



SOFR Rate: 5.319% Prime Rate: 8.500% CONFORMING CLASSIC PRODUCTS (DU/LP)

						CONFO	<u> JRIVIING</u>	<u> </u>	<u>IC PROD</u>	<u>UCIS (I</u>	DU/LP)							
	30 YEARS FIXE	D			20	YEARS FIX	ED			15	YEARS FIX	ED			10	YEARS FIX	ED	
PB30	15 DAY	S 3	DAYS	PB	20	15 DAY	'S 30	DAYS	PB	15	15 DA	/S 3	0 DAYS	PI	310	15 DAY	YS	30 DAYS
7.000%	(2.750)	(2.625)	6.87	5%	(2.500) (:	2.375)	6.62	:5%	(1.750) ((1.625)	6.6	25%	(1.875	5)	(1.750)
6.875%	(2.500)	(2.375)	6.75	0%	(2.375) (:	2.250)	6.50	0%	(1.625) ((1.500)	6.5	00%	(1.625	5)	(1.500)
6.750%	(2.000)	(1.875)	6.62	5%	(2.250) (:	2.125)	6.37	5%	(1.375) ((1.250)	6.3	75%	(1.375	5)	(1.250)
6.625%	(1.750)	(1.625)	6.50	0%	(1.875) (:	1.750)	6.25	0%	(1.000) ((0.875)	6.2	50%	(1.125	5)	(1.000)
6.500%	(1.500)		1.375)	6.37	5%	(1.500		1.375)	6.12	5%	(0.750		(0.625)	6.1	25%	(1.250))	(1.125)
6.375%	(1.125)		1.000)	6.25		(1.250		1.125)	6.00		(0.875		(0.750)		00%	(1.000		(0.875)
6.250%	(0.750)		0.625)	6.12		(1.000		0.875)	5.87		(0.500		(0.375)		75%	(0.750		(0.625)
6.125%	(0.250)		0.125)	6.00		(0.375		0.250)	5.75		(0.125		0.000		50%	(0.500		(0.375)
	5/6 ARM (2/1)		,			6 ARM (5/1					6 ARM (5/					(,	()
PB56	15 DAY		DAYS	PB		15 DAY		DAYS	PB1		15 DA		0 DAYS					
7.125%	(1.375)		1.250)	7.00		(2.000		1.875)	7.25		(2.125		(2.000)		OFFS	HEET PR	ICING	
7.000%	(1.375)		1.250)	6.87		(1.750		1.625)	7.12		(2.125		(2.000)	A۱	'AILABLE	IN PRICI	NG ENG	INE
6.875%	(1.250)		1.125)	6.75		(1.500		1.375)	7.00		(1.875		(1.750)					
6.750%	(1.125)		1.000)	6.62		(1.350		1.125)	6.87				(1.730) (1.500)					
									1		(1.625							
6.625%	(0.875)		0.750)	6.50		(1.125		1.000)	6.75		(1.250		(1.125)		MIN LO	AN AMO	UNT FO	R
6.500%	(0.750)		0.625)	6.37		(0.875		0.750)	6.62		(1.000		(0.875)	CON	FORMIN	G PRODU	JCTS \$10	00.000
6.375%	(0.500)		0.375)	6.25		(0.500		0.375)	6.50		(0.750		(0.625)					,
6.250%	(0.375)		0.250)	6.12	5%	(0.250) (0.125)	6.37	'5%	(0.375) ((0.250)					
							FAI	NNIE IV	IAE DIRE	<u>CT</u>								
	30/25 YEARS FI	XED			20	YEARS FIX	ED			15	YEARS FIX	ED			10	O YEARS FIX	ED	
FD30	15 DAY	S 3	DAYS	FD	20	15 DAY	'S 30	DAYS	FD	15	15 DA	/S 3	0 DAYS	FE	010	15 DAY	YS	30 DAYS
7.000%	(2.375)	(2.250)	6.87	5%	(2.125) (:	2.000)	6.62	:5%	(1.375) ((1.250)	6.6	25%	(1.500))	(1.375)
6.875%	(2.125)		2.000)	6.75	0%	(2.000		1.875)	6.50	0%	(1.250)	(1.125)	6.5	00%	(1.250))	(1.125)
6.750%	(1.625)		1.500)	6.62		(1.875		1.750)	6.37		(1.000		(0.875)		75%	(1.000		(0.875)
6.625%	(1.375)		1.250)	6.50		(1.500		1.375)	6.25		(0.625		(0.500)		50%	(0.750		(0.625)
6.500%	(1.125)		1.000)	6.37		(1.125		1.000)	6.12		(0.375		(0.250)		25%	(0.875		(0.750)
6.375%	(0.750)		0.625)	6.25		(0.875		0.750)	6.00		(0.500		(0.375)		00%	(0.625		(0.500)
6.250%	(0.375)		0.250)	6.12		(0.625		0.500)	5.87		(0.125		0.000		75%	(0.375		(0.250)
6.125%	0.125		0.250	6.00		0.000		0.125	5.75		0.250		0.375		50%	(0.125		0.000
0.123/6				JUSTMENT (Te				0.123	3.73	1078		RATE & TERM					''	0.000
FICO	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	FIC	n	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
>= 780	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125	>= 7		0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
760 - 779	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250	760 -		0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
740 - 759	0.000	0.125	0.230	0.875	1.000	0.750	0.625	0.500	740 -		0.000	0.123	0.750	1.125	1.375	1.125	1.000	1.000
720 - 739	0.000	0.123	0.750	1.250	1.250	1.000	0.875	0.750	720 -			0.500	1.000	1.625	1.750	1.500	1.250	1.250
						1.000	0.875				0.000					1.500		1.625
700 - 719	0.000						4 405						1.250			4.750		
680 - 699		0.375	0.875	1.375	1.500	1.250	1.125	0.875		719	0.000	0.625		1.875	2.125	1.750	1.625	
	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125	680 -	699	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
660 - 679	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	680 - 660 -	699 679	0.000 0.125	0.875 1.125	1.625 1.875	2.250 2.500	2.500 3.000	2.125 2.375	1.750 2.125	1.750 2.125
640 - 659	0.000	0.625 0.750 1.125	1.125 1.375 1.500	1.750 1.875 2.250	1.875 2.125 2.500	1.500 1.750 2.000	1.375 1.625 1.875	1.125 1.250 1.500	680 - 660 - 640 -	699 679 659	0.000 0.125 0.250	0.875 1.125 1.375	1.625 1.875 2.125	2.250 2.500 2.875	2.500 3.000 3.375	2.125 2.375 2.875	1.750 2.125 2.500	1.750 2.125 2.500
	0.000	0.625 0.750	1.125 1.375	1.750 1.875	1.875 2.125	1.500 1.750 2.000 2.625	1.375 1.625 1.875 2.250	1.125 1.250 1.500 1.750	680 - 660 - 640 - 620 -	699 679 659 639	0.000 0.125 0.250 0.375	0.875 1.125 1.375 1.750	1.625 1.875	2.250 2.500	2.500 3.000	2.125 2.375	1.750 2.125	1.750 2.125
640 - 659	0.000	0.625 0.750 1.125 1.500	1.125 1.375 1.500	1.750 1.875 2.250	1.875 2.125 2.500	1.500 1.750 2.000 2.625 PURCHASE &	1.375 1.625 1.875 2.250 RATE/TERM P	1.125 1.250 1.500 1.750 PROGRAM A	680 - 660 - 640 - 620 -	699 679 659 639 LL AMORTIZA	0.000 0.125 0.250 0.375 ATION TERMS	0.875 1.125 1.375 1.750	1.625 1.875 2.125 2.500	2.250 2.500 2.875 3.500	2.500 3.000 3.375 3.875	2.125 2.375 2.875 3.625	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500
640 - 659	0.000 0.000 0.125	0.625 0.750 1.125 1.500	1.125 1.375 1.500	1.750 1.875 2.250	1.875 2.125 2.500	1.500 1.750 2.000 2.625 PURCHASE &	1.375 1.625 1.875 2.250 RATE/TERM P	1.125 1.250 1.500 1.750 PROGRAM A	680 - 660 - 640 - 620 - DJUSTMENT (A	699 679 659 639 LL AMORTIZA 70.01-7	0.000 0.125 0.250 0.375 ATION TERMS	0.875 1.125 1.375 1.750)	1.625 1.875 2.125 2.500	2.250 2.500 2.875 3.500	2.500 3.000 3.375 3.875 85.01-90	2.125 2.375 2.875 3.625	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 95.01-97
640 - 659	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMs	1.125 1.375 1.500	1.750 1.875 2.250	1.875 2.125 2.500	1.500 1.750 2.000 2.625 PURCHASE & <= 30	1.375 1.625 1.875 2.250 RATE/TERM P 30.01-60 0.000	1.125 1.250 1.500 1.750 PROGRAM A	680 - 660 - 640 - 620 - DJUSTMENT (A 60.01-70	699 679 659 639 LL AMORTIZA 70.01-7:	0.000 0.125 0.250 0.375 ATION TERMS	0.875 1.125 1.375 1.750) 75.01-80 0.000	1.625 1.875 2.125 2.500 80.01-8:	2.250 2.500 2.875 3.500	2.500 3.000 3.375 3.875 85.01-90 0.000	2.125 2.375 2.875 3.625 90.01-9 0.250	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 95.01-97 0.250
640 - 659	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS	1.125 1.375 1.500	1.750 1.875 2.250	1.875 2.125 2.500	1.500 1.750 2.000 2.625 PURCHASE & <= 30 0.000	1.375 1.625 1.875 2.250 RATE/TERM P 30.01-60 0.000	1.125 1.250 1.500 1.750 PROGRAM A	680 - 660 - 640 - 620 - DJUSTMENT (A 60.01-70 0.000 0.125	699 679 659 639 LL AMORTIZA 70.01-7: 0.000 0.125	0.000 0.125 0.250 0.375 ATION TERMS	0.875 1.125 1.375 1.750) 75.01-80 0.000 0.750	1.625 1.875 2.125 2.500 80.01-8: 0.000 0.750	2.250 2.500 2.875 3.500	2.500 3.000 3.375 3.875 3.875 0.000 0.750	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 95.01-97 0.250 0.750
640 - 659	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS CONDO	1.125 1.375 1.500	1.750 1.875 2.250	1.875 2.125 2.500	1.500 1.750 2.000 2.625 PURCHASE & <= 30 0.000 0.000 1.125	1.375 1.625 1.875 2.250 RATE/TERM P 30.01-60 0.000 0.000	1.125 1.250 1.500 1.750 PROGRAM A	680 - 660 - 640 - 620 - DJUSTMENT (A 60.01-70 0.000 0.125 1.625	699 679 659 639 LL AMORTIZA 70.01-7: 0.000 0.125 2.125	0.000 0.125 0.250 0.375 ATION TERMS	0.875 1.125 1.375 1.750) 75.01-80 0.000 0.750 3.375	1.625 1.875 2.125 2.500 80.01-8: 0.000 0.750 4.125	2.250 2.500 2.875 3.500	2.500 3.000 3.375 3.875 3.875 85.01-90 0.000 0.750 N/A	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750 N/A	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 95.01-97 0.250 0.750 N/A
640 - 659	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS	1.125 1.375 1.500	1.750 1.875 2.250	1.875 2.125 2.500	1.500 1.750 2.000 2.625 PURCHASE & <= 30 0.000	1.375 1.625 1.875 2.250 RATE/TERM P 30.01-60 0.000	1.125 1.250 1.500 1.750 PROGRAM A	680 - 660 - 640 - 620 - DJUSTMENT (A 60.01-70 0.000 0.125	699 679 659 639 LL AMORTIZA 70.01-7: 0.000 0.125	0.000 0.125 0.250 0.375 ATION TERMS	0.875 1.125 1.375 1.750) 75.01-80 0.000 0.750	1.625 1.875 2.125 2.500 80.01-8: 0.000 0.750	2.250 2.500 2.875 3.500	2.500 3.000 3.375 3.875 3.875 0.000 0.750	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 95.01-97 0.250 0.750
640 - 659	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS CONDO	1.125 1.375 1.500	1.750 1.875 2.250	1.875 2.125 2.500	1.500 1.750 2.000 2.625 PURCHASE & <= 30 0.000 0.000 1.125	1.375 1.625 1.875 2.250 RATE/TERM P 30.01-60 0.000 0.000	1.125 1.250 1.500 1.750 PROGRAM A	680 - 660 - 640 - 620 - DJUSTMENT (A 60.01-70 0.000 0.125 1.625	699 679 659 639 LL AMORTIZA 70.01-7: 0.000 0.125 2.125	0.000 0.125 0.250 0.375 ATION TERMS	0.875 1.125 1.375 1.750) 75.01-80 0.000 0.750 3.375	1.625 1.875 2.125 2.500 80.01-8: 0.000 0.750 4.125	2.250 2.500 2.875 3.500	2.500 3.000 3.375 3.875 3.875 85.01-90 0.000 0.750 N/A	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750 N/A	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 95.01-97 0.250 0.750 N/A
640 - 659	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS CONDO ESTMENT OND HOME	1.125 1.375 1.500	1.750 1.875 2.250	1.875 2.125 2.500	1.500 1.750 2.000 2.625 PURCHASE & <= 30 0.000 0.000 1.125 1.125	1.375 1.625 1.875 2.250 RATE/TERM P 30.01-60 0.000 0.000 1.125 1.125	1.125 1.250 1.500 1.750 PROGRAM A	680 - 660 - 640 - 620 - DJUSTMENT (A 60.01-70 0.000 0.125 1.625 1.625	699 679 659 639 LL AMORTIZA 70.01-7: 0.000 0.125 2.125	0.000 0.125 0.250 0.375 ATION TERMS	0.875 1.125 1.375 1.750) 75.01-80 0.000 0.750 3.375 3.375	1.625 1.875 2.125 2.500 80.01-8: 0.000 0.750 4.125	2.250 2.500 2.875 3.500	2.500 3.000 3.375 3.875 85.01-90 0.000 0.750 N/A 4.125	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750 N/A N/A	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 95.01-97 0.250 0.750 N/A N/A
640 - 659	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS CONDO ESTMENT OND HOME 4 UNITS	1.125 1.375 1.500 2.125	1.750 1.875 2.250	1.875 2.125 2.500	1.500 1.750 2.000 2.625 PURCHASE & <= 30 0.000 0.000 1.125 1.125 0.000	1.375 1.625 1.875 2.250 RATE/TERM P 30.01-60 0.000 0.000 1.125 1.125 0.000	1.125 1.250 1.500 1.750 PROGRAM A	680 - 660 - 640 - 620 -	699 679 659 639 LL AMORTIZA 70.01-7: 0.000 0.125 2.125 2.125	0.000 0.125 0.250 0.375 ATION TERMS	0.875 1.125 1.375 1.750) 75.01-80 0.000 0.750 3.375 3.375 0.625	1.625 1.875 2.125 2.500 80.01-8: 0.000 0.750 4.125 4.125 0.625	2.250 2.500 2.875 3.500	2.500 3.000 3.375 3.875 85.01-90 0.000 0.750 N/A 4.125 0.625	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750 N/A N/A 0.625	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 95.01-97 0.250 0.750 N/A N/A
640 - 659	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS CONDO ESTMENT DND HOME 4 UNITS ORDINATE OUNDS (NON-	1.125 1.375 1.500 2.125	1.750 1.875 2.250	1.875 2.125 2.500	1.500 1.750 2.000 2.625 PURCHASE & <= 30 0.000 0.000 1.125 1.125 0.000 0.625	1.375 1.625 1.875 2.250 RATE/TERM P 30.01-60 0.000 1.125 1.125 0.000 0.625	1.125 1.250 1.500 1.750 PROGRAM A	680 - 660 - 640 - 620 - 620 - 620 - 620 - 620 - 620 - 620 - 625 - 620 -	699 679 659 639 LL AMORTIZA 70.01-7: 0.000 0.125 2.125 2.125 0.375	0.000 0.125 0.250 0.375 ATION TERMS	0.875 1.125 1.375 1.750) 75.01-80 0.000 0.750 3.375 3.375 0.625 1.125	1.625 1.875 2.125 2.500 80.01-8: 0.000 0.750 4.125 4.125 0.625	2.250 2.500 2.875 3.500	2.500 3.000 3.375 3.875 3.875 85.01-90 0.000 0.750 N/A 4.125 0.625 1.125	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750 N/A N/A 0.625	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 95.01-97 0.250 0.750 N/A N/A 1.875
640 - 659	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS CONDO ESTMENT DND HOME 4 UNITS ORDINATE OUNDS (NON-0,000 EXCEPT)	1.125 1.375 1.500 2.125	1.750 1.875 2.250	1.875 2.125 2.500 2.875	1.500 1.750 2.000 2.625 PURCHASE & <= 30 0.000 0.000 1.125 1.125 0.000 0.625 1.125 1.000	1.375 1.625 1.875 2.250 RATE/TERM P 30.01-60 0.000 1.125 1.125 0.000 0.625 0.125	1.125 1.250 1.500 1.750 PROGRAM A	680 - 660 - 640 - 620 - DJUSTMENT (A 60.01-70 0.000 0.125 1.625 0.375 0.625 0.125	699 679 659 639 LL AMORTIZA 70.01-7: 0.000 0.125 2.125 2.125 0.375 0.875	0.000 0.125 0.250 0.375 ATTION TERMS	0.875 1.125 1.375 1.750) 75.01-80 0.000 0.750 3.375 3.375 0.625 1.125	1.625 1.875 2.125 2.500 80.01-8 0.000 0.750 4.125 4.125 1.125 N/A	2.250 2.500 2.875 3.500	2.500 3.000 3.375 3.875 85.01-90 0.000 0.750 N/A 4.125 0.625 1.125 N/A	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750 N/A N/A 0.625 1.875 N/A	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 2.500 95.01-97 0.250 0.750 N/A N/A N/A N/A N/A
640 - 659	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS CONDO ESTMENT DND HOME 4 UNITS ORDINATE OUNDS (NON-0,000 EXCEPT)	1.125 1.375 1.500 2.125	1.750 1.875 2.250 2.750 2.750	1.875 2.125 2.500 2.875	1.500 1.750 2.000 2.625 PURCHASE & <= 30 0.000 0.000 1.125 1.125 0.000 0.625 1.125 1.000	1.375 1.625 1.875 2.250 RATE/TERM P 30.01-60 0.000 0.000 1.125 1.125 0.000 0.625 0.125	1.125 1.250 1.500 1.750 PROGRAM A	680 - 660 - 640 - 620 - DJUSTMENT (A 60.01-70 0.000 0.125 1.625 0.375 0.625 0.125	699 679 659 639 LL AMORTIZA 70.01-7: 0.000 0.125 2.125 2.125 0.375 0.875	0.000 0.125 0.250 0.375 ATTION TERMS	0.875 1.125 1.375 1.750) 75.01-80 0.000 0.750 3.375 0.625 1.125 0.125 1.000	1.625 1.875 2.125 2.500 80.01-8 0.000 0.750 4.125 4.125 1.125 N/A	2.250 2.500 2.875 3.500 5 5 NT (ALL AMC	2.500 3.000 3.375 3.875 85.01-90 0.000 0.750 N/A 4.125 0.625 1.125 N/A	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750 N/A N/A 0.625 1.875 N/A	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 2.500 95.01-97 0.250 0.750 N/A N/A N/A N/A N/A
