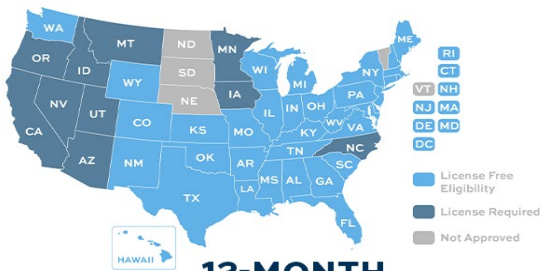




INVESTMENT PROPERTY LOANS
Originate in many states w/out a NMLS Lic.



12-MONTH
BANK STATEMENTS
Purchase, Rate & Term, Cash-Out

Extensions & Rlocks - Conventional/Government

Extensions Not Permitted On Expired Locks	
Extensions Must Be Requested 1 Day Prior to Expiration	
5-day extension (minimum)	0.125
7-day extension	0.150
10-day extension	0.250
15-day extension	0.300
Expired locks are subject to worse-case pricing +0.250 relock fee.	
Extensions are subject to a maximum of 30 days. Thereafter, locks will be subject to worst case pricing.	

ESTIMATED TURN TIMES

- 48 HOURS SET-UP
- 48 HOURS UNDERWRITING - CONV/GOVT
- 48 HOURS UNDERWRITING - NON-QM
- 24 HOURS DOCS - DRY STATE
- 48 HOURS DOCS - WET STATE
- 24 HOURS FUNDING

*For complete/locked files

Resources

Product Guidelines

Get Approved

Market Index

SOFR INDEX - 30 DAY AVERAGE 3.98384

Bonds

U.S. 5 Year Treasury Note Yield
3.727%

U.S. 7 Year Treasury Note Yield
3.934%

U.S. 10 Year Treasury Note Yield
4.167%

Lock Desk Info & Hours

Email: locks@bluepointmtg.com Phone: (949) 771-0000

Lock Hours: ALL PRODUCTS*
8:30 AM - 4:30 PM (PST) Monday-Friday

*30 DAY LOCKS REQUIRE "SUBMITTED" STATUS OR LATER
**JUMBO/NON-QM MUST HAVE UNDERWRITER APPROVAL TO LOCK

Holidays

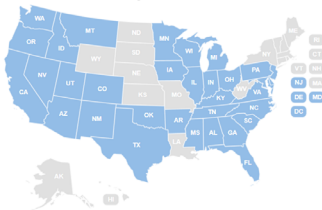
Martin Luther King, Jr. Day

Friday - 01/16/2026
Locks Open / Funding: Open
Monday - 01/19/2026
Locks / Funding: Closed

Approved States

We are licensed in...

Alabama, Arizona, Arkansas, California, Colorado, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kentucky, Maryland, Michigan, Minnesota, Mississippi, Montana, Nevada, New Jersey, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, Wisconsin



Lender Fees

Conventional & Government, DPA Zero-Down CA	\$1,495
Non-QM, DPA Zero-Down Non-CA, CALHFA First	\$2,195
Standalone Closed End Seconds	\$1,495
FHA Streamlines	\$1
VA IRRRLs	\$495
CALHFA Funding Fee	\$250

SEND US YOUR
LOAN SCENARIO





DSCR | TITANIUM

Rate	30YR FIXED
8.875	N/A
8.750	N/A
8.625	N/A
8.490	N/A
8.375	(6.262)
8.250	(6.012)
8.125	(5.762)
7.990	(5.450)
7.875	(5.137)
7.750	(4.825)
7.625	(4.512)
7.490	(4.200)
7.375	(3.825)
7.250	(3.450)
7.125	(3.012)
6.990	(2.512)
6.875	(1.887)
6.750	(1.262)
6.625	(0.637)
6.490	(0.012)
6.375	0.713
6.250	1.338

1.000 LENDER PAID COMP AVAILABLE
W/ MIN. 3YR PREPAYMENT PENALTY
MAX PRICE TO BORR = PAR/100.000

MIN. PRICE = 2.000 DISCOUNT (98.000)

PREPAY PENALTY LLPAs*

60 Month PPP	(0.625)
48 Month PPP	(0.375)
36 Month PPP	0.000
24 Month PPP	0.500
12 Month PPP	1.250
No PPP *	2.500

*PPP Not Available: KS, MD, MI, MN, MS, NJ, NM, OH,
RI, PA <\$319,777 L/Amt, IL Individuals, WA ARMs

MAX PRICE

60 Month PPP	(1.000)
48 Month PPP	(1.000)
36 Month PPP	(1.000)
24 Month PPP	(1.000)
12 Month PPP	(1.000)
No PPP	0.000

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Extension	0.250
10 Day Extension	0.500

FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00
760+	(1.750)	(1.500)	(1.375)	(1.000)	(0.500)	(0.125)
740-759	(1.500)	(1.250)	(1.125)	(0.875)	(0.375)	0.750
720-739	(1.375)	(1.000)	(0.875)	(0.625)	(0.125)	0.875
700-719	(1.000)	(0.750)	(0.375)	0.125	0.625	1.500

