

Base Pricing Assumes Borrower Paid Compensation

Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

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Lender Fees

Underwriting Fee - Borrower Paid Transactions	\$1,245.00
Underwriting Fee - Lender Paid Transactions	\$1,245.00
Underwriting Fee (TX) - Borrower Paid Transactions	\$1,120.00
Underwriting Fee (TX) - Lender Paid Transactions	\$1,120.00
FHA/USDA Streamlines/VA IRRRLs	\$845.00
Non-QM	\$1,545.00
Closed End Seconds	\$745.00
Underwriting Fees by State	
www.eprmg.net/StateUnderwritingFeesWholesale.pdf	
*NO Fee Option (Use No Fee Calculator to determine fee in bps)	
https://www.eprmg.net/NoFeeCalculator.xls	

Mortgage Clause

Paramount Residential Mortgage Group, INC.
Its Successors and/or Assigns
1265 Corona Pointe Court Ste. 301
Corona, California 92879

Approved States

Alaska	Missouri
Alabama	Montana
Arizona	New Hampshire
Arkansas	New Jersey
California	New Mexico
Colorado	Nebraska
Connecticut	Nevada
Delaware	North Carolina
District of Columbia	North Dakota
Florida	Ohio
Georgia	Oklahoma
Hawaii	Oregon
Idaho	Pennsylvania
Indiana	Rhode Island
Illinois	South Carolina
Iowa	South Dakota
Kansas	Tennessee
Kentucky	Texas
Louisiana	Utah
Maine	Vermont
Maryland	Virginia
Massachusetts	Washington
Michigan	West Virginia
Minnesota	Wisconsin
Mississippi	Wyoming

PRMG Website

FT360	http://tpo.prmg.net/
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Scenario Pricer

For On-line Rate/Price quotes, log on to our Scenario Pricer at:	https://leo.prmg.net/
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WHOLESALE REGIONAL OPERATING CENTERS

Western Region	Michelle Lilley, RVP	(408) 772-6802
Pacific Northwest Region	Michelle Lilley, RVP	(408) 772-6802
Southwest Region	Joe Spangenberg, RVP	(602) 977-7764
Northern California Regio	Michelle Lilley, RVP	(408) 772-6802

PRMG News



NON-QM PRODUCTS

Expanded Access

Provides options for bank statements, express documentation, assets for qualifying, reduced derogatory seasoning, and much more.

Choice Stretched Prime & Non-Prime

Provides non-QM options for bank statements, one year income documentation, assets for qualifying, reduced derogatory seasoning, non-warrantable condos, ITIN borrowers and much more.

Investor Solution DSCR

Provides an option for Debt Service Coverage Ratio (DSCR) and No Ratio qualifying on investment properties.

Doc & Funding Cut-Off Dates

Last day to fund GOVT loans with 1/1 payment	12/05/25
Last day to fund CONV loans with 1/1 payment	12/09/25
Last day to DISCLOSE Streamlines for January Fundi	12/22/25
Last day to fund Streamlines for January Funding	12/31/25
Last day to Draw Docs with January 1st Payment	12/27/25

Lock Desk Info

Lock Cut-off (Govt & Agency Fixed Programs)	5:00 pm PST
Lock Cut-off (All ARMs, Jumbo & Non-QM Programs)	3:30 pm PST
Lock Online (available till 5:00 pm PST)	https://leo.prmg.net/
Email Link to Manual Lock Form;	
www.eprmg.net/PRMG%20Manual%20Lock%20Request%20Form%20(Editable).pdf	
Secondary Fax	951-278-5633
Extensions & Re-Locks	Secondary@prmg.net

PRMG FHA VA Lender IDs

[http://www.eprmg.net/ResourceCenter/PoliciesProceduresInformation/PRMGFHAandVALenderIDs.pdf](#)

Lock Expiration Dates

15 Days	01/20/26
30 Days	02/04/26
45 Days	02/19/26
60 Days	03/06/26

Lock Extension Policy

1 Day	0.020
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Applicable to only Govt & Conv-Conf Fixed Loan Programs, Maximum extension period is 30 days. Contact Secondary for fees on all other programs.

Extended Rate Lock Terms

45 Days	.100 Conv/.150 Govt in fee
60 Days	.300 Conv/.350 Govt in fee
75 Days	.450 Conv/.600 Govt in fee
90 Days	.600 Conv/.800 Govt in fee
120 Days	1.000 Conv/1.200 Govt in fee

The above fees are applied to the 30 day price.

Applicable to only Govt & Conv-Conf Fixed Loan Programs. Contact Secondary for fees on all other programs.

Market Update

1 Yr Treasury	3.460
6 Mo SOFR	3.755
Prime Rate	7.250
10 Yr Bond	4.171
30 Yr Bond	4.859

Average Prime Offer Rates

30/40 Yr Fixed	6.250
15/20 Yr Fixed	5.880
10 Yr Fixed	5.750
3/1 ARM	6.650
5/6 ARM	6.390
7/6 ARM	6.190
10/6 ARM	6.140

Underwriting Turn Times

[https://eprmg.net/ResourceCenter/TurnTimes/WholesaleTurnTimes.pdf](#)

Base Pricing Assumes Borrower Paid Compensation

Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

FNMA

30/25 Yr Fixed		
Agency Fannie Mae & No MI		
Agency Fannie Mae Non-Traditional & No MI		
Fannie Mae Student Loan		
Rate	15	30
7.625%	(5.079)	(4.979)
7.500%	(5.258)	(5.158)
7.375%	(4.831)	(4.731)
7.250%	(4.422)	(4.322)
7.125%	(4.433)	(4.333)
7.000%	(4.139)	(4.039)
6.990%	(4.099)	(3.999)
6.875%	(3.664)	(3.564)
6.750%	(3.282)	(3.182)
6.625%	(3.319)	(3.219)
6.500%	(2.864)	(2.764)
6.375%	(2.367)	(2.267)
6.250%	(1.986)	(1.886)
6.125%	(1.864)	(1.764)
6.000%	(1.385)	(1.285)
5.990%	(1.345)	(1.245)
5.875%	(1.007)	(0.907)
5.750%	(0.471)	(0.371)
5.625%	(0.018)	0.082
5.500%	0.558	0.658
5.375%	1.089	1.189
5.250%	1.699	1.799

20 Yr Fixed		
Agency Fannie Mae & No MI		
Agency Fannie Mae Non-Traditional & No MI		
Fannie Mae Student Loan		
Rate	15	30
7.625%	(5.050)	(4.950)
7.500%	(5.071)	(4.971)
7.375%	(4.761)	(4.661)
7.250%	(4.316)	(4.216)
7.125%	(4.284)	(4.184)
7.000%	(3.978)	(3.878)
6.990%	(3.938)	(3.838)
6.875%	(3.555)	(3.455)
6.750%	(3.125)	(3.025)
6.625%	(3.337)	(3.237)
6.500%	(2.994)	(2.894)
6.375%	(2.581)	(2.481)
6.250%	(2.125)	(2.025)
6.125%	(2.107)	(2.007)
6.000%	(1.736)	(1.636)
5.990%	(1.696)	(1.596)
5.875%	(1.316)	(1.216)
5.750%	(0.853)	(0.753)
5.625%	(0.609)	(0.509)
5.500%	(0.160)	(0.060)
5.375%	0.158	0.258
5.250%	0.683	0.783

15 Yr Fixed		
Agency Fannie Mae & No MI		
Agency Fannie Mae Non-Traditional & No MI		
Fannie Mae Student Loan		
Rate	15	30
7.000%	(4.521)	(4.421)
6.875%	(4.362)	(4.262)
6.750%	(3.889)	(3.789)
6.625%	(3.876)	(3.776)
6.500%	(3.716)	(3.616)
6.375%	(3.514)	(3.414)
6.250%	(3.008)	(2.908)
6.125%	(2.763)	(2.663)
6.000%	(2.521)	(2.421)
5.875%	(2.300)	(2.200)
5.750%	(1.789)	(1.689)
5.625%	(1.740)	(1.640)
5.500%	(1.461)	(1.361)
5.375%	(1.205)	(1.105)
5.250%	(0.673)	(0.573)
5.125%	(0.413)	(0.313)
5.000%	(0.046)	0.054
4.875%	0.264	0.364
4.750%	0.801	0.901

High Balance 30/25 Yr Fixed		
Agency Fannie Mae & No MI		
Fannie Mae Student Loan		
Rate	15	30
7.625%	(4.074)	(3.974)
7.500%	(4.253)	(4.153)
7.375%	(3.826)	(3.726)
7.250%	(3.417)	(3.317)
7.125%	(4.178)	(4.078)
7.000%	(3.884)	(3.784)
6.990%	(3.844)	(3.744)
6.875%	(3.409)	(3.309)
6.750%	(3.027)	(2.927)
6.625%	(2.961)	(2.861)
6.500%	(2.506)	(2.406)
6.375%	(2.008)	(1.908)
6.250%	(1.628)	(1.528)
6.125%	(1.471)	(1.371)
6.000%	(0.992)	(0.892)
5.990%	(0.952)	(0.852)
5.875%	(0.614)	(0.514)
5.750%	(0.078)	0.022
5.625%	0.612	0.712
5.500%	1.188	1.288

5/6 SOFR ARM		
Agency Fannie Mae & No MI		
Agency Fannie Mae Non-Traditional & No MI		
Start Rate	15	30
7.125%	(2.103)	(1.853)
7.000%	(2.057)	(1.807)
6.875%	(2.023)	(1.773)
6.750%	(2.312)	(2.062)
6.625%	(2.253)	(2.003)
6.500%	(2.200)	(1.950)
6.375%	(2.117)	(1.867)
6.250%	(2.020)	(1.770)
6.125%	(1.893)	(1.643)
6.000%	(1.750)	(1.500)
5.875%	(1.614)	(1.364)
5.750%	(1.408)	(1.158)
2.75 Margin, 2/1/5 Caps		

7/6 SOFR ARM		
Agency Fannie Mae & No MI		
Agency Fannie Mae Non-Traditional & No MI		
Start Rate	15	30
7.125%	(2.721)	(2.471)
7.000%	(2.525)	(2.275)
6.875%	(2.330)	(2.080)
6.750%	(2.466)	(2.216)
6.625%	(2.378)	(2.128)
6.500%	(2.280)	(2.030)
6.375%	(2.158)	(1.908)
6.250%	(2.027)	(1.777)
6.125%	(1.873)	(1.623)
6.000%	(1.705)	(1.455)
5.875%	(1.474)	(1.224)
5.750%	(1.265)	(1.015)
2.75 Margin, 5/1/5 Caps		

10/6 SOFR ARM		
Agency Fannie Mae & No MI		
Agency Fannie Mae Non-Traditional & No MI		
Start Rate	15	30
7.125%	(1.942)	(1.692)
7.000%	(1.872)	(1.622)
6.875%	(1.800)	(1.550)
6.750%	(2.421)	(2.171)
6.625%	(2.328)	(2.078)
6.500%	(2.218)	(1.968)
6.375%	(2.053)	(1.803)
6.250%	(1.865)	(1.615)
6.125%	(1.638)	(1.388)
6.000%	(1.387)	(1.137)
5.875%	(1.109)	(0.859)
5.750%	(0.818)	(0.568)
2.75 Margin, 5/1/5 Caps		

High Balance 5/6 SOFR ARM		
Agency Fannie Mae		
Start Rate	15	30
7.125%	(2.298)	(2.048)
7.000%	(2.252)	(2.002)
6.875%	(2.218)	(1.968)
6.750%	(2.209)	(1.959)
6.625%	(2.183)	(1.933)
6.500%	(2.223)	(1.973)
6.375%	(2.167)	(1.917)
6.250%	(2.063)	(1.813)
6.125%	(2.021)	(1.771)
6.000%	(1.911)	(1.661)
5.875%	(1.728)	(1.478)
5.750%	(1.527)	(1.277)
2.75 Margin, 2/1/5 Caps		

FNMA TEXAS HOME EQUITY

Agency TX Home Eq 30/25 Fannie Mae Student Loan THE		
Rate	15	30
7.625%	(5.079)	(4.979)
7.500%	(5.258)	(5.158)
7.375%	(4.831)	(4.731)
7.250%	(4.422)	(4.322)
7.125%	(4.433)	(4.333)
7.000%	(4.139)	(4.039)
6.875%	(3.664)	(3.564)
6.750%	(3.282)	(3.182)
6.625%	(3.319)	(3.219)
6.500%	(2.864)	(2.764)
6.375%	(2.367)	(2.267)
6.250%	(1.986)	(1.886)
6.125%	(1.864)	(1.764)

Agency TX Home Eq 20 Fannie Mae Student Loan THE		
Rate	15	30
7.625%	(5.050)	(4.950)
7.500%	(5.071)	(4.971)
7.375%	(4.761)	(4.661)
7.250%	(4.316)	(4.216)
7.125%	(4.284)	(4.184)
7.000%	(3.978)	(3.878)
6.875%	(3.555)	(3.455)
6.750%	(3.125)	(3.025)
6.625%	(3.337)	(3.237)
6.500%	(2.994)	(2.894)
6.375%	(2.581)	(2.481)
6.250%	(2.125)	(2.025)
6.125%	(2.107)	(2.007)

Agency TX Home Eq 15 Fannie Mae Student Loan THE		
Rate	15	30
7.000%	(4.521)	(4.421)
6.875%	(4.362)	(4.262)
6.750%	(3.889)	(3.789)
6.625%	(3.876)	(3.776)
6.500%	(3.716)	(3.616)
6.375%	(3.514)	(3.414)
6.250%	(3.008)	(2.908)
6.125%	(2.763)	(2.663)
6.000%	(2.521)	(2.421)
5.875%	(2.300)	(2.200)
5.750%	(1.789)	(1.689)
5.625%	(1.740)	(1.640)
5.500%	(1.461)	(1.361)

Agency TX Home Eq 7/6 ARM		
Rate	15	30
7.125%	(2.721)	(2.471)
7.000%	(2.525)	(2.275)
6.875%	(2.330)	(2.080)
6.750%	(2.466)	(2.216)
6.625%	(2.378)	(2.128)
6.500%	(2.280)	(2.030)
6.375%	(2.158)	(1.908)
6.250%	(2.027)	(1.777)
6.125%	(1.873)	(1.623)
6.000%	(1.705)	(1.455)
5.875%	(1.474)	(1.224)
5.750%	(1.265)	(1.015)
2.75 Margin, 5/1/5 Caps		

FNMA HOMEReady

30 Yr Fixed		
Rate	15	30
7.625%	(5.079)	(4.979)
7.500%	(5.258)	(5.158)
7.375%	(4.831)	(4.731)
7.250%	(4.422)	(4.322)
7.125%	(4.433)	(4.333)
7.000%	(4.139)	(4.039)
6.875%	(3.664)	(3.564)
6.750%	(3.282)	(3.182)
6.625%	(3.319)	(3.219)
6.500%	(2.864)	(2.764)
6.375%	(2.367)	(2.267)
6.250%	(1.986)	(1.886)
6.125%	(1.864)	(1.764)

20 Yr Fixed		
Rate	15	30
7.625%	(5.050)	(4.950)
7.500%	(5.071)	(4.971)
7.375%	(4.761)	(4.661)
7.250%	(4.316)	(4.216)
7.125%	(4.284)	(4.184)
7.000%	(3.978)	(3.878)
6.875%	(3.555)	(3.455)
6.750%	(3.125)	(3.025)
6.625%	(3.337)	(3.237)
6.500%	(2.994)	(2.894)
6.375%	(2.581)	(2.481)
6.250%	(2.125)	(2.025)
6.125%	(2.107)	(2.007)

15 Yr Fixed		
Rate	15	30
7.500%	(5.046)	(4.946)
7.375%	(4.917)	(4.817)
7.250%	(4.466)	(4.366)
7.125%	(4.735)	(4.635)
7.000%	(4.521)	(4.421)
6.875%	(4.362)	(4.262)
6.750%	(3.889)	(3.789)
6.625%	(3.876)	(3.776)
6.500%	(3.716)	(3.616)
6.375%	(3.514)	(3.414)
6.250%	(3.008)	(2.908)
6.125%	(2.763)	(2.663)
6.000%	(2.521)	(2.421)

High Balance 30 Yr Fixed		
Rate	15	30
7.625%	(3.829)	(3.729)
7.500%	(4.008)	(3.908)
7.375%	(3.581)	(3.481)
7.250%	(3.172)	(3.072)
7.125%	(3.933)	(3.833)
7.000%	(3.639)	(3.539)
6.875%	(3.164)	(3.064)
6.750%	(2.782)	(2.682)
6.625%	(2.716)	(2.616)
6.500%	(2.261)	(2.161)
6.375%	(1.763)	(1.663)
6.250%	(1.383)	(1.283)
6.125%	(1.226)	(1.126)

FNMA REFI NOW

30/25 Yr Fixed & No MI		
Rate	15	30
7.625%	(4.829)	(4.729)
7.500%	(5.008)	(4.908)
7.375%	(4.581)	(4.481)
7.250%	(4.172)	(4.072)
7.125%	(4.183)	(4.083)
7.000%	(3.889)	(3.789)
6.875%	(3.414)	(3.314)
6.750%	(3.032)	(2.932)
6.625%	(3.069)	(2.969)
6.500%	(2.614)	(2.514)
6.375%	(2.117)	(2.017)
6.250%	(1.736)	(1.636)
6.125%	(1.614)	(1.514)

20 Yr Fixed & No MI		
Rate	15	30
7.625%	(4.800)	(4.700)
7.500%	(4.821)	(4.721)
7.375%	(4.511)	(4.411)
7.250%	(4.066)	(3.966)
7.125%	(4.034)	(3.934)
7.000%	(3.728)	(3.628)
6.875%	(3.305)	(3.205)
6.750%	(2.875)	(2.775)
6.625%	(3.087)	(2.987)
6.500%	(2.744)	(2.644)
6.375%	(2.331)	(2.231)
6.250%	(1.875)	(1.775)
6.125%	(1.857)	(1.757)

15 Yr Fixed & No MI		
Rate	15	30
7.000%	(4.271)	(4.171)
6.875%	(4.112)	(4.012)
6.750%	(3.639)	(3.539)

Base Pricing Assumes Borrower Paid Compensation

Monday, January 5, 2026

7:30 AM

Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

AGENCY PRICE ADJUSTMENTS

Agency Fannie Mae, Agency Fannie Mae No MI, Agency TX Home Equity, Agency Fannie Mae High Balance, Fannie Mae Refi Now
Fannie Mae Refi Now No MI, Agency Fannie Mae No MI High Balance, Fannie Mae HomeReady, Agency Fannie Mae SOFR ARMs
Agency Fannie Mae Spec/Low-Bal, Fannie Mae HomeReady Spec/Low-Bal.

Total Loan Amount					Miscellaneous				
** Loans \$400k-Std Bal Limit (Agency Fxd, Agency No MI Fxd, HomeReady Fxd, TX Home Equity Fxd only)				-0.100	** Escrow Waiver (CA Only)				0.000
** Loans \$75k-\$99,999				0.250	** Escrow Waiver (all other states)				0.000
** Loans \$50k - \$74,999				0.500	* 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)				0.250
** Loans \$30k-\$49,999				1.250	** Seller/Builder Paid Temporary Buydowns				0.125
					** Manufactured Home				0.500
Credit Score (In addition to all other adj)					Applicable to Agency High Bal (In addition to all other adj)				
** Fico Scores > = 740 (Agency Fxd, Agency No MI Fxd, HomeReady Fxd, TX Home Equity Fxd only)				-0.100	** Agency High Bal Fixed w/LTV <=80%				-0.100
** Fico Scores > = 700 (Agency High Balance & Agency High Bal No MI Fixed only)				-0.100					
State/Regional (In addition to all other adj)					**Lender Paid Temporary Buydowns				
** Group 1;	AZ,CA,CO,IN,MA,MI,MO,UT,VT,WI			0.000	Loan Terms	1-0	1-1	2-1	
** Group 2;	IA,IL,NE,WA			-0.050	30 Years	1.000	1.750	2.500	
** Group 3;	DC,DE,GA,HI,ID,KY,MD,ME,MN,MT,NC,NH,NM,OH,RI,SC,TN,VA			-0.100	25 Years	0.875	1.625	2.375	
** Group 4;	AK,AL,AR,CT,FL,LA,MS,ND,NJ,OK,OR,PA,WV			-0.150	20 Years	0.875	1.500	2.250	
** Group 5;	TX			-0.200	15 Years	0.750	1.500	2.125	
					10 Years	0.625	1.250	1.875	

All LLPA's, except those marked with ** w ill be w aived for HomeReady and HomePossible loans, and to First-time Homebuyers with qualifying income < 100% of Area Median Income (AMI) or 120% AMI in high cost areas.

