 0.250 5/1/5	9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750 7.625 7.500 Mar/Cap	(2.625) (2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (1.125) (1.000) (0.750) (0.625) (0.250) 0.000 3.5500 URE PRICING	(2.375) (2.250) (2.125) (2.000) (1.750) (1.625) (1.500) (1.250) (1.1250) (0.875) (0.575) (0.575) (0.500) (0.375) (0.125) 0.000 0.250 5/1/5	9.375 9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750 7.625 7.500 Mar/Cap	(2.625) (2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (1.125) (1.000) (0.750) (0.625) (0.375) (0.250)	(2.375) (2.250) (2.125) (2.000) (1.750) (1.625) (1.500) (1.250) (1.125) (0.750) (0.500) (0.375) (0.375) (0.125)	amount of Credit Purch: Max Ir SFR / PI Escrow Min	of \$100,000 to \$2 MM scores as low as 660 ase, R/T & Cash-out Refinance Cash-out amount: \$500,000 evestment Only UD / Condo / 1-4 Unit waiver is NOT eligible inimum DSCR: 0.75
9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750 7.625 7.500 7.375	(2.625) (2.500) (2.250) (2.125) (2.000) (1.750) (1.625) (1.375) (1.125) (1.000) (0.750) (0.625) (0.375) (0.250)	(2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (0.875) (0.875) (0.500) (0.375) (0.125) 0.000	9.375 9.250 9.125 9.000 8.8750 8.625 8.500 8.375 8.250 8.375 8.250 8.750 7.625 7.500 Mar/Cap	(2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (1.125) (1.000) (0.625) (0.375) (0.250) 0.000 3.500	(2.250) (2.125) (2.000) (1.750) (1.650) (1.500) (1.250) (1.125) (0.875) (0.375) (0.125) (0.375) (0.125) 0.000 0.250 5/1/5 PRO	9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750 7.625 7.500 Mar/Cap PURC 11-60	(2,625) (2,500) (2,375) (2,250) (2,200) (1,875) (1,750) (1,500) (1,500) (1,375) (1,125) (1,000) (0,750) (0,625	(2.375) (2.250) (2.200) (1.750) (1.625) (1.500) (1.250) (1.125) (0.875) (0.750) (0.375) (0.125) (0.000) (0.375) (0.125) (0.250 5/1/5 EADJUSTMI	9.375 9.250 9.125 9.000 8.875 8.625 8.500 8.375 8.500 8.3125 8.000 7.875 7.750 7.625 7.500 Mar/Cap	(2.625) (2.507) (2.375) (2.250) (2.007) (1.875) (1.750) (1.570) (1.375) (1.125) (1.007) (0.750) (0.625) (0.375) (0.250) 0.000 3.500	(2.375) (2.250) (2.125) (2.000) (1.750) (1.625) (1.550) (1.25) (0.750) (0.500) (0.375) (0.125) 0.000 0.250 2/1/5	amount c Credit Purch: Max Ir SFR / PI Escrow Min	of \$100,000 to \$2 MM scores as low as 660 ase, R/T & Cash-out Refinance Cash-out amount: \$500,000 investment Only UD / Condo / 1-4 Unit waiver is NOT eligible inimum DSCR: 0.75 AX NET PREMIUM (FIXED & ARM) 2.000%
9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.500 7.375	(2.625) (2.500) (2.250) (2.125) (2.000) (1.750) (1.625) (1.375) (1.125) (1.000) (0.750) (0.250) (0.250) (0.250)	(2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (0.875) (0.875) (0.500) (0.375) (0.125) 0.000	9.375 9.255 9.020 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 Mar/Cap	(2.500) (2.375) (2.250) (2.050) (2.050) (1.675) (1.500) (1.375) (1.25) (0.075) (0.250)	