ADDITIONAL LLPAS - LTV/CLTV

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00
DSCR 0.80 - 0.99	0.500	0.500	0.500	0.750	1.250	2.000
DSCR 1.00 - 1.25	0.000	0.000	0.000	0.000	0.000	0.000
DSCR > 1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
I/O - 30yr Fixed	0.000	0.000	0.000	0.250	0.500	0.750
I/O - 40yr Fixed	0.000	0.000	0.000	0.500	0.750	1.000
Cash Out Refi	0.500	0.500	0.500	0.500	0.750	1.000
Condo	0.000	0.000	0.000	0.000	0.250	0.250
Non-Warrantable Condo	0.000	0.250	0.250	0.250	0.500	0.500
Condotel	2.000	2.000	2.000	2.000	2.000	2.500
2-4 Unit Property	0.625	0.625	0.625	0.625	0.625	0.875
Short-Term Rental	0.500	0.500	0.500	0.500	0.500	0.500
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250
1x30 in 12 Months	0.500	0.500	0.500	0.500	0.500	0.500
3 to 4 Years Since Credit Event	0.500	0.500	1.000	1.000	1.000	1.500
NY	0.250	0.250	0.250	0.250	0.250	0.250
Ln Amt \$125,000 to < \$150,000	0.250	0.250	0.250	0.250	0.500	0.500
Ln Amt \$150,000 to \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt > \$1.5MM to \$2MM	0.250	0.250	0.250	0.250	0.250	0.500
Ln Amt > \$2MM to \$3MM	0.250	0.250	0.500	0.750	1.000	N/A

** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 75% Max LTV

FULL-DOC & ALT-DOC | TITANIUM

Rate	FULL DOC 30YR FIXED	ALT DOC 30YR FIXED
9.375	N/A	N/A
9.250	(6.137)	(6.387)
9.125	(6.012)	(6.262)
8.990	(5.887)	(6.137)
8.875	(5.762)	(6.012)
8.750	(5.637)	(5.887)
8.625	(5.387)	(5.637)
8.490	(5.137)	(5.387)
8.375	(4.887)	(5.137)
8.250	(4.637)	(4.887)
8.125	(4.387)	(4.637)
7.990	(4.137)	(4.387)
7.875	(3.887)	(4.137)
7.750	(3.637)	(3.887)
7.625	(3.387)	(3.637)
7.490	(3.137)	(3.387)
7.375	(2.887)	(3.137)
7.250	(2.637)	(2.887)
7.125	(2.294)	(2.544)
6.990	(1.887)	(2.137)
6.875	(1.387)	(1.637)
6.750	(0.762)	(1.012)
6.625	(0.137)	(0.387)
6.490	0.488	0.238
6.375	1.213	0.963
6.250	1.838	1.588

BORROWER PAID COMP ONLY

MIN. PRICE = 2.000 DISCOUNT (98.000)

PRODUCT NOT AVAILABLE IN MD

PREPAY PENALTY LLPAs* (NOO Only)

48 Month PPP	(0.375)
36 Month PPP	0.000
24 Month PPP	0.375
12 Month PPP	0.750
No PPP *	2.125

*PPP Not Available: MI, MN, MS, NJ, NM, OH,
PA <\$319,777 L/Amt, IL Individuals, WA ARMs

MAX PRICE

Primary Residence/2nd Home	(1.000)
Non-Owner - 48 Month PPP	(1.000)
Non-Owner - 36 Month PPP	(1.000)
Non-Owner - 24 Month PPP	(1.000)
Non-Owner - 12 Month PPP	(1.000)
Non-Owner - No PPP	0.000

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Extension	0.250
10 Day Extension	0.500

FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
760+	(1.250)	(1.250)	(1.250)	(0.875)	(0.625)	(0.125)	0.125
740-759	(1.125)	(1.125)	(1.125)	(0.750)	(0.500)	0.000	0.375
720-739	(1.000)	(1.000)	(1.000)	(0.625)	(0.250)	0.500	1.000
700-719	(0.875)	(0.875)	(0.875)	(0.500)	0.250	1.000	1.500
680-699	(0.625)	(0.250)	0.000	0.500	0.875	2.000	2.500
660-679	0.125	0.250	0.750	1.125	1.875	N/A	N/A

ADDITIONAL LLPAS - LTV/CLTV

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
DTI 45.01-50.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.250
12 Month Bank Stmt (Alt Doc)	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Asset Utilization (Alt Doc)	0.000	0.000	0.000	0.250	0.250	0.250	0.500
12 Month P&L (Alt Doc)	1.250	1.250	1.250	1.250	1.250	1.625	2.250
I/O - 30yr Fixed	0.000	0.000	0.250	0.250	0.375	0.500	0.500
I/O - 40yr Fixed	0.000	0.000	0.250	0.500	0.625	1.000	1.000
Cash Out Refi - FICO >= 700	0.500	0.500	0.500	0.500	0.750	1.000	1.500
Cash Out Refi - FICO < 700	0.500	0.500	0.750	1.000	1.500	2.500	N/A
2nd Home	0.250	0.250	0.250	0.250	0.250	0.250	0.500
Investment Property	0.250	0.250	0.250	0.250	0.250	0.250	0.500
Condo	0.000	0.000	0.250	0.250	0.375	0.500	0.500
Non-Warrantable Condo	0.000	0.000	0.500	0.500	0.625	0.750	N/A
Condotel	2.000	2.000	2.000	2.000	2.000	2.500	N/A
2-4 Unit Property	0.625	0.625	0.625	0.625	0.750	0.875	0.875
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250
1x30 in 12 Months	0.500	0.500	0.500	0.500	0.500	0.500	1.000
3 to 4 Years Credit Event	0.500	0.500	1.000	1.000	1.000	1.500	2.750
Ln Amt \$125,000 to < \$150,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500
Ln Amt \$150,000 to \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt > \$1.5MM to \$2MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt > \$2MM to \$3MM	0.250	0.250	0.375	0.500	0.500	0.500	1.000

** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 80% Max LTV

PREMIER DSCR | PLATINUM

Rate	5/6 ARM	30YR FIXED
9.250	(7.150)	(7.150)
9.125	(7.025)	(7.025)
8.990	(6.900)	(6.900)
8.875	(6.775)	(6.775)
8.750	(6.650)	(6.650)
8.625	(6.525)	(6.525)
8.490	(6.400)	(6.400)
8.375	(6.275)	(6.275)
8.250	(6.150)	(6.150)
8.125	(5.900)	(5.900)
7.990	(5.650)	(5.650)
7.875	(5.400)	(5.400)
7.750	(5.025)	(5.025)
7.625	(4.775)	(4.775)
7.490	(4.400)	(4.400)
7.375	(4.025)	(4.025)
7.250	(3.650)	(3.650)
7.125	(3.275)	(3.275)
6.990	(2.775)	(2.775)
6.875	(2.275)	(2.275)
6.750	(1.900)	(1.900)
6.625	(1.525)	(1.525)
6.490	(1.025)	(1.025)
6.375	(0.425)	(0.425)
6.250	0.200	0.200

1.000 LENDER PAID COMP AVAILABLE
W/ MIN. 3YR PREPAYMENT PENALTY
MAX PRICE TO BORR = PAR/100.000

PREPAY PENALTY LLPAs*

60 Month PPP	(0.625)
48 Month PPP	(0.375)
36 Month PPP	0.000

*Minimum 36 Month PPP Required for this Product
Ineligible: KS, KY, LA, MD, MI, MN, MS, NJ, NM, OH,
RI, PA <\$319,777, GA/IL Individuals, WA ARMs

MAX PRICE

60 Month PPP	(1.000)
48 Month PPP	(1.000)
36 Month PPP	(1.000)

MIN. PRICE = 2.000 DISCOUNT (98.000)

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Extension	0.250
10 Day Extension	0.500

FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00
780+	(0.625)	(0.625)	(0.375)	(0.375)	0.125	0.500
760-779	(0.625)	(0.625)	(0.375)	(0.375)	0.125	0.500
740-759	(0.625)	(0.375)	(0.375)	(0.250)	0.375	0.875
720-739	(0.250)	(0.125)	(0.125)	0.125	0.750	1.250
700-719	0.375	0.500	0.500	0.875	1.500	2.250

LTV/CLTV

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
DSCR 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
DSCR => 1.50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
I/O - 30yr Fixed/ARM	0.625	0.625	0.625	0.625	0.625	0.750
I/O - 40yr Fixed/ARM	0.875	0.875	0.875	0.875	0.875	1.125
Purchase	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance	0.000	0.000	0.000	0.500	0.500	N/A
Condo	0.000	0.000	0.000	0.000	0.000	N/A
Non-Warrantable Condo	0.500	0.500	0.500	0.500	0.750	N/A
2 Unit Property	0.375	0.375	0.375	0.375	0.875	1.000
3-4 Unit Property	0.375	0.375	0.375	0.375	0.875	1.000
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250
NY	0.250	0.250	0.250	0.250	0.250	0.250
Ln Amt \$150,001 to \$250,000	0.125	0.125	0.125	0.125	0.250	0.250
Ln Amt \$250,001 to \$350,000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$350,001 to \$500,000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$500,001 to \$1MM	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$1,000,001 to \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000

** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 75% Max LTV

DSCR | PLATINUM

Rate	5/6 ARM	30YR FIXED
9.825	(8.325)	(8.325)
9.490	(6.200)	(6.200)
9.375	(6.075)	(6.075)
9.250	(5.950)	(5.950)
9.125	(5.825)	(5.825)
8.990	(5.700)	(5.700)
8.875	(5.575)	(5.575)
8.750	(5.450)	(5.450)
8.625	(5.200)	(5.200)
8.490	(4.950)	(4.950)
8.375	(4.700)	(4.700)
8.250	(4.450)	(4.450)
8.125	(4.200)	(4.200)
7.990	(3.950)	(3.950)
7.875	(3.700)	(3.700)
7.750	(3.325)	(3.325)
7.625	(2.950)	(2.950)
7.490	(2.575)	(2.575)
7.375	(2.200)	(2.200)
7.250	(1.950)	(1.950)
7.125	(1.575)	(1.575)
6.990	(1.200)	(1.200)
6.875	(0.700)	(0.700)
6.750	(0.200)	(0.200)
6.625	0.425	0.425
6.490	1.175	1.175
6.375	2.025	2.025
6.250	2.775	2.775