640 - 659 620 - 639	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS CONDO ESTMENT DID HOME 4 UNITS ORDINATE OUNDS (NON-0,000 EXCEPT) DUT LTV & FIR	1.125 1.375 1.500 2.125	1.750 1.875 2.250 2.750 ENT (ALL AMOO) 6	1.875 2.125 2.500 2.875	1.500 1.750 2.000 2.025 PURCHASE & = 30 0.000 1.125 1.125 0.000 0.025 1.125 1.000 1.125	1.375 1.625 1.875 2.250 RATE/TERM P 30.01-60 0.000 0.000 1.125 1.125 0.000 0.625 0.125 1.000	1.125 1.250 1.500 1.750 1.750	680 - 660 - 620 - 620 - 620 - 620 - 620 - 620 - 620 - 620 - 620 - 620 - 620 - 620 - 620 - 620 - 625 -	699 679 659 639 LL AMORTIZ/ 70.01-7: 0.000 0.125 2.125 2.125 0.375 0.875 0.125	0.000 0.125 0.250 0.375 ATTION TERMS	0.875 1.125 1.375 1.750) 75.01-80 0.000 0.750 3.375 0.625 1.125 0.125 1.000	1.625 1.875 2.125 2.500 80.01-8 0.000 0.750 4.125 4.125 0.625 1.125 N/A	2.250 2.500 2.875 3.500 5 5 NT (ALL AMC	2.500 3.000 3.375 3.875 85.01-90 0.000 0.750 N/A 4.125 0.625 1.125 N/A 1.000	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750 N/A N/A 0.625 1.875 N/A	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 95.01-97 0.250 0.750 N/A N/A 1.875 N/A 1.000
640 - 659 620 - 639	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS CONDO ESTMENT IND HOME 4 UNITS OUNDS (NON- 0,000 EXCEPTI DUT LTV & FII	1.125 1.375 1.500 2.125 CA) ON ONLY	1.750 1.875 2.250 2.750 2.750	1.875 2.125 2.500 2.875 RTIZATION 10.01-70	1.500 1.750 2.000 2.025 PURCHASE &	1.375 1.625 1.875 2.250 2.250 0.000 0.000 0.000 1.125 1.125 0.000 0.625 0.125 1.000	1.125 1.250 1.500 1.750 1.750 2.750 1.750 2.750	680 - 660 - 640 - 620 - 000 - 620 - 000 - 000 - 0.125 - 1.625 - 1.625 - 0.125 - 0.000 - 0.125 - 0.000 - 0.125 - 0.000 - 0.125 - 0.000	699 679 659 639 LL AMORTIZ/ 70.01-72 0.000 0.125 2.125 2.125 0.375 0.875 0.125 1.000	0.000 0.125 0.250 0.375 ATTION TERMS	0.875 1.125 1.375 1.750 1.750 0.000 0.750 3.375 3.375 0.625 1.125 0.125 1.000 0.0T PROGRA	1.625 1.875 2.125 2.500 80.01-8 0.000 0.750 4.125 4.125 0.625 1.125 N/A 1.000	2.250 2.500 2.875 3.500 5 5 NT (ALL AMC	2.500 3.000 3.375 3.875 85.01-90 0.000 0.750 N/A 4.125 0.625 1.125 N/A 1.000 PRIZATION TI 60.01-70	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750 N/A N/A 1.000 ERMS)	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 2.500 95.01-97 0.250 0.750 N/A N/A N/A N/A 1.875 N/A 1.000
640 - 659 620 - 639 FICO ≥ = 780	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS CONDO ESTMENT DND HOME 4 UNITS ORDINATE OUNDS (NON- 0,000 EXCEPT) DUT LTV & FI <= 30 0.375	1.125 1.375 1.500 2.125 CCA) ON ONLY CO ADJUSTMM 30.01-61 0.375	1.750 1.875 2.250 2.750 2.750	1.875 2.125 2.500 2.875 RTIZATION 10.01-70 0.0625	1.500 1.750 2.000 2.625 0.000 1.125 0.000 1.125 1.125 0.000 0.625 0.125 1.000 70.01-7: 0.875	1.375 1.625 1.875 2.250 2.250 0.000 0.000 0.000 1.125 1.125 0.000 0.625 1.125 1.000	1.125 1.250 1.500 1.750 PROGRAM AI	680 - 660 - 640 - 620 - 000 - 620 - 000 - 000 - 0.125 - 1.625 - 0.375 - 0.625 - 0.125 - 1.000 - 0.000	699 679 659 639 LL AMORTIZ/ 70.01-7: 0.0000 0.125 2.125 2.125 0.375 0.875 0.125 1.000 LTV ARMS	0.000 0.125 0.250 0.375 ATTION TERMS	0.875 1.125 1.375 1.750 1.750 1.750 0.000 0.750 3.375 3.375 0.625 1.125 0.0125 1.000 1.0UT PROGRA	1.625 1.875 2.125 2.500 80.01-8: 0.000 0.750 4.125 0.625 1.125 N/A 1.000 AM ADJUSME 3.001-6: 0.000	2.250 2.500 2.875 3.500 5 5 NT (ALL AMC	2.500 3.000 3.375 3.875 85.01-90 0.000 0.750 N/A 4.125 0.625 1.125 N/A 1.000 RTIZATION TI 60.01-70 0.000	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750 N/A N/A 0.625 1.875 N/A 1.000 ERMS)	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 2.500 0.750 N/A N/A N/A 1.875 N/A 1.000
640 - 659 620 - 639 FICO ≥ = 780 760 - 779	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS CONDO ESTMENT DIND HOME 4 UNITS ORDINATE OUNDS (NON- 0,000 EXCEPT) DUTL ITV & FIF <= 30 0.375 0.375	1.125 1.375 1.500 2.125 CA) ON ONLY CO ADJUSTMI 30.01-66 0.375	1.750 1.875 2.250 2.750 2.750 ENT (ALL AMO) 6	1.875 2.125 2.500 2.875 2.875 RTIZATION 1 0.01-70 0.625 0.875	1.500 1.750 2.000 2.625 0.000 1.125 1.125 1.000 0.625 1.000 70.01-7: 0.875 1.250	1.375 1.625 1.875 2.250 2.250 0.000 0.000 0.000 1.125 1.125 0.000 0.625 0.125 1.000	1.125 1.250 1.500 1.750 PROGRAM AI	680 - 660 - 640 - 620 -	699 679 659 639 LL AMORTIZA 70.01-7: 0.000 0.125 2.125 2.125 0.375 0.875 0.125 1.000 LTV ARMS CONDO	0.000 0.125 0.250 0.375 ATTION TERMS	0.875 1.125 1.375 1.750 1.750 0.000 0.750 3.375 3.375 0.625 1.125 0.125 1.000 0.001 0.000 0.000	1.625 1.875 2.125 2.500 80.01-8 0.000 0.750 4.125 4.125 0.625 1.125 N/A 1.000 AM ADUSME 3.001-6 0.000	2.250 2.500 2.875 3.500 5 5 NT (ALL AMC	2.500 3.000 3.375 3.875 85.01-90 0.000 0.750 N/A 4.125 0.625 1.125 N/A 1.000 DRTIZATION TI 60.01-70 0.000 0.125	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750 N/A 0.625 1.875 N/A 1.000 ERMS) 70.01-7	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 2.500 95.01-97 0.250 0.750 N/A N/A 1.875 N/A 1.000 75.01-80 0.000 0.750
FICO ≥ = 780 760 - 779 720 - 739	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS CONDO ESTMENT DND HOME 4 UNITS ORDINATE OUNDS (NON- 0,000 EXCEPTI DUT LTV & FIL <= 30 0.375 0.375 0.375	1.125 1.375 1.500 2.125 CA) ON ONLY CO ADJUSTIMI 30.01-66 0.375 0.375	1.750 1.875 2.250 2.750 2.750	1.875 2.125 2.500 2.875	1.500 1.750 2.000 2.625 4.25 1.125 0.000 1.125 1.125 0.000 0.625 0.125 1.000 FERMS) 70.01-7: 0.875 1.250 1.625	1.375 1.625 1.875 2.250 2.870 0.000 0.000 0.000 1.125 1.125 0.000 0.625 0.125 1.000	1.125 1.250 1.500 1.750 PROGRAM AI	680 - 660 - 640 - 620 -	699 679 659 639 LL AMORTIZA 70.01-72 0.000 0.125 2.125 2.125 0.375 0.125 1.000 LTV ARMS CONDO ESTMENT DND HOME	0.000 0.125 0.250 0.375 ATTION TERMS	0.875 1.125 1.375 1.750 1.750 0.000 0.750 3.375 3.375 0.625 1.125 0.125 1.000 0.0TPROGR. <= 30 0.000 0.000 1.125	1.625 1.875 2.125 2.500 80.01-8: 80.01-8: 0.000 0.750 4.125 4.125 N/A 1.000 AM ADJUSME 30.01-6: 0.000 0.000	2.250 2.500 2.875 3.500 5 5 NT (ALL AMC	2.500 3.000 3.375 3.875 85.01-90 0.000 0.750 N/A 4.125 0.625 1.125 N/A 1.000 0RTIZATION TI 60.01-70 0.000 0.125 1.625	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750 N/A N/A 0.625 1.875 N/A 1.000 ERMS) 70.01-7 0.000 0.125 2.125	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 2.500 95.01-97 0.250 0.750 N/A N/A 1.000 75.01-80 0.000 0.750 N/A N/A
FICO ≥ = 780 740 - 759 700 - 719	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS CONDO ESTMENT IND HOME 4 UNITS 00DINATE 0UNDS (NON- 0,000 EXCEPTI DUT LTV & FI <= 30 0.375 0.375 0.375 0.375	1.125 1.375 1.500 2.125 CA) ON ONLY CO ADJUSTMI 30.01-6 0.375 0.375 0.500	1.750 1.875 2.250 2.750 ENT (ALL AMO) 6	1.875 2.125 2.500 2.875 RTIZATION 1 0.01-70 0.625 0.875 1.000 1.375	1.500 1.750 2.000 2.625 PURCHASE & = 30 0.000 0.000 1.125 1.125 0.000 0.625 1.000 FERMS) 70.01-7: 0.875 1.250 1.625 2.000 2.625	1.375 1.625 1.875 2.250 2.250 3.00.160 0.000 0.000 1.125 1.125 0.000 0.625 0.125 1.000	1.125 1.250 1.500 1.750 PROGRAM AI 0 1.750	680 - 660 - 640 - 620 -	699 679 659 639 LL AMORTIZA 70.01-70 0.000 0.125 2.125 2.125 0.375 0.125 1.000 LTV ARMS 2.00HD ESTMENT OND HOME 4 UNITS	0.000 0.125 0.250 0.375 ATTION TERMS	0.875 1.125 1.375 1.750 1.750 0.000 0.750 3.375 3.375 0.625 1.125 0.0125 1.000 0.000 0.000 0.000 0.125 1.125 0.000	1.625 1.875 2.125 2.500 80.01-8 0.000 0.750 4.125 4.125 N/A 1.000 AM ADJUSME 30.01-6 0.000 0.000 1.125 1.125	2.250 2.500 2.875 3.500 5	2.500 3.000 3.375 3.875 85.01-90 0.000 0.750 N/A 4.125 0.625 N/A 1.000 RRIZATION Ti 60.01-70 0.000 0.125 1.625 1.625 0.375	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750 N/A 0.6625 1.875 N/A 1.000 ERMS) 70.01-7 0.000 0.125 2.125 2.125	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 2.500 95.01-97 0.250 0.750 N/A N/A 1.875 N/A 1.000 75.01-80 0.000 0.750 N/A N/A
FICO ≥=780 740-759 740-759 700-719 680-699	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS CONDO ESTMENT STORDINATE OUNDS (NON-0,000 EXCEPT) 0,000 EXCEPT 0,001 EXCEPT 0,375 0.375 0.375 0.375 0.375	1.125 1.375 1.500 2.125 CA) ON ONLY CO ADJUSTMI 30.01-64 0.375 0.375 0.500 0.500	1.750 1.875 2.250 2.750 2.750	1.875 2.125 2.500 2.875 2.875 RTIZATION ** 0.01-70 0.625 0.875 1.000 1.375 1.625 2.000	1.500 1.750 2.000 2.625 0.000 1.125 0.000 0.000 1.125 1.125 0.000 0.625 0.125 1.000 1.125 1.000 1.125 1.000 1.125 1.000 1.125 1.000 1.125 1.000 1.125 1.000 1.125 1.000 1.125 1.000 1.125 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250	1.375 1.625 1.875 2.250 2.250 0.000 0.000 0.000 1.125 1.125 0.000 0.625 0.125	1.125 1.250 1.500 1.750 1.750 1.750 1.750 1.750 1.375 1.375 1.375 1.375 1.375 2.375 2.375 2.375 3.250 3.250	680 - 660 - 640 - 620 - 000 - 620 - 000 - 620 - 000 - 000 - 0.125 - 1.625 - 1.625 - 0.125 - 0.000 - 0.125 - 0.000 - 0.125 - 0.000 - 0.125 - 0.000 - 0.125 - 0.000 - 0.	699 679 659 639 LL AMORTIZA 70.01-7: 0.000 0.125 2.125 0.375 0.875 0.125 1.000 LTV ARMS 2.0NDO LTV ARMS 2.0NDO ESTMENT UND HOME 4 UNITS ORDINATE	0.000 0.125 0.250 0.375 ATTION TERMS 5	0.875 1.125 1.375 1.750 1.750 1.750 1.750 0.000 0.750 3.375 3.375 0.625 1.125 0.025 1.000 0.000 1.125 1.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	1.625 1.875 2.125 2.500 80.01-8: 0.000 0.750 4.125 0.625 1.125 N/A 1.000 0.000 0.000 0.000 1.125 1.125	2.250 2.500 2.875 3.500 5	2.500 3.000 3.375 3.875 85.01-90 0.000 0.750 N/A 4.125 0.625 1.125 N/A 1.000 0.000 0.125 1.625 1.625 0.375 0.625	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750 N/A 0.625 1.875 N/A 1.000 ERMS) 70.01-7 0.000 0.125 2.125 2.125 2.125 0.375	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 2.500 95.01-97 0.250 0.750 N/A N/A 1.875 N/A 1.000 75.01-80 0.000 0.750 N/A N/A
FICO 2 = 780 740 - 759 740 - 759 760 - 719 680 - 699 660 - 679	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS CONDO ESTMENT DIVID HOME 4 UNITS ORDINATE OUNDS (NON- 0,000 EXCEPTION 0,000	1.125 1.375 1.500 2.125 CA) ON ONLY CO ADJUSTMI 30.01-6 0.375 0.375 0.375 0.500 0.625	1.750 1.875 2.250 2.750 2.750 ENT (ALL AMOO) 6	1.875 2.125 2.500 2.875 2.875 2.875 2.875 2.000 2.875 1.000 1.375 1.625 2.000 2.750	1.500 1.750 2.000 2.625 0.000 1.125 1.125 1.000 0.625 0.125 1.000 70.01-7: 0.875 1.250 1.625 2.000 2.625 2.2675 4.000	1.375 1.625 1.875 2.250 2.250 0.000 0.000 0.000 1.125 1.125 0.000 0.625 1.125 1.000	1.125 1.250 1.500 1.750 1.750 1.750 1.750 1.375 1.875 1.875 2.375 2.375 2.375 3.750 4.750	680 - 660 - 640 - 620 - 000 - 620 - 000 - 620 - 000 - 000 - 0.125 - 1.625 - 1.625 - 0.125 - 0.000 - 0.125 - 0.000 - 0.125 - 0.000 - 0.125 - 0.000 - 0.125 - 0.000 - 0.	699 679 659 639 LL AMORTIZA 70.01-70 0.000 0.125 2.125 2.125 0.375 0.125 1.000 LTV ARMS 2.00HD ESTMENT OND HOME 4 UNITS	0.000 0.125 0.250 0.375 ATHON TERMS 5 CASH	0.875 1.125 1.375 1.750 1.750 1.750 0.000 0.750 3.375 3.375 0.625 1.125 0.0125 1.000 0.000 1.125 1.125 1.000 0.000 0.000 0.000 1.125 1.125 0.000 0.000 0.000 0.000 0.000	1.625 1.875 2.125 2.500 80.01-8: 80.01-8: 90.000 0.750 4.125 1.125 N/A 1.000 0.000 0.000 0.000 1.125 1.125 0.02	2.250 2.500 2.875 3.500 5 NT (ALL AMC)	2.500 3.000 3.375 3.875 85.01-90 0.000 0.750 N/A 4.125 0.625 1.125 N/A 1.000 0.000 0.125 1.625 1.625 0.375 0.625 0.125	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750 N/A 0.625 1.875 N/A 1.000 ERMS) 0.000 0.125 2.125 2.125 0.375 0.875	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 2.500 95.01-97 0.250 0.750 N/A N/A 1.875 N/A 1.000 75.01-80 0.000 0.750 N/A N/A
FICO ≥=780 740-759 740-759 700-719 680-699	0.000 0.000 0.125	0.625 0.750 1.125 1.500 LTV ARMS CONDO ESTMENT STORDINATE OUNDS (NON-0,000 EXCEPT) 0,000 EXCEPT 0,001 EXCEPT 0,375 0.375 0.375 0.375 0.375	1.125 1.375 1.500 2.125 CA) ON ONLY CO ADJUSTMI 30.01-64 0.375 0.375 0.500 0.500	1.750 1.875 2.250 2.750 2.750	1.875 2.125 2.500 2.875 2.875 RTIZATION ** 0.01-70 0.625 0.875 1.000 1.375 1.625 2.000	1.500 1.750 2.000 2.625 0.000 1.125 0.000 0.000 1.125 1.125 0.000 0.625 0.125 1.000 1.125 1.000 1.125 1.000 1.125 1.000 1.125 1.000 1.125 1.000 1.125 1.000 1.125 1.000 1.125 1.000 1.125 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250	1.375 1.625 1.875 2.250 2.250 0.000 0.000 0.000 1.125 1.125 0.000 0.625 0.125 1.000	1.125 1.250 1.500 1.750 1.750 1.750 1.750 1.750 1.375 1.375 1.375 1.375 1.375 2.375 2.375 2.375 3.250 3.250	680 - 660 - 640 - 620 - 000 - 620 - 000 - 620 - 000 - 000 - 0.125 - 1.625 - 1.625 - 0.125 - 0.000 - 0.125 - 0.000 - 0.125 - 0.000 - 0.125 - 0.000 - 0.125 - 0.000 - 0.	699 679 659 639 LL AMORTIZA 70.01-7: 0.000 0.125 2.125 0.375 0.875 0.125 1.000 LTV ARMS 2.0NDO LTV ARMS 2.0NDO ESTMENT UND HOME 4 UNITS ORDINATE	0.000 0.125 0.250 0.375 ATHON TERMS 5 CASH	0.875 1.125 1.375 1.750 1.750 0.000 0.750 3.375 3.375 0.625 1.125 0.100 0.000 0.0750 0.000 0.000 0.000 1.125 1.125 0.000	1.625 1.875 2.125 2.500 80.01-8: 80.01-8: 90.000 0.750 4.125 1.125 N/A 1.000 0.000 0.000 0.000 1.125 1.125 0.02	2.250 2.500 2.875 3.500 5 NT (ALL AMC) N CA PROPER	2.500 3.000 3.375 3.875 85.01-90 0.000 0.750 N/A 4.125 0.625 1.125 N/A 1.000 0.RTIZATION TI 60.01-70 0.000 0.125 1.625 1.625 1.625 0.375 0.625 0.125 TIES FOR ALL P	2.125 2.375 2.875 3.625 90.01-9 0.250 0.750 N/A 0.625 1.875 N/A 1.000 ERMS) 0.000 0.125 2.125 2.125 0.375 0.875	1.750 2.125 2.500 2.500	1.750 2.125 2.500 2.500 2.500 95.01-97 0.250 0.750 N/A N/A 1.875 N/A 1.000 75.01-80 0.000 0.750 N/A N/A