(2.250) (2.125) (2.100) (1.750) (1.625) (1.500) (1.250) (1.125) (0.750) (0.500) (0.375) (0.125) PRO 55.0 (1.126)	9.250 9.125 9.100 9.8875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750 Mar/Cap DUCT FEAT PURC 11-60 500)	(2,625) (2,500) (2,375) (2,250) (2,250) (2,000) (1,875) (1,750) (1,500) (1,375) (1,125) (1,000) (0,750) (0,525) (0,250) (0,250) (0,250) (0,250) 4ASE TRANSAC 60.0 (1,1	(2.375) (2.250) (2.251) (2.000) (1.750) (1.625) (1.500) (1.1250) (1.125) (0.875) (0.750) (0.575) (0.575) (0.125) 0.000 0.250 55. ADJUSTMI TIONS 1-65 255	9.375 9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750 7.625 7.500 Mar/Cap ENTS	(2.625) (2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.375) (1.125) (1.000) (0.750) (0.625) (0.250) (0.250) 0.000 3.500	(2.375) (2.250) (2.125) (2.000) (1.750) (1.625) (1.625) (1.500) (1.125) (0.375) (0.375) (0.375) (0.125) 0.000 0.250 2/1/5	amount of Credit Purch: Max Irr SFR / PI Escrow Min MA (1) 1-75 25)	of \$100,000 to \$2 MM scores as low as 660 ase, R/T & Cash-out Refinance Cash-out amount: \$500,000 investment Only UD / Condo / 1-4 Unit waiver is NOT eligible inimum DSCR: 0.75 AX NET PREMIUM (FIXED & ARM) 2.000% 75.01-80 0.375 0.375
9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750 7.625 7.500 7.375	(2.625) (2.500) (2.250) (2.125) (2.000) (1.750) (1.625) (1.125) (1.000) (0.750) (0.625) (0.250) (0.000)	(2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (0.875) (0.875) (0.500) (0.375) (0.125) 0.000	9.375 9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.258 8.000 7.875 7.750 7.625 7.500 Mar/Cap	(2.500) (2.375) (2.250) (2.020) (2.020) (1.875) (1.750) (1.575) (1.125) (1.000) (0.750) (0.625) (0.375) (0.250) 0.000 3.500	(2.250) (2.125) (2.100) (1.750) (1.625) (1.500) (1.250) (0.750) (0.750) (0.375) (0.125) (0.000) (0.375) PRO 55.0 (1.125)	9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.8375 8.250 8.252 8.000 7.875 7.750 7.625 7.500 Mar/Cap PURC 11-60 1000 1000 10500	(2.625) (2.500) (2.375) (2.250) (2.200) (1.875) (1.750) (1.500) (1.375) (1.125) (1.000) (0.750) (0.625) (0.375) (0.250) (0.250) (0.250) (0.450 Telephone) (1.112) (1.112) (1.112)	(2.375) (2.250) (2.250) (2.125) (2.000) (1.750) (1.625) (1.500) (1.125) (0.750) (0.500) (0.375) (0.125) 0.000 0.250 5/1/5 a TIONS 1-65 25)	9.375 9.250 9.125 9.000 8.875 8.625 8.500 8.375 8.500 8.375 8.250 8.125 8.000 7.875 7.750 7.625 7.605 0.6 0.6	(2.625) (2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.1750) (1.125) (1.000) (0.750) (0.625) (0.375) (0.250) 0.000 3.500	(2.375) (2.250) (2.125) (2.125) (2.000) (1.750) (1.625) (1.500) (1.250) (0.375) (0.375) (0.375) (0.000) (0.250) (0.125) (0.000) (0.125) (0.000) (0.125) (0.000) (0.125) (0.000) (0.125) (0.000) (0.125	amount of Credit Purch: Max Ir SFR / PI Escrow Min MA (1-75 25) 25)	of \$100,000 to \$2 MM scores as low as 660 ase, R/T & Cash-out Refinance Cash-out amount: \$500,000 mestment Only UD / Condo / 1-4 Unit waiver is NOT eligible himum DSCR: 0.75 XX NET PREMIUM (FIXED & ARM) 2.000% 75.01-80 0.375 0.375