Credit Score Applicable to Purchase Loans (applicable to terms >15 years)										
RCO	LTV (%)									
	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%	
>=780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125	
760-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250	
740-759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500	
720-739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750	
700-719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875	
680-699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125	
660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250	
640-659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500	
<=639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750	

Additional LLPA's By Loan Attribute Applicable to Purchase Loans										
Loan Feature	LTV (%)									
	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%	
ARM Loans	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	
Attached 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	4.125	4.125	4.125	
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125	
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
2-4 Unit Properties	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625	
High Balance Fixed	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000	
High Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750	
*Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875	
DTIRatio >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Credit Score Applicable to Limited Cash-Out/Rate & Term Refi Loans (applicable to terms >15 years)										
RCO	LTV (%)									
	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%	
>=780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375	
760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625	
740-759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000	
720-739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250	
700-719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625	
680-699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750	
660-679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125	
640-659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500	
<=639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500	

Additional LLPA's By Loan Attribute Applicable to Limited Cash-Out/Rate & Term Refi Loans										
Loan Feature	LTV (%)									
	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%	
ARM Loans	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	
Attached 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	4.125	4.125	4.125	
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125	
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
2-4 Unit Properties	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625	
High Balance Fixed	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000	
High Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750	
*Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875	
DTIRatio >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Credit Score Applicable to Cash-Out Refi Loans										
RCO	LTV (%)									
	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%					
>=780	0.375	0.375	0.625	0.875	1.375					
760-779	0.375	0.375	0.875	1.250	1.875					
740-759	0.375	0.375	1.000	1.625	2.375					
720-739	0.375	0.500	1.375	2.000	2.750					
700-719	0.375	0.500	1.625	2.625	3.250					
680-699	0.375	0.625	2.000	2.875	3.750					
660-679	0.375	0.875	2.750	4.000	4.750					
640-659	0.375	1.375	3.125	4.625	5.125					
<=639	0.375	1.375	3.375	4.875	5.125					

Additional LLPA's By Loan Attribute Applicable to Cash-Out Loans										
Loan Feature	LTV (%)									
	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%					
Attached Condo	0.000	0.125	0.125	0.750	0.750					
Investment Property	1.125	1.125	1.625	2.125	3.375					
Second Home	1.125	1.125	1.625	2.125	3.375					
Manufactured Home	0.500	0.500	0.500	0.500	0.500					
2-4 Unit Properties	0.000	0.000	0.375	0.375	0.625					
High Balance Fixed	1.250	1.250	1.500	1.500	1.750					
High Balance ARM	2.000	2.000	2.250	2.250	3.250					
*Subordinate Financing	0.625	0.625	0.625	0.875	1.125					
DTIRatio >40%	0.000	0.000	0.000	0.000	0.000					

Applicable to Lender Paid FNMA Agency No MI Programs (In addition to all other LLPAs) ** (AMI waiver does not apply to ALL below MI adjustments)

Single Premium MI (LPMI) - Fixed												
Amortization Term > 20 Years												* Minimum Rate (Including Adjusters) of 40bps
LTV	Coverage	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	600-619
95.01% - 97.00%	35	1.750	1.780	2.010	2.910	3.710	4.420	5.490	7.380	8.000	8.760	13.050
90.01% - 95.00%	30	1.290	1.380	1.660	2.320	2.910	3.440	4.250	5.630	6.120	6.790	10.120
85.01% - 90.00%	25	1.060	1.110	1.250	1.790	2.190	2.640	3.210	4.420	4.700	5.140	7.660
80.01% - 85.00%	12	0.620	0.620	0.620	0.760	0.890	1.020	1.210	1.610	1.790	1.920	2.860

Single Premium MI (LPMI) - Fixed												
Amortization Term <= 20 Years												* Minimum Rate (Including Adjusters) of 40bps
LTV	Coverage	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	600-619
95.01% - 97.00%	35	1.740	1.750	1.860	2.750	3.550	4.180	5.250	7.030	7.660	8.420	12.550
90.01% - 95.00%	25	1.080	1.120	1.270	1.860	2.350	2.710	3.420	4.490	4.930	5.470	8.150
85.01% - 90.00%	12	0.620	0.620	0.690	0.910	1.140	1.270	1.540	2.020	2.210	2.430	3.620
80.01% - 85.00%	6	0.480	0.480	0.480	0.480	0.480	0.480	0.520	0.640	0.680	0.780	1.160

Single Premium MI (LPMI) — Non-Fixed												
Amortization Term > 20 Years												* Minimum Rate (Including Adjusters) of 40bps
LTV	Coverage	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	600-619*
95.01% - 97.00%	35	2.180	2.230	2.520	3.640	4.630	5.530	6.870	9.220	10.000	10.950	16.320
90.01% - 95.00%	30	1.610	1.730	2.070	2.900	3.640	4.300	5.310	7.040	7.660	8.490	12.650
85.01% - 90.00%	25	1.320	1.380	1.570	2.230	2.740	3.290	4.020	5.530	5.870	6.430	9.580
80.01% - 85.00%	12	0.780	0.780	0.780	0.950	1.120	1.280	1.520	2.010	2.230	2.400	3.580



Monday, January 5, 2026 7:30 AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

30/25 Yr Fixed			20 Yr Fixed			15 Yr Fixed			10 Yr Fixed		
Agency Freddie Mac & No MI			Agency Freddie Mac & No MI			Agency Freddie Mac & No MI			Agency Freddie Mac & No MI		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
7.625%	(5.079)	(4.979)	7.625%	(5.050)	(4.950)	7.000%	(4.521)	(4.421)	7.000%	(4.069)	(3.969)
7.500%	(5.258)	(5.158)	7.500%	(5.071)	(4.971)	6.875%	(4.362)	(4.262)	6.875%	(3.903)	(3.803)
7.375%	(4.831)	(4.731)	7.375%	(4.761)	(4.661)	6.750%	(3.889)	(3.789)	6.750%	(3.643)	(3.543)
7.250%	(4.422)	(4.322)	7.250%	(4.316)	(4.216)	6.625%	(3.876)	(3.776)	6.625%	(3.493)	(3.393)
7.125%	(4.433)	(4.333)	7.125%	(4.284)	(4.184)	6.500%	(3.716)	(3.616)	6.500%	(3.266)	(3.166)
7.000%	(4.139)	(4.039)	7.000%	(3.978)	(3.878)	6.375%	(3.514)	(3.414)	6.375%	(3.050)	(2.950)
6.990%	(4.099)	(3.999)	6.990%	(3.938)	(3.838)	6.250%	(3.008)	(2.908)	6.250%	(2.669)	(2.569)
6.875%	(3.664)	(3.564)	6.875%	(3.555)	(3.455)	6.125%	(2.763)	(2.663)	6.125%	(2.350)	(2.250)
6.750%	(3.282)	(3.182)	6.750%	(3.125)	(3.025)	6.000%	(2.521)	(2.421)	6.000%	(2.183)	(2.083)
6.625%	(3.319)	(3.219)	6.625%	(3.337)	(3.237)	5.875%	(2.300)	(2.200)	5.875%	(1.939)	(1.839)
6.500%	(2.864)	(2.764)	6.500%	(2.994)	(2.894)	5.750%	(1.789)	(1.689)	5.750%	(1.506)	(1.406)
6.375%	(2.367)	(2.267)	6.375%	(2.581)	(2.481)	5.625%	(1.740)	(1.640)	5.625%	(1.236)	(1.136)
6.250%	(1.986)	(1.886)	6.250%	(2.125)	(2.025)	5.500%	(1.461)	(1.361)	5.500%	(1.061)	(0.961)
6.125%	(1.864)	(1.764)	6.125%	(2.107)	(2.007)	5.375%	(1.205)	(1.105)	5.375%	(0.746)	(0.646)
6.000%	(1.385)	(1.285)	6.000%	(1.736)	(1.636)	5.250%	(0.673)	(0.573)	5.250%	(0.414)	(0.314)
5.990%	(1.345)	(1.245)	5.990%	(1.696)	(1.596)	5.125%	(0.413)	(0.313)	5.125%	(0.160)	(0.060)
5.875%	(1.007)	(0.907)	5.875%	(1.316)	(1.216)	5.000%	(0.046)	0.054	5.000%	(0.091)	0.009
5.750%	(0.471)	(0.371)	5.750%	(0.853)	(0.753)	4.875%	0.264	0.364	4.875%	0.267	0.367
5.625%	(0.018)	0.082	5.625%	(0.609)	(0.509)	4.750%	0.801	0.901	4.750%	0.542	0.642
5.500%	0.558	0.658	5.500%	(0.160)	(0.060)						
5.375%	1.089	1.189	5.375%	0.158	0.258						
5.250%	1.699	1.799	5.250%	0.683	0.783						

Super Conforming 30 Yr Fixed			Super Conforming 20 Yr Fixed			Super Conforming 15 Yr Fixed			Super Conforming 10/6 ARM		
Agency Freddie Mac & No MI			Agency Freddie Mac & No MI			Agency Freddie Mac & No MI			Agency Freddie Mac & No MI		
Rate	15	30	Rate	15	30	Rate	15	30	Start Rate	15	30
7.625%	(4.074)	(3.974)	7.625%	(3.970)	(3.870)	7.000%	(2.145)	(2.045)	7.000%	(1.709)	(1.459)
7.500%	(4.253)	(4.153)	7.500%	(4.179)	(4.079)	6.875%	(2.036)	(1.936)	6.875%	(1.632)	(1.382)
7.375%	(3.826)	(3.726)	7.375%	(3.869)	(3.769)	6.750%	(1.651)	(1.551)	6.750%	(1.560)	(1.310)
7.250%	(3.417)	(3.317)	7.250%	(3.517)	(3.417)	6.625%	(1.752)	(1.652)	6.625%	(1.498)	(1.248)
7.125%	(4.178)	(4.078)	7.125%	(3.860)	(3.760)	6.500%	(1.639)	(1.539)	6.500%	(1.462)	(1.212)
7.000%	(3.884)	(3.784)	7.000%	(3.622)	(3.522)	6.375%	(1.491)	(1.391)	6.375%	(1.427)	(1.177)
6.990%	(3.844)	(3.744)	6.990%	(3.582)	(3.482)	6.250%	(1.079)	(0.979)	6.250%	(1.164)	(0.914)
6.875%	(3.409)	(3.309)	6.875%	(3.259)	(3.159)	6.125%	(0.966)	(0.866)	6.125%	(0.898)	(0.648)
6.750%	(3.027)	(2.927)	6.750%	(2.762)	(2.662)	6.000%	(0.761)	(0.661)	6.000%	(0.631)	(0.381)
6.625%	(2.961)	(2.861)	6.625%	(2.717)	(2.617)	5.875%	(0.585)	(0.485)	5.875%	(0.364)	(0.114)
6.500%	(2.506)	(2.406)	6.500%	(2.451)	(2.351)	5.750%	(0.170)	(0.070)	5.750%	(0.094)	0.156
6.375%	(2.008)	(1.908)	6.375%	(2.071)	(1.971)	5.625%	0.097	0.197	5.625%	0.178	0.428
6.250%	(1.628)	(1.528)	6.250%	(1.583)	(1.483)	5.500%	0.151	0.251	2.75 Margin, 5/1/5 Caps		

Home Possible 30			FHLMC Refi Possible 30			Home Possible 15			Super Conforming 30		
Home Possible No MI 30			FHLMC Refi Possible No MI 30			Home Possible No MI 15			Super Conforming No MI 30		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
7.625%	(5.079)	(4.979)	7.625%	(5.079)	(4.979)	7.500%	(5.046)	(4.946)	7.625%	(3.829)	(3.729)
7.500%	(5.258)	(5.158)	7.500%	(5.258)	(5.158)	7.375%	(4.917)	(4.817)	7.500%	(4.008)	(3.908)
7.375%	(4.831)	(4.731)	7.375%	(4.831)	(4.731)	7.250%	(4.466)	(4.366)	7.375%	(3.581)	(3.481)
7.250%	(4.422)	(4.322)	7.250%	(4.422)	(4.322)	7.125%	(4.735)	(4.635)	7.250%	(3.172)	(3.072)
7.125%	(4.433)	(4.333)	7.125%	(4.433)	(4.333)	7.000%	(4.521)	(4.421)	7.125%	(3.933)	(3.833)
7.000%	(4.139)	(4.039)	7.000%	(4.139)	(4.039)	6.875%	(4.362)	(4.262)	7.000%	(3.639)	(3.539)
6.875%	(3.664)	(3.564)	6.875%	(3.664)	(3.564)	6.750%	(3.889)	(3.789)	6.875%	(3.164)	(3.064)
6.750%	(3.282)	(3.182)	6.750%	(3.282)	(3.182)	6.625%	(3.876)	(3.776)	6.750%	(2.782)	(2.682)
6.625%	(3.319)	(3.219)	6.625%	(3.319)	(3.219)	6.500%	(3.716)	(3.616)	6.625%	(2.716)	(2.616)
6.500%	(2.864)	(2.764)	6.500%	(2.864)	(2.764)	6.375%	(3.514)	(3.414)	6.500%	(2.261)	(2.161)
6.375%	(2.367)	(2.267)	6.375%	(2.367)	(2.267)	6.250%	(3.008)	(2.908)	6.375%	(1.763)	(1.663)
6.250%	(1.986)	(1.886)	6.250%	(1.986)	(1.886)	6.125%	(2.763)	(2.663)	6.250%	(1.383)	(1.283)
6.125%	(1.864)	(1.764)	6.125%	(1.864)	(1.764)	6.000%	(2.521)	(2.421)	6.125%	(1.226)	(1.126)

Agency TX Home Eq 30/25			Agency TX Home Eq 20			Agency TX Home Eq 15			Agency TX Home Eq 7/6 ARM		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
7.625%	(5.079)	(4.979)	7.625%	(5.050)	(4.950)	7.000%	(4.521)	(4.421)	6.750%	(2.466)	(2.216)
7.500%	(5.258)	(5.158)	7.500%	(5.071)	(4.971)	6.875%	(4.362)	(4.262)	6.625%	(2.378)	(2.128)
7.375%	(4.831)	(4.731)	7.375%	(4.761)	(4.661)	6.750%	(3.889)	(3.789)	6.500%	(2.280)	(2.030)
7.250%	(4.422)	(4.322)	7.250%	(4.316)	(4.216)	6.625%	(3.876)	(3.776)	6.375%	(2.158)	(1.908)
7.125%	(4.433)	(4.333)	7.125%	(4.284)	(4.184)	6.500%	(3.716)	(3.616)	6.250%	(2.027)	(1.777)
7.000%	(4.139)	(4.039)	7.000%	(3.978)	(3.878)	6.375%	(3.514)	(3.414)	6.125%	(1.873)	(1.623)
6.875%	(3.664)	(3.564)	6.875%	(3.555)	(3.455)	6.250%	(3.008)	(2.908)	6.000%	(1.705)	(1.455)
6.750%	(3.282)	(3.182)	6.750%	(3.125)	(3.025)	6.125%	(2.763)	(2.663)	5.875%	(1.474)	(1.224)
6.625%	(3.319)	(3.219)	6.625%	(3.337)	(3.237)	6.000%	(2.521)	(2.421)	5.750%	(1.265)	(1.015)
6.500%	(2.864)	(2.764)	6.500%	(2.994)	(2.894)	5.875%	(2.300)	(2.200)	5.625%	(0.995)	(0.745)
6.375%	(2.367)	(2.267)	6.375%	(2.581)	(2.481)	5.750%	(1.789)	(1.689)	5.500%	(0.647)	(0.397)
6.250%	(1.986)	(1.886)	6.250%	(2.125)	(2.025)	5.625%	(1.740)	(1.640)	5.375%	(0.276)	(0.026)
6.125%	(1.864)	(1.764)	6.125%	(2.107)	(2.007)	5.500%	(1.461)	(1.361)	2.75 Margin, 5/1/5 Caps		



RATE SHEET AND PROGRAM GUIDE



Base Pricing Assumes Borrower Paid Compensation

Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

AGENCY PRICE ADJUSTMENTS

Agency Fannie Mae, Agency Fannie Mae No MI, Agency TX Home Equity, Agency Fannie Mae High Balance, Fannie Mae Refi Now
Fannie Mae Refi Now No MI, Agency Fannie Mae No MI High Balance, Fannie Mae HomeReady, Agency Fannie Mae SOFR ARMs
Agency Fannie Mae Spec/Low-Bal, Fannie Mae HomeReady Spec/Low-Bal.

Total Loan Amount				Miscellaneous			
** Loans \$400k-Std Bal Limit (Agency Fxd, Agency No MI Fxd, HomeReady Fxd, TX Home Equity Fxd only)			-0.100	** Escrow Waiver (CA Only)			0.000
** Loans \$75k-\$99,999			0.250	** Escrow Waiver (all other states)			0.000
** Loans \$50k - \$74,999			0.500	* 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)			0.250
** Loans \$30k-\$49,999			1.250	** Seller/Builder Paid Temporary Buydowns			0.125
				** Manufactured Home			0.500
Credit Score (In addition to all other adj)				Applicable to Agency High Bal (In addition to all other adj)			
** Fico Scores > = 740 (Agency Fxd, Agency No MI Fxd, HomeReady Fxd, TX Home Equity Fxd only)			-0.100	** Agency High Bal Fixed w/LTV <=80%			-0.100
** Fico Scores > = 700 (Agency High Balance & Agency High Bal No MI Fixed only)			-0.100				
State/Regional (In addition to all other adj)				**Lender Paid Temporary Buydowns			
** Group 1;	AZ,CA,CO,IN,MA,MI,MO,UT,VT,WI		0.000	Loan Terms	1-0	1-1	2-1
** Group 2;	IA,IL,NE,WA		-0.050	30 Years	1.000	1.750	2.500
** Group 3;	DC,DE,GA,HI,ID,KY,MD,ME,MN,MT,NC,NH,NM,OH,RI,SC,TN,VA		-0.100	25 Years	0.875	1.625	2.375
** Group 4;	AK,AL,AR,CT,FL,LA,MS,ND,NJ,OK,OR,PA,WV		-0.150	20 Years	0.875	1.500	2.250
** Group 5;	TX		-0.200	15 Years	0.750	1.500	2.125
				10 Years	0.625	1.250	1.875

All LLPA's, except those marked with ** will be waived for HomeReady and HomePossible loans, and to First-time Homebuyers with qualifying income <= 100% of Area Median Income (AMI) or 120% AMI in high cost areas.

Credit Score Applicable to Purchase Loans (applicable to terms >15 years)										
LTV (%)										
FICO	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%	
>=780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125	
760-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250	
740-759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500	
720-739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750	
700-719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875	
680-699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125	
660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250	
640-659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500	
<=639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750	

Additional LLPA's By Loan Attribute Applicable to Purchase Loans										
LTV (%)										
Loan Feature	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%	
ARM Loans	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	
Attached 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	4.125	4.125	4.125	
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125	
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
2-4 Unit Properties	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625	
High Balance Fixed	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000	
High Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750	
*Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875	
DTI/Ratio >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Credit Score Applicable to Limited Cash-Out/Rate & Term Refi Loans (applicable to terms >15 years)										
LTV (%)										
FICO	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%	
>=780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375	
760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625	
740-759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000	
720-739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250	
700-719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625	
680-699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750	
660-679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125	
640-659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500	
<=639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500	

Additional LLPA's By Loan Attribute Applicable to Limited Cash-Out/Rate & Term Refi Loans										
LTV (%)										
Loan Feature	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%	
ARM Loans	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	
Attached 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	4.125	4.125	4.125	
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125	
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
2-4 Unit Properties	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625	
High Balance Fixed	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000	
High Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750	
*Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875	
DTI/Ratio >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Credit Score Applicable to Cash-Out Refi Loans										
LTV (%)										
FICO	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%					
>=780	0.375	0.375	0.625	0.875	1.375					
760-779	0.375	0.375	0.875	1.250	1.875					
740-759	0.375	0.375	1.000	1.625	2.375					
720-739	0.375	0.500	1.375	2.000	2.750					
700-719	0.375	0.500	1.625	2.625	3.250					
680-699	0.375	0.625	2.000	2.875	3.750					
660-679	0.375	0.875	2.750	4.000	4.750					
640-659	0.375	1.375	3.125	4.625	5.125					
<=639	0.375	1.375	3.375	4.875	5.125					

Additional LLPA's By Loan Attribute Applicable to Cash-Out Loans										
LTV (%)										
Loan Feature	<=30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%					
Attached Condo	0.000	0.125	0.125	0.750	0.750					
Investment Property	1.125	1.125	1.625	2.125	3.375					
Second Home	1.125	1.125	1.625	2.125	3.375					
Manufactured Home	0.500	0.500	0.500	0.500	0.500					
2-4 Unit Properties	0.000	0.000	0.375	0.375	0.625					
High Balance Fixed	1.250	1.250	1.500	1.500	1.750					
High Balance ARM	2.000	2.000	2.250	2.250	3.250					
*Subordinate Financing	0.625	0.625	0.625	0.875	1.125					
DTI/Ratio >40%	0.000	0.000	0.000	0.000	0.000					

Applicable to Lender Paid FHLMC Agency No MI Programs (In addition to all other LLPAs) ** (AMI waiver does not apply to ALL below MI adjustments)

Single Premium MI (LPMI) - Fixed

Amortization Term > 20 Years										
* Minimum Rate (Including Adjusters) of 40bps										
LTV	Coverage	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659
95.01% - 97.00%	35	1.750	1.780	2.010	2.910	3.710	4.420	5.490	7.380	8.000
90.01% - 95.00%	30	1.290	1.380	1.660	2.320	2.910	3.440	4.250	5.630	6.120
85.01% - 90.00%	25	1.060	1.110	1.250	1.790	2.190	2.640	3.210	4.420	4.700
80.01% - 85.00%	12	0.620	0.620	0.620	0.760	0.890	1.020	1.210	1.610	1.790

Single Premium MI (LPMI) - Fixed

Amortization Term <= 20 Years										
* Minimum Rate (Including Adjusters) of 40bps										
LTV	Coverage	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659
95.01% - 97.00%	35	1.740	1.750	1.860	2.750	3.550	4.180	5.250	7.030	7.660
90.01% - 95.00%	25	1.080	1.120	1.270	1.860	2.350	2.710	3.420	4.490	4.930
85.01% - 90.00%	12	0.620	0.620	0.690	0.910	1.140	1.270	1.540	2.020	2.210
80.01% - 85.00%	6	0.480	0.480	0.480	0.480	0.480	0.480	0.520	0.640	0.680

Single Premium MI (LPMI) — Non-Fixed

Amortization Term > 20 Years											* Minimum Rate (Including Adjusters) of 40bps	
LTV	Coverage	>=800	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639	600-619
95.01% - 97.00%	35	2.180	2.230	2.520	3.640	4.630	5.530	6.870	9.220	10.000	10.950	16.320
90.01% - 95.00%	30	1.610	1.730	2.070	2.900	3.640	4.300	5.310	7.040	7.660	8.490	12.650
85.01% - 90.00%	25	1.320	1.380	1.570	2.230	2.740	3.290	4.020	5.530	5.870	6.430	9.580
80.01% - 85.00%	12	0.780	0.780	0.780	0.950	1.120	1.280	1.520	2.010	2.230	2.400	3.580

Base Pricing Assumes Borrower Paid Compensation

Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 5:00 pm PDT, ARMs until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

FNMA SPEC/LOW-BAL

30 Yr Fixed Agency Fannie Mae >=\$250k-\$274,999			
Rate	15	30	
7.000%	(4.402)	(4.302)	
6.990%	(4.362)	(4.262)	
6.875%	(3.927)	(3.827)	
6.750%	(3.545)	(3.445)	
6.625%	(3.408)	(3.308)	
6.500%	(2.953)	(2.853)	
6.375%	(2.456)	(2.356)	
6.250%	(2.075)	(1.975)	
6.125%	(1.920)	(1.820)	
6.000%	(1.441)	(1.341)	
5.990%	(1.401)	(1.301)	
5.875%	(1.063)	(0.963)	
5.750%	(0.527)	(0.427)	
5.625%	(0.074)	0.026	
5.500%	0.558	0.658	
5.375%	1.089	1.189	
5.250%	1.699	1.799	
5.125%	2.510	2.610	
5.000%	3.049	3.149	

30 Yr Fixed Agency Fannie Mae >=\$225k-\$249,999			
Rate	15	30	
7.000%	(4.617)	(4.517)	
6.990%	(4.577)	(4.477)	
6.875%	(4.142)	(4.042)	
6.750%	(3.760)	(3.660)	
6.625%	(3.440)	(3.340)	
6.500%	(2.985)	(2.885)	
6.375%	(2.488)	(2.388)	
6.250%	(2.107)	(2.007)	
6.125%	(1.920)	(1.820)	
6.000%	(1.441)	(1.341)	
5.990%	(1.401)	(1.301)	
5.875%	(1.063)	(0.963)	
5.750%	(0.527)	(0.427)	
5.625%	(0.074)	0.026	
5.500%	0.558	0.658	
5.375%	1.089	1.189	
5.250%	1.699	1.799	
5.125%	2.510	2.610	
5.000%	3.049	3.149	

30 Yr Fixed Agency Fannie Mae >=\$200k-\$224,999			
Rate	15	30	
7.000%	(4.833)	(4.733)	
6.990%	(4.793)	(4.693)	
6.875%	(4.358)	(4.258)	
6.750%	(3.976)	(3.876)	
6.625%	(3.538)	(3.438)	
6.500%	(3.083)	(2.983)	
6.375%	(2.585)	(2.485)	
6.250%	(2.205)	(2.105)	
6.125%	(2.020)	(1.920)	
6.000%	(1.541)	(1.441)	
5.990%	(1.501)	(1.401)	
5.875%	(1.163)	(1.063)	
5.750%	(0.627)	(0.527)	
5.625%	(0.174)	(0.074)	
5.500%	0.558	0.658	
5.375%	1.089	1.189	
5.250%	1.699	1.799	
5.125%	2.510	2.610	
5.000%	3.049	3.149	

30 Yr Fixed Agency Fannie Mae >=\$175k-\$199,999			
Rate	15	30	
7.000%	(4.889)	(4.789)	
6.990%	(4.849)	(4.749)	
6.875%	(4.414)	(4.314)	
6.750%	(4.032)	(3.932)	
6.625%	(3.669)	(3.569)	
6.500%	(3.214)	(3.114)	
6.375%	(2.717)	(2.617)	
6.250%	(2.336)	(2.236)	
6.125%	(2.215)	(2.115)	
6.000%	(1.736)	(1.636)	
5.990%	(1.696)	(1.596)	
5.875%	(1.358)	(1.258)	
5.750%	(0.822)	(0.722)	
5.625%	(0.369)	(0.269)	
5.500%	0.558	0.658	
5.375%	1.089	1.189	
5.250%	1.699	1.799	
5.125%	2.510	2.610	
5.000%	3.049	3.149	

