

DSCR / A



30yr Fixed Rate	30 Day Base Price	(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%
6.250	100.340	Score	≥780	1.000	0.750	0.625	0.500	0.125	-0.250	-0.750
6.375	101.340		760 - 779	0.875	0.750	0.625	0.500	0.125	-0.250	-1.125
6.500	102.015		740 - 759	0.750	0.625	0.500	0.375	-0.125	-0.500	-1.500
6.625	102.515		720 - 739	0.625	0.500	0.375	0.125	-0.375	-0.875	-1.875
6.750	103.015		700 - 719	0.250	0.125	0.000	-0.250	-1.000	-1.500	-2.625
6.875	103.490		680 - 699	0.000	-0.250	-0.500	-0.750	-1.625	-2.500	Null
6.990	103.940		660 - 679	-0.500	-0.750	-1.000	-1.250	-2.125	-3.750	Null
7.125	104.390		640 - 659	-2.500	-2.750	-3.000	-3.375	-3.875	Null	Null
7.250	104.840		Foreign National - No Score	-1.000	-1.250	-1.750	-2.250	-3.000	Null	Null
7.375	105.215	Loan Amount	≥\$100,000 - \$149,999	-1.375	-1.375	-1.375	-1.625	-1.625	-1.625	-1.875
7.500	105.590		\$150,000 - \$249,999	0.000	0.000	0.000	0.000	0.000	0.000	-0.125
7.625	105.965		\$250,000 - \$1,499,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.750	106.340		\$1,500,000 - \$2,000,000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250
7.875	106.715		\$2,000,001 - \$2,500,000	-0.250	-0.250	-0.375	-0.500	-0.500	Null	Null
7.990	107.090	DSCR %	0.750% - 0.999%	-0.750	-0.875	-1.000	-1.500	-2.000	-2.500	Null
8.125	107.465		1.000% - 1.149%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.250	107.805		1.150% - 1.249%	0.125	0.125	0.125	0.125	0.125	0.125	0.125
8.375	108.105		≥1.250%	0.500	0.500	0.500	0.500	0.500	0.500	0.500
8.500	108.405	Product	Interest-Only (30yr)	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	-1.250
8.625	108.686	Purpose	Cash-Out Score ≥720	0.000	0.000	-0.125	-0.250	-0.500	-0.750	-1.500
8.750	108.968		Cash-Out Score ≤719	-0.250	-0.375	-0.375	-0.500	-0.750	-1.250	Null
8.875	109.249	Escrow Waiver	YES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
8.990	109.514	Occupancy	Investor	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.125	109.780	Property Type	Condo	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.750
9.250	109.968		Condo (Non-Warrantable)	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	Null
9.375	110.155		2 - 4 Unit	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000	-1.500
9.500	110.343	Rural	YES	-0.500	-0.500	-0.500	-0.500	Null	Null	Null
COHD625INQ	Citizenship	Non-Perm Resident	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
		Foreign National	-1.000	-1.000	-1.000	-1.000	-1.000	Null	Null	
	STR (Short Term Rental)	YES	-0.500	-0.500	-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	-0.250
	Prepay Period	0 - No Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
		1 Year	-1.250	-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	-0.750
		3 Year	0.000	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	0.375
		5 Year	0.875	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	0.000
		6 Month Interest (3/4/5yr Period -AltPP)	-0.125	-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	-0.125
	Credit Event (BK/FC)	≤35m	Null	Null	Null	Null	Null	Null	Null	Null
	Mtg. History	≥1x30x12	Null	Null	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	-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									