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9.000 8.875 8.625 8.750 8.625 8.500 8.375 8.500 8.375 8.250 8.125 8.000 7.875 7.750 7.625 7.625 7.625 7.625 7.625 7.626 7.627	(2,625) (2,500) (2,125) (2,250) (2,125) (2,000) (1,750) (1,625) (1,1375) (1,125) (1,000) (0,750) (0,0750) (0,0750) (0,0375) (0,250) (0,000)	(2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.500) (1.375) (0.875) (0.875) (0.500) (0.375) (0.125) 0.000	9.375 9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750 7.625 (1.500) (1.500) (1.250)	(2.500) (2.375) (2.250) (2.000) (1.875) (1.750) (1.575) (1.125) (1.000) (0.750) (0.250) (0.000) (0.375) (0.250) (0.000) (1.500) (1.500) (1.500) (1.500) (1.500) (1.500) (1.250) (0.375) (0.125) (1.000) (0.750) (0.375) (0.125) (1.500)	(2.250) (2.250) (2.125) (2.100) (1.750) (1.625) (1.500) (1.250) (0.375) (0.500) (0.375) (0.125) 0.000 0.250 (0.125) 0.000 (1.250) 0.250 (1.100) (1.100	9.250 9.125 9.100 8.875 8.750 8.625 8.500 8.8375 8.250 8.375 8.250 8.375 8.250 8.375 8.250 8.375 8.250 8.375 8.250 8.375 8.250 8.375 8.250 8.375 8.250 8.375 8.375 8.375 8.375 8.375 8.375 8.325 8.300 Mar/Cap DUCT FEAT PURC 11-60 1000 1000 1000 1000 1000 1000 100	(2,625) (2,507) (2,250) (2,250) (2,250) (2,250) (2,250) (1,875) (1,750) (1,175) (1,175) (1,125	(2.375) (2.250) (2.250) (2.125) (2.000) (1.750) (1.625) (1.150) (1.1250) (1.1250) (1.1250) (0.575) (0.5750) (0.5750) (0.5750) (0.5750) (0.5750) (0.125) (0.0375) (0.125) (0.0375) (0.125) (0.0375) (0.125) (0.0375) (0.125) (0.0375) (0.125) (0.0375) (0.125) (0.125) (0.125)	9.375 9.250 9.250 9.125 9.000 8.875 8.750 8.625 8.500 8.375 8.250 8.125 8.000 7.875 7.750 (0.6 (0.2 (0.0 (0.2 (0.2 (0.2 (0.2 (0.2 (0.2	(2,625) (2,500) (2,500) (2,375) (2,250) (2,250) (2,000) (1,875) (1,750) (1,500) (1,375) (1,125) (1,000) (0,750) (0,050	(2.375) (2.250) (2.251) (2.125) (2.000) (1.750) (1.500) (1.501) (1.251) (0.750) (0.500) (0.375) (0.125) (0.375) (0.125) (0.375) (0.125) (0.375) (0.125) (0.375) (0.125) (0.375) (0.125) (0.375) (0.125) (0.375) (0.125) (0.375) (0.125) (0.375) (0.125) (0.375) (0.125) (0.375) (0.125) (0.375) (0.125) (0.375) (0.125) (0.375) (0.125	amount of Credit Purch. Max Irr SFR / PI Escrow Min MA 1-75 25) 25) 25 25 25 25 25 25 25 25 25 25 25 25 25	of \$100,000 to \$2 MM scores as low as 660 ase, R/T & Cash-out Refinance Cash-out amount: \$500,000 westment Only UD / Condo / 1-4 Unit waiver is NOT eligible himum DSCR: 0.75 AXX NET PREMIUM (FIXED & ARM) 2.000% 75.01-80 0.375
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0115				H	IELOC PL	US (PIGC	SY BACK	ONLY) -	FULL DO)C					
	ELOC					PRICE A	ADJUST	MENTS					D4'1	Cunality C	
Rate	30 Day									I == -: ··		la= c : - : ·		Credit Score:	
13.125	(4.625)	F155 **	20		<=55%	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.99	_	its \$250,001 -	
13.000	(4.500)	FICO 680-69			0.500	1.000	2.000	2.500	4.000	5.000	N/A	N/A		require min.	