30 Yr Fixed Agency Fannie Mae >=\$150k-\$174,999			
Rate	15	30	
7.000%	(4.858)	(4.758)	
6.990%	(4.818)	(4.718)	
6.875%	(4.383)	(4.283)	
6.750%	(4.001)	(3.901)	
6.625%	(3.897)	(3.797)	
6.500%	(3.442)	(3.342)	
6.375%	(2.945)	(2.845)	
6.250%	(2.564)	(2.464)	
6.125%	(2.414)	(2.314)	
6.000%	(1.935)	(1.835)	
5.990%	(1.895)	(1.795)	
5.875%	(1.557)	(1.457)	
5.750%	(1.021)	(0.921)	
5.625%	(0.568)	(0.468)	
5.500%	0.558	0.658	
5.375%	1.089	1.189	
5.250%	1.699	1.799	
5.125%	2.510	2.610	
5.000%	3.049	3.149	

30 Yr Fixed Agency Fannie Mae >=\$125k-\$149,999			
Rate	15	30	
7.000%	(4.981)	(4.881)	
6.990%	(4.941)	(4.841)	
6.875%	(4.506)	(4.406)	
6.750%	(4.124)	(4.024)	
6.625%	(4.007)	(3.907)	
6.500%	(3.552)	(3.452)	
6.375%	(3.054)	(2.954)	
6.250%	(2.674)	(2.574)	
6.125%	(2.362)	(2.262)	
6.000%	(1.883)	(1.783)	
5.990%	(1.843)	(1.743)	
5.875%	(1.505)	(1.405)	
5.750%	(0.969)	(0.869)	
5.625%	(0.516)	(0.416)	
5.500%	0.558	0.658	
5.375%	1.089	1.189	
5.250%	1.699	1.799	
5.125%	2.510	2.610	
5.000%	3.049	3.149	

30 Yr Fixed Agency Fannie Mae >=\$110k-\$124,999			
Rate	15	30	
7.000%	(5.077)	(4.977)	
6.990%	(5.037)	(4.937)	
6.875%	(4.602)	(4.502)	
6.750%	(4.220)	(4.120)	
6.625%	(4.007)	(3.907)	
6.500%	(3.552)	(3.452)	
6.375%	(3.054)	(2.954)	
6.250%	(2.674)	(2.574)	
6.125%	(2.431)	(2.331)	
6.000%	(1.952)	(1.852)	
5.990%	(1.912)	(1.812)	
5.875%	(1.574)	(1.474)	
5.750%	(1.038)	(0.938)	
5.625%	(0.585)	(0.485)	
5.500%	0.558	0.658	
5.375%	1.089	1.189	
5.250%	1.699	1.799	
5.125%	2.510	2.610	
5.000%	3.049	3.149	

30 Yr Fixed Agency Fannie Mae >=\$85k-\$109,999			
Rate	15	30	
7.000%	(5.189)	(5.089)	
6.990%	(5.149)	(5.049)	
6.875%	(4.714)	(4.614)	
6.750%	(4.332)	(4.232)	
6.625%	(4.110)	(4.010)	
6.500%	(3.655)	(3.555)	
6.375%	(3.157)	(3.057)	
6.250%	(2.777)	(2.677)	
6.125%	(2.414)	(2.314)	
6.000%	(1.935)	(1.835)	
5.990%	(1.895)	(1.795)	
5.875%	(1.557)	(1.457)	
5.750%	(1.021)	(0.921)	
5.625%	(0.568)	(0.468)	
5.500%	0.558	0.658	
5.375%	1.089	1.189	
5.250%	1.699	1.799	
5.125%	2.510	2.610	
5.000%	3.049	3.149	

FHLMC SPEC/LOW-BAL

30 Yr Fixed Agency Freddie Mac >=\$250k-\$274,999			
Rate	15	30	
7.000%	(4.402)	(4.302)	
6.990%	(4.362)	(4.262)	
6.875%	(3.927)	(3.827)	
6.750%	(3.545)	(3.445)	
6.625%	(3.408)	(3.308)	
6.500%	(2.953)	(2.853)	
6.375%	(2.456)	(2.356)	
6.250%	(2.075)	(1.975)	
6.125%	(1.920)	(1.820)	
6.000%	(1.441)	(1.341)	
5.990%	(1.401)	(1.301)	
5.875%	(1.063)	(0.963)	
5.750%	(0.527)	(0.427)	
5.625%	(0.074)	0.026	
5.500%	0.558	0.658	
5.375%	1.089	1.189	
5.250%	1.699	1.799	
5.125%	2.510	2.610	
5.000%	3.049	3.149	

30 Yr Fixed Agency Freddie Mac >=\$225k-\$249,999			
Rate	15	30	
7.000%	(4.617)	(4.517)	
6.990%	(4.577)	(4.477)	
6.875%	(4.142)	(4.042)	
6.750%	(3.760)	(3.660)	
6.625%	(3.440)	(3.340)	
6.500%	(2.985)	(2.885)	
6.375%	(2.488)	(2.388)	
6.250%	(2.107)	(2.007)	
6.125%	(1.920)	(1.820)	
6.000%	(1.441)	(1.341)	
5.990%	(1.401)	(1.301)	
5.875%	(1.063)	(0.963)	
5.750%	(0.527)	(0.427)	
5.625%	(0.074)	0.026	
5.500%	0.558	0.658	
5.375%	1.089	1.189	
5.250%	1.699	1.799	
5.125%	2.510	2.610	
5.000%	3.049	3.149	

30 Yr Fixed Agency Freddie Mac >=\$200k-\$224,999			
Rate	15	30	
7.000%	(4.833)	(4.733)	
6.990%	(4.793)	(4.693)	
6.875%	(4.358)	(4.258)	
6.750%	(3.976)	(3.876)	
6.625%	(3.538)	(3.438)	
6.500%	(3.083)	(2.983)	
6.375%	(2.585)	(2.485)	
6.250%	(2.205)	(2.105)	
6.125%	(2.020)	(1.920)	
6.000%	(1.541)	(1.441)	
5.990%	(1.501)	(1.401)	
5.875%	(1.163)	(1.063)	
5.750%	(0.627)	(0.527)	
5.625%	(0.174)	(0.074)	
5.500%	0.558	0.658	
5.375%	1.089	1.189	
5.250%	1.699	1.799	
5.125%	2.510	2.610	
5.000%	3.049	3.149	

30 Yr Fixed Agency Freddie Mac >=\$175k-\$199,999			
Rate	15	30	
7.000%	(4.889)	(4.789)	
6.990%	(4.849)	(4.749)	
6.875%	(4.414)	(4.314)	
6.750%	(4.032)	(3.932)	
6.625%	(3.669)	(3.569)	
6.500%	(3.214)	(3.114)	
6.375%	(2.717)	(2.617)	
6.250%	(2.336)	(2.236)	
6.125%	(2.215)	(2.115)	
6.000%	(1.736)	(1.636)	
5.990%	(1.696)	(1.596)	
5.875%	(1.358)	(1.258)	
5.750%	(0.822)	(0.722)	
5.625%	(0.369)	(0.269)	
5.500%	0.558	0.658	
5.375%	1.089	1.189	
5.250%	1.699	1.799	
5.125%	2.510	2.610	
5.000%	3.049	3.149	

30 Yr Fixed Agency Freddie Mac >=\$150k-\$174,999			
Rate	15	30	
7.000%	(4.858)	(4.758)	
6.990%	(4.818)	(4.718)	
6.875%	(4.383)	(4.283)	
6.750%	(4.001)	(3.901)	
6.625%	(3.897)	(3.797)	
6.500%	(3.442)	(3.342)	
6.375%	(2.945)	(2.845)	
6.250%	(2.564)	(2.464)	
6.125%	(2.414)	(2.314)	
6.000%	(1.935)	(1.835)	
5.990%	(1.895)	(1.795)	
5.875%	(1.557)	(1.457)	
5.750%	(1.021)	(0.921)	
5.625%	(0.568)	(0.468)	
5.500%	0.558	0.658	
5.375%	1.089	1.189	
5.250%	1.699	1.799	
5.125%	2.510	2.610	
5.000%	3.049	3.149	

30 Yr Fixed Agency Freddie Mac ≥\$125k-\$149,999		
Rate	15	30
7.000%	(4.981)	(4.881)
6.990%	(4.941)	(4.841)
6.875%	(4.506)	(4.406)
6.750%	(4.124)	(4.024)
6.625%	(4.007)	(3.907)
6.500%	(3.552)	(3.452)
6.375%	(3.054)	(2.954)
6.250%	(2.674)	(2.574)
6.125%	(2.362)	(2.262)
6.000%	(1.883)	(1.783)
5.990%	(1.843)	(1.743)
5.875%	(1.505)	(1.405)
5.750%	(0.969)	(0.869)
5.625%	(0.516)	(0.416)
5.500%	0.558	0.658
5.375%	1.089	1.189
5.250%	1.699	1.799
5.125%	2.510	2.610
5.000%	3.049	3.149



Base Pricing Assumes Borrower Paid Compensation

Monday, January 5, 2026

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AGENCY ENHANCED FNMA/FHLMC NON-OWNER/SECOND HOME

30 Yr Fixed Fannie Mae Enhanced NOO-SH			30 Yr Fixed Freddie Mac Enhanced NOO-SH								
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
7.375%	(4.831)	(4.731)	7.375%	(4.831)	(4.731)						
7.250%	(4.422)	(4.322)	7.250%	(4.422)	(4.322)						
7.125%	(4.433)	(4.333)	7.125%	(4.433)	(4.333)						
7.000%	(4.139)	(4.039)	7.000%	(4.139)	(4.039)						
6.875%	(3.664)	(3.564)	6.875%	(3.664)	(3.564)						
6.750%	(3.282)	(3.182)	6.750%	(3.282)	(3.182)						
6.625%	(3.319)	(3.219)	6.625%	(3.319)	(3.219)						
6.500%	(2.864)	(2.764)	6.500%	(2.864)	(2.764)						
6.375%	(2.367)	(2.267)	6.375%	(2.367)	(2.267)						

AGENCY ENHANCED FNMA/FHLMC NON-OWNER SECOND HOME PRICE ADJUSTMENTS

Credit Score Applicable to Purchase Loans					Applicable to ALL Loans				
LTV (%)					Miscellaneous				
FICO	65.01-70.00%	70.01-75.00%	75.01-80.00%		* 7-10 Financed Properties (Applicable to N/O/O & 2nd home only)				
>=780	0.000	0.000	0.375						0.250
760-779	0.000	0.250	0.625						
740-759	0.125	0.375	0.875						
720-739	0.250	0.750	1.250						

Additional LLPA's By Loan Attribute Applicable to Purchase Loans							
LTV (%)							
Loan Feature	65.01-70.00%	70.01-75.00%	75.01-80.00%				
Attached Condo	0.125	0.125	0.750				
Investment Property	0.875	0.875	2.125				
Second Home	0.875	0.875	2.125				
2-4 Unit Properties	0.375	0.375	0.625				
*Subordinate Financing	0.625	0.875	1.125				

Credit Score Applicable to Limited Cash-Out/Rate & Term Refi Loans							
LTV (%)							
FICO	65.01-70.00%	70.01-75.00%	75.01-80.00%				
>=780	0.000	0.125	0.500				
760-779	0.125	0.375	0.875				
740-759	0.250	0.750	1.125				
720-739	0.500	1.000	1.625				

Additional LLPA's By Loan Attribute Applicable to Limited Cash-Out/Rate & Term Refi Loans							
LTV (%)							
Loan Feature	65.01-70.00%	70.01-75.00%	75.01-80.00%				
Attached Condo	0.125	0.125	0.750				
Investment Property	0.875	0.875	2.125				
Second Home	0.875	0.875	2.125				
2-4 Unit Properties	0.375	0.375	0.625				
*Subordinate Financing	0.625	0.875	1.125				

Credit Score Applicable to Cash-Out Refi Loans							
LTV (%)							
FICO	65.01-70.00%	70.01-75.00%	75.01-80.00%				
>=780	0.625	0.875	1.375				
760-779	0.875	1.250	1.875				
740-759	1.000	1.625	2.375				
720-739	1.375	2.000	2.750				

Additional LLPA's By Loan Attribute Applicable to Cash-Out Loans							
LTV (%)							
Loan Feature	65.01-70.00%	70.01-75.00%	75.01-80.00%				
Attached Condo	0.125	0.750	0.750				
Investment Property	0.875	0.875	2.125				
Second Home	0.875	0.875	2.125				
2-4 Unit Properties	0.375	0.375	0.625				
*Subordinate Financing	0.625	0.875	1.125				

State/Regional (In addition to all other adj)		
** Group 1;	AZ,CA,CO,IN,MA,MI,MO,UT,VT,WI	0.000
** Group 2;	IA,IL,NE,WA	-0.050

AGENCY



Monday, January 5, 2026

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GOVERNMENT

High Balance 5/1 ARM			Streamline 30			Streamline 15			Streamline HB - 30		
Start Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
6.500%	(2.176)	(1.926)	6.625%	(4.381)	(4.281)	6.125%	(2.829)	(2.729)	7.125%	(3.548)	(3.448)
6.375%	(1.761)	(1.511)	6.500%	(3.977)	(3.877)	6.000%	(2.372)	(2.272)	7.000%	(3.733)	(3.633)
6.250%	(1.330)	(1.080)	6.375%	(3.534)	(3.434)	5.875%	(1.908)	(1.808)	6.990%	(3.693)	(3.593)
6.125%	(2.276)	(2.026)	6.250%	(3.145)	(3.045)	5.750%	(1.438)	(1.338)	6.875%	(3.342)	(3.242)
6.000%	(2.162)	(1.912)	6.125%	(3.307)	(3.207)	5.625%	(1.949)	(1.849)	6.750%	(2.907)	(2.807)
5.875%	(1.719)	(1.469)	6.000%	(2.796)	(2.696)	5.500%	(1.497)	(1.397)	6.625%	(3.496)	(3.396)
5.750%	(1.252)	(1.002)	5.990%	(2.756)	(2.656)	5.375%	(1.018)	(0.918)	6.500%	(3.092)	(2.992)
5.625%	(2.045)	(1.795)	5.875%	(2.296)	(2.196)	5.250%	(0.702)	(0.602)	6.375%	(2.649)	(2.549)
5.500%	(1.881)	(1.631)	5.750%	(1.800)	(1.700)	5.125%	(0.971)	(0.871)	6.250%	(2.260)	(2.160)
5.375%	(1.403)	(1.153)	5.625%	(1.608)	(1.508)	5.000%	(0.455)	(0.355)	6.125%	(2.672)	(2.572)
5.250%	(0.886)	(0.636)	5.500%	(1.044)	(0.944)	4.875%	0.082	0.182	6.000%	(2.161)	(2.061)
5.125%	(1.340)	(1.090)	5.375%	(0.496)	(0.396)	4.750%	0.395	0.495	5.990%	(2.121)	(2.021)
2.00 Margin, 1/1/5 Caps			5.250%	0.069	0.169	0.000%	0.000	0.000	5.875%	(1.661)	(1.561)

VA 30 Yr Fixed			VA 15 Yr Fixed			VA High Balance - 30			VA IRRRL - 30/25		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
7.125%	(4.319)	(4.219)	6.125%	(2.579)	(2.479)	7.125%	(3.184)	(3.084)	7.125%	(4.319)	(4.219)
7.000%	(4.392)	(4.292)	6.000%	(2.122)	(2.022)	7.000%	(3.156)	(3.056)	7.000%	(4.392)	(4.292)
6.990%	(4.352)	(4.252)	5.875%	(1.658)	(1.558)	6.990%	(3.116)	(3.016)	6.990%	(4.352)	(4.252)
6.875%	(4.083)	(3.983)	5.750%	(1.188)	(1.088)	6.875%	(2.847)	(2.747)	6.875%	(4.083)	(3.983)
6.750%	(3.690)	(3.590)	5.625%	(1.668)	(1.568)	6.750%	(2.454)	(2.354)	6.750%	(3.690)	(3.590)
6.625%	(3.417)	(3.317)	5.500%	(1.216)	(1.116)	6.625%	(3.656)	(3.556)	6.625%	(3.417)	(3.317)
6.500%	(3.099)	(2.999)	5.375%	(0.737)	(0.637)	6.500%	(3.359)	(3.259)	6.500%	(3.099)	(2.999)
6.375%	(2.718)	(2.618)	5.250%	(0.452)	(0.352)	6.375%	(2.863)	(2.763)	6.375%	(2.718)	(2.618)
6.250%	(2.276)	(2.176)	5.125%	(0.690)	(0.590)	6.250%	(1.400)	(1.300)	6.250%	(2.276)	(2.176)
6.125%	(2.613)	(2.513)	5.000%	(0.174)	(0.074)	6.125%	(1.877)	(1.777)	6.125%	(2.613)	(2.513)
6.000%	(2.211)	(2.111)	4.875%	0.363	0.463	6.000%	(1.475)	(1.375)	6.000%	(2.211)	(2.111)
5.990%	(2.171)	(2.071)	4.750%	0.645	0.745	5.990%	(1.435)	(1.335)	5.990%	(2.171)	(2.071)
5.875%	(1.808)	(1.708)				5.875%	(1.072)	(0.972)	5.875%	(1.808)	(1.708)
5.750%	(1.389)	(1.289)				5.750%	(0.754)	(0.654)	5.750%	(1.389)	(1.289)
5.625%	(1.623)	(1.523)				5.625%	(1.253)	(1.153)	5.625%	(1.623)	(1.523)
5.500%	(0.968)	(0.868)				5.500%	(0.629)	(0.529)	5.500%	(0.968)	(0.868)
5.375%	(0.540)	(0.440)				5.375%	(0.170)	(0.070)	5.375%	(0.540)	(0.440)
5.250%	0.008	0.108				5.250%	0.378	0.478	5.250%	0.008	0.108
5.125%	0.676	0.776							5.125%	0.676	0.776
5.000%	1.330	1.430							5.000%	1.330	1.430
4.990%	1.370	1.470							4.990%	1.370	1.470
4.875%	1.871	1.971							4.875%	1.871	1.971

VA IRRRL - 15			VA IRRRL High Bal - 30			USDA - 30 Yr			VA High LTV Cash-out Refi - 30		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
6.125%	(2.381)	(2.281)	7.125%	(3.184)	(3.084)	7.125%	(6.412)	(6.312)	7.125%	(3.419)	(3.319)
6.000%	(1.873)	(1.773)	7.000%	(3.156)	(3.056)	7.000%	(6.277)	(6.177)	7.000%	(3.492)	(3.392)
5.875%	(1.358)	(1.258)	6.990%	(3.116)	(3.016)	6.875%	(5.905)	(5.805)	6.875%	(3.183)	(3.083)
5.750%	(0.979)	(0.879)	6.875%	(2.847)	(2.747)	6.750%	(5.455)	(5.355)	6.750%	(2.790)	(2.690)
5.625%	(1.348)	(1.248)	6.750%	(2.454)	(2.354)	6.625%	(5.180)	(5.080)	6.625%	(2.792)	(2.692)
5.500%	(1.016)	(0.916)	6.625%	(3.656)	(3.556)	6.500%	(4.731)	(4.631)	6.500%	(2.474)	(2.374)
5.375%	(0.661)	(0.561)	6.500%	(3.359)	(3.259)	6.375%	(4.241)	(4.141)	6.375%	(2.093)	(1.993)
5.250%	(0.202)	(0.102)	6.375%	(2.863)	(2.763)	6.250%	(3.758)	(3.658)	6.250%	(1.651)	(1.551)
5.125%	(0.469)	(0.369)	6.250%	(1.400)	(1.300)	6.125%	(3.509)	(3.409)	6.125%	(1.988)	(1.888)
5.000%	(0.075)	0.025	6.125%	(1.877)	(1.777)	6.000%	(3.067)	(2.967)	6.000%	(1.586)	(1.486)
4.875%	0.354	0.454	6.000%	(1.475)	(1.375)	5.875%	(2.522)	(2.422)	5.875%	(1.183)	(1.083)
4.750%	0.739	0.839	5.990%	(1.435)	(1.335)	5.750%	(1.823)	(1.723)	5.750%	(0.764)	(0.664)
			5.875%	(1.072)	(0.972)	5.625%	(1.430)	(1.330)	5.625%	(0.998)	(0.898)

Total Loan Amount		FICO	
* Loans \$500k-Std Bal Limit	-0.100	* Fico Scores 740+ (FHA/USDA only)	-0.150
* Loans \$75k-\$99,999	0.250	* Fico Scores 720+ (VA only)	-0.100
* Loans \$50k-\$74,999	0.750	* Fico Scores 700-739 (FHA/USDA only)	-0.100
* Loans \$30k-\$49,999	2.000	* Fico Scores 660 - 679 (VA IRRRL High Bal only)	0.625
* Loans < \$30,000	Contact Secondary	* Fico Scores 640 - 659	0.375
* Loans \$1M-\$1.5m (VA/VA IRRRL High Bal only)	0.375	* Fico Scores 620 - 639	0.875
* Loans >\$1.5m (VA High Bal only)	1.000	* Fico Scores 600 - 619	1.250
* Loans >\$1.5m (VA IRRRL High Bal only)	2.500	* Fico Scores 580 - 599	1.750
		* No FICO Score (FHA, Non-Traditional Credit only)	1.750
LTV		State/Regional	
* Streamline CLTV 100.01-125%	0.250	* Group 1; AZ,CA,CO,HI,IN,MA,MD,ME, MI,MO,UT,VT,WI	0.000
* VA IRRRL & VA IRRRL High Bal w/LTV >100-105%	0.250	* Group 2; CT,DC,DE,GA,IA,IL,KY,MN,MT,NE,NJ,NM,OH,OR,RI,TN,VA,WA,WV	-0.050
* VA IRRRL & VA IRRRL High Bal w/LTV >105%	0.500	* Group 3; AK,AL,AR,FL,LA,MS,NC,ND,NH,OK,PA,SC	-0.100
* VA Cash out >90% LTV	1.250	* Group 4; TX	-0.150
Occupancy		Miscellaneous	
* Non Owner Occupied	1.000	* Down Payment Asst Prgrms (FHA High Bal only)	0.375
Maximum Rebate/Price Cap		* FHA Manufactured Home	0.500
All Fixed Rates	105.000	* USDA/VA Manufactured Home	0.500
All ARM Rates	103.750	* Seller/Builder Paid Temporary Buydowns	0.250

FICO	
* Fico Scores 740+ (FHA/USDA only)	-0.150
* Fico Scores 720+ (VA only)	-0.100
* Fico Scores 700-739 (FHA/USDA only)	-0.100
* Fico Scores 660 - 679 (VA IRRRL High Bal only)	0.625
* Fico Scores 640 - 659	0.375
* Fico Scores 620 - 639	0.875
* Fico Scores 600 - 619	1.250
* Fico Scores 580 - 599	1.750
* No FICO Score (FHA, Non-Traditional Credit only)	1.750

* Group 1;	AZ,CA,CO,HI,IN,MA,MD,ME, MI,MO,UT,VT,WI	0.000
* Group 2;	CT,DC,DE,GA,IA,IL,KY,MN,MT,NE,NJ,NM,OH,OR,RI,TN,VA,WA,WV	-0.050
* Group 3;	AK,AL,AR,FL,LA,MS,NC,ND,NH,OK,PA,SC	-0.100
* Group 4;	TX	-0.150