					LE	NDER PAID N	II PRICE ADJU	JSTMENT							
	LTV	Coverage			FIX	(ED						ARM			
	EIV	Coverage	>= 760	740-759	720-739	680-699	660-679	<660	>=760	740-759	720-739	680-719	660-679	640-659	620-639
	95.01-97	35%	2.500	3.375	4.250	6.375	8.500	10.000	4.500	4.500	4.500	5.750	8.750	9.000	9.250
	90.01-95	30%	2.000	2.750	3.375	4.875	6.500	7.875	2.500	2.750	3.125	4.375	6.250	6.500	7.250
	85.01-90	25%	1.500	2.125	2.500	3.750	5.125	6.000	1.750	2.000	2.375	3.375	4.750	4.875	5.250
LPMI	80.01-85	12%	0.875	1.000	1.125	1.500	1.875	2.250	1.250	1.375	1.500	1.625	2.125	2.250	2.500
LPIVII	LoanTerm < 30	All	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)
	R/T Refi	All	0.250	0.250	0.375	0.625	1.125	1.125	0.250	0.250	0.375	0.625	0.625	1.125	1.125
	Cash Out	All	0.500	0.500	0.750	1.000	1.375	1.375	0.500	0.500	0.750	1.000	1.000	1.375	1.375
	2nd Home	All	0.375	0.375	0.500	0.750	1.250	1.250	0.375	0.375	0.500	0.750	0.750	1.250	1.250
	3-4 Units	All	1.250	1.250	1.375	N/A	N/A	N/A	1.250	1.250	1.375	N/A	N/A	N/A	N/A
	LAMT >\$650k	All	0.625	0.750	0.750	1.250	1.500	2.125	0.625	0.750	0.750	1.000	1.250	1.500	2.125
	NOO	All	1.250	1.250	1.375	N/A	N/A	N/A	1.250	1.250	1.375	N/A	N/A	N/A	N/A

RED: RETAIL ONLY PRODUCTS

^{**0.250} ADJUSMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRAMS**

	LOCK EXPIRATION DATES	CURRENT TURN TIMES				
15 Days:	Tuesday, March 19, 2024	Underwriting	24 Hours			
15 Days.	Tuesday, March 19, 2024	Condition Review	24 Hours			
30 Days:	Wednesday, April 3, 2024	Loan Documents	24 Hours			
SO Days.	wednesday, April 5, 2024	Funding	24 Hours			

LOCK POLICY											
	Lock expiration date on a weekend or holiday is automatically rolled over to the next business day.										
EXTENSIONS:	3 Days	7 Days	10 Days								
EXTENSIONS:	-0.125%	-0.250%	-0.375%								
RELOCKS:	RELOCKS: Worst Case Pricing - 0.250% Limits By County: https://www.fanniemae.com/singlefamily/loan-limits										
APPROVED STATES: AL, AK, AZ, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, MD, MI, MN, NE, NV, NJ, NC, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI											



This material is intended for use by industry professionals only, and not for distribution to consumers. This is neither a solicitation of an offer nor a commitment to lend.

Program rates are subject to change without notice and may differ by geographic location. Contact your Account Executive for details. Licensed by the CA BRE. NMLS #192103.

^{**45} DAYS LOCK AVAILABLE AT 0.125 WORSE THAN 30 DAYS PRICING**



TEL: 714-367-5125 https://www.pacbay SOFR Rate: Prime Rate: 8.500% HIGH BALANCE DU / LP 20 YEARS FIXED 15 DAYS 15 YEARS FIXED 15 DAYS 30 YEARS FIXED 15 DAYS 30 DAYS 30 DAYS 30 DAYS HB15 (2.375) (2.125) (2.250) (2.000) (1.750) (1.750) (1.500) (1.250) (1.625) (1.375) (1.125) (1.500) (1.250) (1.375) (1.125) 7.125% 7.375% 6.875% **1 YR TAX RETURNS** 7.000% 6.875% 6.750% 6.625% 7.250% 7.125% (1.000) (0.875) (1.875)6.750% (1.500) (1.375) 7.000% (0.875) (0.750) 6.500% (1.000) (0.875) 6.625% 6.500% (1.375) (1.000) (1.250) (0.875) 6.875% 6.750% (0.500) (0.250) (0.375) (0.125) 6.375% 6.250% (0.750) (0.500) (0.625) (0.375) (0.625) 6.375% (0.500) 6.625% (0.500) (0.375) 6.125% (0.125) 0.000 1 MONTH BANK STATEMENT (0.125) 6.500% 0.000 5/6 ARM (2/1/5) RM (5/1/5) 10/6 ARM (5/1/5) HB56 15 DAYS 30 DAYS нв76 15 DAYS 30 DAYS HB106 15 DAYS 30 DAYS 7.625% 7.500% (0.375) (0.250) (0.250) (0.125) 7.375% 7.250% (1.750) (1.750) (1.625) (1.625) 7.500% 7.375% (1.625) (1.625) (1.500) (1.500) OFFSHEET PRICING (1.500) (1.375) (1.125) 7.375% (1.000) (0.875)7.125% (1.625) 7.250% (1.750) (1.625)(0.875) (0.750) (0.500) (0.750) (0.625) (1.500) (1.250) (1.750) (1.750) (1.375) (1.625) (1.625) (1.250) (1.000) 7.125% **AVAILABLE IN PRICING ENGINE** 7.125% 6.875% 7.000% (0.375)6.750% (1.125)(1.000)6.875% (1.125) 6.875% 6.750% (0.250) (0.125) 6.625% (0.875) (0.750) 6.750% (0.875) (0.750) 0.25 PRICE ADJ. APPLIES TO ALL NON-CA PROPERTIES 6.625% 6.500% 0.000 0.125 (0.375) MAX PRICING 103% AFTER ADJUSTMENTS MAE DIRECT HIGH BALANCE 30/25 YEARS FIXED 15 YEARS FIXED **NO OVERLAY** 15 DAYS 30 DAYS 15 DAYS 30 DAYS 7.125% 6.875% (0.625)

	(1.025	,	(1.500)		/3%	(0.750	,	(0.025)										
7.000%	(1.375)	(1.250)	6.7	50%	(0.500)	(0.375)										
6.875%	(1.125)	(1.000)	6.6	25%	(0.250)	(0.125)		ENA		/IENT RI	CLATER	A CCE	TC AC 11	NCOR4E		
6.750%	(0.750)	(0.625)	6.50	00%	(0.250)	(0.125)		EIVII	PLOTI	IEINI KI	CLAICL	ASSE	13 A3 II	ACOIVIE	-	
6.625%	(0.625)	(0.500)	6.3	75%	0.000		0.125										
6.500%	(0.250)	(0.125)	6.2	50%	0.250		0.375										
6.375%	0.125		0.250	6.13	25%	0.625		0.750			SELF E	MPLO)	ED LES	S THA	N 2 YE	ARS		
6.250%	0.500		0.625	6.0	00%	0.375		0.500										
		PURCHASE LT	V & FICO ADJU	STMENT (Terr	ms > 15 YR)						RA	TE & TERM LT\	/ & FICO ADJU	STMENT (Te	rms > 15 YR)			
FICO	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		30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ = 780	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125	≥ = 780		0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
760 - 779	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250	760 - 77	9	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
740 - 759	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500	740 - 75	9	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
720 - 739	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750	720 - 73	9	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
700 - 719	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875	700 - 71	9	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
680 - 699	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125	680 - 69	9	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
660 - 679	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250	660 - 67	9	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
640 - 659	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500	640 - 65	9	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
620 - 639	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750	620 - 63	9	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500
						PURCHASE	& RATE/TER	RM PROGRAM A	DJUSTMENT (ALL AN	ORTIZATION	TERMS)							
		LTV				<= 30		30.01-60	60.01-70	70.01-7	5	75.01-80	80.01-89	5	85.01-90	90.01-9	5	95.01-97
		ARMs				0.000		0.000	0.000	0.000		0.000	0.000		0.000	0.250		0.250
		CONDO				0.000		0.000	0.125	0.125		0.750	0.750		0.750	0.750		0.750
		INVESTMENT				1.125		1.125	1.625	2.125		3.375	4.125		N/A	N/A		N/A
	9	ECOND HOME				1.125		1.125	1.625	2.125		3.375	4.125		4.125	N/A		N/A
		2-4 UNITS				0.000		0.000	0.375	0.375		0.625	0.625		N/A	N/A		N/A
		SUBORDINATE				0.625		0.625	0.625	0.875		1.125	1.125		1.125	1.875		1.875
	WAIVE	IMPOUNDS (NO	ON-CA)			0.125		0.125	0.125	0.125		0.125	N/A		N/A	N/A		N/A
	LOAN AMT <	\$100,000 EXCE	PTION ONLY			1.000		1.000	1.000	1.000		1.000	1.000		1.000	1.000		1.000
	HIGH E	SALANCE FIXED	RATE			0.500		0.500	0.750	0.750		1.000	1.000		1.000	1.000		1.000
	HIG	H BALANCE AF	RM			1.250		1.250	1.500	1.500		2.500	2.500		2.500	2.750		2.750
	CASH	OUT LTV & FIC									CASH (OUT PROGRAM						
FICO		<= 30	30.01-60		60.01-70	70.01-7	5	75.01-80				<=30	30.01-60)	60.01-70	70.01-7	5	75.01-80
≥ = 780		0.375	0.375		0.625	0.875		1.375	AR	Ms		0.000	0.000		0.000	0.000		0.000
760 - 779		0.375	0.375		0.875	1.250		1.875	COI	NDO		0.000	0.000		0.125	0.125		0.750
740 - 759		0.375	0.375		1.000	1.625		2.375	INVES			1.125	1.125		1.625	2.125		N/A
720 - 739		0.375	0.500		1.375	2.000		2.750	SECONI	HOME		1.125	1.125		1.625	2.125		N/A
700 - 719		0.375	0.500		1.625	2.625		3.250	2-4 L	INITS		0.000	0.000		0.375	0.375		N/A
680 - 699		0.375	0.625		2.000	2.875		3.750	SUBORDINAT	E FINANCING		0.625	0.625		0.625	0.875		1.125
660 - 679		0.375	0.875		2.750	4.000		4.750	HIGH BALA	NCE FIXED		1.250	1.250		1.500	1.500		1.750
640 - 659		0.375	1.375		3.125	4.625		5.125	HIGH BAL	ANCE ARM		2.000	2.000		2.250	2.250		3.250
620 - 639		0.375	1.375		3.375	4.875		5.125										

REFER TO PG. 1 FOR LPMI, CURRENT TURN TIMES, AND LOCK POLICY INFORMATION

PACBAY HELOC

RED: RETAIL ONLY PRODUCTS

45 DAYS LOCK AVAILABLE AT 0.125 WORSE THAN 30 DAYS PRICING

**0.250 ADJUSMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRA

					IACDA	IT TILLUC								
	РВН30,				T	I		RICE ADJUSTMENTS	1	1				
MARGIN	30 DAYS	MARGIN	30 DAYS	HCLTV	0.00-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85	85.01-89.99		
1.000	2.750	3.625	(5.250)	780 - 850	(2.250)	(2.250)	(2.000)	(1.500)	(0.500)	(0.500)	2.000	3.000		
1.125	2.250	3.750	(5.375)	760 - 779	(2.000)	(2.000)	(2.000)	(1.500)	(0.500)	0.500	3.500	4.500		
1.250	1.750	3.875	(5.500)	740 - 759	(1.500)	(1.500)	(1.500)	(0.500)	(0.500)	2.000	4.000	6.500		
1.375	1.375	4.000	(5.500)	720 - 739	(0.500)	(0.500)	(0.500)	(0.500)	0.500	2.500	6.000	N/A		
1.500	1.000	4.125	(5.625)	700 - 719	0.000	0.000	0.500	1.000	2.500	5.000	7.000	N/A		
1.625	0.625	4.250	(5.750)	680 - 699	0.500	1.000	2.000	2.500	4.000	5.000	N/A	N/A		
1.750	0.375	4.375	(5.875)	24 MO DRAW	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)		
1.875	0.000	4.500	(6.000)	36 MO DRAW	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)		
2.000	(0.250)	4.625	(6.125)	60 MO DRAW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2.125	(0.750)	4.750	(6.125)	120 MO DRAW	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000		
2.250	(1.250)	4.875	(6.250)	PRIMARY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2.375	(1.750)	5.000	(6.375)	SECOND HOME	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2.500	(2.250)	5.125	(6.375)	INVESTMENT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
2.625	(2.750)	5.250	(6.500)											
2.750	(3.125)	5.375	(6.500)											
2.875	(3.625)	5.500	(6.625)	BORROWER	PAID ORIG	SINATION	ALLOWED		STAN	DALONE A	LLOWED			
3.000	(3.875)	5.625	(6.625)											
3.125	(4.250)	5.750	(6.750)											
3.250	(4.500)	5.875	(6.750)											
3.375	(4.750)	6.000	(6.750)	NOC	ASH OUT A	DILICTME	NIT			DELEGAT	ED			
3.500	(5.000)	6.125	(6.875)	NO C	ASH OUT A	(D)O31WIE	141	DELEGATED						
	BASE MARGIN A	DDED TO PRIME												
					KEY NOTE	S FOR PBHG								
NEW DRAW TERMS:		2 YR [DRAW, 10 YR IO PAYM	ENT, 20 YR AMORT; TOTAL: 30 YF	tS	QUALIFY WITH MA	X BACK END DTI 45%	FOR LOAN AMOUN	T LIMIT <= \$250K					
		3 YR [DRAW, 10 YR IO PAYM	ENT, 20 YR AMORT; TOTAL: 30 YF	tS	QUALIFY WITH MA	X BACK END DTI 36%	FOR LOAN AMOUN	T LIMIT OVER \$250K					
		5 YR [DRAW, 10 YR IO PAYM	ENT, 20 YR AMORT; TOTAL: 30 YF	tS	MIN FICO:		680						
		10 YR	IO DRAW PERIOD; 20	YR AMORT REMAINS AN OPTION		CREDIT LIMITS		\$250,	001 - \$300,000	MIN FICO 700)			
MIN DRAW:		WILL	BE LESSER OF \$50,000	OR 75% OF THE LINE AMOUNT				\$300,	001 - \$350,000	MIN FICO 720)			
AGENCY / NON AGEN	ICY FIXED RATE AND A	ARMS WITH INITIAL FI	XED TERM >= 5 YEARS	ALLOWED		QUALIFYING FACT	OR:	NOTE	RATE + 2% P&I OVE	R 30 YEAR AMORTIZA	TION			
ELIGIBLE TRANSACTION	ONS:	PURC	HASE, RATE/TERM OR	CASH OUT REFINANCE		INELIGIBLE BORRO	WER TYPE	NON	OCCUPANT CO-BORR	OWERS, E2 INVESTO	R VISA, DACA, ITIN			
MAX COMBINED LOA	N AMOUNT:	\$1.5N	1			DEROGATORY CRE	DIT HISTORY	MTG	DELINQUENCY (0 X 3	0)	2 YEAR	.S		
MAX CLTV/HCLTV:		OWN	ER OCCUPIED - 89.99%	PURCHASE				JUDG	MENT, REPOSSESSIO	NS, CHARGEOFFS	5 YEAR	.S		
		OWN	ER OCCUPIED - 85% RI	FINANCE (RATE/TERM OR CASH	OUT)			BANK	RUPTCY, FORECLOSU	RE, DIL	7 YEAR	.S		
		SECO	ND HOME - 80%					SHOR	TSALE, LOAN MODIF	CATION	7 YEAR	.S		
PROPERTY TYPE:		SFR, P	UD, TOWNHOUSE, RC	WHOME, CONDO		CURRENT PRIME:	3.500%							
MUST PASS HIGH CO	ST TEST AND MAVENT	COMPLIANCE TEST				MAX PRICE (1.250	AFTER LLPA							



PACIFIC BAY

Today's Date: 03/04/2024 Effective Time: 08:55 AM

Current Index
SOFR Rate: 5.319%
Prime Rate: 8.500%

FHA PREMIUM 30 YEARS FIXED 15 YEARS FIXED 5/1 ARM 30 YEAR JUMBO FH51 FH30 15 DAYS 30 DAYS FH15 15 DAYS 30 DAYS 15 DAYS 30 DAYS FH130 15 DAYS 30 DAYS 6.625% 6.750% 7.250% 6.750% (1.625) (2.375) (2.250) (1.375) (0.125) (1.500) (1.500) (2.000) (1.625) (1.875) (1.500) 6.625% 6.500% (1.125) (0.750) 7.125% 7.000% 0.125 0.375 (1.875) (1.500) (1.750) (1.375) 6.500% (1.250) 0.000 6.625% 6.375% (0.875) 0.250 6.500% (1.500) (1.500) (1.375) (1.375) 6.375% 6.250% (0.500) (0.625) (0.375) (0.500) 0.625 0.875 (0.875) (0.500) (0.750) (0.375) (0.500) 6.250% 6.875% 0.500 6.375% 6.125% 6.750% 0.750 6.250% 6.000% (1.125) (1.000) 6.125% (0.750) (0.625) 6.625% 1.000 1.125 6.125% (0.625) (0.750) (0.625) (0.375) (0.125) 5.875% 6.000% (0.250) 6.500% 1.250 1.375 6.000% (0.250) 5.750% (0.375) (0.250) 5.875% 0.000 0.125 6.375% 1.500 1.625 5.875% 0.250 0.375 PROGRAM / FICO AD JUSTMENT ARM VALUES JUMBO ADJUSTMEN FICO 640 - 659 FICO 620 - 639 MANUAL UW (NO FICO / DO TOTAL LAMT < \$140,000 0.250 1 YEAR CMT ICO 640 - 659 0.250 0.625 0.625 0.250 FICO 620 - 639 FICO < 620 N/A LN AMT < \$100,000 EXCEPTION ONLY 1.000 ARM CAPS: 1/1/5 FICO < 620 N/A 0.125 0.125 1.000 STREAMLINE MANUFACTURED HOMES JUMBO LOAN AMT STREAMLINE COUNTY LIMIT