12.875	(4.375)	FICO 700-7:			0.000	0.000	0.500	1.000	2.500	5.000	7.000	N/A		D 700	
12.750	(4.250)	FICO 720-73			(0.500)	(0.500)	(0.500)	(0.500)	0.500	2.500	6.000	N/A		ts \$300,001 -	
12.625	(4.125)	FICO 740-75			(1.500)	(1.500)	(1.500)	(0.500)	(0.500)	2.000	4.000	6.500		require min.	
12.500	(4.000)	FICO 760-77			(2.000)	(2.000)	(2.000)	(1.500)	(0.500)	0.500	3.500	4.500	FICO	O 720	
12.375	(4.000)	FICO >=780			(2.250)	(2.250)	(2.000)	(1.500)	(0.500)	(0.500)	2.000	3.000			
12.250	(3.875)			MAX DTI				CLTV/H	-			RAM CODE: G			
12.125	(3.750)		nit <=\$250,0			00%		nary	89.99%		CL	JRRENT PRI	ME		
12.000	(3.500)	Lin	nit >\$250,0	00	36.	00%		Home	80%			8.500%			
11.875	(3.250)							/co	85%						
11.750	(3.000)							ADJ. OCCU				of AK, HI, T			
11.625	(2.750)	INVESTO	OR APPROV	AL REQUIR	ED PRIOR	TO LOCK		nary	0.000%		ar	e NOT eligi	ble		
	11.500 (2.375)						nd	1.000%	Term						
11.375						Investment N/A				360 month					
11.250						1.000% s \$25,000; minimum draw the lessor of				10yr I/O / 20yr amortization					
11.125	(1.250)			Minimu	m Line is	\$25,000;	minimum	draw the	e lessor of	f \$50,000	or 75% of	the line			
11.000	(0.750)					MAX	IMUM CO	OMBINED	LIENS: 1.	5MM					
10.875	(0.250)							Mini	mum Cre	dit score i	s 720				
10.750	0.250	Self Emp	oloyed Bo	rrowers		Max	kimum Cr	edit Limit	\$250.000	to Maxin	num HLC	TV 85% on	00		
10.625	0.750					Maximum Credit Limit \$250,000 to Maximum HLCT Maximum Credit Limit \$250,000 to Maximum HLCTV									
10.500	1.250				l .				R MANUA						
			Full	Doc Clos	ed End S	Second (S	Second C	nly)							
	0 VE		1			Second (Second Only)									
	O YEAR FIXE		20	YEAR FIXE	יט	15 YEAR FIXED			1	0 YEAR FIXI	יט	Closed End Second			
PROGRAM	И CODE: 24/12	PFD CES 30	PROGRAM	CODE: 24/12	FD CES 20	PROGRAM	1 CODE: 24/12	FD CES 15	PROGRAM	и CODE: 24/12	PFD CES 10	Progr	am High	nlights	
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day				
11.000	(4.625)	(4.375)	11.000	(4.750)	(4.500)	11.000	(4.750)	(4.500)	11.000	(4.750)	(4.500)	Income	oc: Full Do	oc & Pank	
10.875	(4.375)	(4.125)	10.875	(4.500)	(4.250)	10.875	(4.500)	(4.250)	10.875	(4.500)	(4.250)				
10.750	(4.000)	(3.750)	10.750	(4.250)	(4.000)	10.750	(4.250)	(4.000)	10.750	(4.250)	(4.000)		Statement	.5	
10.625	(3.750)	(3.500)	10.625	(4.000)	(3.750)	10.625	(4.000)	(3.750)	10.625	(4.000)	(3.750)				
10.500	(3.500)	(3.250)	10.500	(3.750)	(3.500)	10.500	(3.750)	(3.500)	10.500	(3.750)	(3.500)		oan Amour		
10.375	(3.250)	(3.000)	10.375	(3.500)	(3.250)	10.375	(3.500)	(3.250)	10.375	(3.500)	(3.250)	\$75	,000 - \$500	,000	
10.250	(2.875)	(2.625)	10.250	(3.125)	(2.875)	10.250	(3.125)	(2.875)	10.250	(3.125)	(2.875)		:1.1.		