Down Payment Asst Prgms (FHA High Bal only)	0.375
* FHA Manufactured Home	0.500
* USDA/VA Manufactured Home	0.500
* Seller/Builder Paid Temporary Buydowns	0.250
* Temporary Buydowns by Note Rate (<5.25%)	2.000
* Temporary Buydowns by Note Rate (5.25%-6.25%)	0.250

Loan Terms	1-0	1-1	2-1
30 Years	1.000	1.750	2.500
25 Years	1.000	1.750	2.500
20 Years	1.000	1.625	2.375
15 Years	1.000	1.500	2.250
10 Years	0.625	1.250	1.750

Loan Terms	1-0	1-1	2-1
30 Years	1.000	1.750	2.500
25 Years	1.000	1.750	2.375
20 Years	1.000	1.625	2.250
15 Years	0.875	1.500	2.125
10 Years	0.625	1.250	1.750

Base Pricing Assumes Borrower Paid Compensation

Monday, January 5, 2026

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FHA SPEC/LOW-BAL

30 Yr Fixed >=\$250k-\$274,999			
Rate	15	30	
7.125%	(4.808)	(4.708)	
7.000%	(4.993)	(4.893)	
6.990%	(4.953)	(4.853)	
6.875%	(4.602)	(4.502)	
6.750%	(4.167)	(4.067)	
6.625%	(4.624)	(4.524)	
6.500%	(4.221)	(4.121)	
6.375%	(3.777)	(3.677)	
6.250%	(3.388)	(3.288)	
6.125%	(3.485)	(3.385)	
6.000%	(2.974)	(2.874)	
5.990%	(2.934)	(2.834)	
5.875%	(2.474)	(2.374)	
5.750%	(1.978)	(1.878)	
5.625%	(1.648)	(1.548)	
5.500%	(1.084)	(0.984)	
5.375%	(0.536)	(0.436)	
5.250%	0.029	0.129	
5.125%	0.889	0.989	

30 Yr Fixed >=\$225k-\$249,999			
Rate	15	30	
7.125%	(4.880)	(4.780)	
7.000%	(5.064)	(4.964)	
6.990%	(5.024)	(4.924)	
6.875%	(4.673)	(4.573)	
6.750%	(4.238)	(4.138)	
6.625%	(4.768)	(4.668)	
6.500%	(4.365)	(4.265)	
6.375%	(3.921)	(3.821)	
6.250%	(3.532)	(3.432)	
6.125%	(3.494)	(3.394)	
6.000%	(2.983)	(2.883)	
5.990%	(2.943)	(2.843)	
5.875%	(2.484)	(2.384)	
5.750%	(1.987)	(1.887)	
5.625%	(1.695)	(1.595)	
5.500%	(1.131)	(1.031)	
5.375%	(0.583)	(0.483)	
5.250%	(0.018)	0.082	
5.125%	0.889	0.989	

30 Yr Fixed >=\$200k-\$224,999			
Rate	15	30	
7.125%	(5.035)	(4.935)	
7.000%	(5.219)	(5.119)	
6.990%	(5.179)	(5.079)	
6.875%	(4.828)	(4.728)	
6.750%	(4.393)	(4.293)	
6.625%	(4.787)	(4.687)	
6.500%	(4.384)	(4.284)	
6.375%	(3.940)	(3.840)	
6.250%	(3.551)	(3.451)	
6.125%	(3.635)	(3.535)	
6.000%	(3.124)	(3.024)	
5.990%	(3.084)	(2.984)	
5.875%	(2.624)	(2.524)	
5.750%	(2.128)	(2.028)	
5.625%	(1.748)	(1.648)	
5.500%	(1.184)	(1.084)	
5.375%	(0.636)	(0.536)	
5.250%	(0.071)	0.029	
5.125%	0.889	0.989	

30 Yr Fixed >=\$175k-\$199,999			
Rate	15	30	
7.125%	(5.011)	(4.911)	
7.000%	(5.196)	(5.096)	
6.990%	(5.156)	(5.056)	
6.875%	(4.805)	(4.705)	
6.750%	(4.370)	(4.270)	
6.625%	(4.906)	(4.806)	
6.500%	(4.502)	(4.402)	
6.375%	(4.059)	(3.959)	
6.250%	(3.670)	(3.570)	
6.125%	(3.616)	(3.516)	
6.000%	(3.105)	(3.005)	
5.990%	(3.065)	(2.965)	
5.875%	(2.606)	(2.506)	
5.750%	(2.109)	(2.009)	
5.625%	(1.720)	(1.620)	
5.500%	(1.156)	(1.056)	
5.375%	(0.608)	(0.508)	
5.250%	(0.043)	0.057	
5.125%	0.889	0.989	

30 Yr Fixed >=\$150k-\$174,999			
Rate	15	30	
7.125%	(5.296)	(5.196)	
7.000%	(5.480)	(5.380)	
6.990%	(5.440)	(5.340)	
6.875%	(5.089)	(4.989)	
6.750%	(4.654)	(4.554)	
6.625%	(4.971)	(4.871)	
6.500%	(4.568)	(4.468)	
6.375%	(4.124)	(4.024)	
6.250%	(3.735)	(3.635)	
6.125%	(3.639)	(3.539)	
6.000%	(3.128)	(3.028)	
5.990%	(3.088)	(2.988)	
5.875%	(2.629)	(2.529)	
5.750%	(2.132)	(2.032)	
5.625%	(1.711)	(1.611)	
5.500%	(1.147)	(1.047)	
5.375%	(0.599)	(0.499)	
5.250%	(0.034)	0.066	
5.125%	0.889	0.989	

30 Yr Fixed >=\$125k-\$149,999			
Rate	15	30	
7.125%	(5.396)	(5.296)	
7.000%	(5.580)	(5.480)	
6.990%	(5.540)	(5.440)	
6.875%	(5.189)	(5.089)	
6.750%	(4.754)	(4.654)	
6.625%	(5.043)	(4.943)	
6.500%	(4.640)	(4.540)	
6.375%	(4.196)	(4.096)	
6.250%	(3.807)	(3.707)	
6.125%	(3.644)	(3.544)	
6.000%	(3.133)	(3.033)	
5.990%	(3.093)	(2.993)	
5.875%	(2.634)	(2.534)	
5.750%	(2.137)	(2.037)	
5.625%	(1.748)	(1.648)	
5.500%	(1.184)	(1.084)	
5.375%	(0.636)	(0.536)	
5.250%	(0.071)	0.029	
5.125%	0.889	0.989	

30 Yr Fixed >=\$110k-\$124,999			
Rate	15	30	
7.125%	(5.511)	(5.411)	
7.000%	(5.696)	(5.596)	
6.990%	(5.656)	(5.556)	
6.875%	(5.305)	(5.205)	
6.750%	(4.870)	(4.770)	
6.625%	(5.146)	(5.046)	
6.500%	(4.743)	(4.643)	
6.375%	(4.299)	(4.199)	
6.250%	(3.910)	(3.810)	
6.125%	(3.713)	(3.613)	
6.000%	(3.202)	(3.102)	
5.990%	(3.162)	(3.062)	
5.875%	(2.703)	(2.603)	
5.750%	(2.206)	(2.106)	
5.625%	(1.767)	(1.667)	
5.500%	(1.203)	(1.103)	
5.375%	(0.655)	(0.555)	
5.250%	(0.090)	0.010	
5.125%	0.889	0.989	

30 Yr Fixed >=\$85k-\$109,999			
Rate	15	30	
7.125%	(5.583)	(5.483)	
7.000%	(5.768)	(5.668)	
6.990%	(5.728)	(5.628)	
6.875%	(5.377)	(5.277)	
6.750%	(4.942)	(4.842)	
6.625%	(5.256)	(5.156)	
6.500%	(4.852)	(4.752)	
6.375%	(4.409)	(4.309)	
6.250%	(4.020)	(3.920)	
6.125%	(3.688)	(3.588)	
6.000%	(3.177)	(3.077)	
5.990%	(3.137)	(3.037)	
5.875%	(2.678)	(2.578)	
5.750%	(2.181)	(2.081)	
5.625%	(1.758)	(1.658)	
5.500%	(1.194)	(1.094)	
5.375%	(0.646)	(0.546)	
5.250%	(0.081)	0.019	
5.125%	0.889	0.989	

VA SPEC/LOW-BAL

30 Yr Fixed >=\$250k-\$274,999			
Rate	15	30	
7.125%	(4.319)	(4.219)	
7.000%	(4.392)	(4.292)	
6.990%	(4.352)	(4.252)	
6.875%	(4.083)	(3.983)	
6.750%	(3.690)	(3.590)	
6.625%	(3.417)	(3.317)	
6.500%	(3.099)	(2.999)	
6.375%	(2.718)	(2.618)	
6.250%	(2.276)	(2.176)	
6.125%	(2.613)	(2.513)	
6.000%	(2.211)	(2.111)	
5.990%	(2.171)	(2.071)	
5.875%	(1.808)	(1.708)	
5.750%	(1.389)	(1.289)	
5.625%	(1.623)	(1.523)	
5.500%	(0.968)	(0.868)	
5.375%	(0.540)	(0.440)	
5.250%	0.008	0.108	
5.125%	0.676	0.776	
5.000%	1.330	1.430	
4.875%	1.871	1.971	

30 Yr Fixed >=\$225k-\$249,999			
Rate	15	30	
7.125%	(4.319)	(4.219)	
7.000%	(4.392)	(4.292)	
6.990%	(4.352)	(4.252)	
6.875%	(4.083)	(3.983)	
6.750%	(3.690)	(3.590)	
6.625%	(3.417)	(3.317)	
6.500%	(3.099)	(2.999)	
6.375%	(2.718)	(2.618)	
6.250%	(2.276)	(2.176)	
6.125%	(2.613)	(2.513)	
6.000%	(2.211)	(2.111)	
5.990%	(2.171)	(2.071)	
5.875%	(1.808)	(1.708)	
5.750%	(1.389)	(1.289)	
5.625%	(1.623)	(1.523)	
5.500%	(0.968)	(0.868)	
5.375%	(0.540)	(0.440)	
5.250%	0.008	0.108	
5.125%	0.676	0.776	
5.000%	1.330	1.430	
4.875%	1.871	1.971	

30 Yr Fixed >=\$200k-\$224,999			
Rate	15	30	
7.125%	(4.319)	(4.219)	
7.000%	(4.392)	(4.292)	
6.990%	(4.352)	(4.252)	
6.875%	(4.083)	(3.983)	
6.750%	(3.690)	(3.590)	
6.625%	(3.417)	(3.317)	
6.500%	(3.099)	(2.999)	
6.375%	(2.718)	(2.618)	
6.250%	(2.276)	(2.176)	
6.125%	(2.613)	(2.513)	
6.000%	(2.211)	(2.111)	
5.990%	(2.171)	(2.071)	
5.875%	(1.808)	(1.708)	
5.750%	(1.389)	(1.289)	
5.625%	(1.623)	(1.523)	
5.500%	(0.968)	(0.868)	
5.375%	(0.540)	(0.440)	
5.250%	0.008	0.108	
5.125%	0.676	0.776	
5.000%	1.330	1.430	
4.875%	1.871	1.971	

30 Yr Fixed >=\$175k-\$199,999			
Rate	15	30	
7.125%	(4.319)	(4.219)	
7.000%	(4.392)	(4.292)	
6.990%	(4.352)	(4.252)	
6.875%	(4.083)	(3.983)	
6.750%	(3.690)	(3.590)	
6.625%	(3.417)	(3.317)	
6.500%	(3.099)	(2.999)	
6.375%	(2.718)	(2.618)	
6.250%	(2.276)	(2.176)	
6.125%	(2.613)	(2.513)	
6.000%	(2.211)	(2.111)	
5.990%	(2.171)	(2.071)	
5.875%	(1.808)	(1.708)	
5.750%	(1.389)	(1.289)	
5.625%	(1.623)	(1.523)	
5.500%	(0.968)	(0.868)	
5.375%	(0.540)	(0.440)	
5.250%	0.008	0.108	
5.125%	0.676	0.776	
5.000%	1.330	1.430	
4.875%	1.871	1.971	

30 Yr Fixed >=\$150k-\$174,999			
Rate	15	30	
7.125%	(4.319)	(4.219)	
7.000%	(4.392)	(4.292)	
6.990%	(4.352)	(4.252)	
6.875%	(4.083)	(3.983)	
6.750%	(3.690)	(3.590)	
6.625%	(3.417)	(3.317)	
6.500%	(3.099)	(2.999)	
6.375%	(2.718)	(2.618)	
6.250%	(2.276)	(2.176)	
6.125%	(2.613)	(2.513)	
6.000%	(2.211)	(2.111)	
5.990%	(2.171)	(2.071)	
5.875%	(1.808)	(1.708)	



Base Pricing Assumes Borrower Paid Compensation									
Monday, January 5, 2026			7:30 AM Wholesale Rates effective until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)						
Ruby A1 Fixed Adjustments									
Primary Purchase									Applies to ALL Ruby A1 Loans: Self-Employed Borrower w FICO 720-759 0.125 Self-Employed Borrower w FICO 700-719 0.250 Self-Employed Borrower w FICO 699-660 0.500 >80 LTV No MI and LTV 80.01-85% 0.000 >80 LTV No MI and LTV 85.01-90% 0.000 DTI <=30% and CLTV 65.01-75% (0.125) DTI <=30% and CLTV 75.01-90% (0.250)
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
800+	(1.040)	(0.915)	(0.915)	(0.790)	(0.540)	(0.290)	0.710	1.210	
780-799	(1.040)	(0.915)	(0.915)	(0.790)	(0.540)	(0.290)	0.710	1.210	
760-779	(0.915)	(0.915)	(0.790)	(0.665)	(0.415)	(0.165)	0.710	1.710	
740-759	(0.790)	(0.790)	(0.665)	(0.540)	(0.165)	(0.040)	0.960	1.960	
720-739	(0.665)	(0.540)	(0.415)	(0.165)	(0.040)	(0.040)	1.210	2.210	
700-719	(0.415)	(0.290)	(0.040)	(0.040)	(0.040)	0.460	1.710	2.210	
680-699	(0.165)	(0.040)	(0.040)	0.460	0.960	1.460	2.210	2.710	
660-679	(0.040)	(0.040)	0.460	0.710	1.460	2.460	N/A	N/A	
Primary No Cash-out Refi									
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
800+	(0.790)	(0.665)	(0.665)	(0.540)	(0.290)	(0.040)	0.710	1.210	
780-799	(0.790)	(0.665)	(0.665)	(0.540)	(0.290)	(0.040)	0.710	1.210	
760-779	(0.665)	(0.665)	(0.540)	(0.415)	(0.165)	0.085	0.710	1.710	
740-759	(0.540)	(0.540)	(0.415)	(0.290)	0.085	0.210	0.960	1.960	
720-739	(0.415)	(0.290)	(0.165)	0.085	0.210	0.210	1.210	2.210	
700-719	(0.165)	(0.040)	0.210	0.210	0.210	0.710	1.710	2.210	
680-699	0.085	0.210	0.210	0.710	1.210	1.710	2.210	2.710	
660-679	0.210	0.210	0.710	0.960	1.710	2.710	N/A	N/A	
Primary Cash-out Refi									
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
800+	(0.790)	(0.540)	(0.540)	(0.165)	0.460	0.960	1.710	2.710	
780-799	(0.790)	(0.540)	(0.540)	(0.165)	0.460	0.960	1.710	2.710	
760-779	(0.665)	(0.540)	(0.415)	(0.040)	0.585	1.085	1.710	3.210	
740-759	(0.540)	(0.415)	(0.290)	0.085	0.835	1.210	1.960	3.460	
720-739	(0.415)	(0.165)	(0.040)	0.460	0.960	1.210	N/A	N/A	
700-719	(0.165)	0.085	0.335	0.585	0.960	1.710	N/A	N/A	
680-699	0.085	0.335	0.335	1.085	1.960	2.710	N/A	N/A	
Second Home Purchase									
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
800+	(1.040)	(0.915)	(0.665)	(0.540)	(0.040)	0.210	2.460	2.960	
780-799	(1.040)	(0.915)	(0.665)	(0.540)	(0.040)	0.210	2.460	2.960	
760-779	(0.915)	(0.915)	(0.540)	(0.415)	0.085	0.335	2.460	3.460	
740-759	(0.790)	(0.790)	(0.415)	(0.290)	0.335	0.460	2.710	3.710	
720-739	(0.665)	(0.540)	(0.165)	0.085	0.460	0.460	2.960	3.960	
700-719	(0.415)	(0.290)	0.210	0.210	0.460	0.960	3.530	4.030	
680-699	(0.165)	(0.040)	0.210	0.710	1.460	1.960	4.030	4.540	
660-679	(0.040)	(0.040)	0.710	0.960	1.960	2.960	N/A	N/A	
Second Home No Cash-out Refi									
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
800+	(0.790)	(0.665)	(0.415)	(0.290)	0.210	0.460	2.460	2.960	
780-799	(0.790)	(0.665)	(0.415)	(0.290)	0.210	0.460	2.460	2.960	
760-779	(0.665)	(0.665)	(0.290)	(0.165)	0.335	0.585	2.460	3.460	
740-759	(0.540)	(0.540)	(0.165)	(0.040)	0.585	0.710	2.710	3.710	
720-739	(0.415)	(0.290)	0.085	0.335	0.710	0.710	2.970	4.010	
700-719	(0.165)	(0.040)	0.460	0.460	0.710	1.210	3.550	4.010	
680-699	0.085	0.210	0.460	0.960	1.710	2.210	4.050	4.650	
660-679	0.210	0.210	0.960	1.210	2.210	3.210	n/a	n/a	
Second Home Cash-out Refi									
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%		
800+	(0.790)	(0.790)	(0.540)	(0.290)	0.085	0.960	n/a		
780-799	(0.790)	(0.790)	(0.540)	(0.290)	0.085	0.960	n/a		
760-779	(0.665)	(0.665)	(0.540)	(0.165)	0.210	1.085	n/a		
740-759	(0.540)	(0.540)	(0.415)	(0.040)	0.335	1.335	n/a		
720-739	(0.415)	(0.415)	(0.165)	0.210	0.710	1.460	n/a		
700-719	(0.165)	(0.165)	0.085	0.585	0.835	1.460			
Non-Owner Purchase									
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%		
800+	(0.790)	(0.790)	(0.415)	(0.415)	(0.040)	0.460	1.210		
780-799	(0.790)	(0.790)	(0.415)	(0.415)	(0.040)	0.460	1.210		
760-779	(0.665)	(0.665)	(0.415)	(0.290)	0.085	0.585	1.335		
740-759	(0.540)	(0.540)	(0.290)	(0.165)	0.210	0.835	1.460		
720-739	(0.415)	(0.415)	(0.040)	0.085	0.585	0.960	1.460		
700-719	(0.165)	(0.165)	0.210	0.460	0.710	0.960	1.960		
680-699	0.085	0.085	0.460	0.460	1.210	1.960	2.980		
660-679	0.210	0.210	0.460	0.960	1.460	na	na		
Non-Owner No Cash-out Refi									
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%		
800+	(0.540)	(0.540)	(0.165)	(0.165)	0.210	0.710	1.460		
780-799	(0.540)	(0.540)	(0.165)	(0.165)	0.210	0.710	1.460		
760-779	(0.415)	(0.415)	(0.165)	(0.040)	0.335	0.835	1.585		
740-759	(0.290)	(0.290)	(0.040)	0.085	0.460	1.085	1.820		
720-739	(0.165)	(0.165)	0.210	0.335	0.835	1.210	1.860		
700-719	0.085	0.085	0.460	0.710	0.960	1.210	2.410		
680-699	0.335	0.335	0.710	0.710	1.460	2.210	3.500		
660-679	0.460	0.460	0.710	1.210	1.720	n/a	n/a		
Non-Owner Cash-out Refi									
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%		
800+	(0.540)	(0.540)	(0.040)	(0.040)	0.585	1.460	n/a		
780-799	(0.540)	(0.540)	(0.040)	(0.040)	0.585	1.460	n/a		
760-779	(0.415)	(0.415)	(0.040)	0.085	0.710	1.585	n/a		
740-759	(0.290)	(0.290)	0.085	0.210	0.835	1.835	n/a		
720-739	(0.165)	(0.165)	0.335	0.460	1.210	1.960	n/a		
700-719	0.085	0.085	0.585	0.835	1.335	1.960			
680-699	0.335	0.335	0.835	0.835	1.835	2.960			
Ruby A2 Fixed Adjustments									
Primary Purchase									Applies to ALL Ruby A2 Loans: Condo & LTV 65.01-70% 0.125 Condo & LTV 70.01-75% 0.250 Condo & LTV 75.01-80% 0.500 2 Units & LTV <=60 0.150 2 Units & LTV 60.01-65 0.250 2 Units & LTV 65.01-70% 0.450 3 & 4 Units & LTV <=60% 0.150 3 & 4 Units & LTV 60.01-65% 0.250 Loan Amt >\$1.5MM - \$3MM and LTV <=65% 0.000 Loan Amt >\$1.5MM - \$3MM and LTV>65 0.000 Self-Employed Borrower & LTV 0-65% 0.000 Self-Employed Borrower & LTV 65.01-75% 0.250 Self-Employed Borrower & LTV 75.01-80% 0.250 DTI <=43% and CLTV <=70% (0.250) DTI <=43% and CLTV 70.01-75% (0.300) DTI <=43% and CLTV 75.01-80% (0.400) DTI <=43% and CLTV 80.01-90% (0.500)
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
800+	(0.140)	(0.140)	(0.140)	(0.090)	0.010	0.110	0.710	1.410	
780-799	(0.090)	(0.090)	(0.040)	0.010	0.060	0.160	0.760	1.460	
760-779	(0.040)	(0.040)	0.010	0.060	0.110	0.260	1.110	2.060	
740-759	0.010	0.010	0.060	0.110	0.210	0.410	1.460	2.660	
720-739	0.060	0.060	0.110	0.210	0.310	0.660	1.860	3.260	
700-719	0.210	0.210	0.310	0.510	0.960	1.410	n/a	n/a	
Primary No Cash-out Refi									
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
800+	(0.040)	(0.040)	0.010	0.110	0.260	0.360	n/a	n/a	
780-799	0.010	0.010	0.110	0.210	0.310	0.410	n/a	n/a	
760-779	0.060	0.060	0.160	0.260	0.360	0.510	n/a	n/a	
740-759	0.110	0.110	0.210	0.310	0.460	0.660	n/a	n/a	
720-739	0.160	0.160	0.260	0.410	0.560	0.910	n/a	n/a	
700-719	0.310	0.310	0.460	0.710	1.210	1.660	n/a	n/a	
Primary Cash-out Refi									
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
800+	0.060	0.060	0.110	0.260	0.510	1.360	n/a	n/a	
780-799	0.110	0.110	0.210	0.360	0.560	1.410	n/a	n/a	
760-779	0.160	0.160	0.260	0.410	0.610	1.510	n/a	n/a	
740-759	0.210	0.210	0.310	0.460	0.710	1.660	n/a	n/a	
720-739	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
700-719	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
Second Home Purchase									
Credit Score	0-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
800+	(0.040)	(0.040)	(0.040)	0.110	0.310	0.610	n/a	n/a	



