

Get Set Go



Less than 24 HRS

Underwriting Turn Time



1 MIN

Loan Doc Turn Time

Our Turn Time is **ON THE DOT**

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



NMSI, Inc. 3700 Wilshire Blvd. Suite 330 Los Angeles CA 90010. NMLS #886336 (www.nmlsconsumeraccess.org). All Rights Reserved. Programs subject to change without notice. Underwriter terms and conditions apply. Some restrictions may apply. Information provided is for dissemination to and for the use of real estate and financial entities only and is not an advertisement for the extension of credit to consumers. Equal Opportunity Employer and Equal Housing Lender.

JUMBO

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

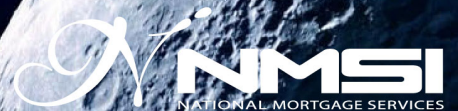
TRY OUR **SMART JUMBO WITH AILSA***!

(*Artificial Intelligence Loan Systematic Advisor)

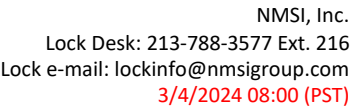


Take advantage of AI Underwriting for an **INSTANT**
credit approval on your jumbo loans with **AILSA!**

Loans are subject to Due Diligence.



NMSI, Inc. 3700 Wilshire Blvd. Suite 330 Los Angeles CA 90010. NMLS #53112 (www.nmlsconsumeraccess.org). All Rights Reserved. Programs subject to change without notice. Underwriter terms and conditions apply. Some restrictions may apply. Information provided is for dissemination to and for the use of real estate and financial entities only and is not an advertisement for the extension of credit to consumers. Equal Opportunity Employer and Equal Housing Lender.



Page	PROGRAM NAME	LENDER FEE/ COMMITMENT FEE	GENERAL LOAN LIMITS FOR 2024										
2	PRIME CONFORMING FIXED (DU & LP)	\$1,175	Units	Maximum Loan Amount	Max. Loan Amount for High-Cost Areas								
2	PRIME CONFORMING ARMs (DU & LP)	\$1,175											
2	PRIME HIGH BALANCE FIXED & ARMs (DU & LP)	\$1,175		1	\$766,550	\$1,149,825							
3	FANNIE MAE CONFORMING FIXED	\$1,175		2	\$981,500	\$1,472,250							
3	FANNIE MAE CONFORMING ARMs	\$1,175		3	\$1,186,350	\$1,779,525							
3	FANNIE MAE HIGH BALANCE FIXED & ARMs	\$1,175	4	\$1,474,400	\$2,211,600								
3	HOME READY	\$1,175	TURN TIME										
4	FREDDIE MAC CONFORMING FIXED	\$1,175	3/4/2024 Purchase Refinance										
4	FREDDIE MAC CONFORMING ARMS	\$1,175	Submission										
4	FREDDIE MAC SUPER CONFORMING FIXED & ARMs	\$1,175	Registered before 3 pm pst same day same day										
4	HOME POSSIBLE	\$1,175	Registered after 3 pm pst 24 hours 24 hours										
5-6	JUMBO WITH DU	\$1,395	Underwriting										
7	JUMBO PRIME	\$1,395	Agency 24 hours 24 hours										
7	FHA CONFORMING	\$1,175	FHA 24 hours 24 hours										
7	FHA HIGH BALANCE	\$1,175	KVOE 24 hours 24 hours										
7	FHA STREAMLINE	\$575	Jumbo Prime 24 hours 24 hours										
7	KVOE ONLY PROGRAM	\$1,395	HELOC (Initial Review) 24 hours 24 hours										
8	TRADITIONAL VOE	\$1,395	Multiple REO Files 24 hours 24 hours										
8	12-MONTH BANK STATEMENT	\$1,395	Non-QM 24 hours 24 hours										
8	REDUCED DOC PROGRAM	\$1,395	UW Conditions Review 24 hours 24 hours										
8	REDUCED DOC PROGRAM	\$1,395	Loan Doc 24 hours 24 hours										
9	INVESTOR PROGRAM	\$1,395	Docs Review 24 hours 24 hours										
10	INVESTOR PROGRAM	\$1,395	Funding Conditions 24 hours 24 hours										
11	HELOC & 2ND MORTGAGE (PIGGYBACK)	\$495	Turn times are based on lock date & date of last upload										
11	Closed End Second	\$995											
*LENDER/COMMITMENT FEE IN STATE OF TX MAY DIFFER													
CORPORATE OFFICE		BRANCH OFFICE		MORTGAGEE CLAUSE									
3700 Wilshire Blvd. Suite 330 Los Angeles, CA 90010 Tel : 213.788.3530 Fax : 213.788.3599 Toll free: 888-748-8569		330 E. Lambert Rd. Suite 250 Brea, CA 92821 Tel : 714.276.1130 Fax : 714.276.1131		NMSI, INC. CALIFORNIA CORPORATION Its Successors And/Or Assigns 3700 Wilshire Blvd. Ste. 330 Los Angeles, CA 90010									
FNMA SELLER/SERVICER ID: 30488-000-7		FHA LENDER ID: 00224-0000-3		NMLS ID: 886336									
LENDER FEE		FUNDING FEE											
See above		0.500% pricing adjustment for any 1st T.D. loan with greater than \$50,000 and less than \$100,000 loan amount											
RATE LOCK EXPIRATION COST & SCHEDULE		RATE LOCK OPTIONS (Please refer to Rate Lock Policy for details)											
15 days: + 0.000 to Fee 3/19/2024		U/W Approved & Appraisal conditions must be cleared - PTD is not required to be signed off.											
30 days: + 0.125 to Fee 4/3/2024		Submitted & Appraisal payment must be paid / PRE-LOCK Available											
45 days: + 0.375 to Fee 4/18/2024		Submitted & Appraisal payment must be paid / PRE-LOCK Available											
LOCK CUT-OFF TIME		EXTENSION		RE-LOCK POLICY									
6:00 P.M. (PST) for Conventional, FHA, Non-QM 3:00 P.M. (PST) for Jumbo Products		2 Days: 0.125 to Fee (2 extensions per lock) 7 Days: 0.250 to Fee (2 extensions per lock)		Worse case pricing + 0.250% (One Re-Lock Allowed) No Extension allowed after Re-Lock									
LOAN PROGRAM/TIER CHANGE													
Table 1. Program Group		Table 2. Tier											
Page #	Program	Tier	Program	Tier	Program	Tier	Program	Tier	Program				
1	PRIME	1	PRIME30, PRIME20	2	PRIME15, PRIME10	3	PRIME10/6, 7/6	4	PRIME5/6, 3/6				
	LP		LP30, LP20		LP15, LP10		LP10/6, LP7/6		LP5/6, LP3/6				
	HBC		HBC30		HBC15		HBC10/6, HBC7/6		HBC5/6				
	SLP		SLP30		SLP15		SLP10/6, SLP7/6		SLP5/6				
2	EFC	1	EFC30, EFC20	2	EFC15, EFC10	3	EFC10/6, EFC7/6	4	EFC5/6				
	EHBC		ELP30, ELP20		ELP15, ELP10		ELP10/6, ELP7/6						
3	ELP		1		EHBC30, EHBC20		2		EHBC15	3	EHBC10/6, 7/6	4	
	ESLP				ESLP30, ESLP20				ESLP15		ESLP10/6, 7/6		
Program changes within the above program groups will be priced by using the pricing on the locked-in date of the original program.													
1. For program change in The Same Group / Tier (Ref. Table 1 & 2) - Base price will be revised, based on the pricing of original locked date, Not subject to the Worst-case pricing. - LLPAs will be adjusted, based on the recent rate sheet.													
2. For program change to The Different Group / Tier (Ref. Table 1 & 2) - Base price will be revised with the Worst-case pricing, between original locked date and requested date. - LLPAs will be adjusted, based on the recent rate sheet. - No Worst-case pricing will be applied, if the program change is requested by 4 P.M. (PST) on the original locked date.													
Actual closing cost may not be less than amounts of lender credit towards to borrower's closing costs. NMSI does not allow principle reduction with any lender credit that is over the actual closing costs. Note: This price sheet is for the use of approved mortgage brokerages only and is not intended for distribution to the general public. Rates, terms and fees are subject to change without notice.													



PRIME CONFORMING FIXED (DU & LP)												
30 YEAR FIXED			20 YEAR FIXED			15 YEAR FIXED			10 YEAR FIXED			NO ADD-ON FOR LP APPROVAL "Streamlined Accept" documentation is acceptable per LP findings
PROGRAM CODE: PRIME DU/LP30			PROGRAM CODE: PRIME DU/LP20			PROGRAM CODE: PRIME DU/LP15			PROGRAM CODE: PRIME DU/LP10			
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	
7.125	(2.875)	(2.750)	6.875	(2.000)	(1.875)	6.625	(1.625)	(1.500)	6.625	(1.500)	(1.375)	
7.000	(2.500)	(2.375)	6.750	(1.625)	(1.500)	6.500	(1.375)	(1.250)	6.500	(1.375)	(1.250)	
6.875	(2.125)	(2.000)	6.625	(1.500)	(1.375)	6.375	(1.125)	(1.000)	6.375	(1.250)	(1.125)	
6.750	(1.750)	(1.625)	6.500	(1.375)	(1.250)	6.250	(0.750)	(0.625)	6.250	(0.875)	(0.750)	
6.625	(1.625)	(1.500)	6.375	(1.000)	(0.875)	6.125	(0.500)	(0.375)	6.125	(0.500)	(0.375)	
6.500	(1.375)	(1.250)	6.250	(0.500)	(0.375)	6.000	(0.375)	(0.250)	6.000	(0.375)	(0.250)	
6.375	(0.875)	(0.750)	6.125	(0.375)	(0.250)	5.875	(0.250)	(0.125)	5.875	(0.250)	(0.125)	
6.250	(0.375)	(0.250)	6.000	(0.125)	0.000	5.750	0.000	0.125	5.750	0.000	0.125	
PRIME CONFORMING ARMs (DU & LP)												
10/6 ARM			7/6 ARM			5/6 ARM			3/6 ARM			Max. Net Premium Conforming Fixed & Arm 4.000%
PROGRAM CODE: PRIME DU/LP 10/6			PROGRAM CODE: PRIME DU/LP 7/6			PROGRAM CODE: PRIME DU/LP 5/6			PROGRAM CODE: PRIME DU/LP 3/6			
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	
7.125	(1.875)	(1.750)	6.875	(1.625)	(1.500)	7.500	(0.750)	(0.625)	8.125	(0.250)	(0.125)	
7.000	(1.625)	(1.500)	6.750	(1.375)	(1.250)	7.375	(0.500)	(0.375)	8.000	0.000	0.125	
6.875	(1.375)	(1.250)	6.625	(1.125)	(1.000)	7.250	(0.375)	(0.250)	7.875	0.125	0.250	
6.750	(1.000)	(0.875)	6.500	(0.875)	(0.750)	7.125	(0.250)	(0.125)	7.750	0.375	0.500	
6.625	(0.750)	(0.625)	6.375	(0.625)	(0.500)	7.000	(0.125)	0.000	7.625	0.500	0.625	
6.500	(0.500)	(0.375)	6.250	(0.375)	(0.250)	6.875	0.000	0.125	7.500	0.500	0.625	
6.375	(0.250)	(0.125)	6.125	(0.125)	0.000	6.750	0.125	0.250	7.375	0.750	0.875	
Mar/Cap	3.000	5/1/5	Mar/Cap	3.000	5/1/5	Mar/Cap	3.000	2/1/5	Mar/Cap	3.000	2/1/5	
PRIME HIGH BALANCE FIXED & ARMs (DU & LP)												
30 YEAR FIXED			15 YEAR FIXED			10/6 ARM			7/6 ARM			Max. Net Premium High Balance Fixed & Arm 3.000%
PROGRAM CODE: PRIME DU/SLP 30			PROGRAM CODE: HBC/SLP 15			PROGRAM CODE: HBC/SLP 10/6			PROGRAM CODE: HBC/SLP 7/6			
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	
7.125	(2.375)	(2.250)	7.000	(2.000)	(1.875)	7.250	(1.625)	(1.500)	7.125	(1.625)	(1.500)	
7.000	(2.000)	(1.875)	6.875	(1.625)	(1.500)	7.125	(1.500)	(1.375)	7.000	(1.500)	(1.375)	
6.875	(1.750)	(1.625)	6.750	(1.250)	(1.125)	7.000	(1.250)	(1.125)	6.875	(1.250)	(1.125)	
6.750	(1.375)	(1.250)	6.625	(1.125)	(1.000)	6.875	(1.000)	(0.875)	6.750	(1.125)	(1.000)	
6.625	(1.250)	(1.125)	6.500	(1.000)	(0.875)	6.750	(0.750)	(0.625)	6.625	(0.875)	(0.750)	
6.500	(0.875)	(0.750)	6.375	(0.625)	(0.500)	6.625	(0.500)	(0.375)	6.500	(0.625)	(0.500)	
6.375	(0.500)	(0.375)	6.250	(0.500)	(0.375)	6.500	(0.250)	(0.125)	6.375	(0.375)	(0.250)	
6.250	0.000	0.125	6.125	(0.250)	(0.125)	Mar/Cap	3.000	5/1/5	Mar/Cap	3.000	5/1/5	
Purchase LLPAs [Terms > 15 Years only]												
	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
FICO >= 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125			
FICO 760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250			
FICO 740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500			
FICO 720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750			
FICO 700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875			
FICO 680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125			
FICO 660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250			
FICO 640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500			
FICO < 640	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750			
Rate/Term Refinance LLPAs [Terms > 15 Years only]												
	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
FICO >= 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375			
FICO 760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625			
FICO 740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000			
FICO 720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250			
FICO 700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625			
FICO 680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750			
FICO 660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125			
FICO 640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500			
FICO < 640	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500			
Purchase & Rate/Term Additional LLPAs [All Amortization Terms]												
	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
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 Property	1.125	1.125	1.625	2.125	3.375	4.125	N/A	N/A	N/A			
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A			
2-4 Units	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	N/A			
High-balance Fixed Rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	N/A			
High-balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	N/A			
Subordinate	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875			
FICO < 620	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
Cash Out Refinance LLPAs [All Amortization Terms]												
	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
FICO >= 780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A			
FICO 760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A			
FICO 740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A			
FICO 720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A			
FICO 700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A			
FICO 680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A			
FICO 660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A			
FICO 640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A			
FICO < 640	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A			
Cash Out Refinance Additional LLPAs [All Amortization Terms]												
	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
ARMs	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A			
Condo	0.000	0.000	0.125	0.125	0.750	N/A	N/A	N/A	N/A			
Investment Property	1.125	1.125	1.625	2.125	N/A	N/A	N/A	N/A	N/A			
Second Home	1.125	1.125	1.625	2.125	N/A	N/A	N/A	N/A	N/A			
2-4 Units	0.000	0.000	0.375	0.375	N/A	N/A	N/A	N/A	N/A			
High-balance Fixed Rate	1.250	1.250	1.500	1.500	1.750	N/A	N/A	N/A	N/A			
High-balance ARM	2.000	2.000	2.250	2.250	3.250	N/A	N/A	N/A	N/A			
Subordinate	0.625	0.625	0.625	0.875	1.125	N/A	N/A	N/A	N/A			
FICO < 620	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
LENDER PAID MI (SINGLE PREMIUM) Adjustments												
LTV MI Coverage				>=760	740-759	720-739	700-719	680-699	660-679	< 660		
95.01-97 35%				3.000	3.875	4.750	5.500	6.750	10.000	10.500		
90.01-95 30%				2.000	2.875	3.250	3.500	4.500	6.875	7.500		
85.01-90 25%				1.500	2.250	2.750	3.125	3.875	5.500	6.000		
80.01-85 12%				0.750	0.875	1.000	1.250	1.500	2.250	2.375		
Loan Term < 30				(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(1.000)	(1.000)		
Cash Out Refinance				0.625	0.625	0.750	0.875	1.000	1.375	1.375		
Rate/Term Refinance				0.125	0.125	0.125	0.250	0.375	0.500	0.750		
Second Home				0.375	0.375	0.500	0.750	0.750	0.875	1.000		
3-4 Units				0.500	0.500	0.750	N/A	N/A	N/A	N/A		
Investment Property				N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Loan Amount > 650K				0.875	1.000	1.125	1.250	1.500	2.625	2.750		