10.125	(2.625)	(2.375)	10.125	(2.750)	(2.500)	10.125	(2.750)	(2.500)	10.125	(2.750)	(2.500)		gible Prope	•	
10.000	(2.250)	(2.000)	10.000	(2.375)	(2.125)	10.000	(2.375)	(2.125)	10.000	(2.375)	(2.125)	SFR,	PUDs & Co	ondo	
9.875	(1.875)	(1.625)	9.875	(2.000)	(1.750)	9.875	(2.000)	(1.750)	9.875	(2.000)	(1.750)				
9.750	(1.500)	(1.250)	9.750	(1.625)	(1.375)	9.750	(1.625)	(1.375)	9.750	(1.625)	(1.375)		Eligible for		
9.625	(1.125)	(0.875)	9.625	(1.250)	(1.000)	9.625	(1.250)	(1.000)	9.625	(1.250)	(1.000)		zen & Pern		
9.500	(0.750)	(0.500)	9.500	(0.875)	(0.625)	9.500	(0.875)	(0.625)	9.500	(0.875)	(0.625)	R	esident Ali	en	
9.375	(0.375)	(0.125)	9.375	(0.500)	(0.250) 0.125	9.375	(0.500)	(0.250)	9.375	(0.500)	(0.250)				
9.250	0.000	0.250	9.250	(0.125)	0.125	9.250	(0.125)	0.125	9.250	(0.125)	0.125		Full Doc		
			Non-	QM Clos	sed End	Second (Second (Only)				MAX DTI	is 50% for	80%CLTV	
3	O YEAR FIXI	ED .		QM Clos			Second (5 YEAR FIXI	• • •	1	0 YEAR FIXI	ED		is 50% for I 45% for 9		
			20	YEAR FIXE	D	1	5 YEAR FIXI	D							
PROGRAM	CODE: 24/12	MOS CES 30	PROGRAM C	YEAR FIXE	MOS CES 20	PROGRAM	5 YEAR FIXI	MOS CES 15	PROGRAM	CODE: 24/12	MOS CES 10				
PROGRAM Rate	CODE: 24/12N	45 Day	PROGRAM C	O YEAR FIXE CODE: 24/12N 30 Day	MOS CES 20 45 Day	PROGRAM Rate	5 YEAR FIXI CODE: 24/12 30 Day	MOS CES 15 45 Day	PROGRAM Rate	CODE: 24/12	MOS CES 10 45 Day	MAX DT	1 45% for 9	90% CLTV	
PROGRAM Rate 11.375	30 Day (4.625)	45 Day (4.375)	PROGRAM C Rate 11.375	O YEAR FIXE CODE: 24/12N 30 Day (4.750)	MOS CES 20 45 Day (4.500)	PROGRAM Rate 11.375	5 YEAR FIXI CODE: 24/12N 30 Day (4.750)	MOS CES 15 45 Day (4.500)	PROGRAM Rate 11.375	30 Day (4.750)	45 Day (4.500)	MAX DTI	1 45% for 9 Non-QM	80%CLTV	
PROGRAM Rate 11.375 11.250	30 Day (4.625) (4.375)	45 Day (4.375) (4.125)	PROGRAM C Rate 11.375 11.250	O YEAR FIXE CODE: 24/12N 30 Day (4.750) (4.500)	MOS CES 20 45 Day (4.500) (4.250)	PROGRAM Rate 11.375 11.250	5 YEAR FIXI CODE: 24/12N 30 Day (4.750) (4.500)	MOS CES 15 45 Day (4.500) (4.250)	PROGRAM Rate 11.375 11.250	30 Day (4.750) (4.500)	45 Day (4.500) (4.250)	MAX DTI	Non-QM is 50% for	80%CLTV	
PROGRAM Rate 11.375 11.250 11.125	30 Day (4.625) (4.375) (4.000)	45 Day (4.375) (4.125) (3.750)	PROGRAM C Rate 11.375 11.250 11.125	O YEAR FIXE CODE: 24/12N 30 Day (4.750) (4.500) (4.250)	MOS CES 20 45 Day (4.500) (4.250) (4.000)	PROGRAM (Rate 11.375 11.250 11.125	5 YEAR FIXE CODE: 24/12N 30 Day (4.750) (4.500) (4.250)	MOS CES 15 45 Day (4.500) (4.250) (4.000)	Rate 11.375 11.250 11.125	30 Day (4.750) (4.500) (4.250)	45 Day (4.500) (4.250) (4.000)	MAX DTI MAX DTI MAX DT	Non-QM is 50% for	80%CLTV 85% CLTV	
