

30yr Fixed Rate	30 Day Base Price
5.999	99.323
6.125	99.686
6.250	100.038
6.375	100.538
6.499	101.038
6.625	101.538
6.750	101.913
6.875	102.288
6.999	102.663
7.125	103.038
7.250	103.413
7.375	103.663
7.499	103.913
7.620	104.163
7.750	104.413
7.875	104.663
7.999	104.913
8.125	105.163
8.250	105.413
8.375	105.538
8.499	105.663
8.625	105.788
8.750	105.913
8.875	106.038
8.990	106.163
-	

(NonQM / C) - LLPA LTV/CLTV		≤55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%
Score	≥780	2.000	2.000	1.750	1.375	1.125	1.000
	760 - 779	1.875	1.875	1.625	1.375	1.000	0.875
	740 - 759	1.875	1.875	1.625	1.125	0.875	0.750
	720 - 739	1.625	1.625	1.375	1.000	0.625	0.250
	720 - 719	1.500	1.500	1.000	0.500	0.250	-0.125
	680 - 699	1.250	1.250	0.750	0.125	-0.500	-1.250
Loan Amount	≥\$100,000 - \$149,999	-0.750	-0.750	-0.875	-1.000	-1.125	-1.250
	\$150,000 - \$999,999	0.000	0.000	0.000	0.000	0.000	0.000
	≥\$1,000,000 - \$1,999,999	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	≥\$2,000,000 - \$3,000,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
Purpose	Cash - Out ≥720 Score	-0.250	-0.250	-0.375	-0.625	-0.625	Null
	Cash - Out ≤719 Score	-0.250	-0.250	-0.375	-0.625	-0.625	Null
Product	Interest-Only (30yr)	-0.250	-0.375	-0.375	-0.500	-0.500	-0.625
	Interest-Only (40yr)	-0.375	-0.500	-0.625	-0.750	-0.875	-1.125
Occupancy	Primary	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250
	Investor	-1.250	-1.250	-1.375	-1.375	-1.500	-1.750
Property Type	SFR/Single Family	0.000	0.000	0.000	0.000	0.000	0.000
	Condo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375
	2 - 4 UNIT	-0.250	-0.375	-0.375	-0.625	-0.750	-0.750
Rural Property	YES	Null	Null	Null	Null	Null	Null
Citizenship	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000
	Perm-Resident	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	Non-Perm Resident	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Income Type	1yr 1099 Only	0.000	0.000	-0.125	-0.125	-0.250	-0.375
	12m Bank Stmt	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250
	Asset Depletion	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
	Tyr Full Doc	0.000	0.000	-0.125	-0.125	-0.250	-0.375
DTI	≥43.01 - 50.00%	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Prepay Period	0 - No Prepay	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625
	1 Year	1.125	1.125	1.125	1.125	1.125	1.125
	2 Year	1.500	1.500	1.500	1.500	1.500	1.500
	3 Year	1.750	1.750	1.750	1.750	1.750	1.750
	4 Year	2.000	2.000	2.000	2.000	2.000	2.000
	5 Year	2.125	2.125	2.125	2.125	2.125	2.125
Prepay Fee	5% (Standard)	0.000	0.000	0.000	0.000	0.000	0.000
	6 Month Interest (≥3yr - AltPP)	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	Declining (≥3yr - AltPP)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Credit Event(FC/BK)	≥48m / 0x30x12	0.000	0.000	0.000	0.000	0.000	0.000
	≥48m / 1x30x13	-0.750	-0.750	-0.750	-0.750	Null	Null
Escrow Waver	YES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Lock Period	45 Day	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
State Adjustments	FL, GA	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
States Allowed	CA, GA, FL, TX, CO, AL, TN,						

DSCR / C

DEFY

30yr Fixed Rate	30 Day Base Price
6.375	100.315
6.500	101.090
6.625	101.690
6.750	102.240
6.875	102.690
6.990	103.140
7.125	103.515
7.250	103.915
7.375	104.290
7.500	104.615
7.625	104.865
7.750	105.140
7.875	105.390
7.990	105.640
8.125	105.890
8.250	106.140
8.375	106.390
8.500	106.640
8.625	106.890
8.750	107.140
8.875	107.390
8.990	107.640
9.125	107.890
9.250	108.140
9.375	108.390
9.500	108.640
9.625	108.89
9.750	109.140
9.875	109.390
9.990	109.640
10.125	109.890
10.250	110.140
10.375	110.340
10.500	110.490
10.625	110.640
10.750	110.790
10.875	110.940
10.990	111.090
11.125	111.240
11.250	111.390