					FHA PO	RTFOLIO			
	30 YEARS FIXED			15 YEARS FIXED		30	YEARS FIXED		
FHP30	15 DAYS	30 DAYS	FHP15	15 DAYS	30 DAYS	FHPHB30	15 DAYS	30 DAYS	MIN FICO 550
6.875%	(1.750)	(1.625)	7.375%	(1.500)	(1.375)	6.875%	(1.750)	(1.625)	
6.750%	(1.625)	(1.500)	7.250%	(1.375)	(1.250)	6.750%	(1.625)	(1.500)	UP TO 90% LTV
6.625%	(1.500)	(1.375)	7.125%	(1.125)	(1.000)	6.625%	(1.500)	(1.375)	
6.500%	(1.250)	(1.125)	7.000%	(1.000)	(0.875)	6.500%	(1.250)	(1.125)	
6.375%	(1.000)	(0.875)	6.875%	(0.750)	(0.625)	6.375%	(1.000)	(0.875)	MIN FICO 580
6.250%	(0.875)	(0.750)	6.750%	(0.625)	(0.500)	6.250%	(0.875)	(0.750)	
6.125%	(0.750)	(0.625)	6.625%	(0.500)	(0.375)	6.125%	(0.750)	(0.625)	UP TO 96.5% LTV
6.000%	(0.375)	(0.250)	6.500%	(0.250)	(0.125)	6.000%	(0.375)	(0.250)	
PRC	GRAM ADJUSTMENT		F	ICO ADJUSTMENT		HIGH BALANCE	LOAN AMOUNT AD	DJUSTMENT	PROGRAM NOTE
LN AMT < \$100,000 EXCE	PTION ONLY	0.500	FICO 600 - 619		0.375	LN AMT \$726,201 - \$999,99	99	0.875	
LN AMT \$100,000 - \$149	000	0.250	FICO 580 - 599		0.750	LN AMT \$1,000,000 - \$1,49	9,999	1.375	STREAMLINE NOT AVAILABLE FOR FHA
2-4 UNITS		0.500	FICO < 580		2.750	LN AMT \$1,500,000 - \$2,00	0,000	1.875	PORTFOLIO PRODUCTS
CASH OUT		0.250	NO FICO		2.750				

0.250 ADJUSMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRAMS

MAX REBATE AFTER ADJUSTMENTS 5%

					<u>V</u>	4					
3	0 YEARS FIXED		:	15 YEARS FIXED		30 YE	AR HIGH BALANC	E	30	YEAR FIXED IRRRL	
VA30	15 DAYS	30 DAYS	VA15	15 DAYS	30 DAYS	VAH30	15 DAYS	30 DAYS	VA30I	15 DAYS	30 DAYS
6.875%	(2.500)	(2.375)	6.875%	(1.000)	(0.875)	6.875%	(1.500)	(1.375)	6.875%	(1.625)	(1.500)
6.750%	(2.125)	(2.000)	6.750%	(0.875)	(0.750)	6.750%	(1.250)	(1.125)	6.750%	(1.875)	(1.750)
6.625%	(2.250)	(2.125)	6.625%	(1.250)	(1.125)	6.625%	(1.750)	(1.625)	6.625%	(1.750)	(1.625)
6.500%	(1.875)	(1.750)	6.500%	(0.875)	(0.750)	6.500%	(1.375)	(1.250)	6.500%	(1.500)	(1.375)
6.375%	(1.500)	(1.375)	6.375%	(0.625)	(0.500)	6.375%	(0.875)	(0.750)	6.375%	(1.000)	(0.875)
6.250%	(1.500)	(1.375)	6.250%	(0.250)	(0.125)	6.250%	(0.500)	(0.375)	6.250%	(1.250)	(1.125)
6.125%	(1.250)	(1.125)	6.125%	(0.750)	(0.625)	6.125%	(0.750)	(0.625)	6.125%	(1.000)	(0.875)
6.000%	(0.875)	(0.750)	6.000%	(0.375) (0.250) 6.000% (0.125)		0.000	6.000%	(0.375)	(0.250)		
5.875%	(0.375)	(0.250)	5.875%	0.000	0.125	5.875%	0.250	0.375	5.875%	0.000	0.125
	PROGRAM A	DJUSTMENTS			FICO AL	DJUSTMENT			CASH OUT AD	JUSTMENTS	
DT	1 > 50%		0.250	>=	680	0.00	0		FICO	80.01	-90%
2 (UNITS		0.500	660	- 679	0.25	0	>	×= 720	0.0	00
3-4	UNITS		1.000	640	- 659	0.50	0	68	80 - 719	0.2	50
VA	IRRRL		1.000	620	- 639	0.62	5	62	0 - 679	0.3	75
HB FIG	CO <=679		0.250	600	- 619	0.75	0				
LOAN AMOUNT	\$100,000 - \$149,999		0.250	580	- 599	1.00	0				
FULLY DELEGATED							VA	IRRRL MA	X LTV 110%	5	
MIN FICO 580						FOR VAH30 IRR	RL. PLEASE CON	TACT LOCK DESK	FOR PRICING		

					<u>va por</u>		_							
30	YEARS FIXED		1	15 YEARS FIXED		30 YE	AR HIGH BALANC	Œ	30	YEAR FIXED IRRRL				
VAP30	15 DAYS	30 DAYS	VAP15	15 DAYS	30 DAYS	VAHP30	15 DAYS	30 DAYS	VAP30I	15 DAYS	30 DA			
6.625%	(1.500)	(1.375)	7.125%	(1.125)	(1.000)	7.375%	(1.250)	(1.125)	7.125%	(1.250)	(1.125			
6.500%	(1.250)	(1.125)	7.000%	(1.000)	(0.875)	7.250%	(1.125)	(1.000)	7.000%	(1.125)	(1.000			
6.375%	(1.000)	(0.875)	6.875%	(0.750)	(0.625)	7.125%	(0.875)	(0.750)	6.875%	(0.875)	(0.750			
6.250%	(0.875)	(0.750)	6.750%	(0.625)	(0.500)	7.000%	(0.750)	(0.625)	6.750%	(0.750)	(0.625			
6.125%	(0.750)	(0.625)	6.625%	(0.500)	(0.375)	6.875%	(0.500)	(0.375)	6.625%	(0.625)	(0.500			
6.000%	(0.375)	(0.250)	6.500%	(0.250)	(0.125)	6.750%	(0.375)	(0.250)	6.500%	(0.375)	(0.250			
FIC	O ADJUSTMENTS			VAP IRRRL FICO	ADJUSTMENTS			Р	ROGRAM ADJUSTME	NTS				
600 - 6	19	0.375		600 - 619		0.375	5 2-4 UNITS			0.500				
580 - 59	99	0.750		580 - 599		0.750	MAN	IUFACTURED HOME	1.000					
< 580	1	2.750		< 580		2.750	LN AMT < S	\$100,000 EXCEPTION O	NLY	0.500				
		v	A AUTOMATIC ID: 907777	000	·		NOO (IRRRL O	NLY) / 90+ LTV VA CASI	H OUT	1.000 / 1.750				

		<u>US</u>	<u>DA</u>				
	30 YEARS FIXED		LISDA E	ICO ADJUSTIV	AENITS.	USDA PROGRAM ADJUSTMENTS	
USDA30	15 DAYS	30 DAYS	OSDAT	ICO ADJOSTIV	ALINIS	USDA FROGRAMI ADJUSTIMENTS	
6.875%	(2.375)	(2.250)	FICO 760+		(0.375)	LN AMT < \$100,000 EXCEPTION ONLY	1.000
6.750%	(2.000)	(1.875)	FICO 720 - 759	1	(0.375)	LN AMT \$100,000 - \$149,999	0.250
6.625%	(2.375)	(2.250)	FICO 680 - 719		(0.250)	LN AMT \$150,000 - \$726,200	0.000
6.500%	(2.000)	(1.875)	FICO 660 - 679		(0.125)	LN AMT \$726,201 - \$999,999	0.875
6.375%	(1.500)	(1.375)	FICO 640 - 659	1	0.000	LN AMT \$1.0M - \$1,499,999	1.375
6.250%	(1.000)	(0.875)	FICO 620 - 639		0.000	LN AMT \$1.5M - \$2.0M	1.875
6.125%	(1.000)	(0.875)	FICO 600 - 619		0.750	2-4 UNITS	0.500
6.000%	(0.625)	(0.500)	FICO 580 - 599		1.000	CASH OUT	0.250
5.875%	(0.125)	0.000	FICO < 580		2.500	MANUFACTURED HOMES	1.000
PRIMARY ONLY	GUS	ACCEPT/ELIGIBLE REQ	UIRED		30 YEAR	FIXED ONLY AVAILABLE	





PACIFIC BAY

Today's Date: 03/04/2024 Effective Time: 08:55 AM Current Index 5.319% 8.500%

SOFR Rate: Prime Rate:

tps.// www.pacbayiciiaii	ing.com		rillie	Nate. 6.300
		PACBAY TRUE STATED		
	7/6 ARM (5/1/5)		ADJUSTMENT TO	O RATE
	7/6 ARIVI (5/1/5)	STATED INCOME	INVESTMENT	0.250
PBTS76	30 DAYS		2 -UNIT	0.125
FB1370	30 DA13		3 - 4 UNIT	0.250
7.125%	0.500	NO WVOE	LTV > 50% / LTV > 60%	0.250 / 0.500
7.123/6	0.500		HOUSING EVE	ENTS
			BANKRUPTCY	3 YEARS
7.250%	0.250 NO TAX RETURNS	FORECLOSURE	5 YEARS	
			SS / DIL	2 YEARS
7.375%	PAR	NO 4506-C	MIN FICO	700
		KEY NOTES FOR TRUE STATED	-	
AGE EARNER:	VERBAL VOE ONLY	RATE & TERM:	PAYOFF OF NON PURCHASE M	ONEY SECOND ALLOWED
LF-EMPLOYED:	CPA LETTER W/ 2 YRS OR 2 YRS BUSINESS LICENSE	ASSETS:	GIFTS ALLOWED UP TO 100% O	OF DOWN PAYMENT
SERVES:	12 MONTHS P&I ONLY	CREDIT:	MORTGAGE LATE MAX 1 X 30 I	IN PAST 12 MONTHS

				PACBAY ALT DOC		
7/6 ARN	Л (5/1/5)	30 YEAF	S FIXED	ADJUSTMENT TO RATE		VOE ONLY
				INVESTMENT	0.250	
PBSV76	30 DAYS	PBSV30H	30 DAYS	2 -UNIT	0.125	
				3 - 4 UNIT	0.250	NO 4506-C
7.125%	0.500	7.375%	0.500	FOREIGN NATIONAL	0.500	
				CASH OUT	0.250	NO TAY DETUDNO
				CASH OUT > 60% (CUMULATIVE)	0.125	NO TAX RETURNS
7.250%	0.250	7.500%	0.250	SELF PREPARED P&L	0.125	
7.375%	PAR	7.625%	PAR	MIN FICO 700)	FOREIGN NATIONALS
				KEY NOTES FOR ALT DOC		
WAGE EARNER:	VOE ONLY			LISTING HISTORY:	NO S	EASONING
SELF EMPLOYED:	YTD P&L COMPLETED	BY AN INDEPENDENT THIRD F	ARTY	ASSETS:	MOR	TGAGE LATE MAX 1 X 30 IN PAST 12 MONTHS
	CPA LETTER & 2 YRS B	USINESS LICENSE			NON	TRADITIONAL CREDIT ALLOWED
RESERVES:	6 MONTHS P&I IF LTV	<= 60% & LOAN AMT UP TO \$	1M	RATE & TERM:	PAYO	FF OF NON PURCHASE MONEY SECOND ALLOWED
	12 MONTHS P&I IF LT	V > 60% OR LOAN AMT > \$1M		FOREIGN NATION	ALS: ALLO	WED WITH VALID VISA TYPE
	12 MONTHS P&I FOR	ALL CASH OUT LOANS			MUS	T OPEN ACCOUNT WITH INVESTOR BANK AND DEPOSIT 12 MONTHS P&I
	GIFT NOT ALLOWED F	OR RESERVES		AVAILABLE STATE	S: CA, C	O, GA, IL, NJ, NV, TX, VA, WA

MARGIN: 3.000% | Index: 30 Day Avg. SOFR

STATED INCOME					PACBAY TRUE STATED							
PBTS56R 30 DAYS PBTS76R 30 DAYS PBTS76R 30 DAYS PBTS76R 30 DAYS NO WVOE IVV > 50% 0.250 (TO FEE NOT TO RATE)						ADJUSTMENT TO RATE						
PBTS56R 30 DAYS PBTS76R 30 DAYS PBTS76R 30 DAYS PBTS76R 30 DAYS NO WVOE IVV > 50% 0.250 (TO FEE NOT TO RATE)	5/6 ARM	(2/1/5)	7/6 ARM	(5/1/5)	STATED INCOME	INVESTMENT		0.375	2 - 4 UNITS	0.250		
PBTS56R 30 DAYS PBTS76R 30 DAYS PBTS76R 30 DAYS NO WVOE EXCEPTIONS: MIN 0.25% TO FEE & ADDITIONAL ADD-ON MAY APPLY HOUSING EVENTS BANKRUPTCY 3 YEARS FORECLOSURE 5 YEARS SY DIL 2 YEARS KEY NOTES FOR TRUE STATED WAGE EARNER: VERBAL VOE ONLY SELF-EMPLOYED: CPA LETTER OR 2 YES BUSINESS LICENSE NO WVOE EXCEPTIONS: MIN 0.25% TO FEE & ADDITIONAL ADD-ON MAY APPLY BANKRUPTCY 3 YEARS SY DIL 2 YEARS SS GIFTS ALLOWED UP TO 100% OF DOWN PAYMENT						INVESTMENT LT	V > 60%	0.125	NON-TRADITIONAL	0.125		
9.625% PAR 9.750% PAR NO TAX RETURNS BANKRUPTCY 3 YEARS FORECLOSURE 5 YEARS SY DIL 2 YEARS KEY NOTES FOR TRUE STATED WAGE EARNER: VERBAL VOE ONLY RATE & TERM: PAYOFF OF NON PURCHASE MONEY SECOND ALLOWED SELF-EMPLOYED: CPA LETTER <u>OR</u> 2 YES BUSINESS LICENSE ASSETS: GIFTS ALLOWED UP TO 100% OF DOWN PAYMENT						LTV > 50%	0.250 (TO F	EE NOT TO RA	TE)			
9.625% PAR 9.750% PAR NO TAX RETURNS BANKRUPTCY 3 YEARS	PBTS56R	30 DAYS	PBTS76R	30 DAYS	NO WVOE	EXC	EPTIONS: MIN 0	.25% TO FEE &	ADDITIONAL ADD-ON MAY APPI	LY		
9.625% PAR 9.750% PAR NO TAX RETURNS FORECLOSURE 5 YEARS SS / DIL 2 YEARS KEY NOTES FOR TRUE STATED WAGE EARNER: VERBAL VOE ONLY RATE & TERM: PAYOFF OF NON PURCHASE MONEY SECOND ALLOWED SELF-EMPLOYED: CPA LETTER OR 2 YRS BUSINESS LICENSE ASSETS: GIFTS ALLOWED UP TO 100% OF DOWN PAYMENT								HOUSING	EVENTS			
SS / DIL 2 YEARS KEY NOTES FOR TRUE STATED WAGE EARNER: VERBAL VOE ONLY RATE & TERM: PAYOFF OF NON PURCHASE MONEY SECOND ALLOWED SELF-EMPLOYED: CPA LETTER OR 2 YRS BUSINESS LICENSE ASSETS: GIFTS ALLOWED UP TO 100% OF DOWN PAYMENT							BANKRUPTCY		3 YEARS			
KEY NOTES FOR TRUE STATED WAGE EARNER: VERBAL VOE ONLY RATE & TERM: PAYOFF OF NON PURCHASE MONEY SECOND ALLOWED SELF-EMPLOYED: CPA LETTER <u>OR</u> 2 YRS BUSINESS LICENSE ASSETS: GIFTS ALLOWED UP TO 100% OF DOWN PAYMENT	9.625%	PAR	9.750%	PAR	NO TAX RETURNS		FORECLOSURE		5 YEARS			
WAGE EARNER: VERBAL VOE ONLY RATE & TERM: PAYOFF OF NON PURCHASE MONEY SECOND ALLOWED SELF-EMPLOYED: CPA LETTER OR 2 YRS BUSINESS LICENSE ASSETS: GIFTS ALLOWED UP TO 100% OF DOWN PAYMENT							SS / DIL		2 YEARS			
SELF-EMPLOYED: CPA LETTER OR 2 YRS BUSINESS LICENSE ASSETS: GIFTS ALLOWED UP TO 100% OF DOWN PAYMENT					KEY NOTES FOR TRUE STATED	•						
	WAGE EARNER:	VERBAL VOE C	INLY		RATE & TERM: PAYO	OFF OF NON PURCH	ASE MONEY SEC	OND ALLOWED				
RESERVES: 12 MONTHS P&I MORTGAGE LATE MAX 1 X 30 IN PAST 12 MONTHS	SELF-EMPLOYED:	CPA LETTER O	R 2 YRS BUSINESS LICENSE		ASSETS: GIFT	S ALLOWED UP TO 1	100% OF DOWN	PAYMENT				
	RESERVES:	12 MONTHS P	&I		МОК	RTGAGE LATE MAX 1	X 30 IN PAST 12	MONTHS				
MAX LOAN AMT: \$1.5M FOREIGN NATIONALS: NOT ALLOWED	MAX LOAN AMT:	\$1.5M			FOREIGN NATIONALS: NOT	ALLOWED						