FANNIE MAE CONFORMING FIXED												FANNIE MAE HOME READY PROGRAM CODE : (EFCH30 & EFCH15) CUMULATIVE ADJUSTMENTS CAPS. LTV>80 & FICO >=680 0.000 ALL OTHER LTV/FICO 0.000		
30 YEAR FIXED PROGRAM CODE: EFC 30			20 YEAR FIXED PROGRAM CODE: EFC 20			15 YEAR FIXED PROGRAM CODE: EFC 15			10 YEAR FIXED PROGRAM CODE: EFC 10					
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day			
7.125	(2.750)	(2.625)	6.875	(1.875)	(1.750)	6.625	(1.500)	(1.375)	6.625	(1.375)	(1.250)			
7.000	(2.375)	(2.250)	6.750	(1.500)	(1.375)	6.500	(1.250)	(1.125)	6.500	(1.250)	(1.125)			
6.875	(2.000)	(1.875)	6.625	(1.375)	(1.250)	6.375	(1.000)	(0.875)	6.375	(1.125)	(1.000)			
6.750	(1.625)	(1.500)	6.500	(1.250)	(1.125)	6.250	(0.625)	(0.500)	6.250	(0.750)	(0.625)			
6.625	(1.500)	(1.375)	6.375	(0.875)	(0.750)	6.125	(0.375)	(0.250)	6.125	(0.375)	(0.250)			
6.500	(1.250)	(1.125)	6.250	(0.375)	(0.250)	6.000	(0.250)	(0.125)	6.000	(0.250)	(0.125)			
6.375	(0.750)	(0.625)	6.125	(0.250)	(0.125)	5.875	(0.125)	0.000	5.875	(0.125)	0.000			
6.250	(0.250)	(0.125)	6.000	0.000	0.125	5.750	0.125	0.250	5.750	0.125	0.250			
FANNIE MAE CONFORMING ARMS												FANNIE MAE RefiNow PROGRAM CODE : (EFRN 30&15) FANNIE MAE LLPA WAIVER (EFCF 30 TO 15) Borrower must be first-home buyer & applicalbe AMI		
10/6 ARM PROGRAM CODE: EFC 10/6			7/6 ARM PROGRAM CODE: EFC 7/6			5/6 ARM PROGRAM CODE: EFC 5/6			Temporary Buydown is available for 2/1 & 1/0 (EFC2/1 30 & EFC1/0 30) (EHBC2/1 30 & EHBC1/0 30) 0.250% LLPA will be applied Max. Net Premium Conforming Fixed & Arm 4.000% High Balance Fixed & Arm 3.000%					
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day						
7.125	(1.750)	(1.625)	6.875	(1.500)	(1.375)	7.500	(0.625)	(0.500)						
7.000	(1.500)	(1.375)	6.750	(1.250)	(1.125)	7.375	(0.375)	(0.250)						
6.875	(1.250)	(1.125)	6.625	(1.000)	(0.875)	7.250	(0.250)	(0.125)						
6.750	(0.875)	(0.750)	6.500	(0.750)	(0.625)	7.125	(0.125)	0.000						
6.625	(0.625)	(0.500)	6.375	(0.500)	(0.375)	7.000	0.000	0.125						
6.500	(0.375)	(0.250)	6.250	(0.250)	(0.125)	6.875	0.125	0.250						
6.375	(0.125)	0.000	6.125	0.000	0.125	6.750	0.250	0.375						
Mar/Cap	3.000	5/1/5	Mar/Cap	3.000	5/1/5	Mar/Cap	3.000	2/1/5						
FANNIE MAE HIGH BALANCE FIXED AND ARMS														
30 YEAR FIXED PROGRAM CODE: EHBC 30			20 YEAR FIXED PROGRAM CODE: EHBC 20			15 YEAR FIXED PROGRAM CODE: EHBC 15			10/6 ARM PROGRAM CODE: EHBC 10/6			7/6 ARM PROGRAM CODE: EHBC 7/6		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
7.125	(2.250)	(2.125)	7.500	(1.750)	(1.625)	7.000	(1.875)	(1.750)	7.250	(1.500)	(1.375)	7.125	(1.500)	(1.375)
7.000	(1.875)	(1.750)	7.375	(1.500)	(1.375)	6.875	(1.500)	(1.375)	7.125	(1.375)	(1.250)	7.000	(1.375)	(1.250)
6.875	(1.625)	(1.500)	7.250	(1.250)	(1.125)	6.750	(1.125)	(1.000)	7.000	(1.125)	(1.000)	6.875	(1.125)	(1.000)
6.750	(1.250)	(1.125)	7.125	(1.125)	(1.000)	6.625	(1.000)	(0.875)	6.875	(0.875)	(0.750)	6.750	(1.000)	(0.875)
6.625	(1.125)	(1.000)	7.000	(1.000)	(0.875)	6.500	(0.875)	(0.750)	6.750	(0.625)	(0.500)	6.625	(0.750)	(0.625)
6.500	(0.750)	(0.625)	6.875	(0.625)	(0.500)	6.375	(0.500)	(0.375)	6.625	(0.375)	(0.250)	6.500	(0.500)	(0.375)
6.375	(0.375)	(0.250)	6.750	(0.500)	(0.375)	6.250	(0.375)	(0.250)	6.500	(0.125)	0.000	6.375	(0.250)	(0.125)
6.250	0.125	0.250	6.625	(0.250)	(0.125)	6.125	(0.125)	0.000	Mar/Cap	3.000	5/1/5	Mar/Cap	3.000	5/1/5
Purchase LLPAs [Terms > 15 Years only]														
	<=30%		30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97				
FICO >= 780	0.000		0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125				
FICO 760 - 779	0.000		0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250				
FICO 740 - 759	0.000		0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500				
FICO 720 - 739	0.000		0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750				
FICO 700 - 719	0.000		0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875				
FICO 680 - 699	0.000		0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125				
FICO 660 - 679	0.000		0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250				
FICO 640 - 659	0.000		0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500				
FICO < 640	0.000		0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750				
Rate/Term Refinance LLPAs [Terms > 15 Years only]														
	<=30%		30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97				
FICO >= 780	0.000		0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375				
FICO 760 - 779	0.000		0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625				
FICO 740 - 759	0.000		0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000				
FICO 720 - 739	0.000		0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250				
FICO 700 - 719	0.000		0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625				
FICO 680 - 699	0.000		0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750				
FICO 660 - 679	0.000		0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125				
FICO 640 - 659	0.000		0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500				
FICO < 640	0.000		0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500				
Purchase & Rate/Term Additional LLPAs [All Amortization Terms]														
	<=30%		30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97				
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 Property	1.125		1.125	1.625	2.125	3.375	4.125	N/A	N/A	N/A				
Second Home	1.125		1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A				
2-4 Units	0.000		0.000	0.375	0.375	0.625	0.625	0.625	0.625	N/A				
High-balance Fixed Rate	0.500		0.500	0.750	0.750	1.000	1.000	1.000	1.000	N/A				
High-balance ARM	1.250		1.250	1.500	1.500	2.500	2.500	2.500	2.750	N/A				
Subordinate	0.625		0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875				
FICO < 620	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Cash Out Refinance LLPAs [All Amortization Terms]														
	<=30%		30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97				
FICO >= 780	0.375		0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A				
FICO 760 - 779	0.375		0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A				
FICO 740 - 759	0.375		0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A				
FICO 720 - 739	0.375		0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A				
FICO 700 - 719	0.375		0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A				
FICO 680 - 699	0.375		0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A				
FICO 660 - 679	0.375		0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A				
FICO 640 - 659	0.375		1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A				
FICO < 640	0.375		1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A				
Cash Out Refinance Additional LLPAs [All Amortization Terms]														
	<=30%		30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97				
ARMs	0.000		0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A				
Condo	0.000		0.000	0.125	0.125	0.750	N/A	N/A	N/A	N/A				
Investment Property	1.125		1.125	1.625	2.125	N/A	N/A	N/A	N/A	N/A				
Second Home	1.125		1.125	1.625	2.125	N/A	N/A	N/A	N/A	N/A				
2-4 Units	0.000		0.000	0.375	0.375	N/A	N/A	N/A	N/A	N/A				
High-balance Fixed Rate	1.250		1.250	1.500	1.500	1.750	N/A	N/A	N/A	N/A				
High-balance ARM	2.000		2.000	2.250	2.250	3.250	N/A	N/A	N/A	N/A				
Subordinate	0.625		0.625	0.625	0.875	1.125	N/A	N/A	N/A	N/A				
FICO < 620	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
LENDER PAID MI (SINGLE PREMIUM) Adjustments														
LTV MI Coverage					>=760	740-759	720-739	700-719	680-699	660-679	< 660			
95.01-97 35%					3.000	3.875	4.750	5.500	6.750	10.000	10.500			
90.01-95 30%					2.000	2.875	3.250	3.500	4.500	6.875	7.500			
85.01-90 25%					1.500	2.250	2.750	3.125	3.875	5.500	6.000			
80.01-85 12%					0.750	0.875	1.000	1.250	1.500	2.250	2.375			
Loan Term < 30					(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(1.000)	(1.000)			
Cash Out Refinance					0.625	0.625	0.750	0.875	1.000	1.375	1.375			
Rate/Term Refinance					0.125	0.125	0.125	0.250	0.375	0.500	0.750			
Second Home					0.375	0.375	0.500	0.750	0.750	0.875	1.000			
3-4 Units					0.500	0.500	0.750	N/A	N/A	N/A	N/A			
Investment Property					N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Loan Amount > 650K					0.875	1.000	1.125	1.250	1.500	2.625	2.750			