(NonQM / A) LLPA- LTV/CLTV		≤55.00%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Score	≥780	0.750	0.750	0.625	0.500	0.375	0.000	-1.375	-4.625
	760 - 779	0.750	0.625	0.625	0.500	0.375	-0.125	-1.500	-4.750
	740 - 759	0.625	0.500	0.500	0.375	0.250	-0.250	-2.000	-5.250
	720 - 739	0.500	0.375	0.375	0.250	0.000	-0.750	-2.750	-6.000
	700 - 719	0.125	0.000	0.000	-0.250	-0.500	-1.250	-4.000	Null
	680 - 699	-0.125	-0.250	-0.500	-0.875	-1.500	-2.500	-6.250	Null
Product	660 - 679	-0.500	-0.750	-1.125	-1.625	-2.500	-5.000	Null	Null
	Interest-Only (40yr)	-0.250	-0.250	-0.250	-0.250	-0.500	-0.875	Null	Null
	Interest-Only (30yr)	-0.250	-0.250	-0.250	-0.250	-0.500	-0.875	Null	Null
	40yr Fixed	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500	-1.500	-1.500
Loan Amount	≥\$100,000 - \$150,000	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.625	-1.875
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,500,000	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	\$1,500,001 - \$2,000,000	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000
	\$2,000,001 - \$3,000,000	-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	Null	Null
	\$3,000,001 - \$3,500,000	-0.875	-0.875	-0.875	-1.125	Null	Null	Null	Null
Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	Cash-Out Score ≥720	-0.250	-0.250	-0.250	-0.375	-0.625	-1.125	Null	Null
	Cash-Out Score ≤719	-0.250	-0.250	-0.250	-0.500	-1.000	-1.250	Null	Null
Occupancy	Second Home	0.000	0.000	-0.125	-0.375	-0.500	-0.750	-1.000	Null
	Investor	-0.250	-0.250	-0.250	-0.250	-0.375	-0.750	-1.000	Null
Income Doc Type	12m Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	Asset Depletion	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	Null	Null
	1yr P&L w/2m B.S.	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	Null	Null
	1yr P&L Only	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	Null	Null
Property Type	2-4 Units	-0.250	-0.250	-0.500	-0.750	-1.000	-1.500	Null	Null
	Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.750
	Condo (Non-Warrantable)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	Null	Null
DTI	≥43.01% - 50.00%	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750
	≥50.01% - 55.00%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	Null	Null
Waive Escrow	YES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Prepay Term	5 Year	0.625	0.625	0.625	0.625	0.625	0.625	0.625	Null
	4 Year	0.375	0.375	0.375	0.375	0.375	0.375	0.375	Null
	3 Year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	Null
	2 Year	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	Null
	1 Year	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	Null
	0 - No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	Null
Prepay Fee	5% (Standard)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	6 Month Interest (≥3yr - AltPP)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Declining (≥3yr - AltPP)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Lock Period	45 Days	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Credit Events (BK/FC)	≤47m	Null	Null	Null	Null	Null	Null	Null	Null
	≥48m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Mtg History	≥1x30x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	≥2x30x12	Null	Null	Null	Null	Null	Null	Null	Null
States / Adjustments	TX, FL,	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375
States Allowed	CA, CO, GA, FL, TX, AL, TN,								

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						

30yr Fixed Rate	30 Day Base Price
7.000	97.245
7.125	97.760
7.250	98.280
7.375	98.800
7.500	99.240
7.625	99.685
7.750	100.125
7.875	100.570
8.000	100.885
8.125	101.200
8.250	101.515
8.375	101.830
8.500	102.155
8.625	102.480
8.750	102.805
8.875	103.130
9.000	103.390
9.125	103.655
9.250	103.915
9.375	104.180
9.500	104.555
9.625	104.930
9.750	105.305
9.875	105.555
10.000	105.805
10.125	106.055
10.25	106.305
10.375	106.555
10.500	106.805
CODH875\ITIN	

(ITIN A) LLPA - LTV/CLTV		≤60.00%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%
Score	≥ 740	3.125	3.000	2.875	2.375	1.125
	720 - 739	3.000	2.875	2.625	1.875	0.375
	700 - 719	2.875	2.750	2.000	1.125	-0.750
	680 - 699	2.750	2.375	1.500	0.250	Null
	660 - 679	-3.500	-3.625	-3.750	Null	Null
Credit Event (FC/BK)	≤47m	Null	Null	Null	Null	Null
Mtg. History	≥1x30x12	Null	Null	Null	Null	Null
Loan Amount	≥\$100,000 - \$149,999	-0.875	-1.000	-1.250	-1.500	-1.750
	≥\$150,000 - \$299,999	0.000	0.000	-0.125	-0.250	-0.375
	\$300,000- \$999,999	0.000	0.000	0.000	0.000	0.000
	≥\$1,000,001 - \$1,500,000	0.000	0.000	-0.125	-0.375	-0.750
Product	30yr Fixed	0.000	0.000	0.000	0.000	0.000
Purpose	Cash-Out	-1.250	-1.500	-1.500	Null	Null
Occupancy	Primary	0.000	0.000	0.000	0.000	0.000
	Investor	-0.625	-0.750	-1.000	Null	Null
	Second Home	-0.625	-0.750	-1.000	Null	Null
Income Doc Type	Full Doc	NO	0.000	0.000	0.000	0.000
	Bank Statements	-0.250	-0.375	-0.500	-1.000	-1.250
	1099 Only	-0.125	-0.125	-0.125	-0.125	-0.125
	1yr P&L w/2m Bank Stmtns	-1.000	-1.125	-1.250	-1.750	-2.000
Property Type	Condo	-0.250	-0.375	-0.500	-0.625	-0.750
	Condo (Non-Warrantable)	-1.000	-1.000	-1.000	-1.000	-1.500
	2-4 Units	-1.250	-1.500	-1.875	-2.250	-2.500
DTI	≥43.01 - 50.00%	-0.125	-0.125	-0.125	-0.125	-0.250
Escrow Waiver	YES	Null	Null	Null	Null	Null
Citizenship	ITIN	-0.625	-0.750	-1.000	-1.250	-1.500
Lock Term	45 Days	-0.250	-0.250	-0.250	-0.250	-0.250
State Adjustments	CA, CO, GA, FL, TX, AL, TN,	0.000	0.000	0.000	0.000	0.000
States Allowed	CA, CO, GA, FL, TX, AL, TN,					