1.000 LENDER PAID COMP AVAILABLE
W/ MIN. 3YR PREPAYMENT PENALTY
MAX PRICE TO BORR = PAR/100.000

PREPAY PENALTY LLPAs*

60 Month PPP	(1.000)
36 Month PPP	(0.500)
24 Month PPP	0.500
12 Month PPP	1.000
No PPP *	2.875

*PPP Not Available: KS, KY, LA, MD, MI, MN, MS, NJ,
NM, OH, RI, PA <\$319,777 L/Amt, IL Individuals,
WA ARMs

MAX PRICE

60 Month PPP	(1.000)
36 Month PPP	(1.000)
24 Month PPP	(1.000)
12 Month PPP	0.000
No PPP	0.000

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

MIN. PRICE = 2.000 DISCOUNT (98.000)

ARM TERMS

Term	5/6 ARM
Margin	5.000
Index	30 Day Average SOFR
Caps	2/1/6
Floor Rate	Margin
Adj. Period	6 Months

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Extension	0.250
10 Day Extension	0.500

FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
780+	(1.125)	(1.125)	(0.875)	(0.875)	(0.500)	0.125	1.000	5.375
760-779	(1.125)	(1.125)	(0.875)	(0.875)	(0.250)	0.250	1.000	5.875
740-759	(1.125)	(0.875)	(0.875)	(0.750)	0.000	0.500	1.500	6.375
720-739	(0.750)	(0.625)	(0.500)	(0.250)	0.500	1.000	2.250	N/A
700-719	(0.500)	(0.250)	(0.125)	0.000	1.000	1.500	3.250	N/A
680-699	0.000	0.250	0.375	0.500	1.500	2.000	4.750	N/A
660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A
640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A
620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A

LTV/CLTV

LLPA	<=55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
No Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DSCR 0.75 - 0.99	0.625	0.750	1.125	2.000	2.250	N/A	N/A
DSCR 1.00 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000
DSCR 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000
DSCR => 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000
DSCR => 1.00 w/ 700+ FICO	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	0.000
I/O - 30yr Fixed/ARM	0.625	0.750	0.750	0.875	1.000	1.375	N/A
I/O - 40yr Fixed/ARM	1.375	1.375	1.375	1.500	1.625	2.125	N/A
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance	0.000	0.000	0.500	0.500	0.750	N/A	N/A
Condo	0.000	0.000	0.000	0.000	0.125	0.250	N/A
Non-Warrantable Condo	0.500	0.500	0.500	0.750	1.000	1.500	N/A
2 Unit Property	0.500	0.500	0.750	0.875	1.000	1.625	N/A
3-4 Unit Property	0.500	0.500	0.750	0.875	1.000	1.875	N/A
First-Time Homebuyer	0.500	0.500	0.500	0.500	0.500	0.500	N/A
Short-Term Rental	0.500	0.500	0.500	0.500	0.500	N/A	N/A
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250
3 to 4 Yrs Since Credit Event	0.000	0.000	0.000	0.000	0.000	0.000	0.000
NY	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Ln Amt \$150,001 to \$250,000	0.125	0.125	0.125	0.250	0.500	0.500	0.750
Ln Amt \$250,001 to \$350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$350,001 to \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$500,001 to \$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$1,000,001 to \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$1,500,001 to \$2MM	0.000	0.000	0.000	0.000	0.000	0.250	N/A
Ln Amt \$2,000,001 to \$2.5MM	0.250	0.250	0.250	0.250	N/A	N/A	N/A
Ln Amt \$2,500,001 to \$3.0MM	0.625	0.625	0.625	N/A	N/A	N/A	N/A

** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 85% Max LTV

FULL-DOC & ALT-DOC | PLATINUM

Rate	5/6 ARM	30YR FIXED
9.990	N/A	N/A
9.875	(5.950)	(5.950)
9.750	(5.825)	(5.825)
9.625	(5.700)	(5.700)
9.490	(5.575)	(5.575)
9.375	(5.450)	(5.450)
9.250	(5.325)	(5.325)
9.125	(5.200)	(5.200)
8.990	(5.075)	(5.075)
8.875	(4.950)	(4.950)
8.750	(4.825)	(4.825)
8.625	(4.700)	(4.700)
8.490	(4.450)	(4.450)
8.375	(4.200)	(4.200)
8.250	(3.950)	(3.950)
8.125	(3.700)	(3.700)
7.990	(3.450)	(3.450)
7.875	(3.200)	(3.200)
7.750	(2.950)	(2.950)
7.625	(2.700)	(2.700)
7.490	(2.450)	(2.450)
7.375	(2.200)	(2.200)
7.250	(1.950)	(1.950)
7.125	(1.575)	(1.575)
6.990	(1.200)	(1.200)
6.875	(0.825)	(0.825)
6.750	(0.450)	(0.450)
6.625	(0.075)	(0.075)
6.490	0.425	0.425
6.375	1.150	1.150
6.250	1.900	1.900

ARM TERMS	
Term	5/6 ARM
Margin	4.000
Index	30 Day Average SOFR
Caps	2/1/5
Floor Rate	Margin
Adj. Period	6 Months