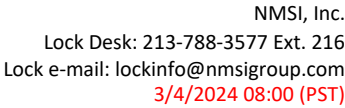
FREDDIE MAC CONFORMING FIXED												FREDDIE MAC HOME POSSIBLE		
30 YEAR FIXED PROGRAM CODE: ELP 30			20 YEAR FIXED PROGRAM CODE: ELP 20			15 YEAR FIXED PROGRAM CODE: ELP 15			10 YEAR FIXED PROGRAM CODE: ELP 10					
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day			
7.125	(2.750)	(2.625)	6.875	(1.875)	(1.750)	6.625	(1.500)	(1.375)	6.625	(1.375)	(1.250)			
7.000	(2.375)	(2.250)	6.750	(1.500)	(1.375)	6.500	(1.250)	(1.125)	6.500	(1.250)	(1.125)			
6.875	(2.000)	(1.875)	6.625	(1.375)	(1.250)	6.375	(1.000)	(0.875)	6.375	(1.125)	(1.000)			
6.750	(1.625)	(1.500)	6.500	(1.250)	(1.125)	6.250	(0.625)	(0.500)	6.250	(0.750)	(0.625)			
6.625	(1.500)	(1.375)	6.375	(0.875)	(0.750)	6.125	(0.375)	(0.250)	6.125	(0.375)	(0.250)			
6.500	(1.250)	(1.125)	6.250	(0.375)	(0.250)	6.000	(0.250)	(0.125)	6.000	(0.250)	(0.125)			
6.375	(0.750)	(0.625)	6.125	(0.250)	(0.125)	5.875	(0.125)	0.000	5.875	(0.125)	0.000			
6.250	(0.250)	(0.125)	6.000	0.000	0.125	5.750	0.125	0.250	5.750	0.125	0.250			
FREDDIE MAC CONFORMING ARMS												FREDDIE MAC RefiPossible PROGRAM CODE : (ELRN 30&15) FREDDIE MAC LLPA WAIVER (ELPF 30 TO 15) Borrower must be first-home buyer & applicalbe AMI		
10/6 ARM PROGRAM CODE: ELP 10/6			7/6 ARM PROGRAM CODE: ELP 7/6			MAXIMUM LOAN AMOUNT FOR 2024								
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Units	Maximum Loan Amount	Maximum Loan Amount for High-Cost Areas						
7.125	(1.750)	(1.625)	6.875	(1.500)	(1.375)	1	\$766,550	\$1,149,825						
7.000	(1.500)	(1.375)	6.750	(1.250)	(1.125)	2	\$981,500	\$1,472,250						
6.875	(1.250)	(1.125)	6.625	(1.000)	(0.875)	3	\$1,186,350	\$1,779,525						
6.750	(0.875)	(0.750)	6.500	(0.750)	(0.625)	4	\$1,474,400	\$2,211,600						
6.625	(0.625)	(0.500)	6.375	(0.500)	(0.375)									
6.500	(0.375)	(0.250)	6.250	(0.250)	(0.125)									
6.375	(0.125)	0.000	6.125	0.000	0.125									
Mar/Cap	3.000	5/1/5	Mar/Cap	3.000	5/1/5									
FREDDIE MAC SUPER CONFORMING FIXED AND ARMS														
30 YEAR FIXED PROGRAM CODE: ESLP 30			20 YEAR FIXED PROGRAM CODE: ESLP 20			15 YEAR FIXED PROGRAM CODE: ESLP 15			10/6 ARM PROGRAM CODE: ESLP 10/6			7/6 ARM PROGRAM CODE: ESLP 7/6		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
7.125	(2.250)	(2.125)	7.500	(1.750)	(1.625)	7.000	(1.875)	(1.750)	7.250	(1.500)	(1.375)	7.125	(1.500)	(1.375)
7.000	(1.875)	(1.750)	7.375	(1.500)	(1.375)	6.875	(1.500)	(1.375)	7.125	(1.375)	(1.250)	7.000	(1.375)	(1.250)
6.875	(1.625)	(1.500)	7.250	(1.250)	(1.125)	6.750	(1.125)	(1.000)	7.000	(1.125)	(1.000)	6.875	(1.125)	(1.000)
6.750	(1.250)	(1.125)	7.125	(1.125)	(1.000)	6.625	(1.000)	(0.875)	6.875	(0.875)	(0.750)	6.750	(1.000)	(0.875)
6.625	(1.125)	(1.000)	7.000	(1.000)	(0.875)	6.500	(0.875)	(0.750)	6.750	(0.625)	(0.500)	6.625	(0.750)	(0.625)
6.500	(0.750)	(0.625)	6.875	(0.625)	(0.500)	6.375	(0.500)	(0.375)	6.625	(0.375)	(0.250)	6.500	(0.500)	(0.375)
6.375	(0.375)	(0.250)	6.750	(0.500)	(0.375)	6.250	(0.375)	(0.250)	6.500	(0.125)	0.000	6.375	(0.250)	(0.125)
6.250	0.125	0.250	6.625	(0.250)	(0.125)	6.125	(0.125)	0.000	Mar/Cap	3.000	5/1/5	Mar/Cap	3.000	5/1/5
Purchase LLPAs [Terms > 15 Years only]														
						<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 780						0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
FICO 760 - 779						0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
FICO 740 - 759						0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
FICO 720 - 739						0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
FICO 700 - 719						0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
FICO 680 - 699						0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
FICO 660 - 679						0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
FICO 640 - 659						0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
FICO < 640						0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750
Rate/Term Refinance LLPAs [Terms > 15 Years only]														
						<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 780						0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
FICO 760 - 779						0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
FICO 740 - 759						0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
FICO 720 - 739						0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
FICO 700 - 719						0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
FICO 680 - 699						0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
FICO 660 - 679						0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
FICO 640 - 659						0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
FICO < 640						0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500
Purchase & Rate/Term Additional LLPAs [All Amortization Terms]														
						<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
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 Property						1.125	1.125	1.625	2.125	3.375	4.125	N/A	N/A	N/A
Second Home						1.125	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A
2-4 Units						0.000	0.000	0.375	0.375	0.625	0.625	N/A	N/A	N/A
High-balance Fixed Rate						0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	N/A
High-balance ARM						1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	N/A
Subordinate						0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
Cash Out Refinance LLPAs [All Amortization Terms]														
						<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 780						0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
FICO 760 - 779						0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
FICO 740 - 759						0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
FICO 720 - 739						0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
FICO 700 - 719						0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
FICO 680 - 699						0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
FICO 660 - 679						0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
FICO 640 - 659						0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
FICO < 640						0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A
Cash Out Refinance Additional LLPAs [All Amortization Terms]														
						<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
ARMs						0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Condo						0.000	0.000	0.125	0.125	0.750	N/A	N/A	N/A	N/A
Investment Property						1.125	1.125	1.625	2.125	N/A	N/A	N/A	N/A	N/A
Second Home						1.125	1.125	1.625	2.125	N/A	N/A	N/A	N/A	N/A
2-4 Units						0.000	0.000	0.375	0.375	N/A	N/A	N/A	N/A	N/A
High-balance Fixed Rate						1.250	1.250	1.500	1.500	1.750	N/A	N/A	N/A	N/A
High-balance ARM						2.000	2.000	2.250	2.250	3.250	N/A	N/A	N/A	N/A
Subordinate						0.625	0.625	0.625	0.875	1.125	N/A	N/A	N/A	N/A
LENDER PAID MI (SINGLE PREMIUM) Adjustments														
LTV MI Coverage								>=760	740-759	720-739	700-719	680-699	660-679	< 660
95.01-97 35%								3.000	3.875	4.750	5.500	6.750	10.000	10.500
90.01-95 30%								2.000	2.875	3.250	3.500	4.500	6.875	7.500
85.01-90 25%								1.500	2.250	2.750	3.125	3.875	5.500	6.000
80.01-85 12%								0.750	0.875	1.000	1.250	1.500	2.250	2.375
Loan Term < 30								(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(1.000)	(1.000)
Cash Out Refinance								0.625	0.625	0.750	0.875	1.000	1.375	1.375
Rate/Term Refinance								0.125	0.125	0.125	0.250	0.375	0.500	0.750
Second Home								0.375	0.375	0.500	0.750	0.750	0.875	1.000
3-4 Units								0.500	0.500	0.750	N/A	N/A	N/A	N/A
Investment Property								N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Amount > 650K								0.875	1.000	1.125	1.250	1.500	2.625	2.750



JUMBO WITH DU (Option 1)															
30 YEAR FIXED			15 YEAR FIXED			10/6 ARM			7/6 ARM			5/6 ARM			
PROGRAM CODE: JDU1 30			PROGRAM CODE: JDU1 15			PROGRAM CODE: JDU1 10/6			PROGRAM CODE: JDU1 7/6			PROGRAM CODE: JDU1 5/6			
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	
7.500	(1.625)	(1.500)	7.375	(1.875)	(1.750)	7.875	(1.000)	(0.875)	7.500	(1.125)	(1.000)	7.750	(1.000)	(0.875)	
7.375	(1.500)	(1.375)	7.250	(1.750)	(1.625)	7.750	(0.875)	(0.750)	7.375	(1.000)	(0.875)	7.625	(0.875)	(0.750)	
7.250	(1.250)	(1.125)	7.125	(1.500)	(1.375)	7.625	(0.750)	(0.625)	7.250	(0.875)	(0.750)	7.500	(0.750)	(0.625)	
7.125	(1.000)	(0.875)	7.000	(1.375)	(1.250)	7.500	(0.625)	(0.500)	7.125	(0.750)	(0.625)	7.375	(0.625)	(0.500)	
7.000	(0.750)	(0.625)	6.875	(1.000)	(0.875)	7.375	(0.500)	(0.375)	7.000	(0.500)	(0.375)	7.250	(0.500)	(0.375)	
6.875	(0.500)	(0.375)	6.750	(0.750)	(0.625)	7.250	(0.250)	(0.125)	6.875	(0.250)	(0.125)	7.125	(0.250)	(0.125)	
6.750	(0.250)	(0.125)	6.625	(0.375)	(0.250)	7.125	0.000	0.125	6.750	0.125	0.250	7.000	0.000	0.125	
6.625	0.000	0.125	6.500	(0.125)	0.000	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	2/1/5	
PRICE ADJUSTMENTS (FIXED & ARM)															
			<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	MAX NET PREMIUM (FIXED & ARM) 1.750%				
FICO >= 780			(0.875)	(0.875)	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	N/A					
FICO 760 - 779			(0.875)	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	N/A					
FICO 740 - 759			(0.750)	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	N/A					
FICO 720 - 739			(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	(0.125)	0.250	N/A					
FICO 700 - 719			(0.375)	(0.375)	(0.250)	(0.125)	0.125	0.375	0.875	N/A					
FICO 680 - 699			(0.125)	(0.125)	0.000	0.125	0.750	1.375	2.375	N/A					
FICO 660 - 679			0.375	0.375	0.625	1.125	1.625	2.625	3.875	N/A					
PURCHASE			0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	All purposes/ Occupancy Types are eligible				
RATE/TERM			0.375	0.375	0.375	0.375	0.375	0.375	0.625	N/A					
CASH OUT REFINANCE			0.375	0.375	0.375	0.375	0.625	0.875	1.125	N/A					
SECOND HOME			0.250	0.250	0.500	0.500	0.750	0.750	0.750	N/A					
INVESTMENT			0.500	0.500	0.500	0.750	1.000	1.250	1.750	N/A					
JUMBO WITH DU (Option 2)															
30 YEAR FIXED			15 YEAR FIXED			10/6 ARM			7/6 ARM			5/6 ARM			
PROGRAM CODE: JDU2 30			PROGRAM CODE: JDU2 15			PROGRAM CODE: JDU2 10/6			PROGRAM CODE: JDU2 7/6			PROGRAM CODE: JDU2 5/6			
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	
7.875	(0.750)	(0.625)	7.250	1.250	1.375	7.500	3.000	3.125	7.500	2.250	2.375	7.500	2.500	2.625	
7.750	(0.750)	(0.625)	7.125	1.375	1.500	7.375	3.125	3.250	7.375	2.250	2.375	7.375	2.500	2.625	
7.625	(0.625)	(0.500)	7.000	1.375	1.500	7.250	3.125	3.250	7.250	2.250	2.375	7.250	2.500	2.625	
7.500	(0.500)	(0.375)	6.875	1.375	1.500	7.125	3.125	3.250	7.125	2.375	2.500	7.125	2.625	2.750	
7.375	(0.500)	(0.375)	6.750	1.500	1.625	7.000	3.250	3.375	7.000	2.375	2.500	7.000	2.625	2.750	
7.250	(0.500)	(0.375)	6.625	1.625	1.750	6.875	3.250	3.375	6.875	2.500	2.625	6.875	2.750	2.875	
7.125	(0.250)	(0.125)	6.500	1.875	2.000	6.750	3.250	3.375	6.750	2.500	2.625	6.750	2.750	2.875	
7.000	0.000	0.125	6.375	2.500	2.625	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	2/1/5	
PRICE ADJUSTMENTS (FIXED & ARM)															
			<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	MAX NET PREMIUM (FIXED & ARM) 1.750%				
FICO >= 780			(0.625)	(0.625)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	N/A					
FICO 760 - 779			(0.625)	(0.625)	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	N/A					
FICO 740 - 759			(0.625)	(0.625)	(0.625)	(0.625)	(0.500)	(0.250)	0.125	N/A					
FICO 720 - 739			(0.500)	(0.500)	(0.500)	(0.375)	0.000	0.125	0.500	N/A					
FICO 700 - 719			(0.375)	(0.375)	(0.375)	(0.250)	0.000	0.750	1.000	N/A					
FICO 680 - 699			0.375	0.375	0.375	0.375	N/A	N/A	N/A	N/A					
FICO 660 - 679			0.625	0.625	0.625	N/A	N/A	N/A	N/A	N/A					
ARM			0.000	0.000	0.000	0.000	0.000	0.125	0.125	N/A	Primary and Second Home are eligible only				
PURCHASE			(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A					
RATE/TERM			0.250	0.250	0.250	0.250	0.125	0.125	0.125	N/A					
CASH OUT REFINANCE			0.375	0.375	0.375	0.500	0.500	0.875	1.125	N/A					
Condo			0.000	0.000	0.000	0.000	0.125	0.250	0.500	N/A	Minimum Credit Score 700 for ARM				
Loan Amount 1,500,001 - 2.0MM			0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A					
Second Home			0.750	0.750	0.750	0.750	0.750	1.000	1.000	N/A					
Self-Employed			0.000	0.000	0.000	0.375	0.375	0.375	0.375	N/A					
2Units			0.000	0.000	0.000	0.000	0.250	N/A	N/A	N/A					
3-4 Units			0.250	0.250	0.250	0.375	N/A	N/A	N/A	N/A					
JUMBO WITH DU (Option 3)															
30 YEAR FIXED			15 YEAR FIXED			10/6 ARM			7/6 ARM			5/6 ARM			
			PROGRAM CODE: JDU3 15			PROGRAM CODE: JDU3 10/6			PROGRAM CODE: JDU3 7/6			PROGRAM CODE: JDU3 5/6			
Not Available	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
	7.500	1.125	1.500	8.000	2.500	2.875	7.875	3.000	3.375	7.750	3.000	3.375	7.750	3.375	3.500
	7.375	1.500	1.875	7.875	2.750	3.125	7.750	3.250	3.625	7.625	3.250	3.625	7.625	3.625	3.750
	7.250	1.875	2.250	7.750	3.000	3.375	7.625	3.500	3.875	7.500	3.625	4.000	7.500	3.875	4.000
	7.125	2.250	2.625	7.625	3.250	3.625	7.500	3.625	4.000	7.375	4.000	4.125	7.375	4.000	4.125
	7.000	2.750	3.125	7.500	3.500	3.875	7.375	3.875	4.250	7.250	4.250	4.500	7.250	4.250	4.375
	6.875	3.125	3.500	7.375	3.750	4.125	7.250	4.125	4.500	7.125	4.375	4.750	7.125	4.375	4.500
	6.750	3.500	3.875	7.250	4.000	4.375	7.125	4.375	4.750	7.000	4.625	4.750	7.000	4.625	4.750
	6.625	4.000	4.375	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	2/1/5
	PRICE ADJUSTMENTS (FIXED & ARM)														
			<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	MAX NET PREMIUM (FIXED & ARM) 1.750%				
FICO >= 780			(0.125)	(0.125)	0.000	0.125	0.125	0.250	0.375	N/A					
FICO 760 - 779			0.000	0.000	0.000	0.125	0.125	0.375	0.375	N/A					
FICO 740 - 759			0.125	0.125	0.125	0.125	0.125	0.375	0.500	N/A					
FICO 720 - 739			0.125	0.125	0.125	0.125	0.125	0.500	0.625	N/A	Owner Occupied Only				
FICO 700 - 719			0.125	0.125	0.125	0.125	0.125	N/A	N/A	N/A					
PURCHASE			(0.125)	0.000	0.000	0.000	0.000	0.000	0.000	N/A	Max. loan amount \$1,250,000 for First Home Buyer				
Loan Amount <= \$1,000,000			(0.125)	(0.125)	0.000	0.000	0.000	0.000	0.000	N/A					
Loan Amount \$1,000,001 - \$1.5MM			(0.125)	(0.125)	0.000	0.000	0.000	0.000	0.000	N/A					
Loan Amount \$1,500,001 - \$2.0MM			(0.125)	(0.125)	0.000	0.000	0.000	0.000	0.000	N/A					
Loan Amount \$2,000,001 - \$2.5MM			(0.125)	0.000	0.000	0.000	0.000	0.000	0.000	N/A					
Loan Amount \$2,500,001 - \$3.0MM			(0.125)	0.000	0.000	0.000	0.000	0.000	0.000	N/A					
CA			0.000	0.000	0.000	0.500	0.750	1.000	1.250	N/A					