Monday, January 5, 2026										7:30 AM Wholesale Rates effective until 3:30 pm PDT (in an occurrence of a Price Change, Notification will be sent)										Besa Pricing Assumes Borrower Paid Compensation																																																																																																			
Alternative AUS Solution Adjustments																																																																																																																							
Purchase Transactions															Applies to ALL:																																																																																																								
Credit Score															CA															0.250																																																																																									
=>780															(0.375) (0.375) (0.375) (0.375) (0.250) (0.250)															ND, KS, SD, OH, WI, IL, IA, IN, NE, MO, MN, MI, MA										0.500																																																																															
760-779															(0.375) (0.375) (0.375) (0.375) (0.250) (0.250)															Escrow Waiver															0.250																																																																										
740-759															(0.375) (0.250) (0.250) (0.250) (0.250) (0.125)															DTI >43															1.000																																																																										
720-739															0.000 0.000 0.000 0.125 0.125 0.125															DTI 45.01 - 47															2.000																																																																										
700-719															0.250 0.250 0.250 0.375 0.375 0.375															DTI >47															3.000																																																																										
680-699															0.375 0.375 0.375 0.375 0.375 0.375																																																																																																								
661-679															0.625 0.625 0.625 0.875 1.125 1.375																																																																																																								
Rate & Term Transactions															CLTV																																																																																																								
Credit Score															=>85%															65.01-69%															69.01-74%															74.01-79%															79.01-84%																																												
=>780															(0.375) (0.375) (0.375) (0.375) (0.250) (0.250)																																																																																																								
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720-739															0.000 0.000 0.000 0.125 0.125 0.125																																																																																																								
700-719															0.250 0.250 0.250 0.375 0.375 0.375																																																																																																								
680-699															0.375 0.375 0.375 0.375 0.500 0.500																																																																																																								
661-679															0.625 0.625 0.625 0.875 1.125 1.375																																																																																																								
Cash-Out Transactions															CLTV																																																																																																								
Credit Score															=>85%															65.01-69%															69.01-74%															74.01-79%															79.01-84%																																												
=>780															0.125 0.125 0.125 0.125 0.250 0.375																																																																																																								
760-779															0.125 0.125 0.125 0.125 0.250 0.375																																																																																																								
740-759															0.125 0.250 0.250 0.375 0.375 0.625																																																																																																								
720-739															0.375 0.375 0.375 0.500 0.500 0.625																																																																																																								
700-719															0.625 0.625 0.625 0.875 0.875 0.875																																																																																																								
680-699															0.625 0.625 0.625 1.000 1.125 1.375																																																																																																								
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1,500,001-2,000,000															0.125 0.125 0.125 0.125 0.250 N/A																																																																																																								
2,000,001-2,500,000															0.125 0.125 0.125 N/A N/A N/A																																																																																																								
2,500,001-3,000,000															0.125 0.125 N/A N/A N/A N/A																																																																																																								
Miscellaneous Adjusts															CLTV																																																																																																								
2 Unit															0.125 0.125 0.125 0.250 0.375 0.500																																																																																																								
3rd Unit															0.250 0.250 0.375 0.500 0.750 N/A																																																																																																								
Second Home															0.375 0.375 0.500 0.750 1.500 N/A																																																																																																								
Investment															1.250 1.500 1.750 2.000 2.250 N/A																																																																																																								
Non-Warrantable Condo															0.500 0.500 0.500 0.500 N/A N/A																																																																																																								
Condo/Hotel															1.375 1.375 1.375 1.375 N/A N/A																																																																																																								
20 yr Fixed															(0.250) (0.250) (0.250) (0.250) (0.250)																																																																																																								
Onyx Jumbo Price Adjustments																																																																																																																							
Applicable to All Loans															Applies to ALL:																																																																																																								
Credit Score															Purchase Transaction															-0.375																																																																																									
FICO															Cash-out Transaction															0.250																																																																																									
=>800															Investment Property															0.250																																																																																									
780-799															Second Home															0.125																																																																																									
740-779															Condo & LTV >65%															0.125																																																																																									
720-739															2-4 Units & LTV <=65%															0.250																																																																																									
															Loan Amount >\$2mm															0.125																																																																																									
															Escrow Waiver															0.125																																																																																									
Program Notes															State Adjustment																																																																																																								
* 45 Day Pricing (Adjust 30 Day Pricing)															AK,AL,AR,AZ,DE,HI,IA,ID,IN,KS,KY,LA,MA,ME,MN,MO,MS,MT																																																																																																								
* 60 Day Pricing (Adjust 30 Day Pricing)															NC,ND,NE,NH,NM,OH,OK,OR,PA,RI,SC,SD, TN,UT,VT,WA,WI,WV,WY															-0.25																																																																																									
															CO															0.25																																																																																									
Emerald Jumbo Price Adjustments																																																																																																																							
Applicable to 30/25/20 Yr Fixed Loans															Applies to 30/25/20 Yr Fixed Loans:																																																																																																								
Credit Score															State															Escrow										Non-Escrow																																																																															
FICO															=<=60.00%															60.01-70.00%															70.01-75.00%															75.01-80.00%															80.01-85.00%															85.01-90.00%																													
=>780															-0.390 -0.295 -0.185 -0.080 0.500 1.030																																																																																																								
760-779															-0.315 -0.235 -0.100 0.030 0.690 1.255																																																																																																								
740-759															-0.265 -0.140 -0.030 0.175 0.875 1.485																																																																																																								
720-739															-0.200 -0.035 0.065 0.290 1.075 n/a																																																																																																								
700-719															-0.085 0.120 0.275 0.585 n/a n/a																																																																																																								
680-699															0.090 0.395 n/a n/a n/a n/a																																																																																																								
Occupancy															LTVCLTV(%)																																																																																																								
															=<=60.00%															60.01-69.00%															70.01-79.00%															80.01-89.00%															90.01-99.00%																																												
Primary															0.000 0.000 0.000 0.000 0.250 0.500																																																																																																								
Second Home															0.240 0.380 0.525 0.670 2.670 n/a																																																																																																								
Investment															0.880 1.150 n/a n/a n/a n/a																																																																																																								
Purpose															LTVCLTV(%)																																																																																																								
															=<=60.00%															60.01-70.00%															70.01-79.00%															80.01-89.00%															90.01-99.00%																																												
Rate/Term Ref															0.130 0.240 0.305 0.385 0.705 0.825																																																																																																								
Cashout Ref															0.330 0.570 0.755 n/a n/a n/a																																																																																																								
Property															LTVCLTV(%)																																																																																																								
															=<=60.00%															60.01-69.00%															70.01-79.00%															80.01-89.00%															90.01-99.00%																																												
Condominium															0.145 0.165 0.175 0.205 0.255 0.305																																																																																																								
Two Family															0.320 0.440 n/a n/a n/a n/a																																																																																																								
Three/Four Family															0.320 0.440 n/a n/a n/a n/a																																																																																																								
Loan Amount															LTVCLTV(%)																																																																																																								
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1,000,001-1,500,000															0.000 0.000 0.000 0.000 0.350 0.400																																																																																																								
1,500,001-2,000,000															0.000 0.000 0.000 0.125 n/a n/a																																																																																																								
2,000,001-2,500,000															0.125 0.250 n/a n/a n/a n/a																																																																																																								
2,500,001-3,000,000															0.250 n/a n/a n/a n/a n/a																																																																																																								
Miscellaneous															LTVCLTV(%)																																																																																																								
DTI <43.01-48															0.125 0.125 0.125 0.125 n/a n/a																																																																																																								
25 year term															0.125 0.125 0.125 0.125 0.125 0.125																																																																																																								
30 year term															0.250 0.250 0.250 0.250 0.250 0.250																																																																																																								
Maximum Rebate/Price Cap																																																																																																																							
* Loan Amount <= 1,500,000																																																																																																																							
* Loan Amount > 1,500,000																																																																																																																							
Platinum Jumbo Price Adjustments																																																																																																																							
Applicable to 30/15 Year Fixed Purchase and R/T															Applies to 30/25/20 Yr Fixed Loans:																																																																																																								
Credit Score															State															Escrow										Non-Escrow																																																																															
FICO															=<=60.00%															60.01-70.00%															70.01-75.00%															75.01-80.00%															80.01-85.00%															85.01-90.00%																													
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760-779															-0.125 -0.125 -0.125 0.000 0.000 0.250																																																																																																								
740-759															0.000 0.000 0.000 0.000 0.000 0.375																																																																																																								
720-739															0.000 0.000 0.000 0.000 0.000 0.500																																																																																																								
700-719															0.000 0.000 0.000 0.000 0.000 n/a																																																																																																								
680-699															0.000 0.000 0.000 0.000 0.000 n/a																																																																																																								
Purpose															LTVCLTV(%)																																																																																																								
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Purchase															-0.125 0.000 0.000 0.000 0.000 0.000																																																																																																								
Rate/Term Ref															0.000 0.000 0.000 0.000 0.000 0.000																																																																																																								
Cashout Ref															0.000 0.000 0.000 0.000 n/a																																																																																																								
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															=<=60.00%															60.01-69.00%															70.01-79.00%															80.01-89.00%															90.01-99.00%																																												
CA															0.000 0.000 0.000 0.500 0.750 1.000																																																																																																								
Loan Amount															LTVCLTV(%)																																																																																																								
															=<=60.00%															60.01-69.00%															70.01-79.00%															80.01-89.00%															90.01-99.00%																																												
<= 1,000,000															-0.125 0.000 0.000 0.000 0.000 0.000																																																																																																								
1,000,001-2,000,000															-0.125 -0.125 0.000 0.000 0.000 0.000																																																																																																								
2,000,001-2,500,000															-0.125 0.000 0.000 0.000 0.000 0.000																																																																																																								
Maximum Rebate/Price Cap																																																																																																																							
Besa Pricing Assumes Borrower Paid Compensation																																																																																																																							
Monday, January 5, 2026															7:30 AM Wholesale Rates effective until 3:30 pm PDT (in an occurrence of a Price Change, Notification will be sent)															Besa Pricing Assumes Borrower Paid Compensation																																																																																									
Alternative AUS Solution Adjustments																																																																																																																							
Purchase Transactions															Applies to ALL:																																																																																																								
Credit Score															CA															0.250																																																																																									
=>780															(0.375) (0.375) (0.375) (0.375) (0.250) (0.250)															ND, KS, SD, OH, WI, IL, IA, IN, NE, MO, MN, MI, MA										0.500																																																																															
760-779															(0.375) (0.375) (0.375) (0.375) (0.250) (0.250)															Escrow Waiver										0.250																																																																															
740-759															(0.375) (0.250) (0.250) (0.250) (0.250) (0.125)															DTI >43										1.000																																																																															
720-739															0.000 0.000 0.000 0.125 0.125 0.125															DTI 45.01 - 47										2.000																																																																															
700-719															0.250 0.250 0.250 0.375 0.375 0.375															DTI >47										3.000																																																																															
680-699															0.375 0.375 0.375 0.375 0.375 0.375																																																																																																								
661-679															0.625 0.625 0.625 0.875 1.125 1.375																																																																																																								
Rate & Term Transactions															CLTV																																																																																																								
Credit Score															=>85%															65.01-69%															69.01-74%															74.01-79%															79.01-84%																																												
=>780															(0.375) (0.375) (0.375) (0.375) (0.250) (0.250)																																																																																																								
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720-739															0.000 0.000 0.000 0.125 0.125 0.125																																																																																																								
700-719															0.250 0.250 0.250 0.375 0.375 0.375																																																																																																								
680-699															0.375 0.375 0.375 0.375 0.500 0.500																																																																																																								
661-679															0.625 0.625 0.625 0.875 1.125 1.375																																																																																																								
Cash-Out Transactions															CLTV																																																																																																								
Credit Score															=>85%															65.01-69%															69.01-74%															74.01-79%															79.01-84%																																												
=>780															0.125 0.125 0.125 0.125 0.250 0.375																																																																																																								
760-779															0.125 0.125 0.125 0.125 0.250 0.375																																																																																																								
740-759															0.125 0.250 0.250 0.375 0.375 0.625																																																																																																								
720-739															0.375 0.375 0.375 0.500 0.500 0.625																																																																																																								
700-719															0.625 0.625 0.625 0.875 0.875 0.875																																																																																																								
680-699															0.625 0																																																																																																								

Monday, January 5, 2026

Base Pricing Assumes Borrower Paid Compensation
7:30 AM Wholesale Rates effective until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)

Ruby Jumbo Express JE1 Fixed Adjustments

Primary Purchase										Applies to ALL Ruby JE1 Loans:
CLTV										
Credit Score	<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%	
800+	(1.090)	(1.090)	(0.965)	(0.965)	(0.840)	(0.590)	(0.340)	0.660	1.160	*LTV >80%-85% LTV/NO MI 0.000
780-799	(1.090)	(1.090)	(0.965)	(0.965)	(0.840)	(0.590)	(0.340)	0.660	1.160	*LTV >85%-90% LTV/NO MI 0.000
760-779	(0.965)	(0.965)	(0.965)	(0.840)	(0.715)	(0.465)	(0.215)	0.660	1.660	*CLTV >0%-60% Interest only 0.500
740-759	(0.840)	(0.840)	(0.840)	(0.715)	(0.590)	(0.215)	(0.090)	0.910	1.910	*CLTV >60.01%-70% Interest only 1.000
720-739	(0.715)	(0.715)	(0.590)	(0.465)	(0.215)	(0.090)	(0.090)	1.160	2.160	*CLTV >70.01%-80% Interest only 1.500
700-719	(0.465)	(0.465)	(0.340)	(0.090)	(0.090)	(0.090)	0.410	1.660	2.160	Self-Employed Borrower w FICO 720-7? 0.125
680-699	(0.215)	(0.215)	(0.090)	(0.090)	(0.090)	0.410	0.910	1.410	2.160	Self-Employed Borrower w FICO 700-7 0.250
660-679	(0.090)	(0.090)	(0.090)	0.410	0.660	1.410	2.410	na	N/A	Self-Employed Borrower w FICO 699-6? 0.500
Primary No Cash-out Refi										DTI <=30% and CLTV 65.01-75% (0.125)
CLTV										DTI <=30% and CLTV 75.01-90% (0.250)
Credit Score	<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 43.01-45% and CLTV 65.01-75% 0.125
800+	(0.840)	(0.840)	(0.715)	(0.715)	(0.590)	(0.340)	(0.090)	0.660	1.160	DTI 43.01-45% and CLTV 75.01-80% 0.250
780-799	(0.840)	(0.840)	(0.715)	(0.715)	(0.590)	(0.340)	(0.090)	0.660	1.160	DTI 43.01-45% and CLTV 80.01-90% 0.375
760-779	(0.715)	(0.715)	(0.715)	(0.590)	(0.465)	(0.215)	0.035	0.660	1.660	DTI 45.01-50% and CLTV 65.01-70% 0.125
740-759	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	0.035	0.160	0.910	1.910	DTI 45.01-50% and CLTV 70.01-75% 0.250
720-739	(0.465)	(0.465)	(0.340)	(0.215)	0.035	0.160	0.160	1.160	2.160	DTI 45.01-50% and CLTV 75.01-80% 0.375
700-719	(0.215)	(0.215)	(0.090)	0.160	0.160	0.160	0.660	1.660	2.160	DTI 45.01-50% and CLTV 80.01-90% 0.500
680-699	0.035	0.035	0.160	0.160	0.660	1.160	1.660	2.160	2.660	
660-679	0.160	0.160	0.160	0.660	0.910	1.660	2.660	N/A	N/A	
Primary Cash-out Refi										
CLTV										
Credit Score	<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%	
800+	(0.840)	(0.840)	(0.590)	(0.590)	(0.215)	0.410	0.910	N/A	N/A	
780-799	(0.840)	(0.840)	(0.590)	(0.590)	(0.215)	0.410	0.910	N/A	N/A	
760-779	(0.715)	(0.715)	(0.590)	(0.465)	(0.090)	0.535	1.035	N/A	N/A	
740-759	(0.590)	(0.590)	(0.465)	(0.340)	0.035	0.785	1.160	N/A	N/A	
720-739	(0.465)	(0.465)	(0.215)	(0.090)	0.410	0.910	1.160	N/A	N/A	
700-719	(0.215)	(0.215)	0.035	0.285	0.535	0.910	1.660	N/A	N/A	
680-699	0.035	0.035	0.285	0.285	1.035	1.910	2.660	N/A	N/A	
660-679	0.160	0.160	0.160	0.660	0.910	1.660	2.660	N/A	N/A	
Second Home Purchase										
CLTV										
Credit Score	<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%	
800+	(1.090)	(1.090)	(0.965)	(0.715)	(0.590)	(0.090)	0.160	2.410	2.910	** Rate changes .25% (increasing/decreasing) In interest rate will be subject to worse case pricing
780-799	(1.090)	(1.090)	(0.965)	(0.715)	(0.590)	(0.090)	0.160	2.410	2.910	
760-779	(0.965)	(0.965)	(0.965)	(0.590)	(0.465)	0.035	0.285	2.410	3.410	
740-759	(0.840)	(0.840)	(0.840)	(0.465)	(0.340)	0.285	0.410	2.660	3.660	
720-739	(0.715)	(0.715)	(0.590)	(0.215)	0.035	0.410	0.410	2.910	3.940	
700-719	(0.465)	(0.465)	(0.340)	0.160	0.160	0.410	0.910	3.530	4.030	
680-699	(0.215)	(0.215)	(0.090)	0.160	0.660	1.410	1.910	4.030	4.540	
660-679	(0.090)	(0.090)	(0.090)	0.660	0.910	1.910	2.910	N/A	N/A	
Second Home No Cash-out										
CLTV										
Credit Score	<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%	
800+	(0.840)	(0.840)	(0.715)	(0.465)	(0.340)	0.160	0.410	2.410	2.910	
780-799	(0.840)	(0.840)	(0.715)	(0.465)	(0.340)	0.160	0.410	2.410	2.910	
760-779	(0.715)	(0.715)	(0.715)	(0.340)	(0.215)	0.285	0.535	2.410	3.410	
740-759	(0.590)	(0.590)	(0.590)	(0.215)	(0.090)	0.535	0.660	2.660	3.700	
720-739	(0.465)	(0.465)	(0.340)	0.035	0.285	0.660	0.660	2.970	4.010	
700-719	(0.215)	(0.215)	(0.090)	0.410	0.410	0.660	1.160	3.550	4.100	
680-699	0.035	0.035	0.160	0.410	0.910	1.660	2.160	4.050	4.650	
660-679	0.160	0.160	0.160	0.910	1.160	2.160	3.160	N/A	N/A	
Second Home Cash-out Refi										
CLTV										
Credit Score	<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%	
800+	(0.840)	(0.840)	(0.590)	(0.340)	0.035	0.910	N/A	N/A	N/A	
780-799	(0.840)	(0.840)	(0.590)	(0.340)	0.035	0.910	N/A	N/A	N/A	
760-779	(0.715)	(0.715)	(0.590)	(0.215)	0.160	1.035	N/A	N/A	N/A	
740-759	(0.590)	(0.590)	(0.465)	(0.090)	0.285	1.285	N/A	N/A	N/A	
720-739	(0.465)	(0.465)	(0.215)	0.160	0.660	1.410	N/A	N/A	N/A	
700-719	(0.215)	(0.215)	0.035	0.535	0.785	1.410	N/A	N/A	N/A	
680-699	0.035	0.035	0.285	0.535	1.285	2.410	N/A	N/A	N/A	
660-679	0.160	0.160	0.160	0.910	1.410	1.910	2.980	N/A	N/A	
Non-Owner Purchase										
CLTV										
Credit Score	<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%	
800+	(0.840)	(0.840)	(0.465)	(0.465)	(0.090)	0.410	1.160	N/A	N/A	
780-799	(0.840)	(0.840)	(0.465)	(0.465)	(0.090)	0.410	1.160	N/A	N/A	
760-779	(0.715)	(0.715)	(0.465)	(0.340)	0.035	0.535	1.285	N/A	N/A	
740-759	(0.590)	(0.590)	(0.340)	(0.215)	0.160	0.785	1.410	N/A	N/A	
720-739	(0.465)	(0.465)	(0.090)	0.035	0.535	0.910	1.410	N/A	N/A	
700-719	(0.215)	(0.215)	0.160	0.410	0.660	0.910	1.960	N/A	N/A	
680-699	0.035	0.035	0.410	0.410	1.160	1.910	2.980	N/A	N/A	
660-679	0.160	0.160	0.410	0.910	1.410	na	na	N/A	N/A	
Non-Owner No Cash-out Refi										
CLTV										
Credit Score	<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%	
800+	(0.590)	(0.590)	(0.215)	(0.215)	0.160	0.660	1.410	N/A	N/A	
780-799	(0.590)	(0.590)	(0.215)	(0.215)	0.160	0.660	1.410	N/A	N/A	
760-779	(0.465)	(0.465)	(0.215)	(0.090)	0.285	0.785	1.585	N/A	N/A	
740-759	(0.340)	(0.340)	(0.090)	0.035	0.410	1.035	1.820	N/A	N/A	
720-739	(0.215)	(0.215)	0.160	0.285	0.785	1.160	1.860	N/A	N/A	
700-719	0.035	0.035	0.410	0.660	0.910	1.160	2.410	N/A	N/A	
680-699	0.285	0.285	0.660	0.660	1.410	2.160	3.500	N/A	N/A	
660-679	0.410	0.410	0.660	1.160	1.720	na	na	N/A	N/A	
Non-Owner Cash-out Refi										
CLTV										
Credit Score	<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%	
800+	(0.590)	(0.590)	(0.090)	(0.090)	0.535	1.410	N/A	N/A	N/A	
780-799	(0.590)	(0.590)	(0.090)	(0.090)	0.535	1.410	N/A	N/A	N/A	
760-779	(0.465)	(0.465)	(0.090)	0.035	0.660	1.535	N/A	N/A	N/A	
740-759	(0.340)	(0.340)	0.035	0.160	0.785	1.785	N/A	N/A	N/A	
720-739	(0.215)	(0.215)	0.285	0.410	1.160	1.910	N/A	N/A	N/A	
700-719	0.035	0.035	0.535	0.785	1.305	1.950	N/A	N/A	N/A	
680-699	0.285	0.285	0.785	0.785	1.825	2.950	N/A	N/A	N/A	