MAX PRICE	
Primary Residence/2nd Home	(1.000)
Non-Owner - 60 Month PPP	N/A
Non-Owner - 36 Month PPP	(1.000)
Non-Owner - 24 Month PPP	(1.000)
Non-Owner - 12 Month PPP	0.000
Non-Owner - No PPP	0.000

PREPAY PENALTY LLPAs* (NOO Only)	
60 Month PPP	N/A
36 Month PPP	(0.375)
24 Month PPP	0.000
12 Month PPP	0.125
No PPP *	2.125

*PPP Not Available: KY, MI, MN, MS, NJ, NM, OH,
PA <\$319,777 L/Amt, IL Individuals, WA ARms

PRODUCT NOT AVAILABLE IN MD

BORROWER PAID COMP ONLY

MIN. PRICE = 2.000 DISCOUNT (98.000)

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Ext	0.250
10 Day Ext	0.500



FULL/ALT-DOC
PLATINUM

1 YEAR TAX RETURN
Required for Self-Employed Borrowers

FULL DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780+	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.750	5.750
760-779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
720-739	(0.375)	(0.375)	(0.125)	(0.125)	0.000	0.250	0.750	2.750	6.250
700-719	(0.250)	(0.250)	0.000	0.000	0.375	0.875	1.375	3.625	N/A
680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A

ALT DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.375)	(0.250)	0.125	2.125	6.000
760-779	(0.875)	(0.875)	(0.500)	(0.500)	(0.250)	(0.250)	0.250	2.250	6.000
740-759	(0.625)	(0.625)	(0.375)	(0.375)	(0.250)	(0.125)	0.375	2.750	6.375
720-739	(0.250)	(0.250)	0.000	0.000	0.125	0.500	1.125	3.375	6.500
700-719	(0.125)	(0.125)	0.125	0.125	0.500	1.125	1.750	4.250	N/A
680-699	0.000	0.125	0.250	0.500	1.000	2.375	2.750	5.125	N/A
660-679	0.500	0.750	1.000	1.500	2.125	3.250	4.000	N/A	N/A

ADDITIONAL LLPAs

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
DTI > 43.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
1 Year Tax Return/1099 + P&L (Full Doc LLPA)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500	0.500
12 Month P&L (Full Doc LLPA)	1.750	1.750	1.750	1.750	1.875	1.875	2.000	N/A	N/A
Asset Utilization (Full Doc LLPA)	0.000	0.000	0.125	0.125	0.125	0.125	0.125	N/A	N/A
12 Month Bank Statement (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
I/O - 30yr Fixed/ARM	0.500	0.500	0.625	0.750	0.875	1.125	1.375	1.625	N/A
I/O - 40yr Fixed/ARM	0.625	0.625	0.750	0.875	1.000	1.250	1.500	N/A	N/A
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.375	N/A
Cash Out Refinance	0.375	0.500	0.625	0.625	0.625	0.750	1.125	N/A	N/A
2nd Home	0.125	0.125	0.250	0.250	0.250	0.250	0.250	0.375	N/A
Investment Property	0.125	0.125	0.250	0.250	0.375	0.375	0.375	N/A	N/A
Condo	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A
Non-Warrantable Condo	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
2-4 Unit Property	0.625	0.625	0.625	0.625	0.625	0.750	0.875	0.875	1.875
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
1x30x12 Housing History	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.000	1.500
IL & NJ	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500
Ln Amt \$125,000 to \$250,000	0.500	0.500	0.500	0.500	0.500	0.625	0.625	0.750	0.875
Ln Amt \$250,001 to \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$500,001 to \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$750,001 to \$1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$1,000,001 to \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Ln Amt \$1,500,001 to \$2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Ln Amt \$2,000,001 to \$2.5MM	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A	N/A
Ln Amt \$2,500,001 to \$3.0MM	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
Ln Amt \$3,000,001 to \$3.5MM	0.500	0.500	0.500	0.500	0.750	1.500	N/A	N/A	N/A

** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 85% Max LTV



FULL/ALT-DOC
PLATINUM

2-1 TEMPORARY BUYDOWNS
Not available for investment properties



DSCR | GOLD

Rate	5/6 ARM	30YR FIXED
9.750	(10.335)	(10.135)
9.625	(10.085)	(9.885)
9.490	(9.835)	(9.635)
9.375	(9.585)	(9.385)
9.250	(9.335)	(9.135)
9.125	(9.085)	(8.885)
8.990	(8.835)	(8.635)
8.875	(8.585)	(8.385)
8.750	(8.335)	(8.135)
8.625	(8.085)	(7.885)
8.490	(7.835)	(7.635)
8.375	(7.585)	(7.385)
8.250	(7.335)	(7.135)
8.125	(7.054)	(6.854)
7.990	(6.741)	(6.541)
7.875	(6.429)	(6.229)
7.750	(6.116)	(5.916)
7.625	(5.804)	(5.604)
7.490	(5.679)	(5.479)
7.375	(5.304)	(5.104)
7.250	(4.866)	(4.666)
7.125	(4.429)	(4.229)
6.990	(3.929)	(3.729)
6.875	(3.429)	(3.229)
6.750	(2.866)	(2.666)
6.625	(2.304)	(2.104)
6.490	(1.554)	(1.354)
6.375	(0.929)	(0.729)
6.250	(0.116)	0.084