IN: PRIMARY:3.000% SECOND HOME/INVESTMENT: 3.500% | Index: 30 Day Avg. SOFR

				PA	CBAY ALT DO	C						
							ADJUSTMEN	T TO RATE				
5/6 ARM	(2/1/5)	7/6 ARM	(5/1/5)	30 YEARS	FIXED	INVESTMENT	0.375	2-4 UNIT	0.250			
						INVESTMENT LTV > 60%	0.125	BORROWER SIGNED P&L	1.000			
PBSV56R	30 DAYS	PBSV76R	30 DAYS	PBSV30	30 DAYS	CASH OUT	0.375	FOREIGN NATIONAL	0.500			
FBSVSOR	30 DATS	F D3 V / OIX	30 DA13	F D 3 V 3 U	30 DA13	CASH OUT 60% < LTV ≤ 65%	0.125	FICO 680 - 699	0.250			
						NON-TRADITIONAL CREDIT	0.125	CONDO LTV > 65%	0.125			
8.625%	PAR	8.750%	PAR	8.875%	0.250	SAME LINE OF WORK < 2 YRS OR EXTEN	DED EMP. GAP	0.125% TO RATE OR 0.5% TO FEE				
						ANY EXCEPTION (30 YRS FIXED NOT ALL	OWED)	0.125% TO RATE OR	0.5% TO FEE			
						ADJUSTMENT TO PRICE						
						FICO 680 - 719						
	VOE ONLY	'	FC	REIGN NATION	ONALS ADJUSTMENT TO RATE & PRIC			'R FIXED (PRIMARY RESIDENCE ONLY)				
						CASH OUT		0.375% TO RATE OR	0.75% TO FEE			
						FICO 680 - 699		0.25% TO RATE & 0.1	25% TO FEE			
						BORROWER SIGNED P&L		1.00% TO RATE OR 2	.00% TO FEE			
						2-4 UNIT		0.25% TO RATE OR 0	.5% TO FEE			
	NO 4506-C	2	CA	SH OUT UP TO	65%	FICO 700 - 719		0.125% TO FEE				
								AVAILAE	BLE IN CA, NV, NJ, IL,			
				KEN	NOTES FOR ALT DO							
WAGE EARNER:	VOE ONLY			KEY	LISTING HISTORY:	NO SEASO	NUMC					
WAGE EARNER: SELF EMPLOYED:	VUE UNLY				ASSETS:		NING OWED UP TO 100% OF DOW	N DAVAFAIT				
SELF EMPLOYED:	MOST CURREN	IT YTD AND ONE FULL YEAR	OF P&L COMPLETED BY	AN INDEPENDENT THIRD PARTY	ASSETS:							
	CDALETTED	2 YRS BUSINESS LICENSE					E LATE MAX 1X30 IN PAST 1	2 MUNIHS				
RESERVES:			T LID TO \$1M			NON TRAD	ITIONAL CREDIT ALLOWED					
NEDERVED:		I IF LTV <= 60% & LOAN AM			DATE & TERM			COND ALLOWED				
		&I IF LTV > 60% OR LOAN AN			RATE & TERM:	PAYOFF OF NON PURCHASE MONEY SECOND ALLOWED VALS: ALLOWED W/ VALID VISA TYPE						
	12 MONTHS P	&I FOR ALL CASH OUT LOAN	15		FOREIGN NATIONAL			SECOND HOME/INVESTMENT: 3.500% In				

L	OCK EXPIRATION DATES	CURRENT TURN TIMES				
15 Days:	Tuesday, March 19, 2024	Underwriting	24 Hours			
15 Days:	Tuesday, March 19, 2024	Condition Review	24 Hours			
30 Days:	Wednesday, April 3, 2024	Loan Documents	24 Hours			
30 Days:	wednesday, April 3, 2024	Funding	24 Hours			
	Lock expiration date on a weekend or holiday i	s automatically rolled over to the next business day.				
	3 Days	7 Days	10 Days			
EXTENSIONS:	· · · · · · · · · · · · · · · · · · ·	· ·	· · · · · · · · · · · · · · · · · · ·			
	-0.125%	-0.250%	-0.375%			
RELOCKS:	Worst Case Pricing - 0.250%	Limits By County: https://www.fanniem	ae.com/singlefamily/loan-limits			
APPF	ROVED STATES: AL, AK, AZ, CA, CO, CT, DE, DC, FL, GA, HI, ID,	IL, MD, MI, MN, NE, NV, NJ, NC, OR, PA, RI, SC, TN, TX,	UT, VA, WA, WI			



SOFR Rate: 5.319% 8.500% Prime Rate:

PACBAY CRA ALT DOC 7/6 ARM (5/1/5) INVESTMENT LTV > 50%
2 -UNIT
3 - 4 UNIT
FICO 660 - 699
SELF PREPARED P&L 0.250 **VOE ONLY** 0.125 PBSV76CRA 30 DAYS 0.250 7.125% 0.500 0.250 **LTV UP TO 80%** ANY EXCEPTION 7.250% 0.250 HOUSING EVENTS BANKRUPTCY **MIN FICO 660** 7.375% PAR KEY NOTES FOR CRA ALT DOC WAGE EARNER: SELF-EMPLOYED: CPA LETTER W/ 2 YRS AND 2 YRS BUSINESS LICENSE ASSETS: MORTGAGE LATE MAX 1 X 30 IN PAST 12 MONTHS 2 MONTHS P&I IF LOAN AMT UP TO \$1M 12 MONTHS P&I IF LOAN AMT > \$1M RESERVES: MUST BE WARRANTABLE BY FNMA AVAILABLE STATES: CA, CO, GA, IL, NJ, TX, VA, WA MAX LOAN AMT \$1.5M LOW INCOME MUST BE BELOW 50% OF THE MEDIAN FAMILY INCOME AND MODERATE INCOME MUST BE BELOW 80% OF THE MEDIAN FAMILY INCOME OR MUST BE LOCATED IN LOW TO MODERATE INCOME TRACT MARGIN: 3.000% | Index: 30 Day Avg. SOFR

					PACE	BAY ALT DO	C					
E/C ADA	(2/4/6)		/C ADNA/E	(4.(6)				ADJUS	MENT TO RATE			
5/6 ARM	1 (2/1/6)	/	//6 ARM (5	/1/6)	LOAN AMOUNT \$750	,001 - \$1,000,000		0.000	CASH OUT > 50%			0.250
PBSV56OP	30 DAYS	PBSV	7COD	30 DAYS	LOAN AMOUNT \$1,0	00,001 - \$1,500,000		0.250	CASH OUT <= 50%			0.125
PBSV56UP	30 DAYS	PBSV	76UP	30 DAYS	LOAN AMOUNT \$1,5	00,001 - \$2,000,000		0.375	2-4 UNITS			0.250
7.125%	0.500	7 2	75%	0.500	RATE & TERM LTV >=	50%		0.250	CONDO LTV > 60%			0.125
7.123/6	0.300	7.3	73/0	0.300	RATE & TERM LTV <=	50%		0.125	BORROWER PREPA	RED P&L		0.250
7.250%	0.250	7.50	nn%	0.250	FICO < 700			0.250	SECOND HOME			0.250
7.23070	0.250	7.5	3070	0.230	INVESTMENT			0.250	FOREIGN NATIONA			
7.375%	PAR	7.62	25%	PAR	MA	X LTV 70%		MIN	FICO 680	CAS	SH OUT UP	TO 65%
					LTV	RESTRICTIONS				,		
		PRIMARY & SE	COND HOMES			INIV/ES	TMENT		FOREIG	IN NATIONAL (SEC	ONID 9 INIVESTME	NT ONLY)
		TRIMART & SE	COND HOMES			IIVES	TIVILIVI		TOKER	IN NATIONAL (SEC	JND & INVESTIVE	INT ONET)
	PUR & R/T	PUR & R/T	CASH OUT	CASH OUT	PUR & R/T	PUR & R/T	CASH OU	T CASH OUT	PUR & R/T	PUR & R/T	CASH OUT	
SFR, 1-4 UNITS, CONDO	1 - 2 UNIT	3-4 UNIT & CONDO	1 - 2 UNIT	3-4 UNIT & CONDO	1 - 2 UNIT	1 - 2 UNIT 3-4 UNIT 1 - 2 UNIT 3-4 UNIT 1 - 2 UNIT 3-4 UNIT & CONDO N					N/A	N/A
LAMT UP TO \$1.5M	70%	65%	65%	60%	65%	60%	60%	55%		60%		N/A
LAMT UP TO \$2.0M	65%	60%	60%	55%	60%	55%	55%	50%		55%	N/A	N/A
					KEY NO	TES FOR ALT DO	OC .					
WAGE EARNER:	VOE ONLY, 450	6-C REQUIRED ON ALI	L LOANS WITH APPLIC	ATION		ASSET	DOCUMENTAT	ION: 1 MONTH	BANK STATEMENT			
SELF EMPLOYED:	YTD P&L COMP	LETED BY AN INDEPE	NDENT THIRD PARTY			QUAL	IFYING RATE:	5/6 ARM:	NOTE RATE + 1% / 7/6 A	RM: INITIAL NOTE RATE		
	CPA LETTER & 2	YRS BUSINESS LICEN	ISE			APPR	AISAL REQUIREN	MENT: TWO APP	RAISAL REPORTS WHEN I	OAN AMT IS OVER \$1.5	MM	
	VOE (COMMISI	ON < 25%)				FORE	IGN NATIONALS:	COPY OF	PASSPORT, VALID VISA, A	ND PROOF OF ESTA APP	PROAL	
	4506-C REQUIR	ED ON ALL LOANS WI	TH APPLICATION					BORROW	ER MUST HAVE U.S. ADD	RESS WHEN APPLYING F	OR LOAN	
RESERVES: GIFT:	3 MONTHS PITI GIFT IS NOT AL		I NATIONAL BORROW	ERS					ASSETS (DOWNPAYMEN' PRIOR TO APPROVAL	, CLOSING COSTS, AND	RESERVES) MUST BE	TRANSFERRED TO U.S
MAX DTI:	43%							12 MONT	HS PITIA AND DTI RATIO:	38%		
LATE PAYMENTS:	HOUSING: 0x 3	OD IN LAST 12 MO.; 2:	x 30D IN THE LAST 24	MO.		AVAIL	ABLE STATES:	CA, NV, T	(
	INSTALLMENT:	3x 30D IN LAST 12 M	O.; 2x 30D IN THE LAS	T 24 MO.		MAX	LOAN AMT:	\$2.0M				
	REVOLVING: 4x	30D IN LAST 12 MO :	5x 30D OR 4x 60D IN	THE LAST 24 MO.		TRAD	ELINES:	TWO TRA	DELINES IN GOOD STAND	ING SEASONED EOD AT	LEAST 12 MONTHS	

					PAC	BAY	DU VO	<u>E</u>				
20	YRS FIXED			5/6 ARM	Λ			7/6	ARM	LO	AN AMOUNT ADJUSTMI	ENT
30	TK3 FIXED			3/6 AKIV	1			7/0	ARIVI	\$125,000 - \$150K	<=70% / 70.01 - 80 / > 80%	0.750/1.000/1.250
PB30DUVOE	20	DAYS	PB56DU	VOE	30 DAYS		DD7	6DUVOE	30 DAYS	\$150,001 - \$200K	<=70% / 70.01 - 80 / > 80%	0.500/0.750/1.000
PBSUDUVUE	30	DATS	PB36DU	VOE	30 DA13		PD/	BDOVUE	30 DAYS	\$200,00	01 - \$300K > 65%	0.125
8.875%		(5.375)	8.8759	%	(5.625)			8.875%	(5.500)	>\$30	0,001 - \$1.5M	0.000
8.750%		(5.125)	8.7509	%	(5.375)			8.750%	(5.250)	>\$1	.5M - \$2.0M	0.125
8.625%		(4.875)	8.6259	%	(5.125)			8.625%	(5.000)	>\$2	.0M - \$2.5M	0.750
8.500%		(4.625)	8.5009	%	(4.875)			8.500%	(4.750)	>\$2.5M - \$3.0M		1.000
8.375%		(4.375)	8.3759	%	(4.625)			8.375%	(4.500)		PROGRAM ADJUSTMEN	Ť
8.250%		(4.125)	8.2509	%	(4.375)			8.250%	(4.250)	SECOND HOME		0.500
8.125%		(3.875)	8.1259	%	(4.125)			8.125%	(4.000)	CONDO <= 65% / 65	.01 - 75 / > 75%	0.250/0.500/0.750
8.000%		(3.625)	8.0009	%	(3.875)			8.000%	(3.750)	NON WARRANTABLE	E CONDO <= 65% / >65%	0.500 / 0.750
7.875%		(3.250)	7.8759	%	(3.500)			7.875%	(3.375)	2-4 UNITS <=65% / >	65%	0.250 / 0.500
7.750%		(2.875)	7.7509	%	(3.125)		7.750%		(3.000)	1 X 30 X 12 / STATE	OF GA & AL	0.750 / 0.375
7.625%		(2.500)	7.6259	%	(2.750)			7.625%	(2.625)	FC/SS/DIL/BK 36-47MO/BK13 DISCHARGED		1.000
7.500%		(2.000)	7.5009	%	(2.250)			7.500%	(2.125)	ESCROW WAIVER /	40 YRS FIXED	0.150 / 0.250
		FIC	O & PROGRAM	ADJUSTMENT								
LTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.0	01 - 75%	75.01 - 80%	QUALIFY USIN	ig desktoi	P UNDERWRITE	R AND
≥ 780	0.625	0.750	0.750	1.125	1.375	:	1.625	2.000	FOLLOW AGE	NCY GUIDEI	INES EXCEPT II	NCOME
760 - 779	0.625	0.750	0.875	1.250	1.500	:	1.875	2.375	TOLLOW MOL	(WITH MINIMAL		
740 - 759	0.750	0.750	1.000	1.375	1.625	:	2.125	2.750		(,	
720 - 739	0.875	1.000	1.125	1.500	2.000	:	2.500	3.250				
700 - 719	1.000	1.125	1.500	1.875	2.375		3.000	3.750	NO 4506		P&L O	NII V
680 -699	1.125	1.250	1.750	2.250	2.750	:	3.500	N/A			PALU	INLT
660 - 679	1.250	1.500	2.000	2.750	3.625	4	4.875	N/A				
Interest Only	0.250	0.250	0.250	0.375	0.500	(0.750	0.875				
Cash-Out	0.250	0.375	0.375	0.375	0.500	:	1.000	2.000			ALLOWED	
DTI 43.01 - 50	0.000	0.000	0.000	0.000	0.000	(0.125	0.125	WW VOE OF	NL1	WITH P&L	ONLY
DTI 50.01 - 55	0.000	0.000	0.000	0.000	0.000	(0.375	0.375				

LENDER FEE: \$1,490.00 **0.250 ADJUSMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRAMS** MARGIN: 4.000% SOFR

L	OCK EXPIRATION DATES	CURRENT TURN TIMES					
15 Days:	Tuesday, March 19, 2024	Underwriting	24 Hours				
15 Days:	Tuesday, March 19, 2024	Condition Review	24 Hours				
30 Days:	Wednesday, April 3, 2024	Loan Documents	24 Hours				
30 Days:	wednesday, April 3, 2024	Funding	24 Hours				
	LOCK F						
EXTENSIONS:	3 Days	7 Days	10 Days				
EXTENSIONS:	-0.125%	-0.250%	-0.375%				
RELOCKS:	Worst Case Pricing - 0.250%	Limits By County: https://www.fanniema	e.com/singlefamily/loan-limits				
APPR	OVED STATES: AL, AK, AZ, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL,	MD, MI, MN, NE, NV, NJ, NC, OR, PA, RI, SC, TN, TX,	UT, VA, WA, WI				

MAX PRICE (2.000) AFTER LLPA



TEL: 714-367-5125 SOFR Rate: https://www.pacbaylending.com Prime Rate:

Today's Date: 03/04/2024 Effective Time: 08:55 AM Current Index SOFR Rate: 5.319%