Ruby Jumbo Express JE1 ARM Adjustments

Primary Purchase										Applies to ALL Ruby JE1 Loans:	
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(1.090)	(1.090)	(0.965)	(0.965)	(0.840)	(0.590)	(0.340)	0.660	1.160	*CLTV >0%-60% Interest only 0.500	
780-799	(1.090)	(1.090)	(0.965)	(0.965)	(0.840)	(0.590)	(0.340)	0.660	1.160	*CLTV >60.01%-70% Interest only 1.000	
760-779	(0.965)	(0.965)	(0.965)	(0.965)	(0.840)	(0.715)	(0.465)	(0.215)	0.660	1.660	Self-Employed Borrower w FICO 720-7? 0.125
740-759	(0.840)	(0.840)	(0.840)	(0.840)	(0.715)	(0.590)	(0.215)	(0.090)	0.910	1.910	Self-Employed Borrower w FICO 700-7? 0.250
720-739	(0.715)	(0.715)	(0.590)	(0.465)	(0.215)	(0.090)	(0.090)	1.160	2.160	Self-Employed Borrower w FICO 699-6? 0.500	
700-719	(0.465)	(0.465)	(0.340)	(0.090)	(0.090)	(0.090)	0.410	1.660	2.160	DTI <=30% and CLTV 65.01-75% (0.125)	
680-699	(0.215)	(0.215)	(0.090)	(0.090)	(0.090)	0.410	0.910	1.410	2.160	2.660	DTI <=30% and CLTV 75.01-90% (0.250)
660-679	(0.090)	(0.090)	(0.090)	0.410	0.660	1.410	2.410	na	N/A	DTI 43.01-45% and CLTV 65.01-75% (0.125)	
										DTI 43.01-45% and CLTV 75.01-80% (0.250)	
Primary No-Cash-out Refi											
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.840)	(0.840)	(0.715)	(0.715)	(0.590)	(0.340)	(0.090)	0.660	1.160	DTI 43.01-45% and CLTV 80.01-90% (0.375)	
780-799	(0.840)	(0.840)	(0.715)	(0.715)	(0.590)	(0.340)	(0.090)	0.660	1.160	DTI 45.01-50% and CLTV 65.01-70% (0.125)	
760-779	(0.715)	(0.715)	(0.715)	(0.590)	(0.465)	(0.215)	0.035	0.660	1.660	DTI 45.01-50% and CLTV 70.01-75% (0.250)	
740-759	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	0.035	0.160	0.910	1.910	DTI 45.01-50% and CLTV 75.01-80% (0.375)	
720-739	(0.465)	(0.465)	(0.340)	(0.215)	0.035	0.160	0.160	1.160	2.160	DTI 45.01-50% and CLTV 75.01-80% (0.375)	
700-719	(0.215)	(0.215)	(0.090)	0.160	0.160	0.160	0.660	1.660	2.160	DTI 45.01-50% and CLTV 80.01-90% (0.500)	
680-699	0.035	0.035	0.160	0.160	0.660	1.160	1.660	2.160	2.660		
660-679	0.160	0.160	0.160	0.660	0.910	1.660	2.660	N/A	N/A		
										**Loan amount change of 10% (increasing/decreasing) will be subject worse case pricing	
Primary Cash-out Refi											
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.840)	(0.840)	(0.590)	(0.590)	(0.215)	0.410	0.910	N/A	N/A	** Rate changes .25% (increasing/decreasing) in interest rate will be subject to worse case pricing	
780-799	(0.840)	(0.840)	(0.590)	(0.590)	(0.215)	0.410	0.910	N/A	N/A		
760-779	(0.715)	(0.715)	(0.590)	(0.465)	(0.090)	0.535	1.035	N/A	N/A		
740-759	(0.590)	(0.590)	(0.465)	(0.340)	0.035	0.785	1.160	N/A	N/A		
720-739	(0.465)	(0.465)	(0.215)	(0.090)	0.410	0.910	1.160	N/A	N/A		
700-719	(0.215)	(0.215)	0.035	0.285	0.535	0.910	1.660	N/A	N/A		
680-699	0.035	0.035	0.160	0.160	0.660	1.160	1.660	2.160	2.660		
660-679	0.160	0.160	0.160	0.660	0.910	1.660	2.660	N/A	N/A		
										Program Notes	
										* 45 Day Pricing (Adjust 30 Day Pricing)	
										* 60 Day Pricing (Adjust 30 Day Pricing)	
Second Home Purchase											
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(1.090)	(1.090)	(0.965)	(0.715)	(0.590)	(0.090)	0.160	2.410	2.910	Maximum Rebate/Price Cap (Price cap is for all LLPAs but *Ruby JE1 Jumbo ARM 102.290	
780-799	(1.090)	(1.090)	(0.965)	(0.715)	(0.590)	(0.090)	0.160	2.410	2.910		
760-779	(0.965)	(0.965)	(0.965)	(0.590)	(0.465)	0.035	0.285	2.410	3.410		
740-759	(0.840)	(0.840)	(0.840)	(0.465)	(0.340)	0.285	0.410	2.660	3.660		
720-739	(0.715)	(0.715)	(0.590)	(0.215)	0.035	0.410	0.410	2.910	3.940		
700-719	(0.465)	(0.465)	(0.340)	0.160	0.160	0.410	0.910	3.530	4.030		
680-699	(0.215)	(0.215)	(0.090)	0.160	0.660	1.410	1.910	4.030	4.540		
660-679	(0.090)	(0.090)	(0.090)	0.660	0.910	1.910	2.910	N/A	N/A		
Second Home No-Cash-out Refi											
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.840)	(0.840)	(0.715)	(0.465)	(0.340)	0.160	0.410	2.410	2.910		
780-799	(0.840)	(0.840)	(0.715)	(0.465)	(0.340)	0.160	0.410	2.410	2.910		
760-779	(0.715)	(0.715)	(0.715)	(0.340)	(0.215)	0.285	0.535	2.410	3.410		
740-759	(0.590)	(0.590)	(0.590)	(0.215)	(0.090)	0.535	0.660	2.660	3.700		
720-739	(0.465)	(0.465)	(0.340)	0.035	0.285	0.660	0.660	2.970	4.010		
700-719	(0.215)	(0.215)	(0.090)	0.410	0.410	0.660	1.160	3.550	4.100		
680-699	0.035	0.035	0.160	0.410	0.910	1.660	2.160	4.050	4.650		
660-679	0.160	0.160	0.160	0.910	1.160	2.160	3.160	N/A	N/A		
Second Home Cash-out Refi											
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.840)	(0.840)	(0.590)	(0.340)	0.035	0.910	N/A	N/A	N/A		
780-799	(0.840)	(0.840)	(0.590)	(0.340)	0.035	0.910	N/A	N/A	N/A		
760-779	(0.715)	(0.715)	(0.590)	(0.215)	0.160	1.035	N/A	N/A	N/A		
740-759	(0.590)	(0.590)	(0.465)	(0.090)	0.285	1.285	N/A	N/A	N/A		
720-739	(0.465)	(0.465)	(0.215)	0.160	0.660	1.410	N/A	N/A	N/A		
700-719	(0.215)	(0.215)	0.035	0.535	0.785	1.410	N/A	N/A	N/A		
680-699	0.035	0.035	0.285	0.535	1.285	2.410	N/A	N/A	N/A		
Non-Owner Purchase											
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.840)	(0.840)	(0.465)	(0.465)	(0.090)	0.410	1.160	N/A	N/A		
780-799	(0.840)	(0.840)	(0.465)	(0.465)	(0.090)	0.410	1.160	N/A	N/A		
760-779	(0.715)	(0.715)	(0.465)	(0.340)	0.035	0.535	1.285	N/A	N/A		
740-759	(0.590)	(0.590)	(0.465)	(0.215)	0.160	0.785	1.410	N/A	N/A		
720-739	(0.465)	(0.465)	(0.090)	0.035	0.535	0.910	1.410	N/A	N/A		
700-719	(0.215)	(0.215)	0.160	0.410	0.660	0.910	1.960	N/A	N/A		
680-699	0.035	0.035	0.410	0.410	1.160	1.910	2.980	N/A	N/A		
660-679	0.160	0.160	0.410	0.910	1.410	na	na	N/A	N/A		
Non-Owner No-Cash-out Refi											
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.590)	(0.590)	(0.215)	(0.215)	0.160	0.660	1.410	N/A	N/A		
780-799	(0.590)	(0.590)	(0.215)	(0.215)	0.160	0.660	1.410	N/A	N/A		
760-779	(0.465)	(0.465)	(0.215)	(0.090)	0.285	0.785	1.585	N/A	N/A		
740-759	(0.340)	(0.340)	(0.090)	0.035	0.410	1.035	1.820	N/A	N/A		
720-739	(0.215)	(0.215)	0.160	0.285	0.785	1.160	1.860	N/A	N/A		
700-719	0.035	0.035	0.410	0.660	0.910	1.160	2.410	N/A	N/A		
680-699	0.285	0.285	0.660	0.660	1.410	2.160	3.500	N/A	N/A		
660-679	0.410	0.410	0.660	1.160	1.720	na	na	N/A	N/A		
Non-Owner Cash-out Refi											
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.590)	(0.590)	(0.090)	(0.090)	0.535	1.410	N/A	N/A	N/A		
780-799	(0.590)	(0.590)	(0.090)	(0.090)	0.535	1.410	N/A	N/A	N/A		
760-779	(0.465)	(0.465)	(0.090)	0.035	0.660	1.535	N/A	N/A	N/A		
740-759	(0.340)	(0.340)	0.035	0.160	0.785	1.785	N/A	N/A	N/A		
720-739	(0.215)	(0.215)	0.035	0.410	1.160	1.910	N/A	N/A	N/A		
700-719	0.035	0.035	0.535	0.785	1.305	1.950	N/A	N/A	N/A		
680-699	0.285	0.285	0.785	0.785	1.825	2.950	N/A	N/A	N/A		



Base Pricing Assumes Borrower Paid Compensation

Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 3:30 pm PDT (in an occurrence of a Price Change, Notification will be sent)

Ruby Jumbo Express JE2 Fixed Adjustments

CLTV									
Primary Purchase	CLTV								
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.190)	(0.190)	(0.190)	(0.190)	(0.140)	(0.040)	0.060	N/A	N/A
780-799	(0.140)	(0.140)	(0.140)	(0.090)	(0.040)	0.010	0.110	N/A	N/A
760-779	(0.090)	(0.090)	(0.090)	(0.040)	0.010	0.060	0.210	N/A	N/A
740-759	(0.040)	(0.040)	(0.040)	0.010	0.060	0.160	0.360	N/A	N/A
720-739	0.010	0.010	0.010	0.060	0.160	0.260	0.610	N/A	N/A
700-719	0.160	0.160	0.160	0.260	0.460	0.910	1.360	N/A	N/A
680-699	0.410	0.410	0.410	0.510	1.160	1.960	2.760	N/A	N/A
660-679	0.910	0.910	0.910	1.410	1.910	2.660	3.660	N/A	N/A
CLTV									
Primary No Cash-out Refi	CLTV								
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.090)	(0.090)	(0.090)	(0.040)	0.060	0.210	0.310	N/A	N/A
780-799	(0.040)	(0.040)	(0.040)	0.060	0.160	0.260	0.360	N/A	N/A
760-779	0.010	0.010	0.010	0.110	0.210	0.310	0.460	N/A	N/A
740-759	0.060	0.060	0.060	0.160	0.260	0.410	0.610	N/A	N/A
720-739	0.110	0.110	0.110	0.210	0.360	0.510	0.860	N/A	N/A
700-719	0.260	0.260	0.260	0.410	0.660	1.160	1.610	N/A	N/A
680-699	0.510	0.510	0.510	0.660	1.360	2.210	3.010	N/A	N/A
660-679	1.010	1.010	1.010	1.560	2.110	3.010	3.910	N/A	N/A
CLTV									
Primary Cash-out Refi	CLTV								
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	0.010	0.010	0.010	0.060	0.210	0.460	1.310	N/A	N/A
780-799	0.060	0.060	0.060	0.160	0.310	0.510	1.360	N/A	N/A
760-779	0.110	0.110	0.110	0.210	0.360	0.560	1.460	N/A	N/A
740-759	0.160	0.160	0.160	0.260	0.410	0.660	1.610	N/A	N/A
720-739	0.210	0.210	0.210	0.310	0.510	0.760	1.860	N/A	N/A
700-719	0.360	0.360	0.360	0.510	0.810	1.410	N/A	N/A	N/A
680-699	0.610	0.610	0.610	0.760	1.510	2.460	N/A	N/A	N/A
660-679	1.110	1.110	1.110	1.660	2.260	3.260	N/A	N/A	N/A
CLTV									
Second Home Purchase	CLTV								
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	(0.090)	(0.090)	(0.090)	(0.090)	0.060	0.260	0.560	N/A	N/A
780-799	(0.040)	(0.040)	(0.040)	0.010	0.160	0.310	0.610	N/A	N/A
760-779	0.010	0.010	0.010	0.060	0.210	0.360	0.710	N/A	N/A
740-759	0.060	0.060	0.060	0.110	0.260	0.460	0.860	N/A	N/A
720-739	0.110	0.110	0.110	0.160	0.360	0.560	1.110	N/A	N/A
700-719	0.260	0.260	0.260	0.360	0.660	1.210	1.860	N/A	N/A
680-699	0.510	0.510	0.510	0.610	1.360	2.260	3.260	N/A	N/A
660-679	1.010	1.010	1.010	1.510	2.110	3.060	4.160	N/A	N/A
CLTV									
Second Home No Cash-out Refi	CLTV								
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	0.010	0.010	0.010	0.060	0.260	0.510	0.810	N/A	N/A
780-799	0.060	0.060	0.060	0.160	0.360	0.560	0.860	N/A	N/A
760-779	0.110	0.110	0.110	0.210	0.410	0.610	0.960	N/A	N/A
740-759	0.160	0.160	0.160	0.260	0.460	0.710	1.110	N/A	N/A
720-739	0.210	0.210	0.210	0.310	0.560	0.810	1.360	N/A	N/A
700-719	0.360	0.360	0.360	0.510	0.860	1.460	2.110	N/A	N/A
680-699	0.610	0.610	0.610	0.760	1.560	2.510	3.510	N/A	N/A
660-679	1.110	1.110	1.110	1.660	2.310	3.310	4.410	N/A	N/A
CLTV									
Second Home Cash-out Refi	CLTV								
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	0.110	0.110	0.110	0.160	0.410	0.760	N/A	N/A	N/A
780-799	0.160	0.160	0.160	0.260	0.510	0.810	N/A	N/A	N/A
760-779	0.210	0.210	0.210	0.310	0.560	0.860	N/A	N/A	N/A
740-759	0.260	0.260	0.260	0.360	0.610	0.960	N/A	N/A	N/A
720-739	0.310	0.310	0.310	0.410	0.710	1.060	N/A	N/A	N/A
700-719	0.460	0.460	0.460	0.610	1.010	1.710	N/A	N/A	N/A
CLTV									
NOO Purchase	CLTV								
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	0.060	0.060	0.060	0.310	0.610	N/A	N/A	N/A	N/A
780-799	0.110	0.110	0.110	0.410	0.710	N/A	N/A	N/A	N/A
760-779	0.160	0.160	0.160	0.460	0.760	N/A	N/A	N/A	N/A
740-759	0.210	0.210	0.210	0.510	0.810	N/A	N/A	N/A	N/A
720-739	0.260	0.260	0.260	0.560	0.910	N/A	N/A	N/A	N/A
700-719	0.410	0.410	0.410	0.760	1.210	N/A	N/A	N/A	N/A
680-699	0.660	0.660	0.660	1.010	1.910	N/A	N/A	N/A	N/A
CLTV									
NOO No cashout Refi	CLTV								
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	0.160	0.160	0.160	0.460	0.810	N/A	N/A	N/A	N/A
780-799	0.210	0.210	0.210	0.560	0.910	N/A	N/A	N/A	N/A
760-779	0.260	0.260	0.260	0.610	0.960	N/A	N/A	N/A	N/A
740-759	0.310	0.310	0.310	0.660	1.010	N/A	N/A	N/A	N/A
720-739	0.360	0.360	0.360	0.710	1.110	N/A	N/A	N/A	N/A
700-719	0.510	0.510	0.510	0.910	1.410	N/A	N/A	N/A	N/A
680-699	0.760	0.760	0.760	1.160	2.110	N/A	N/A	N/A	N/A
CLTV									
NOO Cashout refi	CLTV								
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
800+	0.260	0.260	0.260	0.560	N/A	N/A	N/A	N/A	N/A
780-799	0.310	0.310	0.310	0.660	N/A	N/A	N/A	N/A	N/A
760-779	0.360	0.360	0.360	0.710	N/A	N/A	N/A	N/A	N/A
740-759	0.410	0.410	0.410	0.760	N/A	N/A	N/A	N/A	N/A
720-739	0.460	0.460	0.460	0.810	N/A	N/A	N/A	N/A	N/A
700-719	0.610	0.610	0.610	1.010	N/A	N/A	N/A	N/A	N/A
680-699	0.860	0.860	0.860	1.260	N/A	N/A	N/A	N/A	N/A

Applies to ALL Ruby JE2 Loans:

*Condo w/LTV >65-70%	0.125
*Condo w/LTV >70-75%	0.250
*Condo w/LTV >75-80%	0.500
*Non-warrantable condo w/ LTV<=60	0.250
*Non-warrantable condo w/ LTV60.01-65%	0.550
*Non-warrantable condo w/ LTV65.01-70	0.600
*2 Units w/LTV<=60%	0.150
*2 Units w/LTV 60.01-65%	0.250
*2 Units w/LTV 65.01-70%	0.450
*2 Units w/LTV 70.01-75%	0.750
*2 Units w/LTV 75.01-80%	0.900
*3 Units w/LTV <=60%	0.150
*3 Units w/LTV 60.01-65%	0.250
*3 Units w/LTV 65.01-70%	0.450
*4 Units w/LTV <=60%	0.150
*4 Units w/LTV 60.01-65%	0.250
*4 Units w/LTV 65.01-70%	0.450
*Self Employed >65%ltv	0.250
DTI <=49.99% and CLTV <=70%	(0.250)
DTI <=49.99% and CLTV 70.01-75%	(0.300)
DTI <=49.99% and CLTV 75.01-80%	(0.400)

****Loan amount change of 10% will be subject worse case pricing**

**** Rate changes .25% in interest rate will be subject to worse case pricing**

Program Notes	
* 45 Day Pricing (Adjust 30 Day Pricing)	0.250
* 60 Day Pricing (Adjust 30 Day Pricing)	0.500

Maximum Rebate/Price Cap	
(Price cap is after all LLPAs but before	
*Ruby JE2 Jumbo Fixed	102.340

Ruby Jumbo Express JE2 ARM Adjustments

Primary Purchase										Applies to ALL Ruby JE2 Loans:	
Credit Score	CLTV										
	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.190)	(0.190)	(0.190)	(0.190)	(0.140)	(0.040)	0.060	N/A	N/A	*Condo w/LTV >65-70%	0.125
780-799	(0.140)	(0.140)	(0.140)	(0.090)	(0.040)	0.010	0.110	N/A	N/A	*Condo w/LTV >70-75%	0.250
760-779	(0.090)	(0.090)	(0.090)	(0.040)	0.010	0.060	0.210	N/A	N/A	*Condo w/LTV >75-80%	0.500
740-759	(0.040)	(0.040)	(0.040)	0.010	0.060	0.160	0.360	N/A	N/A	*Non-warrantable condo w/ LTV<=60	0.250
720-739	0.010	0.010	0.010	0.060	0.160	0.260	0.610	N/A	N/A	*Non-warrantable condo w/ LTV60.01-65%	0.500
700-719	0.410	0.410	0.410	0.510	0.710	1.160	1.610	N/A	N/A	*Non-warrantable condo w/ LTV65.01-70	0.650
680-699	0.660	0.660	0.660	0.760	1.410	2.210	3.010	N/A	N/A	*2 Units w/LTV<=60%	0.150
660-679	1.160	1.160	1.160	1.660	2.160	3.010	3.910	N/A	N/A	*2 Units w/LTV 60.01-65%	0.250
										*2 Units w/LTV 65.01-70%	0.450
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.090)	(0.090)	(0.090)	(0.040)	0.060	0.210	0.310	N/A	N/A	*2 Units w/LTV 70.01-75%	0.750
780-799	(0.040)	(0.040)	(0.040)	0.060	0.160	0.260	0.360	N/A	N/A	*2 Units w/LTV 75.01-80%	0.900
760-779	0.010	0.010	0.010	0.110	0.210	0.310	0.460	N/A	N/A	*3 Units w/LTV <=60%	0.150
740-759	0.060	0.060	0.060	0.160	0.260	0.410	0.610	N/A	N/A	*3 Units w/LTV 60.01-65%	0.250
720-739	0.110	0.110	0.110	0.210	0.360	0.510	0.860	N/A	N/A	*3 Units w/LTV 65.01-70%	0.450
700-719	0.510	0.510	0.510	0.660	0.910	1.410	1.860	N/A	N/A	*4 Units w/LTV <=60%	0.150
680-699	0.760	0.760	0.760	0.910	1.610	2.460	3.260	N/A	N/A	*4 Units w/LTV 60.01-65%	0.250
660-679	1.260	1.260	1.260	1.810	2.360	3.260	4.160	N/A	N/A	*4 Units w/LTV 65.01-70%	0.450
										*Self Employed >65%ltv	0.250
CLTV										DTI <=49.99% and CLTV <=70%	(0.250)
CLTV										DTI <=49.99% and CLTV 70.01-75%	(0.300)
CLTV										DTI <=49.99% and CLTV 75.01-80%	(0.400)
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.010	0.010	0.010	0.060	0.210	0.460	1.310	N/A	N/A		
780-799	0.060	0.060	0.060	0.160	0.310	0.510	1.360	N/A	N/A		
760-779	0.110	0.110	0.110	0.210	0.360	0.560	1.460	N/A	N/A		
740-759	0.160	0.160	0.160	0.260	0.410	0.660	1.610	N/A	N/A		
720-739	0.210	0.210	0.210	0.310	0.510	0.760	1.860	N/A	N/A		
700-719	0.610	0.610	0.610	0.760	1.060	1.660	N/A	N/A	N/A		
680-699	0.860	0.860	0.860	1.010	1.760	2.710	N/A	N/A	N/A		
660-679	1.360	1.360	1.360	1.910	2.510	3.510	N/A	N/A	N/A		
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	(0.090)	(0.090)	(0.090)	(0.090)	0.060	0.260	0.560	N/A	N/A		
780-799	(0.040)	(0.040)	(0.040)	0.010	0.160	0.310	0.610	N/A	N/A		
760-779	0.010	0.010	0.010	0.060	0.210	0.360	0.710	N/A	N/A		
740-759	0.060	0.060	0.060	0.110	0.260	0.460	0.860	N/A	N/A		
720-739	0.110	0.110	0.110	0.160	0.360	0.560	1.110	N/A	N/A		
700-719	0.510	0.510	0.510	0.610	0.910	1.460	2.110	N/A	N/A		
680-699	0.760	0.760	0.760	0.860	1.610	2.510	3.510	N/A	N/A		
660-679	1.260	1.260	1.260	1.760	2.360	3.310	4.410	N/A	N/A		
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.010	0.010	0.010	0.060	0.260	0.510	0.810	N/A	N/A		
780-799	0.060	0.060	0.060	0.160	0.360	0.560	0.860	N/A	N/A		
760-779	0.110	0.110	0.110	0.210	0.410	0.610	0.960	N/A	N/A		
740-759	0.160	0.160	0.160	0.260	0.460	0.710	1.110	N/A	N/A		
720-739	0.210	0.210	0.210	0.310	0.560	0.810	1.360	N/A	N/A		
700-719	0.610	0.610	0.610	0.760	1.110	1.710	2.360	N/A	N/A		
680-699	0.860	0.860	0.860	1.010	1.810	2.760	3.760	N/A	N/A		
660-679	1.360	1.360	1.360	1.910	2.560	3.560	4.660	N/A	N/A		
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.110	0.110	0.110	0.160	0.410	0.760	N/A	N/A	N/A		
780-799	0.160	0.160	0.160	0.260	0.510	0.810	N/A	N/A	N/A		
760-779	0.210	0.210	0.210	0.310	0.560	0.860	N/A	N/A	N/A		
740-759	0.260	0.260	0.260	0.360	0.610	0.960	N/A	N/A	N/A		
720-739	0.310	0.310	0.310	0.410	0.710	1.060	N/A	N/A	N/A		
700-719	0.710	0.710	0.710	0.860	1.260	1.960	N/A	N/A	N/A		
CLTV										**Loan amount change of 10% (increasing/decreasing) will be subject worse case pricing	
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.060	0.060	0.060	0.310	0.610	N/A	N/A	N/A	N/A		
780-799	0.110	0.110	0.110	0.410	0.710	N/A	N/A	N/A	N/A		
760-779	0.160	0.160	0.160	0.460	0.760	N/A	N/A	N/A	N/A		
740-759	0.210	0.210	0.210	0.510	0.810	N/A	N/A	N/A	N/A		
720-739	0.260	0.260	0.260	0.560	0.910	N/A	N/A	N/A	N/A		
700-719	0.660	0.660	0.660	1.010	1.460	N/A	N/A	N/A	N/A		
680-699	0.910	0.910	0.910	1.260	2.160	N/A	N/A	N/A	N/A		
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.160	0.160	0.160	0.460	0.810	N/A	N/A	N/A	N/A		
780-799	0.210	0.210	0.210	0.560	0.910	N/A	N/A	N/A	N/A		
760-779	0.260	0.260	0.260	0.610	0.960	N/A	N/A	N/A	N/A		
740-759	0.310	0.310	0.310	0.660	1.010	N/A	N/A	N/A	N/A		
720-739	0.360	0.360	0.360	0.710	1.110	N/A	N/A	N/A	N/A		
700-719	0.760	0.760	0.760	1.160	1.660	N/A	N/A	N/A	N/A		
680-699	1.010	1.010	1.010	1.410	2.360	N/A	N/A	N/A	N/A		
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.260	0.260	0.260	0.560	N/A	N/A	N/A	N/A	N/A		
780-799	0.310	0.310	0.310	0.660	N/A	N/A	N/A	N/A	N/A		
760-779	0.360	0.360	0.360	0.710	N/A	N/A	N/A	N/A	N/A		
740-759	0.410	0.410	0.410	0.760	N/A	N/A	N/A	N/A	N/A		
720-739	0.460	0.460	0.460	0.810	N/A	N/A	N/A	N/A	N/A		
700-719	0.860	0.860	0.860	1.260	N/A	N/A	N/A	N/A	N/A		
680-699	1.110	1.110	1.110	1.510	N/A	N/A	N/A	N/A	N/A		
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.260	0.260	0.260	0.560	N/A	N/A	N/A	N/A	N/A		
780-799	0.310	0.310	0.310	0.660	N/A	N/A	N/A	N/A	N/A		
760-779	0.360	0.360	0.360	0.710	N/A	N/A	N/A	N/A	N/A		
740-759	0.410	0.410	0.410	0.760	N/A	N/A	N/A	N/A	N/A		
720-739	0.460	0.460	0.460	0.810	N/A	N/A	N/A	N/A	N/A		
700-719	0.860	0.860	0.860	1.260	N/A	N/A	N/A	N/A	N/A		
680-699	1.110	1.110	1.110	1.510	N/A	N/A	N/A	N/A	N/A		
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.260	0.260	0.260	0.560	N/A	N/A	N/A	N/A	N/A		
780-799	0.310	0.310	0.310	0.660	N/A	N/A	N/A	N/A	N/A		
760-779	0.360	0.360	0.360	0.710	N/A	N/A	N/A	N/A	N/A		
740-759	0.410	0.410	0.410	0.760	N/A	N/A	N/A	N/A	N/A		
720-739	0.460	0.460	0.460	0.810	N/A	N/A	N/A	N/A	N/A		
700-719	0.860	0.860	0.860	1.260	N/A	N/A	N/A	N/A	N/A		
680-699	1.110	1.110	1.110	1.510	N/A	N/A	N/A	N/A	N/A		
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.260	0.260	0.260	0.560	N/A	N/A	N/A	N/A	N/A		
780-799	0.310	0.310	0.310	0.660	N/A	N/A	N/A	N/A	N/A		
760-779	0.360	0.360	0.360	0.710	N/A	N/A	N/A	N/A	N/A		
740-759	0.410	0.410	0.410	0.760	N/A	N/A	N/A	N/A	N/A		
720-739	0.460	0.460	0.460	0.810	N/A	N/A	N/A	N/A	N/A		
700-719	0.860	0.860	0.860	1.260	N/A	N/A	N/A	N/A	N/A		
680-699	1.110	1.110	1.110	1.510	N/A	N/A	N/A	N/A	N/A		
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.260	0.260	0.260	0.560	N/A	N/A	N/A	N/A	N/A		
780-799	0.310	0.310	0.310	0.660	N/A	N/A	N/A	N/A	N/A		
760-779	0.360	0.360	0.360	0.710	N/A	N/A	N/A	N/A	N/A		
740-759	0.410	0.410	0.410	0.760	N/A	N/A	N/A	N/A	N/A		
720-739	0.460	0.460	0.460	0.810	N/A	N/A	N/A	N/A	N/A		
700-719	0.860	0.860	0.860	1.260	N/A	N/A	N/A	N/A	N/A		
680-699	1.110	1.110	1.110	1.510	N/A	N/A	N/A	N/A	N/A		
CLTV											
Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
800+	0.260	0.260	0.260	0.560	N/A	N/A	N/A	N/A	N/A		
780-7											