JUMBO WITH DU (Option 4)																	
30 YEAR FIXED PROGRAM CODE: JDU4 30			PRICE ADJUSTMENTS (FIXED)								MAX NET PREMIUM (FIXED & ARM)						
				<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80							
Rate	15 Day	30 Day	FICO >= 800	(1.250)	(1.250)	(1.250)	(1.000)	(0.750)	(0.500)	0.000	1.750%						
8.625	(2.625)	(2.500)	FICO 780 - 799	(1.125)	(1.125)	(1.125)	(1.000)	(0.750)	(0.375)	0.250							
8.500	(2.375)	(2.250)	FICO 760 - 779	(1.125)	(1.125)	(1.125)	(0.875)	(0.750)	(0.375)	0.250							
8.375	(2.250)	(2.125)	FICO 740 - 759	(1.125)	(1.125)	(1.125)	(0.875)	(0.500)	(0.250)	0.625							
8.250	(2.000)	(1.875)	FICO 720 - 739	(1.000)	(1.000)	(1.000)	(0.750)	(0.375)	0.125	1.125							
8.125	(1.750)	(1.625)	FICO 700-719	(0.250)	(0.250)	(0.250)	0.000	0.250	0.625	1.625							
8.000	(1.500)	(1.375)	FICO 680-699	1.000	1.000	1.000	1.250	1.625	2.250	3.125							
7.875	(1.250)	(1.125)	FICO 660-679	1.375	1.375	1.375	1.750	2.125	3.000	4.375							
7.750	(1.125)	(1.000)	RATE/TERM	0.500	0.500	0.500	0.500	0.250	0.250	0.125							
7.625	(0.875)	(0.750)	CASH OUT REFINANCE	0.875	0.875	0.875	0.875	1.000	1.125	1.250							
7.500	(0.625)	(0.500)	SECOND HOME	0.125	0.125	0.125	0.250	0.375	0.500	0.750							
7.375	(0.375)	(0.250)	INVESTMENT	1.250	1.250	1.250	1.500	2.000	2.500	N/A							
7.250	(0.125)	0.000	Condo	0.000	0.000	0.000	0.000	0.125	0.250	0.375							
7.125	0.125	0.250	2-4 Units	0.000	0.000	0.000	0.000	0.125	0.250	0.500							
7.000	0.375	0.500	SELF EMPLOYED	0.000	0.000	0.000	0.000	0.000	0.125	0.125							
JUMBO WITH DU (Option 5)																	
30 YEAR FIXED PROGRAM CODE: JDU5 30			PRICE ADJUSTMENTS (FIXED)								MAX NET PREMIUM (FIXED & ARM)						
			PURCHASE														
Rate	15 Day	30 Day		<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	1.750%						
8.750	(3.125)	(3.000)	FICO >= 780	(0.125)	(0.125)	(0.125)	0.000	0.125	0.125	0.125							
8.625	(2.875)	(2.750)	FICO 760 - 779	(0.125)	(0.125)	(0.125)	0.000	0.125	0.250	0.250							
8.500	(2.625)	(2.500)	FICO 740 - 759	0.000	0.000	0.000	0.125	0.250	0.375	0.500							
8.375	(2.500)	(2.375)	FICO 720 - 739	0.125	0.125	0.125	0.125	0.375	0.625	0.750							
8.250	(2.250)	(2.125)	FICO 700-719	0.250	0.250	0.250	0.375	0.625	1.000	1.375							
8.125	(2.125)	(2.000)	RATE/TERM														
8.000	(1.875)	(1.750)	FICO >= 780	(0.125)	(0.125)	(0.125)	0.000	0.250	0.375	0.500							
7.875	(1.750)	(1.625)	FICO 760 - 779	0.000	0.000	0.000	0.125	0.375	0.500	0.625							
7.750	(1.500)	(1.375)	FICO 740 - 759	0.125	0.125	0.125	0.375	0.500	0.625	1.000							
7.625	(1.375)	(1.250)	FICO 720 - 739	0.375	0.375	0.375	0.375	0.625	1.000	1.375							
7.500	(1.125)	(1.000)	FICO 700-719	0.375	0.375	0.375	0.500	0.875	1.500	2.125							
7.375	(0.875)	(0.750)	CASH OUT REFINANCE														
7.250	(0.625)	(0.500)	FICO >= 780	0.000	0.000	0.000	0.375	0.625	0.750	1.500							
7.125	(0.375)	(0.250)	FICO 760 - 779	0.250	0.250	0.250	0.375	0.750	1.125	2.125							
7.000	(0.125)	0.000	FICO 740 - 759	0.375	0.375	0.375	0.625	1.000	1.375	2.750							
			FICO 720 - 739	0.500	0.500	0.500	0.750	1.250	1.750	3.125							
			FICO 700-719	0.625	0.625	0.625	0.875	1.500	2.250	N/A							
15 YEAR FIXED PROGRAM CODE: JDU5 15			SPECIAL FEATURE								HIGHLIGHTS Maximum DTI 43% Maximum DTI 35% for Self-Employed Borrower Owner Occupied and Second Home Only 3-4 Units are not eligible						
			2 Unit	1.250	1.250	1.250	1.625	2.000	3.000	4.000							
8.250	(2.250)	(2.125)	SECOND HOME	0.500	0.500	0.500	0.500	0.625	0.750	1.000							
8.125	(2.125)	(2.000)	Condo	0.125	0.125	0.125	0.250	0.250	0.250	0.375							
8.000	(1.875)	(1.750)	Loan Amt <=1MM	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)							
7.875	(1.750)	(1.625)	1,000,001 - 1.5MM	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)							
7.750	(1.500)	(1.375)	1,500,001 - 2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
7.625	(1.375)	(1.250)	2,000,001 - 2.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
7.500	(1.125)	(1.000)	2,500,001 - 3.0MM	0.750	0.750	0.750	0.750	0.750	0.750	0.750							
7.375	(0.875)	(0.750)	DTI 35.01% - 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
7.250	(0.625)	(0.500)	DTI > 40%	0.125	0.125	0.125	0.125	0.125	0.250	0.250							
7.125	(0.375)	(0.250)	SELF EMPLOYED	0.125	0.125	0.125	0.250	0.250	0.250	0.375							
7.000	(0.125)	0.000															
JUMBO WITH DU (Option 6)																	
30 YEAR FIXED PROGRAM CODE: JDU6 30			15 YEAR FIXED PROGRAM CODE: JDU6 15			10/6 ARM PROGRAM CODE: JDU6 10/6			7/6 ARM PROGRAM CODE: JDU6 7/6			5/6 ARM PROGRAM CODE: JDU6 5/6					
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day		30 Day	Rate	15 Day	30 Day		
7.750	(1.875)	(1.750)	7.500	(0.500)	(0.375)	7.750	(0.875)	(0.750)	7.625	(2.250)	(2.125)	7.625	(2.000)	(1.875)			
7.625	(1.625)	(1.500)	7.375	(0.250)	(0.125)	7.625	(0.750)	(0.625)	7.500	(1.875)	(1.750)	7.500	(1.750)	(1.625)			
7.500	(1.375)	(1.250)	7.250	0.000	0.125	7.500	(0.500)	(0.375)	7.375	(1.625)	(1.500)	7.375	(1.500)	(1.375)			
7.375	(1.125)	(1.000)	7.125	0.375	0.500	7.375	(0.125)	0.000	7.250	(1.250)	(1.125)	7.250	(1.125)	(1.000)			
7.250	(0.875)	(0.750)	7.000	0.750	0.875	7.250	0.250	0.375	7.125	(0.875)	(0.750)	7.125	(0.750)	(0.625)			
7.125	(0.500)	(0.375)	6.875	1.000	1.125	7.125	0.500	0.625	7.000	(0.500)	(0.375)	7.000	(0.500)	(0.375)			
7.000	(0.250)	(0.125)	6.750	1.500	1.625	7.000	0.875	1.000	6.875	(0.125)	0.000	6.875	(0.125)	0.000			
6.875	0.125	0.250	6.625	1.875	2.000	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	2/1/5			
PRICE ADJUSTMENTS (FIXED & ARM)																	
Purchase																	
				<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	MAX NET PREMIUM (FIXED & ARM)					
FICO >= 800				(0.500)	(0.375)	(0.375)	(0.250)	(0.250)	(0.250)	0.000	N/A						
FICO 780 - 799				(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.000	0.250	N/A	1.750%					
FICO 760 - 779				(0.375)	(0.375)	(0.250)	(0.125)	(0.125)	0.125	0.500	N/A						
FICO 740 - 759				(0.250)	(0.250)	(0.125)	(0.125)	0.000	0.250	0.750	N/A	HIGHLIGHTS Owner Occupied and Second Home Only Rate/Term Refinance transactions are not eligible Non-Permanent resident ailens are not permitted					
FICO 720 - 739				(0.250)	(0.125)	(0.125)	0.000	0.250	0.500	1.125	N/A						
FICO 700 - 719				(0.125)	(0.125)	0.000	0.125	0.500	0.875	1.625	N/A						
FICO 680 - 699				(0.125)	0.000	0.000	0.375	N/A	N/A	N/A	N/A						
RATE/TERM																	
FICO >= 800				(0.375)	(0.250)	(0.250)	(0.125)	(0.125)	0.000	0.125	N/A						
FICO 780 - 799				(0.250)	(0.250)	(0.125)	(0.125)	0.000	0.000	0.375	N/A						
FICO 760 - 779				(0.250)	(0.125)	(0.125)	0.000	0.000	0.250	0.625	N/A						
FICO 740 - 759				(0.125)	(0.125)	0.000	0.000	0.125	0.375	0.875	N/A						
FICO 720 - 739				(0.125)	0.000	0.000	0.125	0.375	0.625	1.250	N/A						
FICO 700 - 719				0.000	0.000	0.000	0.250	0.625	1.000	1.750	N/A						
FICO 680 - 699				0.000	0.000	0.125	0.375	N/A	N/A	N/A	N/A						
CASH OUT REFINANCE																	
FICO >= 800				(0.250)	(0.125)	(0.125)	0.000	0.000	0.125	N/A	N/A						
FICO 780 - 799				(0.125)	(0.125)	0.000	0.000	0.125	0.250	N/A	N/A						
FICO 760 - 779				(0.125)	0.000	0.000	0.125	0.250	0.500	N/A	N/A						
FICO 740 - 759				0.000	0.000	0.125	0.125	0.500	0.625	N/A	N/A						
FICO 720 - 739				0.000	0.125	0.125	0.250	0.625	1.125	N/A	N/A						
FICO 700 - 719				0.125	0.125	0.250	0.375	1.000	1.625	N/A	N/A						
SPECIAL FEATURE																	
Second Home				0.250	0.250	0.375	0.375	0.500	0.500	N/A	N/A						
Condo				0.000	0.000	0.125	0.125	0.125	0.125	0.125	N/A						
2-4 Units				0.250	0.375	0.750	1.000	1.500	2.000	3.000	N/A						
DTI > 40%				0.000	0.000	0.125	0.250	0.250	0.250	0.375	N/A						
Escrow Waiver				0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A						