8.500%

	<u>OPT</u>										<u>IAL JUMBO</u>							
3	30 YEARS FIX	ED			15	YEARS FIX	ED			5/	6 ARM (2/1	/5)			7/0	6 ARM (5/1	./5)	
OJ30	15 DAY	/S	30 DAYS	0.	J15	15 DA	ys s	0 DAYS	OI	156	15 DAY	'S	30 DAYS	0.	176	15 DAY	/S	30 DAYS
7.875%	(1.500)	(1.250)	7.6	25%	0.000		0.250	7.6	25%	1.375		1.625	7.8	75%	0.125		0.375
7.750%	(1.250)	(1.000)	7.5	00%	0.125		0.375	7.5	00%	1.500		1.750	7.7	50%	0.375		0.625
7.625%	(0.875)	(0.625)	7.3	75%	0.250		0.500	7.3	75%	1.750		2.000	7.6	25%	0.625		0.875
7.500%	(0.625)	(0.375)	7.2	50%	0.500		0.750	7.2	50%	2.000		2.250	7.5	00%	0.875		1.125
7.375%	(0.375)	(0.125)	7.1	25%	0.625		0.875	7.1	25%	2.125		2.375	7.3	75%	1.125		1.375
			PURCHASE	(Term > 15YR)				PURCHASE (1	Term <= 15YF	₹)				PURCHA	SE (ARM)		
FICO	680-699	700-719	720-739	740-759	760-779	>=780	680-699	700-719	720-739	740-759	760-779	>=780	680-699	700-719	720-739	740-759	760-779	>=780
80.01 <= 85	N/A	1.500	0.875	0.625	0.500	0.375	N/A	1.375	0.875	0.625	0.500	0.375	N/A	1.250	0.750	0.500	0.375	0.250
75.01 <= 80	0.625	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	0.500	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	0.875	0.125	(0.250)	(0.375)	(0.500)	(0.625)
70.01 <= 75	0.250	(0.125)	(0.375)	(0.500)	(0.625)	(0.625)	0.125	(0.125)	(0.375)	(0.500)	(0.625)	(0.625)	0.500	0.125	(0.375)	(0.500)	(0.625)	(0.625)
65.01 <= 70	0.000	(0.250)	(0.500)	(0.500)	(0.625)	(0.625)	0.000	(0.250)	(0.500)	(0.500)	(0.625)	(0.625)	0.250	0.000	(0.500)	(0.500)	(0.625)	(0.625)
60.01 <= 65	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(0.750)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(0.750)	0.000	(0.125)	(0.500)	(0.625)	(0.750)	(0.750)
55.01 <= 60	(0.250)	(0.500)	(0.625)	(0.750)	(0.750)	(0.750)	(0.250)	(0.500)	(0.625)	(0.750)	(0.750)	(0.750)	0.000	(0.250)	(0.625)	(0.750)	(0.750)	(0.750)
<=55	(0.375)	(0.625)	(0.750)	(0.750)	(0.750)	(1.000)	(0.375)	(0.625)	(0.750)	(0.750)	(0.750)	(1.000)	(0.125)	(0.375)	(0.750)	(0.750)	(0.750)	(1.000)
		,	RATE & TERM		·				ATE & TERM		·					RM (ARM)	,	
FICO	680-699	700-719	720-739	740-759	760-779	>=780	680-699	700-719	720-739	740-759	760-779	>=780	680-699	700-719	720-739	740-759	760-779	>=780
80.01 <= 85	N/A	1.500	1.000	0.750	0.625	0.500	N/A	1.500	1.000	0.750	0.625	0.500	N/A	1.125	0.750	0.500	0.375	0.250
75.01 <= 80	1.000	0.375	0.000	(0.125)	(0.250)	(0.375)	1.000	0.375	0.000	(0.125)	(0.250)	(0.375)	0.750	0.125	0.000	(0.125)	(0.250)	(0.375)
70.01 <= 75	0.625	0.375	(0.125)	(0.250)	(0.375)	(0.375)	0.625	0.375	(0.125)	(0.250)	(0.375)	(0.375)	0.375	0.125	(0.125)	(0.250)	(0.375)	(0.375)
65.01 <= 70	0.500	0.250	(0.250)	(0.250)	(0.375)	(0.375)	0.500	0.250	(0.250)	(0.250)	(0.375)	(0.375)	0.250	0.000	(0.250)	(0.250)	(0.375)	(0.375)
60.01 <= 65	0.250	0.125	(0.250)	(0.375)	(0.500)	(0.500)	0.250	0.125	(0.250)	(0.375)	(0.500)	(0.500)	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)
55.01 <= 60	0.250	0.000	(0.375)	(0.500)	(0.500)	(0.500)	0.250	0.000	(0.375)	(0.500)	(0.500)	(0.500)	0.000	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)
<=55	0.125	(0.125)	(0.500)	(0.500)	(0.500)	(0.750)	0.125	(0.125)	(0.500)	(0.500)	(0.500)	(0.750)	(0.125)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)
				Term > 15YR)				1	CASH OUT (T							JT (ARM)	1	_
FICO	680-699	700-719	720-739	740-759	760-779	>=780	680-699	700-719	720-739	740-759	760-779	>=780	680-699	700-719	720-739	740-759	760-779	>=780
80.01 <= 85	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75.01 <= 80	N/A	N/A	0.750	0.625	0.500	0.375	N/A	N/A	0.750	0.625	0.500	0.375	N/A	N/A	0.750	0.625	0.500	0.375
70.01 <= 75	N/A 0.500	N/A	0.375	0.250	0.125	0.125	N/A	N/A 0.250	0.375	0.250	0.125	0.125	N/A	N/A	0.375	0.250	0.125	0.125
65.01 <= 70		0.250	0.000	0.000	(0.125)	(0.125)	0.500		0.000	0.000	(0.125)	(0.125)	0.500	0.250	0.000	0.000	(0.125)	(0.125)
60.01 <= 65 55.01 <= 60	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)
55.01 <= 60 <=55	_																	
<=55	(0.125)	(0.375)	(0.500) ROGRAM PRIC	(0.500)	(0.500)	(0.750)	(0.125)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(0.125)	(0.375)	(0.500)	(0.500) M NOTES	(0.500)	(0.750)
		P	KUGKANI PKIC	0.125	NIS I	2 4 HNIT A	DJUSTMENTS		-							MINUTES		
LOAN AMOUNT > \$1.5M INTEREST ONLY				0.750	LTV <= 80%	Z - 4 UNIT A	DJUSTIVIENTS	0.500			LOAN AN	ΑТ	CASH OUT LII	NSURANCE NO) I NEEDED			
IMPOUND WAIVER				0.730	LTV <= 80%			0.250	Ş	IVI IVIAA	LUAN AN	/11	MAX DTI 43%					
								0.125										
20 YR FIXED (ADD TO 30 YE 10 YR FIXED (ADD TO 15 YE				(0.375)	LTV <= 65%	N/O/O AD	JUSTMENTS	U.123	H	SECOND HONA	E ADJUSTMENTS	:	\$3M MAX LO	AN AMOUNT OME BUYER AL	LOWED			
	n riaeuj			0.250	LTV <= 80%	N/O/O AD.	2021INIEIA12	2.125	LTV <= 80%	SECOND HOM	- ADJUSTIVIENTS	0.750	_			CE 8. B/T ON W		
STATE SPECIFIC CA				(0.250)				1.875				0.500			80% (PURCHA		'	
STATE SPECIFIC FL & TX SAN BENITO & SANTA CLA	DA COUNTY CAC	LOUT		0.000	LTV <= 75% LTV <= 70%			1.625	LTV <= 75% LTV <= 70%			0.375			NTHS RESERVES			
MAX PRICE AFTER LLPA	na county CASE	1001		(1.500)	LTV <= 70%			1.025	LTV <= 70%			0.375			H 0.25% TO 30			
WAX PRICE AFTER LEPA				(1.500)	LIV <= 65%			1.000	LIV <= 65%			0.125	45 DAYS LOC	K OFFERED WIT	n u.25% 10 30	DAYS PRICING		

MAX PRICE AFTER LLPA (1.500

0.250 ADJUSMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRAMS

MARGIN 2.750%

					DELUXI	E JUMBO						
30 YEARS	FIXED	15	YEARS FIXED		5/6 AR	M (2/1/5)		7/6 ARM (5/1/5)		10/6 AR	M (5/1/5)	
DJ30	30 DAYS	DJ15	30 I	DAYS	DJ56	30 DAYS	D.	76 30	DAYS	DJ106	30 DAYS	
7.750%	(2.250)	7.500%	(1.	250)	8.500%	(1.750)	7.2	50% (1.375)	7.625%	(2.125)	
7.625%	(2.000)	7.375%	(0.	875)	8.375%	(1.625)	7.1	25% (1.125)	7.500%	(2.000)	
7.500%	(1.750)	7.250%	(0.	500)	8.250%	(1.500)	7.0	00% (0.750)	7.375%	(1.875)	
7.375%	(1.500)	7.125%	0.	000	8.125%	(1.250)	6.8	75% (0.375)	7.250%	(1.625)	
7.250%	(1.125)	7.000%	0.	500	8.000%	(1.000)	6.7	50%	0.125	7.125%	(1.375)	
7.125%	(0.750)	6.875%	1.	125	7.875%	(0.625)	6.6	25%	0.625	7.000%	(1.000)	
7.000%	(0.375)	6.750%	1.	1.750 7.750		(0.250)	6.5	00%	1.125	6.875%	(0.625)	
6.875%	0.125	6.625%	2.	375	7.625%	0.250	6.3	75%	1.625	6.750%	(0.125)	
6.750%	0.625	6.500%	3.	000	7.500%	0.750	6.2	50%	2.250	6.625%	0.375	
	LT	V & FICO PRICE ADJ	JSTMENT			PROGRAM ADJUSTMENT						
FICO	<=60	60.01-65	65.01-70	70.01-75	75.01-80	CASH OUT		0.500	SECOND HOME		0.125	
800 =>	(0.500)	(0.500)	(0.250)	0.000	0.000	INVESTMENT		0.500	2-4 UNITS <= 65%		0.125	
780 - 799	(0.500)	(0.500)	(0.250)	0.000	0.000	ESCROW WAIVER		0.125	2-4 UNITS > 65%		0.250	
760 - 779	(0.250)	(0.250)	0.000	0.000	0.000	CONDO > 65%		0.125	SELF EMPLOYED LAN	MT > \$2M	0.250	
740 - 759	(0.250)	(0.250)	0.000	0.000	0.000	STATE ADJUSTERS: CA, CT, I	DC, FL, IL, MD,	NJ, NV, VA			0.250	
720 - 739	(0.250)	(0.250)	0.000	0.000	0.000	DELEGATED UP T	-O ¢3N4	MAX L	TV 909/			
< 720	N/A	N/A	N/A	N/A	N/A	DELEGATED OF I	U 33IVI	IVIAX L	V 0U%	PUKCHASE	SPECIAL (0.625)	

^{**0.250} ADJUSMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRAMS*

MAX PRICE (2.000) AFTER LLPA / INDEX: 30 DAY AVG. SOFR / ARM MARGIN 2.750%

	30 YEARS FIX	KED			:	15 YEARS FIXED)		
FJ30	15 DAYS	30 D	AYS	F	J15	15 DAYS	;	30 DAYS	
7.250%	2.875	2.875			6.125%	8.750		8.875	
7.125%	3.500	3.500			6.000%	9.375		9.500	
7.000%	4.000	4.125			N/A	N/A		N/A	
6.990%	4.125	4.250			N/A	N/A		N/A	
6.875%	4.750	4.750			N/A	N/A		N/A	
6.750%	5.375	5.375			N/A	N/A		N/A	
6.625%	6.000	6.125			N/A	N/A	N/A		
			PROGRAM PRIC	E ADJUSTMENTS					
		LTV <= 55%	LTV <= 60%	LTV <= 65%	LTV <= 70%	LTV <= 75%	LTV <= 80%	LTV <= 859	
	790+	(0.750)	(0.500)	(0.250)	0.000	0.750	1.375	4.250	
	740 - 789	(0.125)	0.125	0.375	0.500	1.125	1.500	4.500	
730 - 739		(0.125)	0.125	0.375	0.500	1.125	1.500	N/A	
	720 - 729	0.375	0.625	0.875	1.000	1.625	2.000	N/A	
	700 - 719	0.375	0.625	0.875	1.000	1.625	2.000	N/A	
	680 - 699	0.500	0.750	1.000	1.125	N/A	N/A	N/A	
	2 UNITS	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
	3-4 UNITS	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	CONDO	0.000	0.000	0.000	0.125	0.375	0.500	N/A	
SE	COND HOME	0.750	0.750	0.875	0.875	0.875	1.375	N/A	
LAN	MT UP TO 1M	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
LAM	IT 1M TO 1.5M	1.375	1.375	1.375	1.375	1.625	1.750	1.875	
LAM	IT 1.5M TO 2M	1.500	1.500	1.500	1.750	1.875	2.000	N/A	
	CASH OUT	0.125	0.125	0.125	0.125	0.375	N/A	N/A	
	NON CA	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	CLTV	0.000	0.000	0.000	0.000	0.125	0.250	N/A	
ESC	ROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
PROPE	RTY STATE AZ, NV	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	D UP TO \$1.5M		0.250 JP TO \$2M LO				OUT UP TO		





Today's Date: 03/04/2024 Effective Time: 08:55 AM Current Index SOFR Rate: 5.319% Prime Rate: 8.500%

				PRIME J	UMBO EXP	RESS					
20 VEA	DC FIVED				F	ROGRAM PRIC	E ADJUSTMENT	S			
30 YEA	RS FIXED			LTV <= 55%	LTV <= 60%	LTV <= 65%	LTV <= 70%	LTV <= 75%	LTV <= 80%	LTV <= 85%	LTV <= 90%
DIESO	20D AVC	78	80+	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	3.035	3.535
PJE30	30DAYS	760	- 779	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	(0.090)	3.160	3.785
8.625%	(2.625)	740	- 759	(0.465)	(0.465)	(0.340)	(0.215)	(0.090)	0.160	3.285	3.910
8.500%	(2.500)	720	- 739	(0.340)	(0.215)	(0.090)	0.035	0.160	0.535	3.410	4.160
8.375%	(2.500)	700	- 719	(0.090)	0.035	0.160	0.410	0.660	1.160	3.785	4.410
8.250%	(2.375)	680	- 699	0.160	0.285	0.410	1.035	1.660	2.660	4.410	5.035
8.125%	(2.250)	660	- 679	0.660	0.910	1.410	1.910	2.910	4.160	N/A	N/A
8.000%	(2.250)	PURG	CHASE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.875%	(2.000)	RATE 8	& TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.750%	(1.875)	CASH	OUT	0.000	0.000	0.000	0.250	0.500	0.750	N/A	N/A
7.625%	(1.625)	SECON	D HOME	0.250	0.500	0.500	0.750	0.750	0.750	1.750	1.750
7.500%	(1.500)	INVES	TMENT	0.500	0.500	0.750	1.000	1.250	1.750	N/A	N/A
7.375%	(1.250)	2-4 (JNITS	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.250%	(1.125)	COI	NDO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.125%	(0.875)	ESCROW	WAIVER	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.000%	(0.625)	INTERE	ST ONLY	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.875%	(0.375)	SELF EN	1PLOYED	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.750%	(0.125)	NOI	N-CA	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
6.625%	0.250	>80 LT	V NO MI	N/A	N/A	N/A	N/A	N/A	N/A	2.000	2.500
		NOTES	•	•	•		•	•	•	•	
MAX DTI 45	% / CASH OUT MAX DTI 45%		PREPAYMENT PEN	ALTY NOT ALLOWED			\$2M M	AX LOAN A	MOUNT		
MAX CASH OUT LIMIT \$1M				MINIMU	N FICO 660			-			
APPRAISAL TRANSFER NOT ALLOWED				NON TRADITIONAL CE							
PROPERTY INSPEC	TION WAIVER (PIW) NOT ALLOWED		SIG	NED 4506-T FORM REQ	UIRED FOR ALL BORRO	WERS	F	ULLY DELE	GATED UND	DERWRITIN	G

PAST TWO (2) YEARS TAX TRANSCRIPTS REQUIRED

MAX PRICE (2.250) AFTER LLPA

			PACBAY INVES	TOR SOLUT	TIONS DSCR					
20 VE	ADC FIVED				PROGRAM PRIC	E ADJUSTMENTS	;			
30 YE/	ARS FIXED		FICO/LTV	LTV <= 50%	50.01% - 55%	55.01% - 60%	60.01% - 65%	65.01% - 70%	70.01% - 75%	75.01% - 80%
PBI30	30DAYS		760+	(1.875)	(1.625)	(1.375)	(0.875)	(0.250)	0.250	2.500
PDISU	SUDATS		740 - 759	(1.750)	(1.500)	(1.250)	(0.750)	0.000	0.500	2.750
10.375%	(7.500)		720 - 739	(1.500)	(1.250)	(1.000)	(0.500)	0.250	0.750	3.500
10.250%	(7.250)	DSCR	700 - 719	(0.875)	(0.625)	(0.375)	0.125	1.000	1.375	4.250
10.125%	(7.000)	Dack	680 - 699	(0.250)	0.125	0.125	0.625	2.000	3.250	N/A
10.000%	(6.750)		660 - 679	0.000	0.375	0.625	1.125	2.500	5.000	N/A
9.875%	(6.500)		640 - 659	2.500	3.000	3.500	4.000	4.500	5.500	N/A
9.750%	(6.250)		620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.625%	(6.000)		>= 1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
9.500%	(5.750)	DSCR ADDITIONAL	1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.375%	(5.500)	ADJUSTMENTS	0.75 - 0.99	1.375	1.375	1.375	1.875	2.375	3.000	N/A
9.250%	(5.125)		< 0.75	2.625	2.625	2.625	3.250	3.625	5.000	N/A
9.125%	(4.750)	HOUSING HISTORY	0x60x12	0.250	0.250	0.250	0.250	0.250	0.250	N/A
9.000%	(4.375)		<= \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000
8.875%	(4.000)		\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
8.750%	(3.625)		\$250,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625%	(3.250)	LOAN AMOUNT	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.500
8.500%	(2.875)	LOAN ANIOUNT	\$1,500,001 - \$2,000,000	0.125	0.125	0.250	0.250	0.375	0.500	N/A
8.375%	(2.500)		\$2,000,001 - \$2,500,000	0.125	0.125	0.250	0.375	0.500	N/A	N/A
8.250%	(2.125)		\$2,500,001 - \$3,000,000	0.500	0.500	0.500	0.875	1.000	N/A	N/A
8.125%	(1.750)		\$3,000,001 - \$3,500,000	1.250	1.250	1.250	1.250	1.500	N/A	N/A
8.000%	(1.375)	PURPOSE	CASH OUT & FICO >= 700	0.375	0.375	0.375	0.500	0.750	1.250	N/A
7.875%	(0.875)	PURPOSE	CASH OUT & FICO < 700	0.500	0.500	0.500	0.500	1.750	2.250	N/A
7.750%	(0.500)		CONDO	0.125	0.125	0.125	0.250	0.500	0.750	N/A
7.625%	0.000	PROPERTY TYPE	CONDOTEL	1.375	1.375	1.375	1.375	1.375	1.375	N/A
7.500%	0.375		2 - 4 UNIT	0.500	0.500	0.500	0.500	0.625	0.750	N/A
7.375%	1.000	AMORTIZATION	40 YEAR MATURITY	0.250	0.250	0.250	0.250	0.250	0.375	0.500
7.250%	1.625	AWORTZATION	INTEREST ONLY	0.500	0.500	0.500	0.500	0.625	0.750	N/A
7.125%	2.250		5 YEARS	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)
7.000%	3.000		4 YEARS	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)
6.875%	3.750	DDEDAVMENT DENALTY	3 YEARS	0.000	0.000	0.000	0.000	0.000	0.000	0.000
PREPAY TERM	MAX PRICE	PREPAYMENT PENALTY	2 YEARS	0.500	0.500	0.500	0.500	0.625	0.625	0.625
5 YRS / 4 YRS	5.0 / 4.5		1 YEAR	1.250	1.250	1.500	1.500	1.750	1.750	1.750
3 YRS / 2 YRS	4.0 / 3.5		NO PENALTY	1.750	1.750	2.000	2.000	2.250	2.250	2.250
1 YR / NO PPP	1.0 / 0.0	OTHER	ESCROW WAIVER	0.250	0.250	0.250	0.250	0.250	0.250	0.250

1 111/1101111	2.0 / 0.0	
0.250 ADJUSMENT APPLIES TO AL	L NON CA PROPERTIES FOR ALL PROG	RAMS

ARM TERMS NOT AVAILABLE

LOCK POLICY										
Lock expiration date on a weekend or holiday is automatically rolled over to the next business day.										
EXTENSIONS:	3 Days	7 Days	10 Days							
EXTENSIONS.	-0.125%	-0.250%	-0.375%							
RELOCKS: Worst Case Pricing - 0.250% Limits By County: https://www.fanniemae.com/singlefamily/loan-limits										
APPROVED STATES: AL, AK, AZ, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, MD, MI, MN, NE, NV, NJ, NC, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI										



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SOFR Rate: 4.550% Prime Rate 8.500%