Published [Todays_Date]

DSCR 5-9 Unit / A



5-9 UNITS RESIDENTIAL

30yr Fixed Rate	30 Day Base Price	(5-9 Unit B) LLPA - LTV/CLTV		≤55.00%	55.01-60%	60.01-65%	65.01-70%	70.01-75%
6.000	96.863	Score	≥780	-2.750	-3.500	-4.000	-5.000	-5.750
6.125	97.603		760-779	-3.000	-3.750	-4.500	-5.250	-6.250
6.250	98.313		740-759	-3.000	-4.000	-4.750	-5.500	-6.750
6.375	98.992		720-739	-3.250	-4.250	-5.000	-6.000	-7.250
6.500	99.639		700-719	-3.500	-4.500	-5.500	-6.500	-8.000
6.625	100.254		680-699	-3.750	-4.750	-6.000	-7.000	Null
6.750	100.838	Loan Amount	≥\$350,000 - \$499,999	-0.250	-0.250	-0.250	-0.250	-0.250
6.875	101.472		\$500,000 - \$1,999,999	0.125	0.125	0.125	0.125	0.125
7.000	102.080		\$2,000,000 - \$2,500,000	0.125	0.125	0.125	0.125	Null
7.125	102.663	DSCR %	≥1.250%	0.000	0.000	0.000	0.000	0.000
7.250	103.205		≥1.000% - 1.249%	Null	Null	Null	Null	Null
7.375	103.707	Purpose	Cash-Out Score ≥720	-0.250	-0.500	-0.750	-0.750	Null
7.500	104.170		Cash-Out Score ≤719	-0.375	-0.625	-0.875	-0.875	Null
7.625	104.595	Property Type	5-9 Units - Residential	0.000	0.000	0.000	0.000	0.000
7.750	104.987	Product	Interest-Only (30yr)	-0.250	-0.500	-0.500	-0.500	-0.750
7.875	105.342	Escrow Waiver	YES	-0.500	-0.500	-0.500	-0.500	-0.500
8.000	105.662	Prepay Period	5 Year	2.000	0.750	0.750	1.000	1.250
8.125	105.998		4 Year	1.000	0.625	0.625	0.625	0.625
8.25	106.304		3 Year	1.000	0.125	0.125	0.125	0.125
8.375	106.585		2 Year	0.000	0.000	0.000	0.000	0.000
8.5	106.842		1 Year	-1.750	-1.750	-1.750	-1.750	-1.750
8.625	107.082		0 - No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250
		Prepay Fee	5% (Standard)	0.125	0.125	0.125	0.125	0.125
			Declining (3/4/5yr Period-AltPP)	-0.250	-0.250	-0.250	-0.250	-0.250
			Declining (3/4/5yr Period-AltPP)	-0.125	-0.125	-0.125	-0.125	-0.125
		Citizenship	US Citizen	0.000	0.000	0.000	0.000	0.000
		Lock Period	45 Day	-0.250	-0.250	-0.250	-0.250	-0.250
		Credit Event (FC/BK)	≤83m	Null	Null	Null	Null	Null
		Mtg. History	≥1x30x12	Null	Null	Null	Null	Null
		State Adjustments	MD, OH, RI, NJ, NY	Null	Null	Null	Null	Null
CODHD8571159UN		States Allowed	AL, AR, CA, CO, CT, DE, DC, FL, GA, HI, IN, IA, KS, KY, LA, ME, MD, MA, MS, MO, MT, NE, NH, NM, OK, PA, SC, TN, TX, VA, WA, WV, WI, WY					
POST	01/06/2026 10:07 AM							