Base Pricing Assumes Borrower Paid Compensation														
Monday, January 5, 20267:30 AM Wholesale Rates effective until 3:30 pm PDT (In an occurrence of a Price Change, Notification will be sent)														
Ruby Jumbo Express JES Fixed Adjustments														
CLTV										Applies to ALL Ruby JES Loans:				
Primary Purchase	Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%		85.01-90%			
	800+	(0.640)	(0.640)	(0.640)	(0.590)	(0.540)	(0.490)	(0.390)	1.160	2.910	*Condo w /LTV >.01-65%	0.000		
	780-799	(0.540)	(0.540)	(0.540)	(0.490)	(0.440)	(0.390)	(0.290)	2.160	4.010				
	760-779	(0.540)	(0.540)	(0.540)	(0.490)	(0.440)	(0.390)	(0.290)	2.160	4.010			*Condo w /LTV >65-70%	0.050
	740-759	(0.440)	(0.440)	(0.440)	(0.390)	(0.290)	(0.240)	0.060	3.160	4.760				
	720-739	(0.290)	(0.290)	(0.290)	(0.240)	0.060	0.160	0.660	3.710	5.060			*Condo w /LTV >70-75%	0.100
	700-719	0.210	0.210	0.210	0.310	0.510	0.910	1.410	4.160	5.910	*Condo w /LTV >75-80%	0.200		
	680-699	1.110	1.110	1.110	1.310	1.610	2.660	3.210	5.410	N/A	*Condo w /LTV >80-85%	0.300		
	660-679	1.660	1.660	1.660	1.910	2.310	3.510	4.560	N/A	N/A				
CLTV										Applies to ALL Ruby JES Loans:				
Primary No Cash-out Refi	Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%		85.01-90%			
	800+	(0.640)	(0.640)	(0.640)	(0.590)	(0.540)	(0.490)	(0.390)	1.160	N/A	*2-4 Units w /LTV <=60	0.250		
	780-799	(0.540)	(0.540)	(0.540)	(0.490)	(0.440)	(0.390)	(0.290)	2.160	N/A	*2-4 Units w /LTV >60-65%	0.375		
	760-779	(0.540)	(0.540)	(0.540)	(0.490)	(0.440)	(0.390)	(0.290)	2.160	N/A	*2-4 Units w /LTV >65-70%	0.500		
	740-759	(0.440)	(0.440)	(0.440)	(0.390)	(0.290)	(0.240)	0.060	3.160	N/A	*2-4 Units w /LTV >70-75%	0.625		
	720-739	(0.290)	(0.290)	(0.290)	(0.240)	0.060	0.160	0.660	3.710	N/A	*2-4 Units w /LTV >75-80%	0.750		
	700-719	0.210	0.210	0.210	0.310	0.510	0.910	1.410	4.160	N/A	*2-4 Units w /LTV >80-85%	1.000		
	680-699	1.110	1.110	1.110	1.310	1.610	2.660	3.210	5.410	N/A	*2-4 Units w /LTV >85-90%	1.250		
	660-679	1.660	1.660	1.660	1.910	2.310	3.510	4.560	N/A	N/A	*Self Employed w /LTV <=60	0.000		
CLTV										Applies to ALL Ruby JES Loans:				
Second Home Purchase	Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%		85.01-90%			
	800+	(0.590)	(0.590)	(0.590)	(0.490)	(0.290)	0.260	0.860	N/A	N/A	*Self Employed w /LTV >70-80%	0.100		
	780-799	(0.490)	(0.490)	(0.490)	(0.390)	(0.190)	0.360	0.960	N/A	N/A	*Self Employed w /LTV >80-85%	0.200		
	760-779	(0.490)	(0.490)	(0.490)	(0.390)	(0.190)	0.360	0.960	N/A	N/A	*Self Employed w /LTV >85-90%	0.250		
	740-759	(0.390)	(0.390)	(0.390)	(0.290)	(0.040)	0.510	1.310	N/A	N/A				
	720-739	(0.240)	(0.240)	(0.240)	(0.140)	0.310	0.910	1.910	N/A	N/A				
	700-719	0.260	0.260	0.260	0.410	0.760	1.660	2.660	N/A	N/A				
	680-699	1.160	1.160	1.160	1.410	1.860	3.410	4.460	N/A	N/A				
CLTV										Applies to ALL Ruby JES Loans:				
Second Home No Cash-out Refi	Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%		85.01-90%			
	800+	(0.590)	(0.590)	(0.590)	(0.490)	(0.290)	0.360	N/A	N/A	N/A	*45 Day Pricing (Adjust 30 Day Pricing)	0.250		
	780-799	(0.490)	(0.490)	(0.490)	(0.390)	(0.190)	0.460	N/A	N/A	N/A	*60 Day Pricing (Adjust 30 Day Pricing)	0.500		
	760-779	(0.490)	(0.490)	(0.490)	(0.390)	(0.190)	0.460	N/A	N/A	N/A				
	740-759	(0.390)	(0.390)	(0.390)	(0.290)	(0.040)	0.610	N/A	N/A	N/A				
	720-739	(0.240)	(0.240)	(0.240)	(0.140)	0.310	1.010	N/A	N/A	N/A				
	700-719	0.260	0.260	0.260	0.410	0.760	1.760	N/A	N/A	N/A				
CLTV										Applies to ALL Ruby JES Loans:				
Non-Owner Purchase	Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%		85.01-90%			
	800+	(0.140)	(0.140)	(0.140)	(0.040)	0.210	0.760	N/A	N/A	N/A				
	780-799	(0.040)	(0.040)	(0.040)	0.060	0.310	0.860	N/A	N/A	N/A				
	760-779	(0.040)	(0.040)	(0.040)	0.060	0.310	0.860	N/A	N/A	N/A				
	740-759	0.060	0.060	0.060	0.160	0.460	1.010	N/A	N/A	N/A				
	720-739	0.210	0.210	0.210	0.310	0.810	1.410	N/A	N/A	N/A				
	700-719	0.710	0.710	0.710	0.860	1.260	2.160	N/A	N/A	N/A				
CLTV										Applies to ALL Ruby JES Loans:				
Non-Owner No Cash-out Refi	Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%		85.01-90%			
	800+	(0.140)	(0.140)	(0.140)	(0.040)	0.210	0.760	N/A	N/A	N/A				
	780-799	(0.040)	(0.040)	(0.040)	0.060	0.310	0.860	N/A	N/A	N/A				
	760-779	(0.040)	(0.040)	(0.040)	0.060	0.310	0.860	N/A	N/A	N/A				
	740-759	0.060	0.060	0.060	0.160	0.460	1.010	N/A	N/A	N/A				
	720-739	0.210	0.210	0.210	0.310	0.810	1.410	N/A	N/A	N/A				
	700-719	0.710	0.710	0.710	0.860	1.260	2.160	N/A	N/A	N/A				
CLTV										Applies to ALL Ruby JES Loans:				
Non-Owner Cash-out Refi	Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%		85.01-90%			
	800+	(0.090)	(0.090)	(0.090)	N/A	N/A	N/A	N/A	N/A	N/A				
	780-799	0.010	0.010	0.010	N/A	N/A	N/A	N/A	N/A	N/A				
	760-779	0.010	0.010	0.010	N/A	N/A	N/A	N/A	N/A	N/A				
	740-759	0.110	0.110	0.110	N/A	N/A	N/A	N/A	N/A	N/A				
	720-739	0.260	0.260	0.260	N/A	N/A	N/A	N/A	N/A	N/A				
	700-719	0.760	0.760	0.760	N/A	N/A	N/A	N/A	N/A	N/A				
Ruby Jumbo Express JE6 Fixed Adjustments														
CLTV										Applies to ALL Ruby JE6 Loans:				
Primary Purchase	Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%		85.01-90%			
	800+	(0.090)	(0.090)	(0.090)	0.035	0.160	0.160	0.160	1.160	1.660	*Condo w /LTV >.01-60%	0.125		
	780-799	(0.090)	(0.090)	(0.090)	0.035	0.160	0.160	0.160	1.160	1.660	*Condo w /LTV >60-75%	0.250		
	760-779	(0.090)	(0.090)	(0.090)	0.035	0.160	0.285	0.285	1.160	1.660	*Condo w /LTV >75-80%	0.375		
	740-759	0.035	0.035	0.035	0.160	0.285	0.410	0.535	1.410	1.910	*Condo w /LTV >80-90%	0.500		
	720-739	0.160	0.160	0.160	0.160	0.410	0.660	0.785	N/A	N/A	*Loan Amt <=\$1.5MM w /LTV >65-80%	-0.125		
	700-719	0.160	0.160	0.160	0.285	0.535	1.035	1.410	N/A	N/A	*Loan Amt >\$2.5MM-\$3MM	0.750		
CLTV										Applies to ALL Ruby JE6 Loans:				
Primary No Cash-out Refi	Credit Score	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%		85.01-90%			
	800+	(0.090)	(0.090)	(0.090)	0.035	0.285	0.410	0.535	1.410	1.910	*DTI >40-.43% w /LTV >80-85%	0.000		
	780-799	(0.090)	(0.090)	(0.090)	0.035	0.285	0.410	0.535	1.410	1.910	*DTI >40-.43% w /LTV >85-90%	0.000		
	760-779	(0.090)	(0.090)	(0.090)	0.160	0.410	0.535	0.660	1.410	1.910	*DTI >43.01-45% w /LTV <=70%	0.000		
	740-759	0.160	0.160	0.160	0.410	0.535	0.660	1.035	1.785	2.285	*DTI >43.01-45% w /LTV >70%-80%	0.000		
	720-739	0.410	0.											



Monday, January 5, 2026 7:30 AM Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

NON-QM CORE INCOME QUALIFYING EXPANDED PRIME/NON-QM CORE INCOME QUALIFYING NON-PRIME/NON-QM PLUS INCOME QUALIFYING EXPANDED PRIME/NON-QM PLUS INCOME QUALIFYING NON-PRIME/NON-QM CORE INC QUAL EXPANDED PRIME AUS/NON-QM CORE INC QUAL NON-PRIME AUS

30 Yr Fixed/40 Yr IO/30 Yr IO W/3Yr PPP			5/6 SOFR ARM W/3Yr PPP			7/6 SOFR ARM W/3Yr PPP					
Rate	15	30	Rate	15	30	Rate	15	30			
10.125%	108.143	107.893	10.125%	108.143	107.893	10.125%	108.143	107.893			
10.000%	107.955	107.705	10.000%	107.955	107.705	10.000%	107.955	107.705			
9.875%	107.768	107.518	9.875%	107.768	107.518	9.875%	107.768	107.518			
9.750%	107.580	107.330	9.750%	107.580	107.330	9.750%	107.580	107.330			
9.625%	107.393	107.143	9.625%	107.393	107.143	9.625%	107.393	107.143			
9.500%	107.205	106.955	9.500%	107.205	106.955	9.500%	107.205	106.955			
9.375%	107.018	106.768	9.375%	107.018	106.768	9.375%	107.018	106.768			
9.250%	106.830	106.580	9.250%	106.830	106.580	9.250%	106.830	106.580			
9.125%	106.643	106.393	9.125%	106.643	106.393	9.125%	106.643	106.393			
9.000%	106.455	106.205	9.000%	106.455	106.205	9.000%	106.455	106.205			
8.875%	106.268	106.018	8.875%	106.268	106.018	8.875%	106.268	106.018			
8.750%	106.080	105.830	8.750%	106.080	105.830	8.750%	106.080	105.830			
8.625%	105.893	105.643	8.625%	105.893	105.643	8.625%	105.893	105.643			
8.500%	105.643	105.393	8.500%	105.643	105.393	8.500%	105.643	105.393			
8.375%	105.393	105.143	8.375%	105.393	105.143	8.375%	105.393	105.143			
8.250%	105.143	104.893	8.250%	105.143	104.893	8.250%	105.143	104.893			
8.125%	104.893	104.643	8.125%	104.893	104.643	8.125%	104.893	104.643			
8.000%	104.643	104.393	8.000%	104.643	104.393	8.000%	104.643	104.393			
7.875%	104.330	104.080	7.875%	104.330	104.080	7.875%	104.330	104.080			
7.750%	104.018	103.768	7.750%	104.018	103.768	7.750%	104.018	103.768			
7.625%	103.705	103.455	Core: 3.50 Margin, 2/1/5 Caps			Core: 3.50 Margin, 2/1/5 Caps					
7.500%	103.330	103.080	Plus: 4.50 Margin, 2/1/5 Caps			Plus: 4.50 Margin, 2/1/5 Caps					

NON-QM CORE DSCR & NON-QM PLUS DSCR

30 Yr Fixed/40 Yr IO/30 Yr IO W/3Yr PPP			5/6 SOFR ARM W/3Yr PPP			7/6 SOFR ARM W/3Yr PPP					
Rate	15	30	Rate	15	30	Rate	15	30			
10.500%	108.735	108.485	10.500%	108.735	108.485	10.500%	108.735	108.485			
10.375%	108.548	108.298	10.375%	108.548	108.298	10.375%	108.548	108.298			
10.250%	108.360	108.110	10.250%	108.360	108.110	10.250%	108.360	108.110			
10.125%	108.173	107.923	10.125%	108.173	107.923	10.125%	108.173	107.923			
10.000%	107.985	107.735	10.000%	107.985	107.735	10.000%	107.985	107.735			
9.875%	107.798	107.548	9.875%	107.798	107.548	9.875%	107.798	107.548			
9.750%	107.610	107.360	9.750%	107.610	107.360	9.750%	107.610	107.360			
9.625%	107.423	107.173	9.625%	107.423	107.173	9.625%	107.423	107.173			
9.500%	107.235	106.985	9.500%	107.235	106.985	9.500%	107.235	106.985			
9.375%	107.048	106.798	9.375%	107.048	106.798	9.375%	107.048	106.798			
9.250%	106.860	106.610	9.250%	106.860	106.610	9.250%	106.860	106.610			
9.125%	106.673	106.423	9.125%	106.673	106.423	9.125%	106.673	106.423			
9.000%	106.485	106.235	9.000%	106.485	106.235	9.000%	106.485	106.235			
8.875%	106.298	106.048	8.875%	106.298	106.048	8.875%	106.298	106.048			
8.750%	106.110	105.860	8.750%	106.110	105.860	8.750%	106.110	105.860			
8.625%	105.860	105.610	8.625%	105.860	105.610	8.625%	105.860	105.610			
8.500%	105.610	105.360	8.500%	105.610	105.360	8.500%	105.610	105.360			
8.375%	105.360	105.110	8.375%	105.360	105.110	8.375%	105.360	105.110			
8.250%	105.110	104.860	8.250%	105.110	104.860	8.250%	105.110	104.860			
8.125%	104.860	104.610	8.125%	104.860	104.610	8.125%	104.860	104.610			
8.000%	104.548	104.298	Core: 3.50 Margin, 2/1/5 Caps			Core: 3.50 Margin, 2/1/5 Caps					
7.875%	104.235	103.985	Plus: 6.50 Margin, 2/1/5 Caps			Plus: 6.50 Margin, 2/1/5 Caps					

Rate Sheet: WHLS-1000



Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

NICHE PRICE ADJUSTMENTS

NON-QM CORE INCOME QUALIFYING EXPANDED PRIME/NON-QM CORE INCOME QUALIFYING NON-PRIME/NON-QM PLUS INCOME QUALIFYING EXPANDED PRIME/NON-QM PLUS INCOME
QUALIFYING NON-PRIME/NON-QM CORE INC QUAL EXPANDED PRIME AUS/NON-QM CORE INC QUAL NON-PRIME AUS

FICO & LTV

FICO	LTV/CLTV(%)								
	<=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
760+	(0.875)	(0.875)	(0.875)	(0.750)	(0.625)	(0.250)	(0.125)	1.000	5.000
740-759	(0.625)	(0.625)	(0.625)	(0.625)	(0.500)	0.000	0.125	1.500	5.500
720-739	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	0.500	0.750	2.000	6.250
700-719	(0.375)	(0.375)	(0.375)	(0.125)	0.125	0.750	1.000	3.250	
680-699	0.125	0.125	0.125	0.375	0.500	1.500	2.500	6.000	
660-679	0.375	0.375	0.500	0.750	1.375	1.750	3.125		
640-659	2.000	2.000	2.000	2.125	3.000	5.250	5.750		
0-639	2.500	2.500	2.500	2.625	3.625	5.250			

Applicable to ALL Loans

LTV/CLTV

	LTV/CLTV(%)								
	<=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
Price Incentive	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	0.000
12 Mos Bk Stmt	0.000	0.000	0.000	0.000	0.125	0.125	0.250	0.625	1.375
24 Mos Bk Stmt	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.500	0.875
P&L	1.125	1.125	1.125	1.375	1.375	1.625	1.750	2.250	2.750
Cash-out Refinance	0.375	0.375	0.375	0.500	0.625	1.125	1.375		
ARM Terms	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15 Yr Fixed Term	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Plus Programs	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
1.501-2.0mm Loan Amt	0.000	0.000	0.125	0.125	0.125	0.250	0.250	0.750	1.250
2.01mm-3mm Loan Amt	0.250	0.250	0.250	0.250	0.375	0.500	1.000		
>3mm Loan Amt	1.000	1.000	1.000	1.500	2.125				
Interest Only	0.125	0.125	0.375	0.375	0.500	0.625	1.000	1.500	2.000
Second Home	0.000	0.000	0.000	0.250	0.250	0.250	0.375		
Investment/Non-Owner Occ	0.000	0.000	0.000	0.250	0.250	0.375	0.500		
DTI >50%									
Warrantable Condo	0.125	0.125	0.125	0.250	0.250	0.250	0.375	1.000	1.500
2-4 Unit Property	0.250	0.250	0.250	0.375	0.375	0.500	0.750		
Loan Amt >=\$100k &<\$150k	0.750	0.750	0.750	0.750	0.750	1.000	1.000	1.250	1.250
Loan Amt <\$100k	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250
Asset Depletion	0.250	0.250	0.250	0.250	0.375	0.375	0.500	1.750	2.250
Asset Utilization	0.750	0.750	0.750	0.875	0.875	0.875	1.000	1.000	1.500
1x30x12	0.500	0.500	0.500	0.500	0.625	0.625	1.000	1.000	1.500
1x60x12	2.000	2.000	2.000	2.000	3.000	3.000	3.000	3.500	4.000
Recent Event	3.000	3.000	3.000	3.000	3.500	3.500	3.500	4.000	4.500
24-48 Month Credit Event	0.625	0.625	1.000	1.250	1.250	1.500	2.500	3.000	3.500
PAM/MD	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Loan Amt >=\$150k & <\$250k	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.625
Non Warrantable Condo & CondoTel	0.250	0.250	0.500	0.500	0.500	0.500	0.750	1.250	1.750
>=45 DTI	0.000	0.000	0.000	0.000	0.000	0.250	0.375	0.500	1.000
ITIN	2.250	2.250	2.250	2.250	2.250	2.250	2.250	2.750	3.250
Foreign National	3.500	3.500	3.500	3.500	3.500	3.500	4.000	4.500	5.000
Temporary Buydown	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250

Maximum Rebate/Price Cap

*Max Price w/3+ Yr PPP:	103.100
*Max Price w/2 Yr PPP:	101.350
*Max Price w/1 Yr PPP:	101.350
*Max Price w/No PPP:	101.350
*Standard Max Rebate	102.100
Asset Depletion Max Price:	101.600

Prepayment Penalty Adj Price

*5 Yr Prepay Penalty	(0.250)
*4 Yr Prepay Penalty	(0.125)
*3 Yr Prepay Penalty	0.000
*2 Yr Prepay Penalty	0.375
*1 Yr Prepay Penalty	0.625
**NO PPP	0.750