PREPAY PENALTY LLPAs*

60 Month PPP	(1.000)
36 Month PPP	0.000
24 Month PPP	0.375
12 Month PPP	0.750
No PPP *	2.375

*PPP Not Available: KS, MD, MI, MN, MS, NJ, NM, OH, RI, PA <\$319,777 L/Amt, IL Individuals, WA ARMs

LPC AVAILABLE FOR PRIMARY, 2ND HOME, & INVESTMENT PROPERTIES

MIN. PRICE = 2,000 DISCOUNT (98.000)

MAX PRICE

60 Month PPP	(2.000)
36 Month PPP	(2.000)
24 Month PPP	(2.000)
12 Month PPP	(2.000)
No PPP	0.000

ARM TERMS

Term	5/6 ARM
Margin	5.000
Index	30 Day Average SOFR
Caps	2/1/5
Floor Rate	Margin
Adj. Period	6 Months

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Ext	0.250
10 Day Ext	0.500

FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
780+	(0.875)	(0.625)	(0.500)	(0.375)	0.125	0.625	1.500
760-779	(0.875)	(0.625)	(0.375)	0.000	0.375	0.875	1.750
740-759	(0.750)	(0.500)	(0.250)	0.125	0.500	1.000	1.875
720-739	(0.625)	(0.375)	(0.125)	0.250	0.750	1.125	2.125
700-719	(0.500)	(0.125)	0.125	0.625	1.250	2.500	N/A
680-699	(0.125)	0.250	0.750	2.000	3.125	3.500	N/A
660-679	0.125	0.500	1.000	2.250	3.375	N/A	N/A

LTV/CLTV

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
No Ratio	1.875	2.125	2.250	2.750	3.000	3.375	N/A
DSCR 0.75 - 0.99	0.750	0.875	1.000	1.250	1.375	1.500	N/A
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR => 1.25	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)
I/O - 30yr Fixed/ARM	0.125	0.125	0.250	0.250	0.500	0.625	N/A
I/O - 40yr Fixed/ARM	0.250	0.250	0.375	0.500	0.750	1.000	N/A
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance	0.625	0.750	0.875	1.125	1.500	1.875	N/A
Condo - All States	0.125	0.125	0.375	0.500	0.625	0.750	N/A
FL Condo - Additional LLPA	0.000	0.250	0.375	0.625	0.750	0.875	N/A
2-4 Unit Property	0.625	0.625	0.875	0.875	0.875	1.125	N/A
Short-Term Rental	0.500	0.500	0.500	0.500	0.500	N/A	NA
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.375
3 to 4 Yrs Since Credit Event	0.625	0.625	0.625	0.625	0.625	0.750	1.125
Ln Amt \$125,000 to \$150,000	0.000	0.000	0.000	0.000	0.000	0.375	0.500
Ln Amt \$150,001 to \$250,000	0.000	0.000	0.000	0.000	0.000	0.375	0.500
Ln Amt \$250,001 to \$350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$350,001 to \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$500,001 to \$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$1,000,001 to \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Ln Amt \$1,500,001 to \$2MM	0.000	0.000	0.000	0.000	0.000	0.000	N/A

** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 80% Max LTV

STATE ADJUSTERS

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
AZ, CO, GA, LA, NC, SC, TX	0.000	0.000	0.000	0.000	0.000	0.000	0.000
FL	0.000	0.000	0.000	0.125	0.250	0.375	0.500
NY	0.250	0.250	0.250	0.250	0.250	0.250	0.250
ALL OTHER STATES	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)



- MAX LOAN AMNT \$2M
- MIN. FICO 660
- 30Y & 40Y I/O AVAILABLE
- USE CASH OUT FOR RESERVES

FULL-DOC & ALT-DOC | GOLD

Rate	5/6 ARM	30YR FIXED
9.750	(8.887)	(8.687)
9.625	(8.637)	(8.437)
9.490	(8.387)	(8.187)
9.375	(8.137)	(7.937)
9.250	(7.887)	(7.687)
9.125	(7.637)	(7.437)
8.990	(7.387)	(7.187)
8.875	(7.137)	(6.937)
8.750	(6.887)	(6.687)
8.625	(6.637)	(6.437)
8.490	(6.387)	(6.187)
8.375	(6.137)	(5.937)
8.250	(5.887)	(5.687)
8.125	(5.637)	(5.437)
7.990	(5.387)	(5.187)
7.875	(5.105)	(4.905)
7.750	(4.824)	(4.624)
7.625	(4.512)	(4.312)
7.490	(4.449)	(4.249)
7.375	(4.074)	(3.874)
7.250	(3.699)	(3.499)
7.125	(3.324)	(3.124)
6.990	(2.949)	(2.749)
6.875	(2.512)	(2.312)
6.750	(2.074)	(1.874)
6.625	(1.637)	(1.437)
6.490	(1.074)	(0.874)
6.375	(0.574)	(0.374)
6.250	0.051	0.251

ARM TERMS

Term	5/6 ARM
Margin	4.000
Index	30 Day Average SOFR
Caps	2/1/5
Floor Rate	Margin
Adj. Period	6 Months