CLOSED END 2nd LIEN

30yr Fixed Rate	30yr Base Price
7.500	101.325
7.625	102.075
7.750	102.700
7.875	103.325
8.000	103.950
8.125	104.450
8.250	104.950
8.375	105.450
8.500	105.950
8.625	106.450
8.750	106.950
8.875	107.450
9.000	107.875
9.125	108.250
9.250	108.625
9.375	109.025
9.500	109.400
9.625	109.775
9.750	110.150
9.875	110.525
10.000	110.775
10.125	111.025
10.250	111.275
10.375	111.525
10.500	111.775
10.625	112.025
10.750	112.275
10.875	112.525
11.000	112.675
11.125	112.925
11.250	113.075
11.375	113.325
11.500	113.475
11.625	113.725
11.750	113.875
11.875	114.125
12.000	114.275
12.125	114.525
12.250	114.675
12.375	114.925
12.500	115.175
CODEH8751	

(2nd LIEN - HELOAN IQ A) LLPA- /CLTV		≤60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Score	≥780	0.875	0.375	0.375	-0.375	-1.000	-4.125	-6.375
	760 - 779	0.125	-0.375	-0.625	-1.000	-1.875	-5.625	-7.750
	740 - 759	0.000	-0.375	-0.625	-1.500	-3.000	-7.000	-9.250
	720 - 739	-0.500	-0.625	-1.000	-1.750	-4.125	-8.375	-10.125
	700 - 719	-1.125	-1.500	-2.250	-3.375	-5.625	-9.625	-11.750
	680 - 699	-2.250	-2.250	-4.500	-5.625	-7.625	-11.000	Null
	660 - 679	5.000	7.000	8.000	9.000	12.000	Null	Null
Product	10yr Fixed	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	15yr Fixed	0.500	0.375	0.375	0.375	0.375	0.375	0.375
	20yr Fixed	1.375	1.375	1.375	1.375	1.375	1.375	-1.000
	25yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Occupancy	Primary	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	-0.750	-0.750	-0.750	-1.000	-1.000	Null	Null
	Investor	-2.250	-2.750	-3.375	-4.000	-4.750	Null	Null
Loan Amount	≥\$50,000 - \$74,999	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875
	\$75,000 - \$99,999	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$100,000 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001-\$750,000	-0.500	-0.500	-0.500	-0.500	-0.500	Null	Null
Income Type	12m Bank Stmt	-1.125	-1.125	-1.125	-1.125	-1.375	-1.875	-2.000
	1yr P&L w/2m Bank Stmt	-3.250	-3.375	-3.500	-3.625	-3.875	Null	Null
Credit Event (FC/BK)	≤83m	Null	Null	Null	Null	Null	Null	Null
Mtg. History	≥1x30x24	Null	Null	Null	Null	Null	Null	Null
Property Type	2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750
	Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750
	Condo (Non-Warrantable)	-1.000	-1.000	-1.000	-1.000	Null	Null	Null
DTI	≥43.01 - 50%	-0.375	-0.375	-0.500	-0.625	-0.625	-0.625	-1.000
Citizenship	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Lock Term	45 Days	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Prepay Term	0 - No Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000
State Adjustments	FL, TX	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750
States Allowed	CA, CO, GA, FL, TX, AL, TN							
Lock Extensions	...	Lock Desk: service@defytpo.com						
UW FEE	\$895	AI TOOLS / defytpo .com						

CLOSED END 2ND LIEN

30yr Fixed Rate	30yr Base Price
7.125	99.800
7.250	100.550
7.375	101.300
7.500	102.050
7.625	102.800
7.750	103.425
7.875	104.050
8.000	104.675
8.125	105.300
8.250	105.800
8.375	106.300
8.500	106.800
8.625	107.300
8.750	107.800
8.875	108.175
9.000	108.550
9.125	108.925
9.250	109.300
9.375	109.700
9.500	110.075
9.625	110.450
9.750	110.775
9.875	111.150
10.000	111.275
10.125	111.525
10.250	111.775
10.375	112.025
10.500	112.275
10.625	112.525
10.750	112.775
10.875	113.025
11.000	113.175
11.125	113.425
11.250	113.575
11.375	113.825

(2nd LIEN - HELOAN IQ A1) LLPA- /CLTV		≤60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Score	≥780	0.875	0.375	0.375	-0.375	-1.000	-4.125	-6.375
	760 - 779	0.125	-0.375	-0.625	-1.000	-1.875	-5.625	-7.750
	740 - 759	0.000	-0.375	-0.625	-1.500	-3.000	-7.000	-9.250
	720 - 739	-0.500	-0.625	-1.000	-1.750	-4.125	-8.375	-10.125
	700 - 719	-1.125	-1.500	-2.250	-3.375	-5.625	-9.625	Null
	680 - 699	-2.250	-2.250	-4.500	-5.625	Null	Null	Null
Product 2nd's	10yr Fixed	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	15yr Fixed	0.500	0.375	0.375	0.375	0.375	0.375	0.375
	20yr Fixed	1.375	1.375	1.375	1.375	1.375	1.375	-1.000
	25yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Occupancy	Primary	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	-0.750	-0.750	-0.750	-1.000	Null	Null	Null
	Investor	-2.250	-2.750	-3.375	-4.000	Null	Null	Null
Loan Amount	≥\$50,000 - \$74,999	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875
	\$75,000 - \$99,999	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$100,000 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Income Type	2yr Full Doc	0.000	-1.500	-1.500	-1.625	-1.625	-2.250	-2.625
Credit Event (FC/BK)	≤83m	Null	Null	Null	Null	Null	Null	Null
Mtg. History	≥1x30x24	Null	Null	Null	Null	Null	Null	Null
Property Type	2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
	Condo (Non-Warrantable)	Null	Null	Null	Null	Null	Null	Null
DTI	≥43.01 - 50%	-0.375	-0.375	-0.375	-0.375	-0.500	-0.625	-0.625
Citizenship	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Lock Term	45 Days	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Prepay Term	0 - No Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000
State Adjustments	FL, TX	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750
States Allowed	CA, CO, GA, FL, TX, AL, TN							