NON-QM CORE DSCR & NON-QM PLUS DSCR

Applicable to ALL Loans

FICO & LTV

FICO	LTV/CLTV(%)								
	<=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
760+	(1.625)	(1.500)	(1.375)	(1.375)	(1.125)	(0.625)	0.250	5.500	
740-759	(1.625)	(1.500)	(1.250)	(1.250)	(1.000)	(0.125)	0.500	6.250	
720-739	(1.625)	(1.500)	(1.250)	(0.875)	(0.750)	0.000	0.750		
700-719	(1.375)	(1.000)	(0.875)	(0.500)	(0.250)	0.500	1.875		
680-699	(0.625)	(0.500)	(0.250)	0.000	0.875	1.250			
660-679	(0.125)	0.125	0.250	0.500	1.375	2.875			
640-659	3.625	3.750	4.000	4.250	5.250	6.750			
0-639	5.125	5.250	5.500	5.750	6.750	8.250			

Applicable to ALL Loans

LTV/CLTV

	LTV/CLTV(%)								
	<=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
Price Incentive	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	0.000	
ARM Terms	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
15 Yr Fixed Term	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Plus Programs	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
Cash-out Refinance	0.375	0.375	0.500	0.500	0.750	1.000			
DSCR >1.15	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	
DSCR 1.00-1.09	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
DSCR .75 -.99	0.500	0.500	1.000	1.000	1.500	2.000			
DSCR <0.75	2.000	2.000	2.000	2.500	2.500	2.500			
Interest Only	0.250	0.250	0.250	0.500	0.500	0.625	1.500		
Warrantable Condo	0.000	0.000	0.000	0.000	0.125	0.375	0.500	1.000	
2-4 Unit Property	0.375	0.375	0.500	0.500	0.500	0.500	1.125		
1x30x12	1.250	1.250	1.250	1.250	1.250	1.500	1.750	2.250	
Foreign National	1.000	1.000	1.000	1.250	1.250				
Loan Amt <\$100k	1.500	1.500	1.500	1.500	1.500	1.500	1.750	1.750	1.750
Loan Amt >=\$100k & <\$150k	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.000	
Loan Amt >=\$150k & <\$250k	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.500	
Loan Am >\$2mm	1.250	1.250	1.250	1.250	1.250				
Non Warrantable Condo & Condotel	0.250	0.250	0.500	0.500	0.750	0.750	1.000		
Short-term Rental	0.375	0.375	0.375	0.375	0.750	1.875	2.500		

Maximum Rebate/Price Cap

*Max Price w/4+ Yr PPP:	103.600
*Max Price w/3 Yr PPP:	103.100
*Max Price w/2 Yr PPP:	101.600
*Max Price w/1 Yr PPP:	101.100
*Max Price w/No PPP:	100.600
*Standard Max Price:	103.100

Prepayment Penalty Max Price Loan Amt <\$100k

*5 Yr Prepay Penalty	101.850
*4 Yr Prepay Penalty	101.600
*3 Yr Prepay Penalty	101.600
*2 Yr Prepay Penalty	101.100
*1 Yr Prepay Penalty	100.100
**NO PPP	99.600

Prepayment Penalty Adj Price Loan Amt

*5 Yr Prepay Penalty	(0.500)
*4 Yr Prepay Penalty	(0.375)
*3 Yr Prepay Penalty	0.000
*2 Yr Prepay Penalty	0.500
*1 Yr Prepay Penalty	0.875
**NO PPP	1.875

Program Notes

Minimum Loan Amount	\$100k
Maximum Loan Amount	\$2mm
Credit Event	3+ Years
Mtg History	1x30x12

Program Notes

* 45 Day Pricing (Adjust 30 Day Prici	0.250
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Foreign National

When using Foreign Credit (no score available), must price using 660 as credit score



RATE SHEET AND PROGRAM GUIDE



Monday, January 5, 2026

7:30 AM

Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

CLOSED END SECOND CLASSIC ELITE

30 Yr Fixed			20 Yr Fixed			15 Yr Fixed			10 Yr Fixed		
Rate	30		Rate	30		Rate	30		Rate	30	
10.500%	(10.625)		10.500%	(10.625)		10.500%	(10.625)		10.500%	(10.625)	
10.375%	(10.500)		10.375%	(10.500)		10.375%	(10.500)		10.375%	(10.500)	
10.250%	(10.375)		10.250%	(10.375)		10.250%	(10.375)		10.250%	(10.375)	
10.125%	(10.250)		10.125%	(10.250)		10.125%	(10.250)		10.125%	(10.250)	
10.000%	(10.125)		10.000%	(10.125)		10.000%	(10.125)		10.000%	(10.125)	
9.875%	(9.938)		9.875%	(9.938)		9.875%	(9.938)		9.875%	(9.938)	
9.750%	(9.750)		9.750%	(9.750)		9.750%	(9.750)		9.750%	(9.750)	
9.625%	(9.563)		9.625%	(9.563)		9.625%	(9.563)		9.625%	(9.563)	
9.500%	(9.375)		9.500%	(9.375)		9.500%	(9.375)		9.500%	(9.375)	
9.375%	(9.125)		9.375%	(9.125)		9.375%	(9.125)		9.375%	(9.125)	
9.250%	(8.875)		9.250%	(8.875)		9.250%	(8.875)		9.250%	(8.875)	
9.125%	(8.625)		9.125%	(8.625)		9.125%	(8.625)		9.125%	(8.625)	
9.000%	(8.375)		9.000%	(8.375)		9.000%	(8.375)		9.000%	(8.375)	
8.875%	(8.063)		8.875%	(8.063)		8.875%	(8.063)		8.875%	(8.063)	
8.750%	(7.750)		8.750%	(7.750)		8.750%	(7.750)		8.750%	(7.750)	
8.625%	(7.438)		8.625%	(7.438)		8.625%	(7.438)		8.625%	(7.438)	
8.500%	(7.125)		8.500%	(7.125)		8.500%	(7.125)		8.500%	(7.125)	

CLOSED END SECOND ELITE

30 Yr Fixed			20 Yr Fixed			15 Yr Fixed			10 Yr Fixed		
Rate	30		Rate	30		Rate	30		Rate	30	
10.500%	(9.975)		10.500%	(9.975)		10.500%	(9.975)		10.500%	(9.975)	
10.375%	(9.850)		10.375%	(9.850)		10.375%	(9.850)		10.375%	(9.850)	
10.250%	(9.725)		10.250%	(9.725)		10.250%	(9.725)		10.250%	(9.725)	
10.125%	(9.600)		10.125%	(9.600)		10.125%	(9.600)		10.125%	(9.600)	
10.000%	(9.475)		10.000%	(9.475)		10.000%	(9.475)		10.000%	(9.475)	
9.875%	(9.288)		9.875%	(9.288)		9.875%	(9.288)		9.875%	(9.288)	
9.750%	(9.100)		9.750%	(9.100)		9.750%	(9.100)		9.750%	(9.100)	
9.625%	(8.913)		9.625%	(8.913)		9.625%	(8.913)		9.625%	(8.913)	
9.500%	(8.725)		9.500%	(8.725)		9.500%	(8.725)		9.500%	(8.725)	
9.375%	(8.475)		9.375%	(8.475)		9.375%	(8.475)		9.375%	(8.475)	
9.250%	(8.225)		9.250%	(8.225)		9.250%	(8.225)		9.250%	(8.225)	
9.125%	(7.975)		9.125%	(7.975)		9.125%	(7.975)		9.125%	(7.975)	
9.000%	(7.725)		9.000%	(7.725)		9.000%	(7.725)		9.000%	(7.725)	
8.875%	(7.413)		8.875%	(7.413)		8.875%	(7.413)		8.875%	(7.413)	
8.750%	(7.100)		8.750%	(7.100)		8.750%	(7.100)		8.750%	(7.100)	
8.625%	(6.788)		8.625%	(6.788)		8.625%	(6.788)		8.625%	(6.788)	
8.500%	(6.475)		8.500%	(6.475)		8.500%	(6.475)		8.500%	(6.475)	

CLOSED END SECOND EXPANDED ACCESS PRIME FULL-ALT DOC

30 Yr Fixed			20 Yr Fixed			15 Yr Fixed			10 Yr Fixed		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
11.000%	(8.475)	(8.225)	11.000%	(8.600)	(8.350)	11.000%	(8.850)	(8.600)	11.000%	(8.975)	(8.725)
10.875%	(8.225)	(7.975)	10.875%	(8.350)	(8.100)	10.875%	(8.600)	(8.350)	10.875%	(8.725)	(8.475)
10.750%	(7.975)	(7.725)	10.750%	(8.100)	(7.850)	10.750%	(8.350)	(8.100)	10.750%	(8.475)	(8.225)
10.625%	(7.725)	(7.475)	10.625%	(7.850)	(7.600)	10.625%	(8.100)	(7.850)	10.625%	(8.225)	(7.975)
10.500%	(7.475)	(7.225)	10.500%	(7.600)	(7.350)	10.500%	(7.850)	(7.600)	10.500%	(7.975)	(7.725)
10.375%	(7.225)	(6.975)	10.375%	(7.350)	(7.100)	10.375%	(7.600)	(7.350)	10.375%	(7.725)	(7.475)
10.250%	(6.975)	(6.725)	10.250%	(7.100)	(6.850)	10.250%	(7.350)	(7.100)	10.250%	(7.475)	(7.225)
10.125%	(6.725)	(6.475)	10.125%	(6.850)	(6.600)	10.125%	(7.100)	(6.850)	10.125%	(7.225)	(6.975)
10.000%	(6.475)	(6.225)	10.000%	(6.600)	(6.350)	10.000%	(6.850)	(6.600)	10.000%	(6.975)	(6.725)
9.875%	(6.225)	(5.975)	9.875%	(6.350)	(6.100)	9.875%	(6.600)	(6.350)	9.875%	(6.725)	(6.475)
9.750%	(5.975)	(5.725)	9.750%	(6.100)	(5.850)	9.750%	(6.350)	(6.100)	9.750%	(6.475)	(6.225)
9.625%	(5.725)	(5.475)	9.625%	(5.850)	(5.600)	9.625%	(6.100)	(5.850)	9.625%	(6.225)	(5.975)
9.500%	(5.475)	(5.225)	9.500%	(5.600)	(5.350)	9.500%	(5.850)	(5.600)	9.500%	(5.975)	(5.725)
9.375%	(5.225)	(4.975)	9.375%	(5.350)	(5.100)	9.375%	(5.600)	(5.350)	9.375%	(5.725)	(5.475)
9.250%	(4.975)	(4.725)	9.250%	(5.100)	(4.850)	9.250%	(5.350)	(5.100)	9.250%	(5.475)	(5.225)
9.125%	(4.725)	(4.475)	9.125%	(4.850)	(4.600)	9.125%	(5.100)	(4.850)	9.125%	(5.225)	(4.975)
9.000%	(4.475)	(4.225)	9.000%	(4.600)	(4.350)	9.000%	(4.850)	(4.600)	9.000%	(4.975)	(4.725)
8.875%	(4.225)	(3.975)	8.875%	(4.350)	(4.100)	8.875%	(4.600)	(4.350)	8.875%	(4.725)	(4.475)
8.750%	(3.975)	(3.725)	8.750%	(4.100)	(3.850)	8.750%	(4.350)	(4.100)	8.750%	(4.475)	(4.225)
8.625%	(3.725)	(3.475)	8.625%	(3.850)	(3.600)	8.625%	(4.100)	(3.850)	8.625%	(4.225)	(3.975)
8.500%	(3.475)	(3.225)	8.500%	(3.600)	(3.350)	8.500%	(3.850)	(3.600)	8.500%	(3.975)	(3.725)
8.375%	(3.100)	(2.850)	8.375%	(3.225)	(2.975)	8.375%	(3.475)	(3.225)	8.375%	(3.600)	(3.350)

Closed End Second Expanded Access Prime DSCR

30 Yr Fixed			20 Yr Fixed			15 Yr Fixed			10 Yr Fixed		
Rate	15	30	Rate	15	30	Rate	15	30	Rate	15	30
11.000%	(8.475)	(8.225)	11.000%	(8.600)	(8.350)	11.000%	(8.850)	(8.600)	11.000%	(8.975)	(8.725)
10.875%	(8.225)	(7.975)	10.875%	(8.350)	(8.100)	10.875%	(8.600)	(8.350)	10.875%	(8.725)	(8.475)
10.750%	(7.975)	(7.725)	10.750%	(8.100)	(7.850)	10.750%	(8.350)	(8.100)	10.750%	(8.475)	(8.225)
10.625%	(7.725)	(7.475)	10.625%	(7.850)	(7.600)	10.625%	(8.100)	(7.850)	10.625%	(8.225)	(7.975)
10.500%	(7.475)	(7.225)	10.500%	(7.600)	(7.350)	10.500%	(7.850)	(7.600)	10.500%	(7.975)	(7.725)
10.375%	(7.225)	(6.975)	10.375%	(7.350)	(7.100)	10.375%	(7.600)	(7.350)	10.375%	(7.725)	(7.475)
10.250%	(6.975)	(6.725)	10.250%	(7.100)	(6.850)	10.250%	(7.350)	(7.100)	10.250%	(7.475)	(7.225)
10.125%	(6.725)	(6.475)	10.125%	(6.850)	(6.600)	10.125%	(7.100)	(6.850)	10.125%	(7.225)	(6.975)
10.000%	(6.475)	(6.225)	10.000%	(6.600)	(6.350)	10.000%	(6.850)	(6.600)	10.000%	(6.975)	(6.725)
9.875%	(6.225)	(5.975)	9.875%	(6.350)	(6.100)	9.875%	(6.600)	(6.350)	9.875%	(6.725)	(6.475)
9.750%	(5.975)	(5.725)	9.750%	(6.100)	(5.850)	9.750%	(6.350)	(6.100)	9.750%	(6.475)	(6.225)
9.625%	(5.725)	(5.475)	9.625%	(5.850)	(5.600)	9.625%	(6.100)	(5.850)	9.625%	(6.225)	(5.975)
9.500%	(5.475)	(5.225)	9.500%	(5.600)	(5.350)	9.500%	(5.850)	(5.600)	9.500%	(5.975)	(5.725)
9.375%	(5.225)	(4.975)	9.375%	(5.350)	(5.100)	9.375%	(5.600)	(5.350)	9.375%	(5.725)	(5.475)
9.250%	(4.975)	(4.725)	9.250%	(5.100)	(4.850)	9.250%	(5.350)	(5.100)	9.250%	(5.475)	(5.225)
9.125%	(4.725)	(4.475)	9.125%	(4.850)	(4.600)	9.125%	(5.100)	(4.850)	9.125%	(5.225)	(4.975)
9.000%	(4.475)	(4.225)	9.000%	(4.600)	(4.350)	9.000%	(4.850)	(4.600)	9.000%	(4.975)	(4.725)
8.875%	(4.225)	(3.975)	8.875%	(4.350)	(4.100)	8.875%	(4.600)	(4.350)	8.875%	(4.725)	(4.475)
8.750%	(3.975)	(3.725)	8.750%	(4.100)	(3.850)	8.750%	(4.350)	(4.100)	8.750%	(4.475)	(4.225)
8.625%	(3.725)	(3.475)	8.625%	(3.850)	(3.600)	8.625%	(4.100)	(3.850)	8.625%	(4.225)	(3.975)
8.500%	(3.475)	(3.225)	8.500%	(3.600)	(3.350)	8.500%	(3.850)	(3.600)	8.500%	(3.975)	(3.725)
8.375%	(3.100)	(2.850)	8.375%	(3.225)	(2.975)	8.375%	(3.475)	(3.225)	8.375%	(3.600)	(3.350)



RATE SHEET AND PROGRAM GUIDE



Monday, January 5, 2026

7:30 AM Wholesale Rates effective until 5:00 pm PDT (In an occurrence of a Price Change, Notification will be sent)

CLOSED END SECOND PRICE ADJUSTMENTS

Closed End Second Classic Elite Price Adjustments

FICO & CLTV

FICO	CLTV(%)								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	0.750	0.750	0.750	0.750	1.000	2.125	3.000	5.250	
760-779	0.750	0.750	0.750	0.875	1.125	2.250	3.500	5.875	
740-759	1.625	1.625	1.750	1.875	2.375	3.000	4.875	6.750	
720-739	2.250	2.250	2.500	3.000	3.250	3.750	5.500	7.750	
700-719	3.250	3.250	3.375	3.750	4.250	5.000	6.500	8.500	
680-699	4.250	4.250	4.375	4.750	5.500	6.500			

Applicable to ALL Loans

OTHER ADJUSTERS

	CLTV(%)								
	<=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
Price Incentive	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2nd Home	0.250	0.250	0.750	0.750	1.000	1.000	1.750		
Condo	0.125	0.125	0.250	0.500	0.500	0.500	0.750	0.875	
Loan amount >\$50,000 Full doc	0.500	0.500	0.500	0.500	0.500	0.750	0.750		
45.01-50 DTI (Full Doc Only)	0.375	0.375	0.500	0.500	0.750	0.750	1.000		

Maximum Rebate/Price Cap

*Closed End Second Classic Elite 104.000

Program Notes

Minimum Loan Amount	\$50k
Maximum Loan Amount	\$500k

Closed End Second Elite Price Adjustments

FICO & CLTV

FICO	CLTV(%)								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	0.750	0.750	0.750	0.750	1.000	2.125	3.000	5.250	
760-779	0.750	0.750	0.750	0.875	1.125	2.250	3.500	5.875	
740-759	1.625	1.625	1.750	1.875	2.375	3.000	4.875	6.750	
720-739	2.250	2.250	2.500	3.000	3.250	3.750	5.500	7.750	
700-719	3.250	3.250	3.375	3.750	4.250	5.000	6.500	8.500	
680-699	4.250	4.250	4.375	4.750	5.500	6.500			

Applicable to ALL Loans

OTHER ADJUSTERS

	CLTV(%)								
	<=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
Price Incentive	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2nd Home	0.250	0.250	0.750	0.750	1.000	1.000	1.750		
Condo	0.125	0.125	0.250	0.500	0.500	0.500	0.750	0.875	
12M Bank Statement	0.875	0.875	0.875	1.000	1.000	1.250	1.500		
24M Bank Statement	0.750	0.750	0.750	0.875	0.875	1.125	1.375		
Loan amount >\$50,000 Full doc	0.500	0.500	0.500	0.500	0.500	0.750	0.750		
Loan amount >\$50,000 All doc	0.750	0.750	0.750	0.750	0.750				
45.01-50 DTI (Full Doc Only)	0.375	0.375	0.500	0.500	0.750	0.750	1.000		

Maximum Rebate/Price Cap

*Closed End Second Elite 103.350

Program Notes

Minimum Loan Amount	\$50k
Maximum Loan Amount	\$500k

Closed End Second Expanded Access Prime Price Adjustments

Applicable to Full Doc (2 Yr Tax Return or 1099)

FICO & CLTV

FICO	CLTV(%)								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	-2.375	-2.375	-2.250	-1.875	-1.375	0.000	1.000	5.000	6.000
760-779	-1.375	-1.375	-1.375	-1.000	-0.750	0.375	1.750	5.250	7.750
740-759	-0.750	-0.750	-0.750	-0.375	-0.250	1.000	2.250	6.625	8.250
720-739	-0.500	-0.500	-0.500	-0.125	0.500	1.250	4.000	8.000	9.000
700-719	0.500	0.500	0.875	1.500	2.250	3.250	6.250	9.000	10.000
680-699	1.500	1.750	2.000	2.375	4.000	5.000	7.250		

Applicable to Alternative Doc (Express Doc, 12/24 Mo BS, 12 or 24 Mo P&L, WVOE)

FICO & CLTV

FICO	CLTV(%)								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	-1.000	-1.000	-1.000	-0.750	-0.500	0.375	1.250	5.250	7.500
760-779	0.000	0.000	0.000	0.250	0.500	1.125	2.000	6.000	8.250
740-759	0.500	0.500	0.750	0.750	1.000	1.375	3.000	7.500	9.750
720-739	0.750	0.750	1.000	1.250	1.375	1.750	5.000	8.750	11.000
700-719	2.000	2.000	2.250	2.750	3.250	4.250	7.250	9.500	11.750
680-699	2.750	2.750	3.000	3.625	5.000	6.000	8.250		

Applicable to ALL Doc Types

LTV/CLTV

	CLTV(%)								
	<=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
UPB \$50,000-\$100,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
UPB \$100,001-\$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
UPB \$200,001-\$350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
UPB \$350,001-\$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
UPB \$500,001-\$750,000	1.250	1.250	1.250	1.250	1.250	1.250			
Condos	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
2 Unit Property	0.250	0.250	0.250	0.250	0.500	0.500	1.000	1.250	1.500
3-4 Unit Property	0.250	0.250	0.250	0.250	0.500	0.500			
NY, NJ, CT, IL	0.250	0.250	0.250	0.250	0.250	0.500	0.750	1.000	1.000

Applicable to Income Doc Types (Full Doc, Express Doc, 12/24 Mo BS, 12 or 24 Mo P&L, WVOE)

LTV/CLTV

	CLTV(%)								
	<=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 43.01-45%	0.125	0.125	0.125	0.250	0.375	0.375	0.500	0.750	0.750
DTI 45.01-50%	0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.000	3.250
Investor	1.750	1.750	2.000	2.250	2.250	2.500	4.250		
Second Home	0.500	0.500	0.500	0.500	0.750	1.000	1.250		
Express Doc - 1yr Tax Return (or 1099) *	0.000	0.000	0.000	0.000	0.250	0.250	0.500	1.000	
12 Month Bank Statements *	0.000	0.000	0.000	0.000	0.250	0.250	0.500	1.000	
24 Month Bank Statements *	-0.125	-0.125	-0.125	-0.125	0.125	0.125	0.375	0.875	
12 Month CPA P&L *	0.500	0.750	0.750	1.000	1.500	3.000			
24 Month CPA P&L *	0.375	0.625	0.625	0.875	1.375	2.875			
WVOE Doc Type *	0.375	0.625	0.625	0.750	1.250	2.750			

*Additive to Alternative Doc FICOxLTV Adjustment

Applicable to DSCR

LTV/CLTV

	CLTV(%)								
	<=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
DSCR 1.00-1.24	4.500	4.500	5.000	5.750	8.000	9.000			
DSCR 1.25+	4.250	4.250	4.750	5.500	7.750	8.750			

Maximum Rebate/Price Cap

*Closed End Second Expanded Access Prime Fixed Terms 102.750

Minimum Rebate/Price Cap

*Closed End Second Expanded Access Prime All Terms 96.750

Program Notes

Minimum Loan Amount	\$75K
Maximum Loan Amount	\$750k
DSCR Minimum Loan Amount	\$100K
DSCR Maximum Loan Amount	\$350k
Maximum Lock Period	45 Days
Max Lock Period w/Lock Extension	60 days

Program Notes

* 45 Day Pricing (Adjust 30 Day Pricing) 0.250

Lock Extensions (Max 2x/36 Days)

*5 Day Extension	0.150
*10 Day Extension	0.300
*15 Day Extension	0.450
*20 Day Extension	0.600
*30 Day Extension	0.900

Prepayment Penalty (All Doc Type)

5 Yr Prepay Penalty	-0.500
4 Yr Prepay Penalty	-0.250
3 Yr Prepay Penalty	0.000
2 Yr Prepay Penalty	0.500
1 Yr Prepay Penalty	1.000
*NO PPP	2.000
**5% Flat Prepay (i.e. 5/5/5/5/5)	-0.250

*Where no prepay penalty allowed, No PPP pricing applies

**Prepay structure LLPAs additive to PPP Term LPA (i.e. 5% Flat Prepay would be added to 5yr PPP LPA) 5% Flat Prepay LPA only applies to terms >= 3 Years.

STANDALONE 2ND LIENS