

30yr Fixed Rate	30 Day Base Price
6.250	100.340
6.375	101.340
6.500	102.015
6.625	102.515
6.750	103.015
6.875	103.490
6.990	103.940
7.125	104.390
7.250	104.840
7.375	105.215
7.500	105.590
7.625	105.965
7.750	106.340
7.875	106.715
7.990	107.090
8.125	107.465
8.250	107.805
8.375	108.105
8.500	108.405
8.625	108.686
8.750	108.968
8.875	109.249
8.990	109.514
9.125	109.780
9.250	109.968
9.375	110.155
9.500	110.343

COHD6251NQ

(DSCR / D1) LLPA - LTV/CLTV		≤50.00%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%
Score	≥780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.750
	760 - 779	0.875	0.750	0.625	0.500	0.125	-0.250	-1.125
	740 - 759	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.500
	720 - 739	0.625	0.500	0.375	0.125	-0.375	-0.875	-1.875
	700 - 719	0.250	0.125	0.000	-0.250	-1.000	-1.500	-2.625
	680 - 699	0.000	-0.250	-0.500	-0.750	-1.625	-2.500	Null
	660 - 679	-0.500	-0.750	-1.000	-1.250	-2.125	-3.750	Null
	640 - 659	-2.500	-2.750	-3.000	-3.375	-3.875	Null	Null
	Foreign National - No Score	-1.000	-1.250	-1.750	-2.250	-3.000	Null	Null
Loan Amount	≥\$100,000 - \$149,999	-1.375	-1.375	-1.375	-1.625	-1.625	-1.625	-1.875
	\$150,000 - \$249,999	0.000	0.000	0.000	0.000	0.000	0.000	-0.125
	\$250,000 - \$1,499,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,500,000 - \$2,000,000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250
	\$2,000,001 - \$2,500,000	-0.250	-0.250	-0.375	-0.500	-0.500	Null	Null
DSCR %	0.750% - 0.999%	-0.750	-0.875	-1.000	-1.500	-2.000	-2.500	Null
	1.000% - 1.149%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1.150% - 1.249%	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	≥1.250%	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Product	Interest-Only (30yr)	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	-1.250
	Cash-Out Score ≥720	0.000	0.000	-0.125	-0.250	-0.500	-0.750	-1.500
Purpose	Cash-Out Score ≤719	-0.250	-0.375	-0.375	-0.500	-0.750	-1.250	Null
	Escrow Waiver	YES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Occupancy	Investor	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Condo	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.750
Property Type	Condo (Non-Warrantable)	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	Null
	2 - 4 Unit	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000	-1.500
Rural	YES	-0.500	-0.500	-0.500	-0.500	Null	Null	Null
	Non-Perm Resident	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Citizenship	Foreign National	-1.000	-1.000	-1.000	-1.000	Null	Null	Null
	STR (Short Term Rental)	YES	-0.500	-0.500	-0.500	-0.500	-0.500	Null
Lock Term	45 Days	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	0 - No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
Prepay Period	1 Year	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	2 Year	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	3 Year	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	4 Year	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	5 Year	0.875	0.875	0.875	0.875	0.875	0.875	0.875
Prepay Fee	5% (Standard)	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	6 Month Interest (3/4/5yr Period -AltPP)	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	Declining (3/4/5yr Period-AltPP)	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Credit Event (BK/FC)		≤35m	Null	Null	Null	Null	Null	Null
Mtg. History		≥1x30x12	Null	Null	Null	Null	Null	Null
State Adjustments		OH, NJ, RI, MD, DC, NY, MA	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
States Allowed (DSCR)		AL, AR, CA, CO, CT, DE, DC, FL, GA, HI, IN, IA, KS, KY, LA, ME, MD, MA, MS, MO, MT, NE, NH, NJ, NM, NY, OH, OK, PA, RI, SC, TN, TX, VA, WA, WV, WI, WY						