Lock Extensions ... Lock Desk: service@defytpo.com

UW FEE \$895 AI TOOLS / defytpo.com

CODH 1B72NDB

HELOAN DSCR / 3



CLOSED END 2ND LIEN

30yr Fixed Rate	30 Day Base Price
7.625	95.650
7.750	96.400
7.875	97.275
8.000	97.900
8.125	98.650
8.250	99.150
8.375	99.775
8.500	100.400
8.625	101.025
8.750	101.650
8.875	102.150
9.000	102.650
9.125	103.150
9.250	103.650
9.375	104.175
9.500	104.675
9.625	105.050
9.750	105.500
9.875	105.875
10.000	106.125
10.125	106.375
10.250	106.625
10.375	106.875
10.500	107.125
10.625	107.375
10.750	107.625
10.875	107.875
11.000	108.025
11.125	108.275
11.250	108.425

(2nd Lien - HELOAN DSCR B2) LLPA- CLTV		≤60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%
Score	≥780	0.000	-0.500	-1.250	-2.000	-3.375
	760 - 779	-0.500	-1.125	-1.625	-2.375	-3.750
	740 - 759	-1.250	-1.500	-2.000	-2.750	-4.750
	720 - 739	-2.000	-2.375	-2.750	-3.500	-6.500
	700 - 719	-3.250	-3.750	-4.000	-4.875	Null
	680 - 699	-5.250	-6.000	Null	Null	Null
DSCR %	≥1.25%	0.250	0.250	0.250	0.250	0.250
	≥1.00 - 1.249%	0.000	0.000	0.000	0.000	-0.250
	≤0.999	Null	Null	Null	Null	Null
STR (Short Term Rental)	YES	Null	Null	Null	Null	Null
Loan Amount	≥\$75,000 - \$100,000	-0.500	-0.500	-0.500	-0.500	-0.500
	\$150,000 - \$349,999	0.000	0.000	0.000	0.000	0.000
	\$350,000 - \$500,000	0.250	0.250	0.250	0.250	0.250
Product	20yr Fixed	0.375	0.375	0.375	0.375	0.375
Property Type	SFR/Single Family	0.000	0.000	0.000	0.000	0.000
	2-4 Units	-0.750	-0.750	-1.000	-1.000	Null
	Condo	Null	Null	Null	Null	Null
	Condo (Non-Warrantable)	Null	Null	Null	Null	Null
Impounds	NO	0.000	0.000	0.000	0.000	0.000
Prepay Term	5 Year	0.000	0.000	0.000	0.000	0.000
	4 Year	-0.250	-0.250	-0.250	-0.250	-0.250
	3 Year	-0.500	-0.500	-0.500	-0.500	-0.500
	2 Year	-1.000	-1.000	-1.000	-1.000	-1.000
	1 Year	-1.500	-1.500	-1.500	-1.500	-1.500
	0 - No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000
Credit Event (FC/BK)	≤83m	Null	Null	Null	Null	Null
Mtg. History	≥1x30x24	Null	Null	Null	Null	Null
State Adjustments	FL, TX	0.000	0.000	0.000	0.000	-0.250
States Allowed	AL, AR, CA, CO, CT, DE, DC, FL, GA, HI, IN, IA, KS, KY, LA, ME, MA, MS, MO, MT, NE, NH, NJ, NY, OH, OK, PA, RI, SC, TN, TX, VA, WA, WV, WI, WY					

JUMBO / A



30yr Fixed Rate	30 Day Base Price
5.750	97.254
5.875	97.768
6.000	98.249
6.125	98.773
6.250	99.114
6.375	99.396
6.500	99.687
6.625	100.151
6.750	100.475
6.875	100.727
7.000	101.267
7.125	101.711
7.250	102.164
7.375	102.413
7.500	102.872
7.625	103.150
7.750	103.312
7.875	103.521
8.000	103.862
8.125	104.098
8.250	104.329
8.375	104.510
8.375	104.503