MAX PRICE

Primary Residence/2nd Home	(2.000)
Non-Owner - 60 Month PPP	(2.000)
Non-Owner - 36 Month PPP	(2.000)
Non-Owner - 24 Month PPP	(2.000)
Non-Owner - 12 Month PPP	(2.000)
Non-Owner - No PPP	0.000

PREPAY PENALTY LLPAs* (NOO Only)

60 Month PPP	(0.750)
36 Month PPP	0.000
24 Month PPP	0.375
12 Month PPP	0.750
No PPP *	2.375

*PPP Not Available: MI, MN, MS, NJ, NM, OH,
PA <\$319,777 L/Amt, IL Individuals, WA ARMs

PRODUCT NOT AVAILABLE IN MD

LPC AVAILABLE FOR PRIMARY, 2ND
HOME, & INVESTMENT PROPERTIES

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Ext	0.250
10 Day Ext	0.500

MIN. PRICE = 2.000 DISCOUNT (98.000)

GET PAID
2.00 LPC!
NON-QM GOLD



FULL DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780+	(1.125)	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)	(0.125)	2.250	4.125
760-779	(1.000)	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)	(0.125)	2.500	4.250
740-759	(1.000)	(0.875)	(0.750)	(0.625)	(0.250)	0.000	0.250	3.125	5.125
720-739	(0.875)	(0.750)	(0.625)	(0.500)	(0.125)	0.500	1.125	4.000	N/A
700-719	(0.750)	(0.625)	(0.500)	(0.250)	0.125	0.750	1.500	5.250	N/A
680-699	(0.250)	(0.125)	0.500	0.875	1.500	2.625	3.250	N/A	N/A
660-679	0.375	0.500	1.125	1.375	2.375	3.500	4.375	N/A	N/A

ALT DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780+	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)	(0.375)	0.000	2.500	4.500
760-779	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)	(0.250)	0.000	2.625	4.750
740-759	(1.000)	(0.875)	(0.625)	(0.500)	(0.125)	0.000	0.375	3.500	6.000
720-739	(0.875)	(0.750)	(0.500)	(0.250)	0.000	0.500	1.375	4.375	N/A
700-719	(0.750)	(0.625)	(0.375)	(0.125)	0.375	1.125	1.875	5.625	N/A
680-699	(0.125)	0.000	0.625	1.125	1.875	3.125	4.000	N/A	N/A
660-679	0.500	0.625	1.500	1.875	2.875	3.875	4.625	N/A	N/A

ADDITIONAL LLPAs

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Streamline (Full Doc LLPA)	0.000	0.000	0.125	0.250	0.250	0.250	0.250	0.625	0.875
1099 Statements (Full Doc LLPA)	0.250	0.250	0.375	0.375	0.500	0.625	0.625	0.875	1.125
Asset Utilization (Full Doc LLPA)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
12 Month Bank Statement (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.125	0.250	0.250	0.750	1.125
12 Month P&L (Alt Doc LLPA)	0.750	0.750	0.750	0.750	1.125	1.250	1.500	N/A	N/A
WVOE (Alt Doc LLPA)	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
I/O - 30yr Fixed/ARM	0.250	0.375	0.500	0.500	0.625	0.750	1.000	1.500	N/A
I/O - 40yr Fixed/ARM	0.375	0.500	0.625	0.750	0.875	1.000	1.250	2.125	N/A
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance	0.375	0.375	0.500	0.750	0.875	1.250	1.500	N/A	N/A
2nd Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Investment Property	0.000	0.000	0.125	0.125	0.250	0.250	0.500	0.750	N/A
Condo - All States	0.250	0.250	0.375	0.375	0.500	0.625	0.750	1.000	N/A
FL Condo - Additional LLPA	0.375	0.500	0.500	0.625	0.625	0.750	0.875	1.250	N/A
2-4 Unit Property	0.625	0.625	0.750	0.750	0.875	0.875	1.125	1.625	N/A
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.375	N/A
Ln Amt \$150,000 to \$250,000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	1.000	1.500
Ln Amt \$250,001 to \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$500,001 to \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$750,001 to \$1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$1,000,001 to \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Ln Amt \$1,500,001 to \$2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Ln Amt \$2,000,001 to \$2.5MM	0.000	0.000	0.125	0.250	0.250	0.500	0.625	N/A	N/A
Ln Amt \$2,500,001 to \$3.0MM	0.000	0.125	0.250	0.375	0.500	0.625	N/A	N/A	N/A
Ln Amt \$3,000,001 to \$3.5MM	0.250	0.250	0.500	0.625	N/A	N/A	N/A	N/A	N/A

** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 85% Max LTV

STATE ADJUSTERS

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
AZ, CO, GA, NC, SC, TX	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
FL	0.000	0.000	0.000	0.125	0.250	0.375	0.500	0.875	1.000
ALL OTHER STATES	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)





DSCR | SILVER

Rate	5/6 ARM	30YR FIXED
9.250	(8.917)	(8.917)
9.125	(8.730)	(8.730)
8.990	(8.464)	(8.464)
8.875	(8.199)	(8.199)
8.750	(7.917)	(7.917)
8.625	(7.636)	(7.636)
8.490	(7.355)	(7.355)
8.375	(7.055)	(7.055)
8.250	(6.755)	(6.755)
8.125	(6.415)	(6.415)
7.990	(6.040)	(6.040)
7.875	(5.665)	(5.665)
7.750	(5.290)	(5.290)
7.625	(4.915)	(4.915)
7.490	(4.540)	(4.540)
7.375	(4.165)	(4.165)
7.250	(3.790)	(3.790)
7.125	(3.340)	(3.340)
6.990	(2.890)	(2.890)
6.875	(2.440)	(2.440)
6.750	(1.965)	(1.965)
6.625	(1.465)	(1.465)
6.490	(0.965)	(0.965)
6.375	(0.190)	(0.190)
6.250	0.810	0.810