PRICE ADJUSTMENTS (FIXED & ARM)									
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
FICO >= 800	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	0.000	N/A	MAX NET PREMIUM (FIXED & ARM) 2.250%
FICO 780 - 799	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	0.000	N/A	
FICO 760 - 779	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000	N/A	
FICO 740 - 759	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000	N/A	
FICO 720 - 739	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000	N/A	
PURCHASE	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	Geographic Adjusters of 0.250% will apply to the following states
CASH OUT REFINANCE	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A	
INVESTMENT	0.500	0.500	0.500	0.500	N/A	N/A	N/A	N/A	CA, CT, DC, FL, IL, MD, NJ, NV, VA
SECOND HOME	0.125	0.125	0.125	0.125	0.125	N/A	N/A	N/A	
Loan Amount > \$2MM	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	
Condo	0.000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	
2-4 Units	0.125	0.125	0.125	0.125	0.250	0.250	0.250	N/A	

30 YEAR FIXED			15 YEAR FIXED			Max. Net Premium Conforming Fixed 6.000% Temporary Buydown is available for 2/1 & 1/0 [FHA2/1 & FHA1/0]	PRICE ADJUSTMENTS			
PROGRAM CODE: FHA 30			PROGRAM CODE: FHA 15				FIXED & ARM			
Rate	15 Day	30 Day	Rate	15 Day	30 Day		FICO 620 - 639	1.250	LOAN AMT LESS THAN	0.500
6.625	(2.000)	(1.875)	6.625	(1.125)	(1.000)		FICO 640 - 659	0.500	\$225K	
6.500	(1.500)	(1.375)	6.500	(0.875)	(0.750)		FICO 660 - 679	0.250	SECOND HOME	0.500
6.375	(1.250)	(1.125)	6.375	(0.625)	(0.500)		FICO 680 - 719	0.000	INVESTMENT	0.500
6.250	(1.125)	(1.000)	6.250	(0.500)	(0.375)		FICO >=720	(0.125)	STREAMLINE	0.125
6.125	(1.000)	(0.875)	6.125	(0.375)	(0.250)		DTI > 50% &		Temporary Buydown	0.250
6.000	(0.625)	(0.500)	6.000	(0.125)	0.000		FICO 620 - 639	0.250		
5.875	(0.375)	(0.250)	5.875	0.125	0.250					
5.750	0.000	0.125	5.750	0.250	0.375					

30 YEAR FIXED			15 YEAR FIXED			Max. Net Premium High Balance Fixed 6.000%	PRICE ADJUSTMENTS			
PROGRAM CODE: FHAHB 30			PROGRAM CODE: FHAHB 15				FIXED & ARM			
Rate	15 Day	30 Day	Rate	15 Day	30 Day		FICO 620 - 639	1.250	LOAN AMT LESS THAN	0.500
6.750	(1.500)	(1.375)	6.250	2.125	2.250		FICO 640 - 659	0.500	\$225K	
6.625	(1.125)	(1.000)	6.125	2.500	2.625		FICO 660 - 679	0.250	SECOND HOME	0.500
6.500	(0.750)	(0.625)	6.000	3.250	3.375		FICO 680 - 719	0.000	INVESTMENT	0.500
6.375	(0.375)	(0.250)	5.875	3.250	3.375		FICO >=720	(0.125)	STREAMLINE	0.125
6.250	(0.250)	(0.125)	5.750	3.375	3.500					
6.125	0.375	0.500	5.625	4.375	4.500					
6.000	0.625	0.750	5.500	4.750	4.875					
5.875	1.000	1.125	5.375	5.125	5.250					

No 4506T, No Tax Returns, No W-2s, No Paystubs						TURN TIME : 24-48 HOURS				
30 YEAR FIXED PROGRAM CODE: KVOE 30			7/6 ARM PROGRAM CODE: KVOE 7/6			MAX. NET PREMIUM 2.000% KVOE IS EXCLUDED FROM THE 15 DAYS LOCK				
Rate	30 Day	45 Day	Rate	30 Day	45 Day					
8.250	(0.625)	(0.375)	8.250	(0.750)	(0.500)					
8.125	(0.375)	(0.125)	8.125	(0.500)	(0.250)					
8.000	(0.125)	0.125	8.000	(0.250)	0.000					
7.875	0.125	0.375	7.875	0.000	0.250					
7.750	0.375	0.625	7.750	0.250	0.500					
7.625	0.625	0.875	Mar/Cap	4.500	5/1/5					
CLTV/FICO ADJUSTMENTS TO PRICE										
						<=50%	50.01-60	60.01-70	70.01-75	
FICO >= 740						0.000	0.250	0.375	0.500	
FICO 700 - 739						0.000	0.250	0.500	1.000	
PRODUCT FEATURE ADJUSTMENTS TO RATE										
						<=50%	50.01-60	60.01-70	70.01-75	
FICO 680 - 699						0.000	0.125	0.250	0.500	
FICO 660 - 679						0.000	0.125	0.375	N/A	
FICO 640 - 659						0.125	0.250	0.500	N/A	
2-4 Units						0.000	0.250	0.250	N/A	
Condo						0.000	0.125	0.125	0.250	
Investment Property (2YR PPP)						0.250	0.250	0.250	N/A	
Investment Property (No PPP)						0.625	0.625	0.625	N/A	
Cash-out						0.375	0.500	0.500	N/A	

Delegated Underwriting

WVOE Only (Employment + Income)

Wage-Earned Only

Min. 24-month of employment & income with a same employer.

MAX. DTI: 49.99%

Credit scores as low as 640

Loan amounts up to agency loan limits

Purchase: Max. 75% CLTV

Owner Occupied, 2nd Home & Investment

SFR / PUD / Condo / 1-4 Units

Primary & 2nd Home: 100% Gift Allowed

Investment: 6 months reserves are required

First-Time Home Buyers are allowed

Non-Occupying Co-borrowers are allowed

Transferred Appraisals are NOT permitted

An escrow waiver is eligible for non-HPML files

0.250% Pricing hit will be applied if non-traditional credit tradeline is used

Eligible Income Documents: WVOE, CPA Prepared P&L and Borrower Prepared P&L									
7/6 ARM			5/6 ARM			RATE ADJUSTMENTS			
PROGRAM CODE: SLIM 7/6			PROGRAM CODE: SLIM 5/6			ARM			
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Loan Amount \$750,001 , \$1MM	0.000	<div>Delegated Underwriting</div> <div>Minimum FICO: 680 Maximum CLTV: 70% Maximum DTI: 43% Eligible Property Types: SFR, PUD, Condo, 2-4 Units Eligible Income Documents: WVOE, Reduced Doc [CPA Prepared P&L and Borrower Prepared P&L] Eligible States: CA, TX & NV</div>	
7.625	0.000	0.250	7.375	0.000	0.250	Loan Amount \$1,00,001 , \$1.5MM	0.250		
7.500	0.250	0.500	7.250	0.250	0.500	Loan Amount \$1,500,001 , \$2MM	0.375		
7.375	0.500	0.750	7.125	0.500	0.750	Cash Out > 50%	0.250		
Mar/Cap	3.000	5/1/6	Mar/Cap	3.000	2/1/6	Cash Out <= 50%	0.125		
MAX NET PREMIUM						2-4 Units	0.250		
						Condominium <= 60%	0.000		
						Condominium > 60%	0.125		
						Borrower Prepared P&L	0.250		
						Non-Owner Occupied/Second Home	0.250		
						FICO < 700	0.250		