30yr Fixed Rate	30 day Base Price
5.750	97.625
5.875	98.250
6.000	99.625
6.125	100.250
6.250	100.750
6.375	101.500
6.500	102.250
6.625	103.000
6.750	103.625
6.875	104.250
7.000	104.750
7.125	105.250
7.250	105.750
7.375	106.250
7.500	106.625
7.625	107.000
7.750	107.250
7.875	107.625
8.000	107.875
8.125	108.125
8.250	108.375
8.375	108.625
8.500	108.875
8.625	109.125
8.750	109.375
8.875	109.625
9.000	109.875
9.125	110.125
9.250	110.375
9.375	110.625
9.500	110.875
9.625	111.125
9.750	111.375

(NonQM / B) LLPA - LTV/CLTV		≤55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Score	780+	0.750	0.625	0.500	0.250	0.000	-0.250	-2.125	-3.250
	760-779	0.750	0.625	0.500	0.250	0.000	-0.375	-2.250	-3.625
	740-759	0.625	0.500	0.375	0.125	-0.125	-0.500	-2.625	-4.250
	720-739	0.500	0.375	0.250	0.000	-0.375	-1.000	-3.625	-5.250
	700-719	0.250	0.125	0.000	-0.375	-0.875	-1.500	-4.750	Null
	680-699	-0.250	-0.500	-0.750	-1.375	-2.375	-3.125	-5.500	Null
	660-679	-1.500	-1.750	-2.375	-3.000	-3.625	-4.500	Null	Null
	640-659	-2.875	-3.000	-3.500	-4.250	-5.125	Null	Null	Null
	620-639	-4.625	-4.875	-5.500	-6.375	Null	Null	Null	Null
Loan Amount	≥\$150,000 - \$300,000	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000	-1.250
	\$300,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	Null
	\$2,000,001 - \$2,500,000	0.125	0.125	0.125	-0.125	-0.375	-0.375	Null	Null
	\$2,500,001 - \$3,000,000	-0.125	-0.125	-0.375	-0.625	-0.625	Null	Null	Null
	\$3,000,001 - \$4,000,000	-1.375	-1.375	-1.375	-1.375	Null	Null	Null	Null
Income Doc Type	12m Bank Stmt	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.000
	1yr 1099 Only	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
	Asset Depletion	-0.750	-0.750	-0.750	-0.750	-1.250	-1.250	Null	Null
	1yr P&L w/2m Bank Stmt	-1.250	-1.250	-1.250	-1.250	-1.750	-1.750	Null	Null
	1yr WVOE Only	-0.750	-0.750	-0.750	-0.750	-1.250	-1.250	Null	Null
DTI	≥43.01 - 50.00%	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250
	≥50.01 - 55.00%	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	Null	Null
Product	Interest-Only (30yr)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000
	Interest-Only (40yr)	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	-1.250	Null
Purpose	Cash-Out	-0.500	-0.500	-0.500	-0.750	-0.750	-1.250	Null	Null
Occupancy	Primary	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.500	Null
Property Type	Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	Null
	Condo (Non-Warrantable)	-0.500	-0.500	-0.750	-1.000	-1.000	Null	Null	Null
	Condotel	-1.500	-1.500	-1.750	-2.000	-2.000	Null	Null	Null
	2 - 4 Unit	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	Null
Rural	YES	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	Null	Null
Citizenship	Non-Perm Resident	-1.250	-1.250	-1.250	-1.500	-1.500	Null	Null	Null
Credit Event Period	≥48m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	36m - 47m	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	24m - 35m	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	Null	Null
Mtg. History	1x30x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	Null
	≥1x60x12	-1.500	-1.500	-1.500	-1.500	Null	Null	Null	Null
Lock Period	45 Day	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Escrow Waiver	YES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
States Allowed	CA, CO, GA, FL, TX, AL, TN,								