PROGRAM Rate 11.375 11.250 11.125 11.000	30 Day (4.625) (4.375) (4.000) (3.750)	45 Day (4.375) (4.125) (3.750) (3.500)	PROGRAM C Rate 11.375 11.250 11.125 11.000	30 Day (4.750) (4.500) (4.250) (4.000)	45 Day (4.500) (4.250) (4.000) (3.750)	PROGRAM Rate 11.375 11.250 11.125 11.000	5 YEAR FIXI CODE: 24/12N 30 Day (4.750) (4.500) (4.250) (4.000)	45 Day (4.500) (4.250) (4.000) (3.750)	PROGRAM Rate 11.375 11.250 11.125 11.000	30 Day (4.750) (4.500) (4.250) (4.000)	45 Day (4.500) (4.250) (4.000) (3.750)	MAX DTI MAX DTI MAX DTI	Non-QM is 50% for 1 45% for 8	80%CLTV 85% CLTV TX& HI	
Rate 11.375 11.250 11.125 11.000 10.875	30 Day (4.625) (4.375) (4.000) (3.750) (3.500)	45 Day (4.375) (4.125) (3.750) (3.500) (3.250)	PROGRAM C Rate 11.375 11.250 11.125 11.000 10.875	30 Day (4.750) (4.500) (4.250) (4.000) (3.750)	45 Day (4.500) (4.250) (4.000) (3.750) (3.500)	PROGRAM Rate 11.375 11.250 11.125 11.000 10.875	30 Day (4.750) (4.500) (4.250) (4.000) (3.750)	45 Day (4.500) (4.250) (4.000) (3.750) (3.500)	Rate 11.375 11.250 11.125 11.000 10.875	30 Day (4.750) (4.500) (4.250) (4.000) (3.750)	45 Day (4.500) (4.250) (4.000) (3.750) (3.500)	MAX DTI MAX DTI MAX DTI Ineligil Restricted	Non-QM is 50% for 1 45% for 8	80%CLTV 85% CLTV TX& HI &NJ (MAX	
Rate 11.375 11.250 11.125 11.000 10.875 10.750	30 Day (4.625) (4.375) (4.000) (3.750) (3.500) (3.250)	45 Day (4.375) (4.125) (3.750) (3.500) (3.250) (3.000)	PROGRAM C Rate 11.375 11.250 11.125 11.000 10.875 10.750	30 Day (4.750) (4.500) (4.250) (4.000) (3.750) (3.500)	45 Day (4.500) (4.250) (4.000) (3.750) (3.500) (3.250)	PROGRAM (Rate 11.375 11.250 11.125 11.000 10.875 10.750	30 Day (4.750) (4.500) (4.250) (4.000) (3.750) (3.500)	MOS CES 15 45 Day (4.500) (4.250) (4.000) (3.750) (3.500) (3.250)	PROGRAM Rate 11.375 11.250 11.125 11.000 10.875 10.750	30 Day (4.750) (4.500) (4.250) (4.000) (3.750) (3.500)	45 Day (4.500) (4.250) (4.000) (3.750) (3.500) (3.250)	MAX DTI MAX DTI MAX DTI Ineligil Restricted	Non-QM is 50% for 1 45% for 8 ble States: I States: IL	80%CLTV 85% CLTV TX& HI &NJ (MAX	