TRADITIONAL VOE (WVOE PROGRAM)														
No MAX Cash-Out Limit														
AILSAS IS AVAILABLE														
Get Your Loan Approved in Seconds!														
40 YEAR FIXED			30 YEAR FIXED			7/6 ARM			7/6 ARM I/O			5/6 ARM		
PROGRAM CODE: TVOE 40			PROGRAM CODE: TVOE 30			PROGRAM CODE: TVOE 7/6			PROGRAM CODE: TVOEI 7/6			PROGRAM CODE: TVOE 5/6		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
8.875	(3.000)	(2.750)	8.875	(3.250)	(3.000)	8.875	(3.375)	(3.125)	8.875	(3.000)	(2.750)	8.875	(3.500)	(3.250)
8.750	(2.875)	(2.625)	8.750	(3.125)	(2.875)	8.750	(3.250)	(3.000)	8.750	(2.875)	(2.625)	8.750	(3.375)	(3.125)
8.625	(2.750)	(2.500)	8.625	(3.000)	(2.750)	8.625	(3.125)	(2.875)	8.625	(2.750)	(2.500)	8.625	(3.250)	(3.000)
8.500	(2.625)	(2.375)	8.500	(2.875)	(2.625)	8.500	(3.000)	(2.750)	8.500	(2.625)	(2.375)	8.500	(3.125)	(2.875)
8.375	(2.375)	(2.125)	8.375	(2.625)	(2.375)	8.375	(2.750)	(2.500)	8.375	(2.375)	(2.125)	8.375	(2.875)	(2.625)
8.250	(2.125)	(1.875)	8.250	(2.375)	(2.125)	8.250	(2.500)	(2.250)	8.250	(2.125)	(1.875)	8.250	(2.625)	(2.375)
8.125	(1.875)	(1.625)	8.125	(2.125)	(1.875)	8.125	(2.250)	(2.000)	8.125	(1.875)	(1.625)	8.125	(2.375)	(2.125)
8.000	(1.625)	(1.375)	8.000	(1.875)	(1.625)	8.000	(2.000)	(1.750)	8.000	(1.625)	(1.375)	8.000	(2.125)	(1.875)
7.875	(1.375)	(1.125)	7.875	(1.625)	(1.375)	7.875	(1.750)	(1.500)	7.875	(1.375)	(1.125)	7.875	(1.875)	(1.625)
7.750	(1.125)	(0.875)	7.750	(1.375)	(1.125)	7.750	(1.500)	(1.250)	7.750	(1.125)	(0.875)	7.750	(1.625)	(1.375)
7.625	(0.875)	(0.625)	7.625	(1.125)	(0.875)	7.625	(1.250)	(1.000)	7.625	(0.875)	(0.625)	7.625	(1.375)	(1.125)
7.500	(0.625)	(0.375)	7.500	(0.875)	(0.625)	7.500	(1.000)	(0.750)	7.500	(0.625)	(0.375)	7.500	(1.125)	(0.875)
7.375	(0.375)	(0.125)	7.375	(0.625)	(0.375)	7.375	(0.750)	(0.500)	7.375	(0.375)	(0.125)	7.375	(0.875)	(0.625)
7.250	(0.125)	0.125	7.250	(0.375)	(0.125)	7.250	(0.500)	(0.250)	7.250	(0.125)	0.125	7.250	(0.625)	(0.375)
7.125	0.250	0.500	7.125	0.000	0.250	7.125	(0.125)	0.125	7.125	0.250	0.500	7.125	(0.250)	0.000
7.000	0.500	0.750	7.000	0.250	0.500	7.000	0.125	0.375	7.000	0.500	0.750	7.000	0.000	0.250
6.875	0.875	1.125	6.875	0.625	0.875	6.875	0.500	0.750	6.875	0.875	1.125	6.875	0.375	0.625
6.750	1.125	1.375	6.750	0.875	1.125	6.750	0.750	1.000	6.750	1.125	1.375	6.750	0.625	0.875
Mar/Cap			Mar/Cap			Mar/Cap			Mar/Cap			Mar/Cap		
4.000			5/1/5			4.000			5/1/5			5.000		
5/1/5			2/1/5											
12-Months Bank Statements														
No MAX Cash-Out Limit														
AILSAS IS AVAILABLE														
Get Your Loan Approved in Seconds!														
40 YEAR FIXED			30 YEAR FIXED			7/6 ARM			7/6 ARM I/O			5/6 ARM		
PROGRAM CODE: 12MOS 40			PROGRAM CODE: 12MOS 30			PROGRAM CODE: 12MOS 7/6			PROGRAM CODE: 12MOSI 7/6			PROGRAM CODE: 12MOS 5/6		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
8.875	(3.375)	(3.125)	8.875	(3.625)	(3.375)	8.875	(3.750)	(3.500)	8.875	(3.375)	(3.125)	8.875	(3.875)	(3.625)
8.750	(3.250)	(3.000)	8.750	(3.500)	(3.250)	8.750	(3.625)	(3.375)	8.750	(3.250)	(3.000)	8.750	(3.750)	(3.500)
8.625	(3.125)	(2.875)	8.625	(3.375)	(3.125)	8.625	(3.500)	(3.250)	8.625	(3.125)	(2.875)	8.625	(3.625)	(3.375)
8.500	(3.000)	(2.750)	8.500	(3.250)	(3.000)	8.500	(3.375)	(3.125)	8.500	(3.000)	(2.750)	8.500	(3.500)	(3.250)
8.375	(2.750)	(2.500)	8.375	(3.000)	(2.750)	8.375	(3.125)	(2.875)	8.375	(2.750)	(2.500)	8.375	(3.250)	(3.000)
8.250	(2.500)	(2.250)	8.250	(2.750)	(2.500)	8.250	(2.875)	(2.625)	8.250	(2.500)	(2.250)	8.250	(3.000)	(2.750)
8.125	(2.250)	(2.000)	8.125	(2.500)	(2.250)	8.125	(2.625)	(2.375)	8.125	(2.250)	(2.000)	8.125	(2.750)	(2.500)
8.000	(2.000)	(1.750)	8.000	(2.250)	(2.000)	8.000	(2.375)	(2.125)	8.000	(2.000)	(1.750)	8.000	(2.500)	(2.250)
7.875	(1.750)	(1.500)	7.875	(2.000)	(1.750)	7.875	(2.125)	(1.875)	7.875	(1.750)	(1.500)	7.875	(2.250)	(2.000)
7.750	(1.500)	(1.250)	7.750	(1.750)	(1.500)	7.750	(1.875)	(1.625)	7.750	(1.500)	(1.250)	7.750	(2.000)	(1.750)
7.625	(1.250)	(1.000)	7.625	(1.500)	(1.250)	7.625	(1.625)	(1.375)	7.625	(1.250)	(1.000)	7.625	(1.750)	(1.500)
7.500	(1.000)	(0.750)	7.500	(1.250)	(1.000)	7.500	(1.375)	(1.125)	7.500	(1.000)	(0.750)	7.500	(1.500)	(1.250)
7.375	(0.750)	(0.500)	7.375	(1.000)	(0.750)	7.375	(1.125)	(0.875)	7.375	(0.750)	(0.500)	7.375	(1.250)	(1.000)
7.250	(0.500)	(0.250)	7.250	(0.750)	(0.500)	7.250	(0.875)	(0.625)	7.250	(0.500)	(0.250)	7.250	(1.000)	(0.750)
7.125	(0.125)	0.125	7.125	(0.375)	(0.125)	7.125	(0.500)	(0.250)	7.125	(0.125)	0.125	7.125	(0.625)	(0.375)
7.000	0.125	0.375	7.000	(0.125)	0.125	7.000	(0.250)	0.000	7.000	0.125	0.375	7.000	(0.375)	(0.125)
6.875	0.500	0.750	6.875	0.250	0.500	6.875	0.125	0.375	6.875	0.500	0.750	6.875	0.000	0.250
6.750	0.750	1.000	6.750	0.500	0.750	6.750	0.375	0.625	6.750	0.750	1.000	6.750	0.250	0.500
Mar/Cap			Mar/Cap			Mar/Cap			Mar/Cap			Mar/Cap		
4.000			5/1/5			4.000			5/1/5			5.000		
5/1/5			2/1/5											
PORTFOLIO REDUCED DOC PROGRAM (P&L PROGRAM)														
No MAX Cash-Out Limit														
AILSAS IS AVAILABLE														
Get Your Loan Approved in Seconds!														
40 YEAR FIXED			30 YEAR FIXED			7/6 ARM			7/6 ARM I/O			5/6 ARM		
PROGRAM CODE: RED 40			PROGRAM CODE: RED 30			PROGRAM CODE: RED 7/6			PROGRAM CODE: REDI 7/6			PROGRAM CODE: RED 5/6		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
8.875	(3.000)	(2.750)	8.875	(3.250)	(3.000)	8.875	(3.375)	(3.125)	8.875	(3.000)	(2.750)	8.875	(3.500)	(3.250)
8.750	(2.875)	(2.625)	8.750	(3.125)	(2.875)	8.750	(3.250)	(3.000)	8.750	(2.875)	(2.625)	8.750	(3.375)	(3.125)
8.625	(2.750)	(2.500)	8.625	(3.000)	(2.750)	8.625	(3.125)	(2.875)	8.625	(2.750)	(2.500)	8.625	(3.250)	(3.000)
8.500	(2.625)	(2.375)	8.500	(2.875)	(2.625)	8.500	(3.000)	(2.750)	8.500	(2.625)	(2.375)	8.500	(3.125)	(2.875)
8.375	(2.375)	(2.125)	8.375	(2.625)	(2.375)	8.375	(2.750)	(2.500)	8.375	(2.375)	(2.125)	8.375	(2.875)	(2.625)
8.250	(2.125)	(1.875)	8.250	(2.375)	(2.125)	8.250	(2.500)	(2.250)	8.250	(2.125)	(1.875)	8.250	(2.625)	(2.375)
8.125	(1.875)	(1.625)	8.125	(2.125)	(1.875)	8.125	(2.250)	(2.000)	8.125	(1.875)	(1.625)	8.125	(2.375)	(2.125)
8.000	(1.625)	(1.375)	8.000	(1.875)	(1.625)	8.000	(2.000)	(1.750)	8.000	(1.625)	(1.375)	8.000	(2.125)	(1.875)
7.875	(1.375)	(1.125)	7.875	(1.625)	(1.375)	7.875	(1.750)	(1.500)	7.875	(1.375)	(1.125)	7.875	(1.875)	(1.625)
7.750	(1.125)	(0.875)	7.750	(1.375)	(1.125)	7.750	(1.500)	(1.250)	7.750	(1.125)	(0.875)	7.750	(1.625)	(1.375)
7.625	(0.875)	(0.625)	7.625	(1.125)	(0.875)	7.625	(1.250)	(1.000)	7.625	(0.875)	(0.625)	7.625	(1.375)	(1.125)
7.500	(0.625)	(0.375)	7.500	(0.875)	(0.625)	7.500	(1.000)	(0.750)	7.500	(0.625)	(0.375)	7.500	(1.125)	(0.875)
7.375	(0.375)	(0.125)	7.375	(0.625)	(0.375)	7.375	(0.750)	(0.500)	7.375	(0.375)	(0.125)	7.375	(0.875)	(0.625)
7.250	(0.125)	0.125	7.250	(0.375)	(0.125)	7.250	(0.500)	(0.250)	7.250	(0.125)	0.125	7.250	(0.625)	(0.375)
7.125	0.250	0.500	7.125	0.000	0.250	7.125	(0.125)	0.125	7.125	0.250	0.500	7.125	(0.250)	0.000
7.000	0.500	0.750	7.000	0.250	0.500	7.000	0.125	0.375	7.000	0.500	0.750	7.000	0.000	0.250
6.875	0.875	1.125	6.875	0.625	0.875	6.875	0.500	0.750	6.875	0.875	1.125	6.875	0.375	0.625
6.750	1.125	1.375	6.750	0.875	1.125	6.750	0.750	1.000	6.750	1.125	1.375	6.750	0.625	0.875
Mar/Cap			Mar/Cap			Mar/Cap			Mar/Cap			Mar/Cap		
4.000			5/1/5			4.000			5/1/5			5.000		
5/1/5			2/1/5											
No 4506T, No Tax Returns, No W-2s, No Paystubs									TURN TIME : 24-48 HOURS			MAX NET PREMIUM		
												2.000%		
PRODUCT FEATURE PRICING ADJUSTMENTS (TVOE & 12MOS & RED)														
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90					
FICO 780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	1.500	2.750					
FICO 760-779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.375	1.625	2.875					
FICO 740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.500	2.125	3.500					
FICO 720-739	(0.625)	(0.625)	(0.375)	(0.250)	0.000	0.500	1.125	2.625	4.125					
FICO 700-719	(0.500)	(0.500)	(0.250)	(0.125)	0.375	1.125	1.625	3.625	5.125					
FICO 680-699	(0.375)	(0.375)	0.000	0.500	0.875	2.000	2.625	4.500	5.375					
FICO 660-679	0.250	0.500	0.875	1.375	2.250	2.750	3.375	N/A	N/A					
12 Months Bank Statements	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375					
WVOE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A					
Portfolio Reduced Doc	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A					
Loan Amount <= \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875					
Loan Amount \$250,001 - 1.5 M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250					
Loan Amount \$1,500,001 -\$2M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A					
Loan Amount \$2,000,001 -\$2.5M	0.000	0.000	0.000	0.000	0.250	0.250	0.375	N/A	N/A					
Loan Amount \$2,500,001 -\$3M	0.375	0.375	0.375	0.375	0.500	0.500	N/A	N/A	N/A					
Loan Amount \$3,000,001 -\$3.5M	0.750	0.750	0.750	1.250	1.500	N/A	N/A	N/A	N/A					
Loan Amount \$3,500,001 -\$4M	1.500	1.500	1.500	1.500	1.750	N/A	N/A	N/A	N					



INVESTOR PROGRAM (Debt Service Coverage Ratio: DSCR)											
AILSA IS AVAILABLE											
Get Your Loan Approved in Seconds!											
30 YEAR FIXED			7/6 ARM			7/6 ARM I/O			<div>Delegated Underwriting</div> <div>LTV/CLTV up to 80%</div> <div>No Ratio DSCR Allowed</div> <div>Minimum to maximum loan amount of \$100,000 to \$3.5 MM</div> <div>Credit scores as low as 620</div> <div>Purchase, R/T & Cash-out Refinance</div> <div>Investment Only</div> <div>SFR / PUD / Condo / 1-4 Unit</div> <div>Escrow waiver is NOT eligible</div> <div>If more than 6 financed properties, Lock Desk will manually adjust the price</div> <div>No 4506T, No Tax Returns, No P&L</div> <div>MAX. NET PREMIUM</div> <div>2.000%</div>		
PROGRAM CODE: DSCR 30			PROGRAM CODE: DSCR 7/6			PROGRAM CODE: DSCRI 7/6					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day			
9.375	(6.250)	(6.000)	9.375	(6.375)	(6.125)	9.375	(6.000)	(5.750)			
9.250	(5.875)	(5.625)	9.250	(6.000)	(5.750)	9.250	(5.625)	(5.375)			
9.125	(5.500)	(5.250)	9.125	(5.625)	(5.375)	9.125	(5.250)	(5.000)			
9.000	(5.125)	(4.875)	9.000	(5.250)	(5.000)	9.000	(4.875)	(4.625)			
8.875	(4.750)	(4.500)	8.875	(4.875)	(4.625)	8.875	(4.500)	(4.250)			
8.750	(4.375)	(4.125)	8.750	(4.500)	(4.250)	8.750	(4.125)	(3.875)			
8.625	(4.000)	(3.750)	8.625	(4.125)	(3.875)	8.625	(3.750)	(3.500)			
8.500	(3.625)	(3.375)	8.500	(3.750)	(3.500)	8.500	(3.375)	(3.125)			
8.375	(3.250)	(3.000)	8.375	(3.375)	(3.125)	8.375	(3.000)	(2.750)			
8.250	(2.875)	(2.625)	8.250	(3.000)	(2.750)	8.250	(2.625)	(2.375)			
8.125	(2.500)	(2.250)	8.125	(2.625)	(2.375)	8.125	(2.250)	(2.000)			
8.000	(2.125)	(1.875)	8.000	(2.250)	(2.000)	8.000	(1.875)	(1.625)			
7.875	(1.750)	(1.500)	7.875	(1.875)	(1.625)	7.875	(1.500)	(1.250)			
7.750	(1.250)	(1.000)	7.750	(1.375)	(1.125)	7.750	(1.000)	(0.750)			
7.625	(0.750)	(0.500)	7.625	(0.875)	(0.625)	7.625	(0.500)	(0.250)			
7.500	(0.375)	(0.125)	7.500	(0.500)	(0.250)	7.500	(0.125)	0.125			
7.375	0.250	0.500	7.375	0.125	0.375	7.375	0.500	0.750			
			Mar/Cap	6.000	5/1/5	Mar/Cap	6.000	5/1/5			
PRODUCT FEATURE PRICING ADJUSTMENTS											
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80				
FICO 760+	(1.875)	(1.625)	(1.375)	(0.875)	(0.250)	0.250	2.500				
FICO 740-759	(1.750)	(1.500)	(1.250)	(0.750)	0.000	0.500	2.750				
FICO 720-739	(1.500)	(1.250)	(1.000)	(0.500)	0.250	0.750	3.500				
FICO 700-719	(0.875)	(0.625)	(0.375)	0.125	1.000	1.375	4.250				
FICO 680-699	(0.250)	0.125	0.125	0.625	2.000	3.250	N/A				
FICO 660-679	0.000	0.375	0.625	1.125	2.500	5.500	N/A				
FICO 640-659	2.500	3.000	3.500	4.000	4.500	5.500	N/A				
FICO 620-639	4.000	4.500	4.750	5.250	5.750	6.750	N/A				
DSCR >= 1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)				
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
DSCR 0.75 - 0.99	1.375	1.375	1.375	1.875	2.375	3.000	N/A				
DSCR < 0.75	2.625	2.625	2.625	3.250	3.625	5.000	N/A				
Loan Amount <= \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000				
Loan Amount \$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250				
Loan Amount \$250,001 - \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
Loan Amount \$1,000,001 - \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.500				
Loan Amount \$1,500,001 - \$2.0M	0.125	0.125	0.250	0.250	0.375	0.500	N/A				
Loan Amount \$2,000,001 - \$2.5M	0.125	0.125	0.250	0.375	0.500	N/A	N/A				
Loan Amount \$2,500,001 - \$3M	0.500	0.500	0.500	0.875	1.000	N/A	N/A				
Loan Amount \$3,000,001 - \$3.5M	1.250	1.250	1.250	1.250	1.500	N/A	N/A				
Cash-Out Refinance & FICO >= 700	0.375	0.375	0.375	0.500	0.750	1.250	N/A				
Cash-Out Refinance & FICO < 700	0.500	0.500	0.500	0.500	1.750	2.250	N/A				
2-4 Units	0.500	0.500	0.500	0.500	0.625	0.750	N/A				
Condo	0.125	0.125	0.125	0.250	0.500	0.750	N/A				
5 Year PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)				
4 Year PPP	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)				
3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
2 Year PPP	0.500	0.500	0.500	0.500	0.625	0.625	0.625				
Intrest Only	0.125	0.125	0.125	0.125	0.250	0.375	0.625				
No Prepaid Penalty	2.000	2.000	2.250	2.250	2.500	2.500	2.500				
No 4506T, No Tax Returns, No W-2s, No Paystubs						TURN TIME : 24-48 HOURS					
INVESTOR PROGRAM (Debt Service Coverage Ratio: DSCR2)											
30 YEAR FIXED			PRICE ADJUSTMENTS (FIXED)							MAX NET PREMIUM (FIXED & ARM)	
			PURCHASE								
				<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75		75.01-80
			FICO >= 800	(1.250)	(1.250)	(1.000)	(0.750)	(0.250)	0.000		0.750
			FICO 780 - 799	(1.250)	(1.250)	(1.000)	(0.750)	(0.250)	0.000		0.750
			FICO 760 - 779	(1.000)	(1.000)	(0.750)	(0.500)	0.000	0.500		1.500
			FICO 740 - 759	(1.000)	(1.000)	(0.500)	(0.250)	0.250	1.000		2.000
			FICO 720 - 739	(0.750)	(0.750)	0.000	0.250	0.750	1.500		2.500
			FICO 700-719	(0.500)	(0.500)	0.250	0.750	1.250	2.250		N/A
			FICO 680-699	0.000	0.000	0.500	1.250	1.750	N/A		N/A
			RATE/TERM								
			FICO >= 800	(1.250)	(1.250)	(1.000)	(0.750)	(0.250)	0.000	0.750	
			FICO 780 - 799	(1.250)	(1.250)	(1.000)	(0.750)	(0.250)	0.000	0.750	
			FICO 760 - 779	(1.000)	(1.000)	(0.750)	(0.500)	0.000	0.500	1.500	
			FICO 740 - 759	(1.000)	(1.000)	(0.500)	(0.250)	0.250	1.000	2.000	
			FICO 720 - 739	(0.750)	(0.750)	0.000	0.250	0.750	1.500	2.500	
			FICO 700-719	(0.500)	(0.500)	0.250	0.750	1.250	2.250	N/A	
			FICO 680-699	0.000	0.000	0.500	1.250	1.750	N/A	N/A	
			CASH OUT REFINANCE								
			FICO >= 800	(1.000)	(1.000)	(0.750)	(0.250)	0.250	0.750	N/A	
			FICO 780 - 799	(1.000)	(1.000)	(0.750)	(0.250)	0.250	0.750	N/A	
			FICO 760 - 779	(0.750)	(0.750)	(0.500)	0.000	0.500	1.250	N/A	
			FICO 740 - 759	(0.750)	(0.750)	(0.250)	0.250	0.750	1.750	N/A	
			FICO 720 - 739	(0.500)	(0.500)	0.250	0.750	1.250	2.250	N/A	
			FICO 700-719	(0.250)	(0.250)	0.500	1.250	1.750	N/A	N/A	
			SPECIAL FEATURE								
			2-4 Units	0.500	0.500	0.750	1.000	1.250	1.500	2.000	
			DSCR < =1.15	0.000	0.000	0.250	0.250	0.250	0.500	0.750	
			DSCR 1.15-1.30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			DSCR > 1.30	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
Loan Amount <= \$150,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
5 Year PPP	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)				
4 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
2 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750				
No Prepaid Penalty	3.500	3.500	3.500	3.500	3.500	3.500	3.500				
LTV/CLTV up to 80%								HIGHLIGHTS			
Minimum to maximum loan amount of \$100,000 to \$2 MM											
Credit scores as low as 680											
Purchase, R/T & Cash-out Refinance											
Max Cash-Out Amount: \$500,000											
Investment Only								Escrow waiver is NOT eligible			
SFR / PUD / Condo / 1-4 Unit											
Minimum DSCR: 1.00											