DSCR / B

30yr Fixed Rate	30 Day Base Price	(DSCR / B) LLPA - LTV/CLTV		≤50.00%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	75.01 - 85%
5.750	96.750	Score	≥780	0.625	0.625	0.500	0.250	-0.125	-0.625	-1.625	-3.875
5.875	97.375		760 - 779	0.625	0.500	0.375	0.125	-0.125	-0.750	-1.875	-4.000
6.000	100.750		740 - 759	0.500	0.500	0.250	0.000	-0.375	-1.000	-2.125	-4.250
6.125	101.250		720 - 739	0.375	0.375	0.125	-0.125	-0.625	-1.250	-2.625	-6.875
6.250	101.750		700 - 719	0.000	0.000	-0.250	-0.750	-1.125	-2.125	-3.375	-7.625
6.375	102.250		680 - 699	-0.500	-0.625	-0.875	-1.500	-2.250	-3.125	-4.375	-8.375
6.500	102.625		660 - 679	-1.750	-2.000	-2.375	-3.000	-3.875	-5.625	-5.000	Null
6.625	103.125		640 - 659	-4.250	-4.500	-4.750	-5.375	-6.000	-7.000	Null	Null
6.750	103.625		No Score / Foreign National	-2.000	-2.250	-2.750	-3.250	-4.000	Null	Null	Null
6.875	104.125		≥1.250%	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
7.000	104.500	DSCR %	≥1.150% - 1.249%	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
7.125	104.625		≥1.000% - 1.149%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125
7.250	104.625		≥0.750% - 0.999%	-0.750	-0.750	-0.750	-1.000	-1.500	-1.750	Null	Null
7.375	105.125		≥0.500% - 0.749%	-3.000	-3.000	-3.000	-3.000	-3.250	-3.500	Null	Null
7.500	105.625		STR (Short Term Rental)	YES	-0.500	-0.500	-0.500	-0.500	-0.500	Null	Null
7.625	106.125	Loan Amount	≥\$150,000 - \$300,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000
7.750	106.625		\$300,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.875	107.000		≥\$1,000,001 - \$1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	-0.125
8.000	107.500		≥\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	-0.375	-0.625
8.125	107.875		≥\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.375	-0.625	-0.625	-0.875	-1.125	Null
8.250	108.250		≥\$2,500,001 - \$3,000,000	-0.875	-0.875	-0.875	-1.125	-1.125	-1.375	Null	Null
8.375	108.625		≥\$3,000,001 - \$3,500,000	-1.875	-1.875	-1.875	-2.375	-2.625	Null	Null	Null
8.500	109.000	Product	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	109.375		Interest-Only (30yr)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	Null
8.750	109.750		Interest-Only (40yr)	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	Null
8.875	110.125	Purpose	Cash-Out	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	Null	Null
9.000	110.375		≥48m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	Null
9.125	110.750		≥36m - 47m	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
9.250	111.125	Credit Event (FC/BK)	≥24m - 35m	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	Null	Null
9.375	111.500		0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.500	111.875		≥1x30x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
9.625	112.125	Mtg. History	≥0x60x12	-1.500	-1.500	-1.500	-1.500	-1.500	Null	Null	Null
9.750	112.500		Investor	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			SFR/Single Family	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Property Type	Condo	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.750	Null
			Condo (Non-Warrantable)	-0.500	-0.500	-0.500	-0.750	-1.000	-1.000	Null	Null
			Condotel	-1.500	-1.500	-1.500	-1.750	-2.000	-2.000	Null	Null
			2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	Null
		Rural	YES	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	Null	Null
		Escrow Waiver	YES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	Null
		Lock Period	45 Days	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
		Prepay Term	5 Year	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
			4 Year	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
			3 Year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			2 Year	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
			1 Year	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
		Prepay Fee	0 - No Prepay	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
			5% (Standard)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
			6 Month Interest (≥3yr - AltPP)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
		Citizenship	Declining (≥3yr - AltPP)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
			Non-Perm Resident	-1.000	-1.250	-1.250	-1.250	-1.500	-1.500	Null	Null
			Foreign National	-1.500	-1.750	-1.750	-1.750	-2.000	-2.000	Null	Null
		State / Adjustments	NJ, OH, MD,	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
		States Allowed	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								
		DEFYD3-PLS375-CODEOTIA									

NonQM / D



JUMBO / B



30yr Fixed Rate	30 Day Base Price
6.000	96.375
6.125	96.875
6.250	97.375
6.375	97.875
6.500	98.375
6.625	98.750
6.750	99.250
6.875	99.625
7.000	100.000
7.125	100.375
7.250	100.750
7.375	101.125
7.500	101.500
7.625	101.750
7.750	102.125
7.875	102.500
8.000	102.750
8.125	103.000
8.250	103.375
8.375	103.625
8.500	104.000
8.625	104.375
8.750	104.750

NonQM / E



30yr Fixed Rate	30 Day Base Price
6.000	98.750
6.125	99.125
6.250	99.500
6.375	99.875
6.500	100.125
6.625	100.500
6.750	100.750
6.875	101.125
7.000	101.375
7.125	101.625
7.250	102.000
7.375	102.250
7.500	102.625
7.625	102.875
7.750	103.125
7.875	103.375
8.000	103.625
8.125	103.875
8.250	104.125
8.375	104.375
8.500	104.500
8.625	104.750
8.750	105.000
8.875	105.125
9.000	105.375
9.125	105.625
9.250	105.750
9.375	106.000
9.500	106.125
9.625	106.375
9.750	106.500
9.875	106.750
10.000	106.875

DSCR BLANKET



DSCR CROSS COLLATERAL

30yr Fixed Rate	30 Day Base Price
6.125	98.500
6.250	99.375
6.375	100.125
6.500	100.750
6.625	101.500
6.750	102.125
6.875	102.750
7.000	103.375
7.125	104.125
7.250	104.750
7.375	105.375
7.500	106.000