Rate 11.375 11.250 11.125 11.000 10.875	30 Day (4.625) (4.375) (4.000) (3.750) (3.500)	45 Day (4.375) (4.125) (3.750) (3.500) (3.250)	PROGRAM C Rate 11.375 11.250 11.125 11.000 10.875	30 Day (4.750) (4.500) (4.250) (4.000) (3.750)	45 Day (4.500) (4.250) (4.000) (3.750) (3.500)	PROGRAM Rate 11.375 11.250 11.125 11.000 10.875	30 Day (4.750) (4.500) (4.250) (4.000) (3.750)	45 Day (4.500) (4.250) (4.000) (3.750) (3.500)	Rate 11.375 11.250 11.125 11.000 10.875	30 Day (4.750) (4.500) (4.250) (4.000) (3.750)	45 Day (4.500) (4.250) (4.000) (3.750) (3.500)	MAX DTI MAX DTI MAX DTI Ineligii Restricted CLTV 80	Non-QM is 50% for 1 45% for 8 ble States: I States: IL	80% CLTV 80% CLTV 85% CLTV TX& HI &NJ (MAX	
Rate 11.375 11.250 11.125 11.000 10.875 10.750 10.625	30 Day (4.625) (4.375) (4.000) (3.750) (3.500) (3.250) (2.875)	45 Day (4.375) (4.125) (3.750) (3.500) (3.250) (3.000) (2.625)	PROGRAM C Rate 11.375 11.250 11.125 11.000 10.875 10.750 10.625	30 Day (4.750) (4.500) (4.500) (4.250) (4.000) (3.750) (3.500) (3.125)	45 Day (4.500) (4.250) (4.000) (3.750) (3.500) (3.250) (2.875)	Rate 11.375 11.250 11.125 11.000 10.875 10.750 10.625	30 Day (4.750) (4.500) (4.250) (4.000) (3.750) (3.500) (3.125)	45 Day (4.500) (4.250) (4.000) (3.750) (3.500) (3.250) (2.875)	Rate 11.375 11.250 11.125 11.000 10.875 10.750 10.625	30 Day (4.750) (4.500) (4.250) (4.000) (3.750) (3.500) (3.125)	45 Day (4.500) (4.250) (4.000) (3.750) (3.500) (3.250) (2.875)	MAX DTI MAX DTI MAX DTI Ineligii Restricted CLTV 80	Non-QM is 50% for 1 45% for 8 ble States: 1 States: IL % & MIN F	80% CLTV 80% CLTV 85% CLTV TX& HI &NJ (MAX	
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Rate 11.375 11.250 11.125 11.000 10.875 10.750 10.625 10.500 10.375 10.250 10.125	30 Day (4.625) (4.375) (4.000) (3.750) (3.500) (3.250) (2.875) (2.625) (2.250) (1.875) (1.500)	45 Day (4.375) (4.125) (3.750) (3.500) (3.500) (3.625) (2.375) (2.000) (1.625) (1.250)	PROGRAM C Rate 11.375 11.250 11.125 11.000 10.875 10.750 10.625 10.500 10.375 10.250 10.125	30 Day (4.750) (4.500) (4.250) (4.000) (3.750) (3.500) (3.125) (2.750) (2.375) (2.000) (1.625)	45 Day (4.500) (4.500) (4.250) (4.000) (3.750) (3.500) (3.250) (2.875) (2.500) (2.125) (1.750) (1.375)	Rate 11.375 11.250 11.125 11.000 10.875 10.750 10.625 10.500 10.375 10.250 10.125	30 Day (4.750) (4.500) (4.250) (4.000) (3.750) (3.500) (3.125) (2.375) (2.375) (2.000) (1.625)	45 Day (4.500) (4.500) (4.250) (4.000) (3.750) (3.500) (3.250) (2.875) (2.500) (2.125) (1.750) (1.375)	Rate 11.375 11.250 11.125 11.000 10.875 10.750 10.625 10.500 10.375 10.250 10.125	30 Day (4.750) (4.500) (4.250) (4.000) (3.750) (3.500) (3.125) (2.750) (2.375) (2.000) (1.625)	45 Day (4.500) (4.500) (4.250) (4.000) (3.750) (3.500) (3.250) (2.875) (2.500) (2.125) (1.750) (1.375)	MAX DTI MAX DTI MAX DTI Ineligii Restricted CLTV 80	Non-QM is 50% for 8 1 45% for 8 ble States: d States: IL6 % & MIN F	80% CLTV 80% CLTV 85% CLTV TX& HI &NJ (MAX	