PACBAY ITIN PROGRAM PRICE ADJUSTMENTS **30 YEARS FIXED** >= 720 0.125 1.375 PBITIN30 **30DAYS** 700 - 719 0.250 10.875% (2.375) 680 - 699 0.500 0.875 1.250 2.000 3.250 FULL DOC (2.250) (2.125) 10.750% 660 - 679 1.875 2.500 3.250 4.875 10.625% 640 - 659 2.375 2.750 3.375 4.250 N/A 10.500% (2.000) 620 - 639 3.375 3.875 4.625 (2.000) 10.375% 12 MO FULL DO N/A N/A N/A N/A N/A 10.250% (1.875) 0.125 1.500 10.125% (1.750)700 - 719 0.250 0.875 1.875 (1.625) 680 - 699 0.500 0.875 1.250 2.125 3.375 9.875% (1.375)660 - 679 1.500 1.875 2.625 3.500 5.125 9.750% (1.125) 640 - 659 2.500 2.875 3.500 9.625% (0.875) 620 - 639 3.250 3.625 4.125 4.875 N/A 9.500% (0.625) 0.375 0.375 0.375 0.500 0.750 9.375% (0.375)0.500 0.500 0.500 0.500 0.500 9.250% (0.125) EREST ONL 0.375 9.125% 0.125 5/6 ARM 0.375 1.000 1.000 1.000 1.000 1.000 LOAN AMOUNT 8.875% 0.625 < \$250,0 0.250 0.250 0.250 0.250 0.500 8.750% 0.875 0.000 0.000 0.000 8.625% 1.125 CASH OUT 0.500 0.750 1.000 1.500 N/A 8.500% 1.375 0.500 8.375% 1.625 INVESTMENT 0.250 0.250 0.500 0.750 N/A 8.250% 1.875 0.125 0.125 0.250 0.250 0.250 8.125% 2.125 NON WARRANTABLE 0.750 0.750 0.750 0.750 0.750 2.375 0.250 0.500 DTI > 43% 7.875% 2.625 0.125 0.125 0.125 0.125 0.250 2.875 0.250 0.250 PROGRAM NOTES 0 X 60 X 12 ARM CAPS (5/6) 2/1/5 1IN. FICO (PURCHASE) FORECLOSURE / SHORTSALE / DIL SEASONING: ARM FLOOR: MIN. FICO (REFINANCE): 660 24 MONTHS MARGIN DECLINING MARKET: MINIMUM LOAN AMOUNT: \$100,000 MAX LOAN AMOUNT: \$1.5MM REDUCE LTV BY 5% MAX. CASH OUT: \$500,000 STANDARD MAX DTI: 50% \$1,490 RESIDUAL INCOME LIMIT: \$1,500 MARGIN: 6.00% SOFR

MAX PRICE (2.000) AFTER LLPA **IN ADDITION TO 24 MONTH BANK STATEMENT FICO/LTV LLPA **0.250 ADJUSMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRAMS**

				PAC	CBAY PRIME						
20 VE 4	DC FIVED			<u> </u>		PROGRAM PRIC	E ADJUSTMENTS				
30 YEA	RS FIXED			LTV <= 50%	LTV <= 55%	LTV <= 60%	LTV <= 65%	LTV <= 70%	LTV <= 75%	LTV <= 80%	LTV <= 85%
PBP30	30DAYS	76	0+	(1.375)	(1.375)	(1.375)	(1.375)	(1.250)	(1.125)	(0.750)	2.375
PBP30	SUDATS	740 -	759	(1.250)	(1.250)	(1.250)	(1.250)	(1.125)	(1.000)	(0.375)	2.875
9.625%	(4.125)	720 -	739	(1.250)	(1.125)	(1.125)	(1.125)	(1.000)	(0.750)	(0.250)	3.375
9.500%	(3.875)	700 -	719	(1.000)	(1.000)	(1.000)	(1.000)	(0.750)	(0.375)	1.250	4.375
9.375%	(3.750)	680 -	680 - 699		(0.875)	(0.875)	(0.875)	(0.500)	0.500	1.875	N/A
9.250%	(3.500)	660 -	660 - 679		(0.750)	(0.625)	(0.250)	0.375	1.750	2.500	N/A
9.125%	(3.250)	640 -	640 - 659		0.125	0.125	0.750	1.500	3.125	N/A	N/A
9.000%	(3.000)	620 -	639	0.625	0.625	0.625	1.250	2.250	4.125	N/A	N/A
8.875%	(2.750)	12 MO BANK	STATEMENTS	0.375	0.375	0.500	0.500	0.500	0.500	0.500	2.000
8.750%	(2.500)	24 MO BANK	24 MO BANK STATEMENTS		0.000	0.125	0.250	0.375	0.375	0.375	1.625
8.625%	(2.250)	CASH	OUT	0.125	0.250	0.250	0.250	0.375	0.500	1.375	N/A
8.500%	(2.000)	LOAN AMOUN	T 1.501 - 2.0M	0.000	0.000	0.125	0.125	0.250	0.500	0.750	0.750
8.375%	(1.750)	> \$2M LOAI	N AMOUNT	0.500	0.500	0.500	0.750	0.750	1.000	N/A	N/A
8.250%	(1.500)	INTERES	T ONLY	0.125	0.125	0.125	0.125	0.250	0.375	0.750	N/A
8.125%	(1.125)	SECOND	HOME	0.125	0.125	0.125	0.250	0.375	0.500	1.000	N/A
8.000%	(0.750)	INVESTOR O	C (3 YR PPP)	0.125	0.125	0.125	0.250	0.375	0.500	1.125	N/A
7.875%	(0.500)	WARRANTA	BLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	1.500
7.750%	(0.125)	2-4 U	NITS	0.250	0.250	0.250	0.375	0.375	0.500	0.500	N/A
7.625%	0.125	LOAN AMO	JNT < 150K	0.750	0.750	0.750	0.750	0.750	1.000	1.000	1.250
		PROGRAM I	NOTES	•			PPP ADJU	JSTMENT			•
CR	EDIT EVENTS 2+ YRS			PREPAYMENT PENALT	Y BUY DOWN 0.375/Y	₹	4 YEAR	(0.125)	\$3M M	AX LOAN A	MOUNT
HOUS	HOUSING HISTORY 0x60x12			PRICE: 3YR+ (3.500), 2Y	R (1.500), 1YR (0.500),	OYR (0.500)	3 YEAR	0.000			
MINIMUN	MINIMUM LOAN AMOUNT \$150,000			ARM INDEX:	30 DAY SOFR		2 YEAR	0.375	N.	/IN FICO 70	00
A	ARM MARGIN 3.50%			ARM FLOOR: MARGIN			1 YEAR	0.750			
AR	ARM CAPS (5/6) 2/2/5			MAX DTI: 50%				1.125	UP TO 85% LTV		

MAX PRICE (2.500) AFTER LLPA

					<u>P</u> .	ACBAY	INVESTOR I	<u>DSCR</u>					
	20 VEAD	C FIVED						PROGRAM PRIC	E ADJUSTMENTS				
	30 YEAR	2 LIYED			LTV	/ <= 50%	LTV <= 55%	LTV <= 60%	LTV <= 65%	LTV <= 70%	LTV <= 75%	LTV <= 80%	LTV <= 85%
PBPDSO	2020	30DAY	<i>,</i> c	760+	(1.625)	(1.375)	(1.250)	(1.000)	(0.875)	(0.250)	0.500	N/A
PBPD30	.K3U	SUDA	13	740 - 759	(1.500)	(1.250)	(1.125)	(0.875)	(0.750)	(0.125)	0.625	N/A
10.250)%	(4.750)	720 - 739	(1.375)	(1.125)	(1.000)	(0.625)	(0.500)	0.000	1.250	N/A
10.125	5%	(4.500)	700 - 719	(0.875)	(0.750)	(0.625)	(0.250)	0.000	0.250	2.375	N/A
10.000)%	(4.250)	680 - 699	(0.375)	(0.250)	0.000	0.250	0.375	1.000	N/A	N/A
9.875	%	(4.000))	660 - 679	(0.125)	0.125	0.250	0.500	1.000	2.000	N/A	N/A
9.750	%	(3.750)	640 - 659		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.625	%	(3.500)	CASH OUT	CASH OUT 0.000 0.000 0.000 0.250 0.375						0.750	1.500	N/A
9.500	%	(3.250)	DSCR > 1.15	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
9.375	%	(3.000)	DSCR < 1.1		0.000	0.000	0.000	0.000	1.000	1.000	1.000	N/A
9.250	%	(2.750)	> \$2M LOAN AMOUNT		0.500	0.500	0.750	1.000	1.500	2.000	N/A	N/A
9.125	%	(2.500))	INTEREST ONLY		0.000	0.000	0.000	0.250	0.250	0.250	1.250	N/A
9.000	%	(2.250)	WARRANTABLE CONDO		0.000	0.000	0.000	0.000	0.250	0.500	0.500	N/A
8.875	%	(2.000))	2-4 UNITS		0.000	0.000	0.000	0.000	0.250	0.500	0.500	N/A
8.750	%	(1.750)	0x60x12		1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
8.625	%	(1.500)					PROGRA	M NOTES		•		
8.500	%	(1.250)		CREDIT E	VENTS 2+ YRS				PREPAYME	NT PENALTY BUY DOW	/N 0.375/YR	
8.375	%	(1.000)	н	OUSING H	IISTORY 0x60x	12			PPP MAX PRICE: 3YR+	(3.500), 2YR (1.500), 1	YR (0.500), 0YR (0.500)
8.250	%	(0.750)	MININ	IUM LOAI	N AMOUNT \$1	50,000			A	RM INDEX: 30 DAY SOI	FR	
8.125	%	(0.500)	ARM MARGIN 3.50% ARM FLOOR: MARGIN									
8.000	%	(0.250)	ARM CAPS	(5/6) 2/2	/5 ARM CAPS	(7/6) 5/2/5			NO PREPAYMI	ENT PENALTY WILL RES	SULT IN NO YSP	
PREPA	YMENT PENA	ALTY ADJUSTMENT	Г										
5 YEAR	(0.250)	2 YEAR	0.375	MINI DCCD DATIO: 4	000	¢2N# P	AAVIOAN	ANAOLINIT		NAINI ELCO	700 UP TO	000/171/	
4 YEAR	(0.125)	1 YEAR	0.750	IVIIIN DOCK KATIO: 1.	VIIN DSCR RATIO: 1.000 \$		MAX LOAN	AIVIUUNI		IVIIIN FICC	700 07 10	00% LIV	
3 YEAR	0.000	NO PENALTY	1.125										

MAX PRICE (3.500) AFTER LLPA





Today's Date: 03/04/2024 Effective Time: 08:55 AM

Current Index
SOFR Rate: 5.319%
Prime Rate: 8 500%

ttps://www.pacbaylending.com Prime Rate: 8.500%

PACBAY LITE DOC

				PACE	BAY LITE DO	<u>)C</u>					
5/6 ARI	М		30 YEARS F	IXED		5/6	ARM		30 \	EARS FIXE	D
PPA56AD	30 DAYS	PPA30	AD	30 DAYS	PI	PA56BS	30 DA	YS	PPA30BS	30	DAYS
9.375%	(6.125)	9.375	%	(5.875)		9.375%	(6.125)	9.375%		(5.875)
9.250%	(6.000)	9.250	%	(5.750)		9.250%	(6.000)	9.250%		(5.750)
9.125%	(5.875)	9.125	%	(5.625)		9.125%	(5.875)	9.125%		(5.625)
9.000%	(5.750)	9.000		(5.500)		9.000%	(5.750		9.000%		(5.500)
8.875%	(5.625)	8.875		(5.375)		8.875%	(5.625	•	8.875%		(5.375)
8.750%	(5.375)	8.750		(5.125)		8.750%	(5.375		8.750%		(5.125)
8.625%	(5.125)	8.625		(4.875)		8.625%	(5.125	•	8.625%		(4.875)
8.500%	(4.875)	8.500		(4.625)		8.500%	(4.875		8.500%		(4.625)
8.375%	(4.625)	8.375		(4.375)		8.375%	(4.625		8.375%		(4.375)
8.250%	(4.375)	8.250		(4.125)		8.250%	(4.375		8.250%		(4.125)
8.125%	(4.125)	8.125	%	(3.875)		8.125%	(4.125)	8.125%		(3.875)
8.000%	(3.875)	8.000	%	(3.625)		8.000%	(3.875)	8.000%		(3.625)
7.875%	(3.500)	00) 7.875%		(3.250)		7.875%	(3.500)	7.875%		(3.250)
7.750%	(3.125)	7.750	%	(2.875)		7.750%	(3.125)	7.750%		(2.875)
7.625%	(2.750)	7.625	%	(2.500)		7.625%	(2.750)	7.625%		(2.500)
7.500%	(2.250)	7.500	%	(2.000)		7.500%	(2.250)	7.500%		(2.000)
		1		PROGRAM	PRICE ADJUSTN	1ENTS	· · · · · · · · · · · · · · · · · · ·				
DOCUMENTATION	CREDIT	r score	LTV <= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
		780	0.125	0.250	0.250	0.625	0.875	1.125	1.500	N/A	N/A
		- 779	0.125	0.250	0.230	0.750	1.000	1.375	1.875	N/A	N/A
			0.125	0.250		0.750	1.125	1.625	2.250		
		- 759			0.500					N/A	N/A
ASSET DEPLETION		- 739	0.375	0.500	0.625	1.000	1.500	2.000	2.750	N/A	N/A
(PPA56AD & PPA30AD ONLY)		- 719	0.500	0.625	1.000	1.375	1.875	2.500	3.250	N/A	N/A
		-699	0.625	0.750	1.250	1.750	2.250	3.000	N/A	N/A	N/A
	660	- 679	0.750	1.000	1.500	2.250	3.125	4.375	N/A	N/A	N/A
	640	640 - 659		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	620 - 639		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	≥ 7	780	0.000	0.125	0.125	0.250	0.375	0.500	0.875	2.875	4.500
	760	- 779	0.125	0.125	0.125	0.375	0.500	0.625	1.125	3.375	5.000
	740	- 759	0.125	0.125	0.125	0.500	0.625	0.875	1.500	4.000	5.500
		- 739	0.125	0.250	0.250	0.625	0.750	1.000	1.750	4.375	6.250
BANK STATEMENTS		- 719	0.250	0.250	0.500	0.750	1.000	1.500	2.250	5.000	7.125
(PPA56BS & PPA30BS ONLY)		-699	0.375	0.500	0.750	1.125	1.500	2.500	3.250	5.875	N/A
		- 679	1.125	1.375	1.625	2.125	2.875	3.625	5.125	N/A	N/A
		640 - 659				-	5.125	6.125	+		N/A
			3.500	3.750	3.875	4.250			N/A	N/A	
		- 639	4.875	5.250	5.625	6.375	7.750	N/A	N/A	N/A	N/A
BANK STATEMENTS		Statements	0.125	0.125	0.125	0.125	0.250	0.250	0.250	0.250	0.250
PRODUCT		est Only	0.250	0.250	0.250	0.375	0.500	0.750	0.875	1.250	N/A
	7/6	ARM	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	\$125,00	0 - \$150K	0.750	0.750	0.750	0.750	0.750	1.000	1.000	1.250	1.250
	\$150,00	1 - \$200K	0.500	0.500	0.500	0.500	0.500	0.750	0.750	1.000	1.000
	\$200,00	1 - \$300K	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.375	0.375
LOAN AMOUNT	\$300,00	1 - \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
EOAN AMOUNT	\$1,000,00	01 - \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	\$1,500,00	01 - \$2.0M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
	\$2,000,00	01 - \$2.5M	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	N/A
	\$2,500,00	01 - \$3.0M	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
	00.019	% - 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DTI	43.019	% - 50%	0.000	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.125
	50.019	% - 55%	0.000	0.000	0.000	0.000	0.000	0.375	0.375	0.500	N/A
PURPOSE		h-Out	0.250	0.375	0.375	0.375	0.500	1.000	2.000	N/A	N/A
OTHER MISCELLANEOUS		s (No HPML)	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A
OVIIGCEEENIVEOUS		Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
OCCUPANCY		d Home	0.500	0.000	0.500	0.500	0.500	0.500	0.500	0.500	0.000
						-	+		+	-	
		/arrantable	0.250	0.250	0.250	0.250	0.500	0.500	0.750	N/A	N/A
		Warrantable	0.500	0.500	0.500	0.500	0.750	0.750	N/A	N/A	N/A
PROPERTY TYPE		Units	0.250	0.250	0.250	0.250	0.500	0.500	0.500	N/A	N/A
		dular	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
	Ru	ural	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
<u> </u>	1 x 3	0 x 12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
	Multiple	e 30 x 12	2.250	2.250	2.250	2.250	2.250	2.250	2.500	3.000	N/A
	FC/SS/DIL/BK	7 OVER 48 MO.	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
DEROGATORY CREDIT	FC/SS/DIL/BI	K7 36-47 MO.	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
		K7 24-35 MO.	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A
		-23 MO.	2.500	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A
		CHARGED	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
MAY DRICE (2 000) AFTER LIDA	DK13 DI3			DDI JES TO ALL NON CA		1	1.000	LENDER FEE:		ļ	MARGIN: 4 000% SOER

MAX PRICE (2.000) AFTER LLPA **0.250 ADJUSMENT APPLIES TO ALL NON CA PROPERTIES FOR ALL PROGRAMS** LENDER FEE: \$1,490.00 MARGIN: 4.000% SOFR

RESERVED FOR FUTURE USE

	LOCK EXPIRATION DATES	CURRENT TURN T	IMES
15 Days:	Tuesday, March 19, 2024	Underwriting	24 Hours
15 Days:	Tuesday, March 19, 2024	Condition Review	24 Hours
20 Deve	Madazadari Azall 2 2024	Loan Documents	24 Hours
30 Days:	Wednesday, April 3, 2024	Funding	24 Hours
	LOCK	POLICY	
	Lock expiration date on a weekend or holiday is a	utomatically rolled over to the next business day.	
EXTENSIONS:	3 Days	7 Days	10 Days
EXTENSIONS.	-0.125%	-0.250%	-0.375%
RELOCKS:	Worst Case Pricing - 0.250%	Limits By County: https://www.fanniemae.c	om/singlefamily/loan-limits



L E N D I N G G R O U P Effective Time: 08:55 AM

Current Index

SOFR Rate: 5.319%

Today's Date: 03/04/2024

8.500%

Prime Rate:

## 30 YEARS FIXED ## 30 DAYS	PACBAY EQUITY SOLUTIONS (PRIMARY OR SECOND HOME ONLY)												
11.27506	30 YEARS FIXE	D		20 YEARS F	IXED		15 YEAI	RS FIXED		10 Y	EARS FIXE	D	
11.000% 6.509	PB30HES 30	DAYS	РВ20Н	IES	30 DAYS	PI	B15HES	30 DA	YS	PB10HES	30	DAYS	
Control Cont	11.125%	(6.750)	11.125	%	(6.875)		11.125%	(6.875)			(6.875)	
Book 10,000		(6.500)			(6.625)	l l							
10.625% 5.700 10.625% 6.875 10.625% 5.875 10.509% 5.505 10.509% 5.505 10.509% 5.505 10.509% 5.625 10.509%													
10.5006 10.5006 10.5006 10.5006 10.5006 10.5756 10.5706 10.5756 10.5													
DO 375K G. 200						l l							
10.250% (1.70%) 10.250% (4.75) 10.125% (4.875)						l l							
10.129K 4,750 10.129K 4,875 10.129K 4,875 10.129K 4,875 10.000K 4,675 10.000K						l l							
10,000%													
\$\text{Page 12}													
9.375% (4.75) 9.375% (4.379) 9.375% (4.000) 9.276% (4.000) 9.276% (4.000) 9.276% (4.000) 9.276% (4.000) 9.276% (4.000) 9.276% (4.000) 9.276% (4.000) 9.276% (4.000) 9.276% (4.000) 9.276% (4.000) 9.276% (4.000) 9.276% (4.000) 9.276% (4.000) 9.276% (4.000) 9.276% (4.25) 9.275% (2.15)						l l							
9.7570K (3.09) 9.750K (4.00) 9						l l							
9.52% (3.50) 9.62% (3.55) 9.52% (3.65) 9.52% (3.75) 9.25% (3.75) 9.27% (2.75) 9.37% (2.75) 9.37% (2.75) 9.37% (2.75) 9.37% (2.75) 9.37% (2.75) 9.37% (2.75) 9.27% (2.75) 9.27% (2.75) 9.27% (2.75) 9.27% (2.75) 9.27% (2.75) 9.27% (2.75) 9.27% (2.75) 9.27% (2.75) 9.27% (2.75) 9.27% (2.75) 9.27% (2.75) 9.27% (2.75) 9.27% (2.75) 9.27% (2.75) 8.27% (2.75) 8.87% (1.75) 8.87% (1.75) 8.87% (1.75) 8.87% (1.75) 8.87% (1.75) 8.87% (1.75) 8.87% (1.75) 8.87% (1.75) 8.82% (0.02) 8.82% (0.02) 8.82% (0.02) 8.82% (0.02) 8.82% (0.02) 8.82% (0.25) 8.82% (0.25) 8.82% (0.25) 8						l l							
9.509% (3.15) 9.500% (3.25) 9.500% (3.25) 9.500% (3.25) 9.500% (3.25) 9.375% (2.75) 9.375% (2.75) 9.375% (2.75) 9.375% (2.75) 9.250% (2.50) 9.						l l							
9.375%			9.5009	%			9.500%			9.500%			
9.3-95%			9.3759	%			9.375%			9.375%			
9.125%						l l							
8.875%						l l							
8 8.75% (0.57) 8.75% (0.50) 8.75% (0.00) 8.75% (1.00) 8.75% (0.05) 8.625% (0.05) 8.625% (0.05) 8.625% (0.05) 8.50% (0.12)	9.000%			%	(1.750)		9.000%	(1.750)	9.000%		(1.750)	
8.6.25% (0.500) 8.6.25% (0.625) 8.6.25% (0.625) 8.6.25% (0.625) 8.6.25% (0.625) 8.5.00% (0.125) 8.3.75% 0.300 8.5.00% (0.125) 8.3.75% 0.375 8.3.75% 0.3.75% 0.3.75% 0.	8.875%	(1.250) 8.875		%	(1.375)		8.875%	(1.375)	8.875%		(1.375)	
S.500% 0.000	8.750%	(0.875)	8.7509	%	(1.000)		8.750%	(1.000)	8.750%		(1.000)	
8.259% 0.500 8.259% 0.375 8.259% 0.275 8.259% 0.275 8.259% 0.275 8.259% 0.275	8.625%	(0.500)	0) 8.625%		(0.625)		8.625%	(0.625)	8.625%		(0.625)	
8.250% 1.000 8.250% 0.875 3.50% 0.875 0.825 0.875 0	8.500%	0.000	8.5009	%	(0.125)		8.500%			8.500%		(0.125)	
PROCEMENTATION CRIDITSCORE LTV - 50% S0.01 - 50% S0.01 - 50% S0.01 - 50% R5.01 - 70% P0.01 - 75% R5.01 - 80%	8.375%	0.500	8.375%	%	0.375	75 8.375%		0.375		8.375%		0.375	
DOCUMENTATION CREDIT SCORE	8.250%	1.000	8.250%	%			0.875		8.250%		0.875		
\$\begin{array}{c c c c c c c c c c c c c c c c c c c													
Part	DOCUMENTATION												
TWILDC 2YR, 1YR													
PULL DCC YPR, 1YR 700 - 739													
FULL DC 2YR, 1YR 770-739 0.875 0.875 0.875 1.375 1.625 2.000 2.500 2.500 2.750 3.125 3.375 5.500 8.750 1.1000 1.000 1.000 1.000 6.60-699 3.500 3.500 4.000 4.500 5.500 5.500 5.500 6.750 5.500 8.750 1.000													
T00 719	FULL DOC 3VB 1VB												
680 - 699 3.500 3.500 4.000 4.250 4.500 5.250 7.750 10.500 N/A	FOLL DOC 21K, 11K	-											
G40-659 N/A													
\$\begin{array}{c c c c c c c c c c c c c c c c c c c													
BANK STATEMENTS 24MO, 12MO (PROGRAM CODE: PRIOMES/ISS, PR													
BANK STATEMENTS 24MO, 12MO (PROGRAM CODE: #830HEX/BS, PR20HES/BS,		780	- 799	0.750	0.750	1.250	1.500	1.750	2.250	3.375	6.750		
PROPERTY TYPE PROPERTY TYP		760	- 779	1.000	1.000	1.500	1.750	2.125	2.625	3.625	7.250	N/A	
PROGRAM (CODE: P830HES/RS, P820HES/RS, P810HES/RS, P	BANK STATEMENTS, 24MO, 12MO	740	- 759	1.250	1.250	1.750	2.000	2.375	2.875	4.000	8.250	N/A	
A00-71-9	(PROGRAM CODE: PB30HES/BS, PB20HES/BS,	720	- 739	1.625	1.625	2.125	2.375	2.750	3.125	4.750	9.500	N/A	
G60-679 G.000 G.000 G.500 G.750 T.000 N/A N/	PB15HES/BS, PB10HES/BS)	700	-719	2.750	2.750	3.250	3.500	3.875	4.125	6.500	N/A	N/A	
A				4.500		5.000			6.250	N/A			
PRODUCT 40/15YR BALLOON 0.375				6.000	6.000	6.500	6.750	7.000	N/A	N/A	N/A	N/A	
PRODUCT 40/15YR BALLOON 0.750		-			-		-			· ·	·		
INTEREST ONLY N/A										+		-	
1.0AN AMOUNT 1.0A	PRODUCT												
S100,001-\$125,000		+		·			· ·		· ·				
COMPANDION S125,001 - S150,000 0.000 0												1	
S150,001-S550,000 0.000	LOAN AMOUNT	-											
DTI 43.01-43 0.000										+		-	
DTI 43.01-45 0.375 0.375 0.375 0.375 0.375 0.375 0.375 0.500 0.750													
45.01-50 0.750 0.750 0.750 0.750 0.750 0.750 0.750 1.000 1.250 1.250	D.T.												
OCCUPANCY SECOND HOME 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 N/A N/A WARRANTABLE CONDO 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 N/A N/A N/A N/A PROPERTYTYPE 2-4 UNITS 0.500 0.500 0.500 0.500 0.500 0.500 N/A N/A N/A MODULAR 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000	ווט												
WARRANTABLE CONDO	OCCUPANCY	-											
PROPERTY TYPE 2-4 UNITS 0.500 0.500 0.500 0.500 0.500 0.500 0.500 N/A N/A N/A N/A N/A MODULAR 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000	CCCFANCI									+		-	
MODULAR 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000	PROPERTY TYPE												
	L	1					L	1					

L	OCK EXPIRATION DATES	CURRENT TURN TIMES							
15 Days:	Tuesday, March 19, 2024	Underwriting	24 Hours						
15 Days:	Tuesday, March 19, 2024	Condition Review	24 Hours						
30 Days:	Wednesday, April 3, 2024	Loan Documents	24 Hours						
30 Days:	wednesday, April 3, 2024	Funding 24 Hours							
LOCK POLICY Lock expiration date on a weekend or holiday is automatically rolled over to the next business day.									
EXTENSIONS:	3 Days	7 Days	10 Days						
EXTENSIONS.	-0.125%	-0.250%	-0.375%						
RELOCKS: Worst Case Pricing - 0.250% Limits By County: https://www.fanniemae.com/singlefamily/loan-limits									
APPR	ROVED STATES: AL, AK, AZ, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL,	MD, MI, MN, NE, NV, NJ, NC, OR, PA, RI, SC, TN, TX, UT, V	A, WA, WI						



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Today's Date: 03/04/2024

Effective Time: 08:55 AM

CORPORATE OFFICE 15030 LA MIRADA BLVD LA MIRADA, CA 90638

Current Index 5.319% https://www.pacbaylending.com Prime Rate 8.500%

PACBAY EQUITY SOLUTIONS (INVESTMENT ONLY) **30 YEARS FIXED 20 YEARS FIXED 15 YEARS FIXED 10 YEARS FIXED** PB30HFS 30 DAYS PB20HFS 30 DAYS PB15HFS 30 DAYS PB10HFS 30 DAYS 13.000% 13.000% 13.000% 13.000% (7.875) (7.875) (7.875) 12.875% (7.625) 12.875% (7.750) 12.875% 12.875% (7.750) 12.750% (7.500)12.750% (7.625)12.750% (7.625) 12.750% (7.625)(7.500) (7.375) 12.625% (7.375) 12.625% (7.500) 12.625% (7.500) 12.625% (7.250) (7.375) (7.375) 12.500% 12.500% 12.500% 12.500% 12.375% (7.125) 12.375% (7.250) 12.375% (7.250) 12.375% (7.250) 12.250% (6.875)12.250% (7.000)12.250% (7.000)12.250% (7.000)(6.750) (6.500) (6.750) (6.500) 12.125% (6.625) 12.125% 12 125% (6.750) 12.125% (6.375) (6.500) 12.000% 12.000% 12.000% 12.000% 11.875% (6.125) 11.875% (6.250) 11.875% (6.250) 11.875% (6.250) (6.000) 11.750% (5.875) 11.750% 11.750% (6.000) 11.750% (6.000) 11.625% (5.625) 11.625% (5.750) 11.625% (5.750) 11.625% (5.750) (5.500) (5.500) 11.500% (5.375)11.500% 11.500% (5.500)11.500% 11.375% (5.125) 11.375% (5.250) 11.375% (5.250) 11.375% (5.250) 11.250% (4.875) 11.250% (5.000) (5.000) 11.250% (5.000) 11.250% 11.125% (4.625) 11.125% (4.750) 11.125% (4.750) 11.125% (4.750) (4.375)(4.500) (4.500) (4.500)11.000% 11.000% 11.000% 11.000% (4.250) (4.000) 10.875% (4.125) 10.875% 10.875% (4.250) 10.875% (4.250) (3.875)10.750% 10.750% (4.000) 10.750% (4.000)10.750% 10.625% (3.625) 10.625% (3.750) 10 625% (3.750) 10.625% (3.750) 10.500% (3.375) (3.500) (3.500) 10.500% (3.500) 10.500% 10.500% 10.375% (3.125) 10.375% (3.250) 10.375% (3.250) 10.375% (3.250) (3.000)(3.000)(3.000)10.250% (2.875)10.250% 10.250% 10.250% 10.125% (2.625) 10.125% (2.750) 10.125% (2.750) 10.125% (2.750) 10.000% (2.375)10.000% 10.000% (2.500 10.000% (2.500)RICE ADJUSTMENTS PROGRAM F CREDIT SCORE DOCUMENTATION LTV <= 509 65.01 - 70% 70.01 - 75% 75.01 - 809 85.01 - 90% 50.01 - 55% 55.01 - 60% 80.01 - 85% 780 - 799 0.250 0.250 0.750 1.000 1.250 1.750 2.625 4.750 N/A 760 - 779 2.125 2.875 740 - 759 0.750 0.750 1.250 1.500 1.87 2.375 3.250 6.250 N/A FILL DOC 2VR 1VR 720 - 739 1.125 1.125 1.625 1.875 2.25 2.625 4.000 7.500 700 -719 2.000 2.000 2.500 2.750 3.125 3.375 5.500 N/A N/A 660 - 679 4.500 4.500 5.000 5.250 5.500 N/A N/A N/A N/A N/A N/A 0.500 0.500 1.000 1.250 1.500 2.000 3.125 5.000 N/A 780 - 799 0.750 1.250 1.500 1.750 2.250 3.375 760 - 779 1.000 1.000 1.500 1.750 2.125 2.625 3.625 5.750 N/A 740 - 759 1.250 2.000 2.37 2.875 4.000 6.750 BANK STATEMENTS 24MO, 12MO (PROGRAM CODE: PB30HES/BS, PB20HES/BS, PB15HES/BS, PB10HES/BS) 720 - 739 1.625 1.625 2.125 2.375 2.750 3.125 4.750 8.000 N/A 700 -719 2.750 2.750 3.250 3.500 3.875 4.125 6.500 N/A 680 - 699 4.500 4.500 5.000 5.250 5.500 6.250 N/A N/A N/A 640 - 659 N/A N/A N/A N/A N/A N/A N/A 0.375 0.375 PRODUCT 40/15YR BALLOON 0.750 0.750 0.750 0.750 0.750 0.750 0.750 0.750 N/A INTEREST ONLY \$75,000 - \$100,000 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 N/A 100,001 - \$125,000 0.125 \$125,001 - \$150,000 0.000 0.000 0.000 0.00 0.000 0.000 \$150,001 - \$550,000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 00.01 - 43 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 N/A DTI 0.375 0.375 0.375 45.01 - 50 0.750 0.750 0.750 0.750 0.750 0.750 1.000 1.250 N/A 1.000 RRANTABLE CO 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 PROPERTY TYPE MODULAR 2.000 2.000 2.000 2.000 2.000 2.000 2.000 N/A

	LOCK EXPIRATION DATES	CURRENT TURN	TIMES							
15 Deve	Tuesday, March 19, 2024	Underwriting	24 Hours							
15 Days:	Tuesday, March 19, 2024	Condition Review	24 Hours							
30 D	Wednesday, April 3, 2024	Loan Documents	24 Hours							
30 Days:	So Days. Weunesday, April 5, 2024 Funding 24 Hours									
	LOCK POLICY Lock expiration date on a weekend or holiday is automatically rolled over to the next business day.									
EVTENCIONG.	3 Days	7 Days	10 Days							
EXTENSIONS:	EXTENSIONS: -0.125% -0.250% -0.375%									
RELOCKS: Worst Case Pricing - 0.250% Limits By County: https://www.fanniemae.com/singlefamily/loan-limits										
APPROVED STATES: AL, AK, AZ, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, MD, MI, MN, NE, NV, NJ, NC, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI										



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FHA HECM Programs

* All Prices Depicted Below Are Subject to Change At Any Time

HECMF, HECM1M, HECM1Y

Effective Date	1/30/2024	Effective Time	6:00 PM EST	Rate Sheet Number	013024-01
10 Year Swap	4.140			One Year CMT	4.800
					HECN1N1

PACBAY HECM Program - Monthly CMT ARM - 5% Lifetime Cap

All Locks Are 15 Day Locks - Loan Must Be Purchasable Within The Lock Period

	Loans 2	20% Utilized	or less				Loans > 20%	6 Utilization			
ARM Margin	Pct on Unused PL	00.00% to 10%	10.01% to 20%	20.01% to 30%	30.01% to 40%	40.01% to 50%	50.01% to 60%	60.01% to 70%	70.01% to 80%	80.01% to 90%	90.01% to 100%
3.000	0.150%	111.125	107.500	105.300	103.725	102.975	102.750	101.875	101.250	101.000	100.750
2.875	0.150%	110.625	107.000	105.300	103.875	103.100	103.000	101.875	101.250	100.875	100.750
2.750	0.150%	110.125	106.625	105.300	103.875	103.125	103.000	102.250	101.875	101.500	101.375
2.625	0.150%	109.125	106.000	104.550	103.750	102.750	102.625	101.875	101.450	101.050	100.875
2.500	0.150%	108.125	105.375	103.850	103.000	102.125	101.875	101.375	100.875	100.500	100.250
2.375	0.150%	106.375	103.875	103.050	101.900	101.200	101.000	100.550	100.050	99.800	99.500
2.250	0.150%	104.875	102.375	101.625	100.550	100.125	100.050	99.750	99.300	99.125	99.000

PACBAY HECM Program - Annual CMT ARM - 5% Lifetime Cap

All Locks Are 15 Day Locks - Loan Must Be Purchasable Within The Lock Period

	7th 20th 7th 25 Buy 20th 20th Wast Be Full had be Full											
	Loans 2	20% Utilized	or less				Loans > 20%	6 Utilization				
ARM	Pct on	00.00% to	10.01% to	20.01% to	30.01% to	40.01% to	50.01% to	60.01% to	70.01% to	80.01% to	90.01% to	
Margin	Unused PL	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	
3.000	0.150%	102.625	100.000	98.800	97.225	97.975	98.000	97.125	96.750	96.875	96.750	
2.875	0.150%	102.125	99.500	98.800	97.375	98.100	98.250	97.125	96.750	96.750	96.750	
2.750	0.150%	101.625	99.125	98.800	97.375	98.125	98.250	97.500	97.375	97.375	97.375	
2.625	0.150%	100.625	98.500	98.050	97.250	97.750	97.875	97.125	96.950	96.925	96.875	
2.500	0.150%	99.625	97.875	97.350	96.500	97.125	97.125	96.625	96.375	96.375	96.250	
2.375	0.150%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2.250	0.150%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

Negative Price Adjustment of 25 bps for all loans with Credit Scores < 660 or Manufactured Homes.

Fixed Rate HECM Pricing

Rate	Price	Orig Fee	Borr Credit	Rate	Price	Orig Fee	Borr Credit
7.43%	102.000	\$6,000.00	0.000%	7.68%	102.000	\$3,000	0.000%
7.56%	102.000	\$4,250.00	0.000%	7.81%	102.000	\$2,000	0.000%

Rate is finalized when closing docs are drawn Broker Premium is paid on UPB

Lender Paid closing costs do not include appraisal fee, counseling fee, owners title insurance or fees listed in the 1200

section of the HUD-1

See PBLG Partner Updates for List of Approved States

HECM to HECM Refinance Transactions are priced at 2.00% Below the Prices Noted Above

The loan must meet all Financial Assessment requirements borrower, use the 660 MID FICO score. If more than 1 Loans with extenuating circumstances middle scores.

Borrower Requirements:

Be 62 years of age or older

- Own the property outright or paid-down a considerable amount Occupy the property as your principal residence $\;\;\cdot\;\;$ federal debt
- Have financial resources to continue to make timely payment of ongoing property charges such as property taxes, insurance and Homeowner Association fees, etc.
- Participate in a consumer information session given by a HUD- approved HECM counselor -https://entp.hud.gov/idapp/html/hecm_agency_look.cfm Single family home or 2-4 unit home with one unit occupied by the borrower * HUD-approved condominium project Manufactured Homes are not permitted.