INVESTOR PROGRAM (Debt Service Coverage Ratio: DSCR3)												
30 YEAR FIXED			10/6 ARM			7/6 ARM			5/6 ARM			HIGHLIGHTS
PROGRAM CODE: DSCR3 30			PROGRAM CODE: DSCR3 10/6			PROGRAM CODE: DSCR3 7/6			PROGRAM CODE: DSCR3 5/6			
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	
11.500	20.000	20.250	11.500	20.000	20.250	11.500	20.000	20.250	11.500	20.000	20.250	
11.375	20.000	20.250	11.375	20.000	20.250	11.375	20.000	20.250	11.375	20.000	20.250	
11.250	20.000	20.250	11.250	20.000	20.250	11.250	20.000	20.250	11.250	20.000	20.250	
11.125	20.000	20.250	11.125	20.000	20.250	11.125	20.000	20.250	11.125	20.000	20.250	
11.000	20.000	20.250	11.000	20.000	20.250	11.000	20.000	20.250	11.000	20.000	20.250	
10.875	20.000	20.250	10.875	20.000	20.250	10.875	20.000	20.250	10.875	20.000	20.250	
10.750	20.000	20.250	10.750	20.000	20.250	10.750	20.000	20.250	10.750	20.000	20.250	
10.625	20.000	20.250	10.625	20.000	20.250	10.625	20.000	20.250	10.625	20.000	20.250	
10.500	20.000	20.250	10.500	20.000	20.250	10.500	20.000	20.250	10.500	20.000	20.250	
10.375	20.000	20.250	10.375	20.000	20.250	10.375	20.000	20.250	10.375	20.000	20.250	
10.250	20.000	20.250	10.250	20.000	20.250	10.250	20.000	20.250	10.250	20.000	20.250	
10.125	20.000	20.250	10.125	20.000	20.250	10.125	20.000	20.250	10.125	20.000	20.250	
10.000	20.000	20.250	10.000	20.000	20.250	10.000	20.000	20.250	10.000	20.000	20.250	
9.875	20.000	20.250	9.875	20.000	20.250	9.875	20.000	20.250	9.875	20.000	20.250	
9.750	20.000	20.250	9.750	20.000	20.250	9.750	20.000	20.250	9.750	20.000	20.250	
9.625	20.000	20.250	9.625	20.000	20.250	9.625	20.000	20.250	9.625	20.000	20.250	
9.500	20.000	20.250	9.500	20.000	20.250	9.500	20.000	20.250	9.500	20.000	20.250	
			Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	2/1/5	

LTV/CLTV up to 80%
Minimum to maximum loan amount of **\$125,000 to \$2 MM**
Credit scores as low as **660**
Purchase, R/T & Cash-out Refinance
Max Cash-out amount: **\$500,000**
Investment Only
SFR / PUD / Condo / 1-4 Unit
Escrow waiver is **NOT** eligible
Minimum DSCR : **0.75**

MAX NET PREMIUM (FIXED & ARM)
2.000%

PRODUCT FEATURE PRICING ADJUSTMENTS							
PURCHASE TRANSACTIONS							
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
FICO 800+	(0.625)	(0.375)	(0.125)	0.250	0.625	1.125	1.750
FICO 780-799	(0.625)	(0.375)	(0.125)	0.250	0.625	1.125	1.750
FICO 760-779	(0.625)	(0.375)	(0.125)	0.375	0.750	1.250	1.875
FICO 740-759	(0.500)	(0.250)	0.000	0.375	0.750	1.250	1.875
FICO 720-739	(0.375)	(0.125)	0.125	0.500	1.000	1.375	2.125
FICO 700-719	(0.250)	0.125	0.375	0.875	1.500	2.750	N/A
FICO 680-699	0.000	0.375	0.750	2.000	3.000	3.375	N/A
FICO 660-679	0.250	0.625	1.000	2.250	3.250	N/A	N/A
LIMITED CASH-OUT TRANSACTIONS							
FICO 800+	(0.625)	(0.375)	(0.125)	0.250	0.625	1.125	1.750
FICO 780-799	(0.625)	(0.375)	(0.125)	0.250	0.625	1.125	1.750
FICO 760-779	(0.625)	(0.375)	(0.125)	0.375	0.750	1.250	1.875
FICO 740-759	(0.500)	(0.250)	0.000	0.375	0.750	1.250	2.000
FICO 720-739	(0.375)	(0.125)	0.125	0.500	1.000	1.375	2.250
FICO 700-719	(0.250)	0.125	0.375	0.875	1.500	2.750	N/A
FICO 680-699	0.000	0.375	0.750	2.000	3.000	3.375	N/A
FICO 660-679	0.250	0.625	1.000	2.250	3.250	N/A	N/A
CASH-OUT TRANSACTIONS							
FICO 800+	(0.125)	0.125	0.250	0.875	1.750	2.625	N/A
FICO 780-799	(0.125)	0.125	0.250	0.875	1.750	2.625	N/A
FICO 760-779	(0.125)	0.125	0.375	1.125	1.875	2.750	N/A
FICO 740-759	0.000	0.250	0.500	1.125	1.875	2.750	N/A
FICO 720-739	0.125	0.375	0.625	1.250	2.125	2.875	N/A
FICO 700-719	0.250	0.625	0.875	1.625	2.625	N/A	N/A
FICO 680-699	0.500	0.875	1.250	2.750	N/A	N/A	N/A
FICO 660-679	0.750	1.125	1.500	3.000	N/A	N/A	N/A
SPECIAL FEATURES							
DSCR >= 1.25	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	N/A
DSCR < 1.00	0.500	0.625	0.750	0.750	0.875	1.000	N/A
Loan Amount <=\$250,000	0.000	0.000	0.000	0.000	0.000	0.375	0.500
2-4 Units	0.250	0.250	0.500	0.500	0.500	0.625	N/A
Condo	0.125	0.125	0.250	0.250	0.375	0.500	N/A
5 Year PPP	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A
4 Year PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A
2 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A
No Prepaid Penalty	2.625	2.625	2.625	2.625	2.625	2.625	N/A

INVESTOR PROGRAM (Debt Service Coverage Ratio: DSCR4)												
30 YEAR FIXED			10/6 ARM			7/6 ARM			5/6 ARM			HIGHLIGHTS
PROGRAM CODE: DSCR4 30			PROGRAM CODE: DSCR4 10/6			PROGRAM CODE: DSCR4 7/6			PROGRAM CODE: DSCR4 5/6			
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	
9.375	(2.875)	(2.625)	9.500	(2.750)	(2.500)	9.500	(2.750)	(2.500)	9.500	(2.750)	(2.500)	
9.250	(2.750)	(2.500)	9.375	(2.625)	(2.375)	9.375	(2.625)	(2.375)	9.375	(2.625)	(2.375)	
9.125	(2.625)	(2.375)	9.250	(2.500)	(2.250)	9.250	(2.500)	(2.250)	9.250	(2.500)	(2.250)	
9.000	(2.500)	(2.250)	9.125	(2.375)	(2.125)	9.125	(2.375)	(2.125)	9.125	(2.375)	(2.125)	
8.875	(2.250)	(2.000)	9.000	(2.250)	(2.000)	9.000	(2.250)	(2.000)	9.000	(2.250)	(2.000)	
8.750	(2.125)	(1.875)	8.875	(2.000)	(1.750)	8.875	(2.000)	(1.750)	8.875	(2.000)	(1.750)	
8.625	(2.000)	(1.750)	8.750	(1.875)	(1.625)	8.750	(1.875)	(1.625)	8.750	(1.875)	(1.625)	
8.500	(1.750)	(1.500)	8.625	(1.750)	(1.500)	8.625	(1.750)	(1.500)	8.625	(1.750)	(1.500)	
8.375	(1.625)	(1.375)	8.500	(1.500)	(1.250)	8.500	(1.500)	(1.250)	8.500	(1.500)	(1.250)	
8.250	(1.375)	(1.125)	8.375	(1.375)	(1.125)	8.375	(1.375)	(1.125)	8.375	(1.375)	(1.125)	
8.125	(1.125)	(0.875)	8.250	(1.125)	(0.875)	8.250	(1.125)	(0.875)	8.250	(1.125)	(0.875)	
8.000	(1.000)	(0.750)	8.125	(1.000)	(0.750)	8.125	(1.000)	(0.750)	8.125	(1.000)	(0.750)	
7.875	(0.750)	(0.500)	8.000	(0.750)	(0.500)	8.000	(0.750)	(0.500)	8.000	(0.750)	(0.500)	
7.750	(0.625)	(0.375)	7.875	(0.625)	(0.375)	7.875	(0.625)	(0.375)	7.875	(0.625)	(0.375)	
7.625	(0.375)	(0.125)	7.750	(0.375)	(0.125)	7.750	(0.375)	(0.125)	7.750	(0.375)	(0.125)	
7.500	(0.250)	0.000	7.625	(0.250)	0.000	7.625	(0.250)	0.000	7.625	(0.250)	0.000	
7.375	0.000	0.250	7.500	0.000	0.250	7.500	0.000	0.250	7.500	0.000	0.250	
			Mar/Cap	3.500	5/1/5	Mar/Cap	3.500	5/1/5	Mar/Cap	3.500	2/1/5	

LTV/CLTV up to 80%

Minimum to maximum loan amount of \$100,000 to \$2 MM

Credit scores as low as 660

Purchase, R/T & Cash-out Refinance

Max Cash-out amount: \$500,000

Investment Only

SFR / PUD / Condo / 1-4 Unit

Escrow waiver is NOT eligible

Minimum DSCR: 0.75

MAX NET PREMIUM
(FIXED & ARM)
2.000%

PRODUCT FEATURE PRICING ADJUSTMENTS							
PURCHASE TRANSACTIONS							
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
FICO 800+	(1.500)	(1.500)	(1.500)	(1.125)	(0.625)	(0.125)	0.375
FICO 780-799	(1.500)	(1.500)	(1.500)	(1.125)	(0.625)	(0.125)	0.375
FICO 760-779	(1.250)	(1.250)	(1.250)	(0.750)	(0.250)	0.125	0.750
FICO 740-759	(1.000)	(1.000)	(1.000)	(0.375)	0.000	0.375	1.125
FICO 720-739	(0.750)	(0.750)	(0.750)	(0.125)	0.375	0.750	1.625
FICO 700-719	(0.375)	(0.375)	(0.375)	0.125	0.750	1.250	2.375
FICO 680-699	(0.125)	(0.125)	(0.125)	0.500	1.125	1.875	3.250
FICO 660-679	0.375	0.375	0.375	0.750	1.500	2.500	4.250
LIMITED CASH-OUT TRANSACTIONS							
FICO 800+	(1.500)	(1.500)	(1.500)	(1.125)	(0.625)	(0.125)	0.375
FICO 780-799	(1.500)	(1.500)	(1.500)	(1.125)	(0.625)	(0.125)	0.375
FICO 760-779	(1.250)	(1.250)	(1.250)	(0.750)	(0.250)	0.125	0.750
FICO 740-759	(1.000)	(1.000)	(1.000)	(0.375)	0.125	0.375	1.250
FICO 720-739	(0.750)	(0.750)	(0.750)	(0.125)	0.375	0.750	1.750
FICO 700-719	(0.375)	(0.375)	(0.375)	0.125	0.750	1.250	2.500
FICO 680-699	(0.125)	(0.125)	(0.125)	0.500	1.125	2.000	3.750
FICO 660-679	0.375	0.375	0.375	0.750	1.625	2.625	4.625
CASH-OUT TRANSACTIONS							
FICO 800+	(1.250)	(1.250)	(1.250)	(0.750)	(0.250)	0.250	N/A
FICO 780-799	(1.250)	(1.250)	(1.250)	(0.750)	(0.250)	0.250	N/A
FICO 760-779	(1.000)	(1.000)	(1.000)	(0.500)	0.000	0.500	N/A
FICO 740-759	(0.750)	(0.750)	(0.750)	(0.125)	0.500	0.750	N/A
FICO 720-739	(0.500)	(0.500)	(0.500)	0.250	0.750	1.250	N/A
FICO 700-719	(0.125)	(0.125)	(0.125)	0.500	1.125	2.500	N/A
FICO 680-699	0.125	0.125	0.125	0.750	1.500	2.500	N/A
FICO 660-679	0.625	0.625	0.625	1.125	2.125	3.375	N/A
SPECIAL FEATURES							
DSCR >= 1.25	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR 1.00 - 1.24	0.375	0.375	0.375	0.375	0.375	0.375	0.375
DSCR < 1.00	1.500	1.500	1.500	1.500	1.500	N/A	N/A
Loan Amount \$1,000,001 - \$1.5M	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Loan Amount \$1,500,001 - \$2.0M	0.250	0.250	0.250	0.250	0.250	0.250	0.250
2-4 Units	0.250	0.250	0.250	0.375	0.625	0.750	0.750
Condo	0.000	0.000	0.000	0.000	0.125	0.125	0.250
5 Year PPP	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
4 Year PPP	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
3 Year PPP	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
2 Year PPP	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
No Prepaid Penalty	1.500	1.500	1.500	1.500	1.500	1.500	1.500