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Rate 11.375 11.250 11.125 11.000 10.875 10.750 10.625 10.500 10.375 10.250 10.125 10.000 9.875 9.750 9.625 FICO 780 FICO 700 FICO 780 FIC	30 Day (4.625) (4.375) (4.000) (3.750) (3.500) (2.875) (2.625) (2.250) (1.875) (0.750) (0.375) 0.000 (1.125) (0.759) -779 -759 -739 -719 -699 (1.626)	45 Day (4.375) (4.125) (3.750) (3.500) (3.250) (2.625) (2.375) (2.000) (1.625) (0.500) (0.125) 0.250	PROGRAM C Rate 11.375 11.250 11.125 11.000 10.875 10.750 10.625 10.500 10.375 10.250 10.125 10.000 9.875 9.750 9.625	30 Day (4.750) (4.500) (4.500) (4.250) (4.000) (3.750) (3.500) (3.125) (2.750) (2.375) (2.000) (1.625) (1.250) (0.875) (0.500) (0.125)	45 Day (4.500) (4.250) (4.000) (3.750) (3.500) (2.875) (2.500) (2.125) (1.750) (1.375) (1.000) (0.625) (0.250) 0.125 2 Year Bar	Rate 11.375 11.250 11.125 11.000 10.875 10.750 10.625 10.500 10.375 10.250 10.125 10.000 9.875 9.750 9.625 r Full Doc F <=50% (3.250) (3.325) (2.125) (1.250) (0.875) (0.375)	30 Day (4.750) (4.500) (4.500) (4.250) (4.000) (3.750) (3.500) (3.350) (2.750) (2.375) (2.000) (1.625) (1.250) (0.875) (0.300) (2.000) (1.250) (2.000) (1.250) (2.000) (2.000) (2.000) (2.000) (2.000) (2.000) (2.000) (3.125) (3.000) (2.000) (1.250) (0.375)	45 Day (4.500) (4.250) (4.000) (3.750) (3.500) (3.250) (2.875) (2.500) (2.125) (1.750) (0.625) (0.250) 0.125 *rice Adjust 55.01-60 (3.000) (2.875) (0.375) 0.750 0.000 TV Price A \$5.01-60 (3.000) (2.875) (1.875) (1.250) (0.375)	Rate 11.375 11.250 11.125 11.000 10.875 10.750 10.625 10.500 10.375 10.250 10.125 10.000 9.875 9.750 9.625 ments 60.01-65 (2.750) (0.500) 0.000 djustments 60.01-65 (2.750) (2.625) (1.375) (1.000) (0.500) 0.375 1.250 0.375 1.250 0.000	CODE: 24/12/ 30 Day (4.750) (4.500) (4.250) (4.000) (3.750) (3.125) (2.750) (2.375) (2.000) (1.625) (0.875) (0.500) (0.125) 65.01-70 (2.250) (2.250) (1.000) (0.625) (1.000) (0.625) (1.000) (0.625) (1.000) (0.625) (1.000) (0.625) (1.000) (0.625) (1.000)	ASS CES 10	MAX DTI MAX DTI MAX DTI MAX DTI Ineligil Restricted CLTV 80 [Simultar 75.01-80 (0.875) (0.500) 0.500 1.750 2.750 5.500 NA 0.125 75.01-80 0.500 NA 0.125 75.01-80 0.500 0.750 0.500 0.750 0.750 0.750	Non-QM is 50% for 8 145% for 8 14	80% CLTV 80% CLTV 85% CLTV TX& HI 8NJ (MAX FICO 720) Tyback not 85.01-90 3.500 4.500 6.500 8.500 NA NA NA NA NA NA NA NA NA	
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