(BLANKET) LLPA - LTV/CLTV		≤50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%
Score	≥780	1.500	1.375	1.250	0.875	0.250
	760 -779	1.500	1.375	1.250	0.875	0.250
	740-759	1.500	1.375	1.125	0.750	0.000
	720-739	1.250	1.125	0.875	0.500	-0.250
	700-719	0.875	0.750	0.375	-0.125	-1.000
	680-699	0.500	0.125	-0.125	-0.625	Null
	660-679	0.000	-0.375	-0.875	-1.625	Null
Loan Amount		≥\$400,000 - 3,000,000	0.000	0.000	0.000	0.000
Purpose	Cash-Out		-0.375	-0.375	-0.375	-0.500
	Purchase / Rate Term		0.000	0.000	0.000	0.000
Product		Interest-Only (30yr)	-0.500	-0.500	-0.500	-0.500
Credit Event (FC/BK)		≤48m	Null	Null	Null	Null
Mtg. History		1x30x12	Null	Null	Null	Null
Escrow Waiver		YES	0.000	0.000	0.000	0.000
Prepay Period	5 Year		0.875	0.875	0.875	0.875
	4 Year		0.625	0.625	0.625	0.625
	3 Year		0.250	0.250	0.250	0.250
	2 Year		-0.375	-0.375	-0.375	-0.375
	1 Year		-0.750	-0.750	-1.000	-1.000
	0 - No Prepay		Null	Null	Null	Null
Prepay Fee	5% (Standard)		0.125	0.125	0.125	0.125
	6 Month Interest (≥3yr - AltPP)		-0.250	-0.250	-0.250	-0.250
	Declining (≥3yr - AltPP)		-0.250	-0.250	-0.250	-0.250
Lock Period		45 Day	-0.250	-0.250	-0.250	-0.250
State Adjustments		OH, NJ,	-1.500	-1.500	-1.500	-1.500
States Allowed (DSCR)		AL, AR, CA, CO, CT, DE, DC, FL, GA, HI, IN, IA, KY, LA, ME, MA, MO, MT, NE, NH, NJ, NY, OH, OK, PA, SC, TN, TX, VA, WA, WV, WY				

DSCR MIXED USE



2-10 UNITS MIXED USE

30yr Fixed Rate	30 Day Base Price
7.500	99.125
7.625	99.500
7.750	99.875
7.875	100.250
8.000	100.625
8.125	100.875
8.250	101.250
8.375	101.500
8.500	101.750
8.625	102.000
8.750	102.875
8.875	103.250
9.000	103.500
9.125	104.125
9.250	104.625
9.375	105.250
9.500	105.750
9.625	106.250
9.750	106.750
9.875	107.250
10.000	107.875
10.125	108.375
10.250	108.875
10.375	109.375
10.500	109.875
10.625	110.500
10.750	110.875
10.875	111.375
11.000	111.750

CODET751OPI

(2-10 UNIT MIXED USE) LLPA - LTV/CLTV		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%
Score	≥780	1.250	1.000	0.750	0.375	0.125	-0.250
	760-779	1.250	1.000	0.750	0.375	0.125	-0.250
	740-759	1.125	0.875	0.500	0.250	-0.125	-0.625
	720-739	0.625	0.375	0.250	0.000	-0.375	-1.000
	700-719	0.000	-0.250	-0.375	-0.625	-1.000	-1.625
Loan Amount	≥\$400,000 - \$500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$500,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.500	-0.750	-1.000	Null
	\$2,500,001 - \$3,000,000	-1.000	-1.000	-1.000	-1.250	-1.500	Null
DSCR%	≥1.15%	0.000	0.000	0.000	0.000	0.000	0.000
Purpose	Cash-Out	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	Purchase / Rate & Term	0.000	-0.375	-0.375	-0.500	Null	Null
Property Type	2-8 Units Mixed Use	0.000	0.000	0.000	0.000	0.000	0.000
	9-10 Units Mixed Use	-3.000	-3.000	-3.000	-3.500	-3.500	-4.000
Product	Interest-Only (30yr)	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
Escrow Waiver	YES	0.000	0.000	0.000	0.000	0.000	0.000
Credit Event (FC/BK)	≤47m	Null	Null	Null	Null	Null	Null
Mtg. History	≥1x30x12	Null	Null	Null	Null	Null	Null
Prepay Period	5 Year	0.750	0.750	0.750	0.750	1.000	1.250
	4 Year	0.625	0.625	0.625	0.625	0.750	1.000
	3 Year	0.125	0.125	0.125	0.125	0.125	0.125
	2 Year	Null	Null	Null	Null	Null	Null
	1 Year	Null	Null	Null	Null	Null	Null
O - No Prepay	Null	Null	Null	Null	Null	Null	Null
Prepay Fee	5% (Standard)	0.000	0.000	0.000	0.000	0.000	0.000
	6 Month Interest (≥3yr - AltPP)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Declining (≥3yr - AltPP)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Citizenship	Non-Perm Resident	Null	Null	Null	Null	Null	Null
State Adjustments	FL, GA	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
States Allowed (DSCR)	AL, AR, CO, DC, GA, HI, IN, IA, KY, LA, ME, MA, MO, MT, NE, NH, OK, PA, RI, SC, TN, TX, VA, WA, WV, WY						
Lock Term	45 Days	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25