HELOC PLUS (PIGGY BACK ONLY) - FULL DOC												
GHELOC		PRICE ADJUSTMENTS								Minimum Credit Score: 680 Credit Limits \$250,001-\$300,000 require min. FICO 700 Credit Limits \$300,001-\$350,000 require min. FICO 720		
Rate	30 Day		<=55%	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85		85.01-89.99	
13.125	(4.625)											
13.000	(4.500)	FICO 680-699	0.500	1.000	2.000	2.500	4.000	5.000	N/A		N/A	
12.875	(4.375)	FICO 700-719	0.000	0.000	0.500	1.000	2.500	5.000	7.000		N/A	
12.750	(4.250)	FICO 720-739	(0.500)	(0.500)	(0.500)	(0.500)	0.500	2.500	6.000		N/A	
12.625	(4.125)	FICO 740-759	(1.500)	(1.500)	(1.500)	(0.500)	(0.500)	2.000	4.000	6.500		
12.500	(4.000)	FICO 760-779	(2.000)	(2.000)	(2.000)	(1.500)	(0.500)	0.500	3.500	4.500		
12.375	(4.000)	FICO >=780	(2.250)	(2.250)	(2.000)	(1.500)	(0.500)	(0.500)	2.000	3.000		
12.250	(3.875)	MAX DTI			Max CLTV/HCLTV			PROGRAM CODE: GHELOC				
12.125	(3.750)	Limit <=\$250,000		45.00%		Primary		CURRENT PRIME				
12.000	(3.500)	Limit >\$250,000		36.00%		Second Home		8.500%				
11.875	(3.250)	INVESTOR APPROVAL REQUIRED PRIOR TO LOCK				RT/CO		85%				
11.750	(3.000)					PRICE ADJ. OCCUPANCY				State of AK, HI, TX & NY		
11.625	(2.750)					Primary		0.000%		are NOT eligible		
11.500	(2.375)					2nd		1.000%		Term		
11.375	(2.125)					Investment		N/A		360 month		
11.250	(1.625)	MAX NET PREMIUM				1.000%		10yr I/O / 20yr amortization				
11.125	(1.250)	Minimum Line is \$25,000; minimum draw the lessor of \$50,000 or 75% of the line										
11.000	(0.750)	MAXIMUM COMBINED LIENS: 1.5MM										
10.875	(0.250)	Self Employed Borrowers		Minimum Credit score is 720								
10.750	0.250			Maximum Credit Limit \$250,000 to Maximum HLCTV 85% on OO								
10.625	0.750			Maximum Credit Limit \$250,000 to Maximum HLCTV 75% on Second								
10.500	1.250			CONTACT LOCK DESK FOR MANUAL LOCK								

Full Doc Closed End Second (Second Only)												<div>Closed End Second Program Highlights</div> <div>Income Doc: Full Doc & Bank Statements</div> <div>Loan Amount: \$75,000 - \$500,000</div> <div>Eligible Property: SFR, PUDs & Condo</div> <div>Eligible for US Citizen & Permanent Resident Alien</div> <div>Full Doc</div> <div>MAX DTI is 50% for 80%CLTV MAX DTI 45% for 90% CLTV</div> <div>Non-QM</div> <div>MAX DTI is 50% for 80%CLTV MAX DTI 45% for 85% CLTV</div> <div>Ineligible States: TX& HI Restricted States: IL&NJ (MAX CLTV 80% & MIN FICO 720)</div> <div>[Simultaneous/Piggyback not Allowed]</div> <div>MAX REBATE 2.500%</div>
30 YEAR FIXED			20 YEAR FIXED			15 YEAR FIXED			10 YEAR FIXED			
PROGRAM CODE: 24/12FD CES 30			PROGRAM CODE: 24/12FD CES 20			PROGRAM CODE: 24/12FD CES 15			PROGRAM CODE: 24/12FD CES 10			
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	
11.000	(4.625)	(4.375)	11.000	(4.750)	(4.500)	11.000	(4.750)	(4.500)	11.000	(4.750)	(4.500)	
10.875	(4.375)	(4.125)	10.875	(4.500)	(4.250)	10.875	(4.500)	(4.250)	10.875	(4.500)	(4.250)	
10.750	(4.000)	(3.750)	10.750	(4.250)	(4.000)	10.750	(4.250)	(4.000)	10.750	(4.250)	(4.000)	
10.625	(3.750)	(3.500)	10.625	(4.000)	(3.750)	10.625	(4.000)	(3.750)	10.625	(4.000)	(3.750)	
10.500	(3.500)	(3.250)	10.500	(3.750)	(3.500)	10.500	(3.750)	(3.500)	10.500	(3.750)	(3.500)	
10.375	(3.250)	(3.000)	10.375	(3.500)	(3.250)	10.375	(3.500)	(3.250)	10.375	(3.500)	(3.250)	
10.250	(2.875)	(2.625)	10.250	(3.125)	(2.875)	10.250	(3.125)	(2.875)	10.250	(3.125)	(2.875)	
10.125	(2.625)	(2.375)	10.125	(2.750)	(2.500)	10.125	(2.750)	(2.500)	10.125	(2.750)	(2.500)	
10.000	(2.250)	(2.000)	10.000	(2.375)	(2.125)	10.000	(2.375)	(2.125)	10.000	(2.375)	(2.125)	
9.875	(1.875)	(1.625)	9.875	(2.000)	(1.750)	9.875	(2.000)	(1.750)	9.875	(2.000)	(1.750)	
9.750	(1.500)	(1.250)	9.750	(1.625)	(1.375)	9.750	(1.625)	(1.375)	9.750	(1.625)	(1.375)	
9.625	(1.125)	(0.875)	9.625	(1.250)	(1.000)	9.625	(1.250)	(1.000)	9.625	(1.250)	(1.000)	
9.500	(0.750)	(0.500)	9.500	(0.875)	(0.625)	9.500	(0.875)	(0.625)	9.500	(0.875)	(0.625)	
9.375	(0.375)	(0.125)	9.375	(0.500)	(0.250)	9.375	(0.500)	(0.250)	9.375	(0.500)	(0.250)	
9.250	0.000	0.250	9.250	(0.125)	0.125	9.250	(0.125)	0.125	9.250	(0.125)	0.125	
Non-QM Closed End Second (Second Only)												
30 YEAR FIXED			20 YEAR FIXED			15 YEAR FIXED			10 YEAR FIXED			
PROGRAM CODE: 24/12MOS CES 30			PROGRAM CODE: 24/12MOS CES 20			PROGRAM CODE: 24/12MOS CES 15			PROGRAM CODE: 24/12MOS CES 10			
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	
11.375	(4.625)	(4.375)	11.375	(4.750)	(4.500)	11.375	(4.750)	(4.500)	11.375	(4.750)	(4.500)	
11.250	(4.375)	(4.125)	11.250	(4.500)	(4.250)	11.250	(4.500)	(4.250)	11.250	(4.500)	(4.250)	
11.125	(4.000)	(3.750)	11.125	(4.250)	(4.000)	11.125	(4.250)	(4.000)	11.125	(4.250)	(4.000)	
11.000	(3.750)	(3.500)	11.000	(4.000)	(3.750)	11.000	(4.000)	(3.750)	11.000	(4.000)	(3.750)	
10.875	(3.500)	(3.250)	10.875	(3.750)	(3.500)	10.875	(3.750)	(3.500)	10.875	(3.750)	(3.500)	
10.750	(3.250)	(3.000)	10.750	(3.500)	(3.250)	10.750	(3.500)	(3.250)	10.750	(3.500)	(3.250)	
10.625	(2.875)	(2.625)	10.625	(3.125)	(2.875)	10.625	(3.125)	(2.875)	10.625	(3.125)	(2.875)	
10.500	(2.625)	(2.375)	10.500	(2.750)	(2.500)	10.500	(2.750)	(2.500)	10.500	(2.750)	(2.500)	
10.375	(2.250)	(2.000)	10.375	(2.375)	(2.125)	10.375	(2.375)	(2.125)	10.375	(2.375)	(2.125)	
10.250	(1.875)	(1.625)	10.250	(2.000)	(1.750)	10.250	(2.000)	(1.750)	10.250	(2.000)	(1.750)	
10.125	(1.500)	(1.250)	10.125	(1.625)	(1.375)	10.125	(1.625)	(1.375)	10.125	(1.625)	(1.375)	
10.000	(1.125)	(0.875)	10.000	(1.250)	(1.000)	10.000	(1.250)	(1.000)	10.000	(1.250)	(1.000)	
9.875	(0.750)	(0.500)	9.875	(0.875)	(0.625)	9.875	(0.875)	(0.625)	9.875	(0.875)	(0.625)	
9.750	(0.375)	(0.125)	9.750	(0.500)	(0.250)	9.750	(0.500)	(0.250)	9.750	(0.500)	(0.250)	
9.625	0.000	0.250	9.625	(0.125)	0.125	9.625	(0.125)	0.125	9.625	(0.125)	0.125	

2 Year Full Doc FICO/CLTV Price Adjustments									
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO >= 800	(3.250)	(3.125)	(3.000)	(2.750)	(2.500)	(2.000)	(0.875)	2.000	3.500
FICO 780 - 799	(3.125)	(3.000)	(2.875)	(2.625)	(2.250)	(1.375)	(0.500)	2.875	4.500
FICO 760 - 779	(2.125)	(2.000)	(1.875)	(1.375)	(1.000)	(0.750)	0.500	4.000	6.500
FICO 740 - 759	(1.250)	(1.250)	(1.250)	(1.000)	(0.625)	(0.250)	1.750	5.500	8.500
FICO 720 - 739	(0.875)	(0.875)	(0.875)	(0.500)	(0.125)	0.500	2.750	7.000	NA
FICO 700 - 719	(0.375)	(0.375)	(0.375)	0.125	1.000	2.000	5.000	8.000	NA
FICO 680 - 699	0.250	0.500	0.750	1.000	3.000	4.000	NA	NA	NA
1 YR Full Doc (In Add. to the 2 YR Full Doc Adj)	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.250	0.375
2 Year Bank Statements FICO/CLTV Price Adjustments									
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO >= 800	(3.250)	(3.125)	(3.000)	(2.750)	(2.500)	(2.000)	(0.875)	2.250	NA
FICO 780 - 799	(3.125)	(3.000)	(2.875)	(2.625)	(2.250)	(1.375)	(0.500)	3.125	NA
FICO 760 - 779	(2.125)	(2.000)	(1.875)	(1.375)	(1.000)	(0.750)	0.500	4.250	NA
FICO 740 - 759	(1.250)	(1.250)	(1.250)	(1.000)	(0.625)	(0.250)	1.750	6.000	NA
FICO 720 - 739	(0.875)	(0.875)	(0.875)	(0.500)	(0.125)	0.500	2.750	NA	NA
FICO 700 - 719	(0.125)	(0.125)	(0.125)	0.375	1.250	2.250	5.500	NA	NA
FICO 680 - 699	0.500	0.750	1.000	1.250	3.250	4.500	NA	NA	NA
1 YR Bank Statements (In Add. to the 2 YR Bank Statements Adj)	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.250	NA
Additional LLPAs to FICO/CLTV Adjustments									
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI 40.01-45%	0.375	0.375	0.375	0.375	0.375	0.375	0.500	0.750	1.000
DTI 45.01-50%	0.500	0.500	0.500	0.500	0.500	0.500	0.750	1.000	1.500
Loan Amount \$75,000-\$100,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Loan Amount \$100,001-\$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount \$150,001-\$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount \$200,001-\$350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount \$350,001-\$500,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	NA
Second Home	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA
Investment Property	1.875	1.875	2.375	2.875	3.375	4.000	NA	NA	NA
2-4 Units	0.375	0.375	0.375	0.500	0.500	0.500	NA	NA	NA
Condo	0.250	0.250	0.250	0.250	0.375	0.375	0.500	NA	NA
Geographic Adjusters: IL, CT, NJ	1.000	1.000	1.250	1.250	1.500	1.500	2.000	NA	NA