1.000 LENDER PAID COMP AVAILABLE
W/ MIN. 3YR PREPAYMENT PENALTY
MAX PRICE TO BORR = PAR/100.000

PREPAY PENALTY LLPAs*

60 Month PPP	(0.875)
36 Month PPP	0.000
24 Month PPP	0.500
12 Month PPP	1.000
No PPP *	3.125

*PPP Not Available: KS, MD, MI, MN, MS, NJ, NM, OH,
RI, PA <\$319,777 L/Amt, IL Individuals, WA ARMs

MAX PRICE

60 Month PPP	(1.000)
36 Month PPP	(1.000)
24 Month PPP	(0.500)
12 Month PPP	0.500
No PPP	1.000
Ln Amt > \$1.5MM-\$2MM	(1.000)
Ln Amt > \$2MM-\$2.5MM	(0.500)

ARM TERMS

Term	5/6 ARM
Margin	6.000
Index	30 Day Average SOFR
Caps	2/1/5
Floor Rate	Margin
Adj. Period	6 Months

MIN. PRICE = 2.000 DISCOUNT (98.000)

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Ext	0.250
10 Day Ext	0.500

FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
760+	(0.875)	(0.750)	(0.625)	(0.500)	(0.125)	0.250	1.125
740-759	(0.750)	(0.625)	(0.500)	(0.375)	0.125	0.500	1.500
720-739	(0.625)	(0.500)	(0.375)	(0.125)	0.375	0.875	1.875
700-719	(0.250)	(0.125)	0.000	0.250	1.000	1.500	2.625
680-699	0.000	0.250	0.500	0.750	1.625	2.500	N/A
660-679	0.500	0.750	1.000	1.250	2.125	N/A	N/A
640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A

LTV/CLTV

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
No Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DSCR 1.00 - 1.14	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR 1.15 - 1.24	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
DSCR => 1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
I/O - 30yr Fixed/ARM	0.250	0.250	0.250	0.500	0.625	0.750	N/A
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refi - FICO >= 720	0.000	0.000	0.125	0.250	0.500	0.750	N/A
Cash Out Refi - FICO < 720	0.250	0.375	0.375	0.500	0.750	1.250	N/A
Condo	0.000	0.000	0.000	0.125	0.125	0.250	0.500
2-4 Unit Property	0.625	0.625	0.875	0.875	1.125	1.375	1.875
Short-Term Rental	1.000	1.000	1.000	1.000	1.000	1.000	5.000
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Ln Amt \$125,000 to \$150,000	1.000	1.000	1.000	1.250	1.250	1.250	1.500
Ln Amt \$150,001 to \$250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.125
Ln Amt \$250,001 to \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$500,001 to \$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$1,000,001 to \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$1,500,001 to \$2MM	0.000	0.000	0.000	0.125	0.250	0.250	N/A
Ln Amt \$2,000,001 to \$2.5MM	0.250	0.250	0.375	0.500	0.500	N/A	N/A

** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 80% Max LTV

STATE ADJUSTERS

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
DC, MA, MD, NJ	0.375	0.375	0.375	0.375	0.375	0.375	0.375
NY	0.625	0.625	0.625	0.625	0.625	0.625	0.625

FULL-DOC & ALT-DOC | SILVER

Rate	5/6 ARM	30YR FIXED
10.125	(8.765)	(8.715)
9.990	(8.515)	(8.465)
9.875	(8.265)	(8.215)
9.750	(8.015)	(7.965)
9.625	(7.765)	(7.715)
9.490	(7.515)	(7.465)
9.375	(7.265)	(7.215)
9.250	(7.015)	(6.965)
9.125	(6.765)	(6.715)
8.990	(6.515)	(6.465)
8.875	(6.265)	(6.215)
8.750	(6.015)	(5.965)
8.625	(5.765)	(5.715)
8.490	(5.515)	(5.465)
8.375	(5.265)	(5.215)
8.250	(5.015)	(4.965)
8.125	(4.765)	(4.715)
7.990	(4.515)	(4.465)
7.875	(4.265)	(4.215)
7.750	(4.015)	(3.965)
7.625	(3.740)	(3.690)
7.490	(3.490)	(3.440)
7.375	(3.185)	(3.115)
7.250	(2.790)	(2.740)
7.125	(2.390)	(2.340)
6.990	(2.015)	(1.965)
6.875	(1.565)	(1.515)
6.750	(1.115)	(1.065)
6.625	(0.565)	(0.515)
6.490	0.035	0.085
6.375	0.910	0.960

ARM TERMS

Term	5/6 ARM
Margin	6.000
Index	30 Day Average SOFR
Caps	2/1/5
Floor Rate	Margin
Adj. Period	6 Months

PRODUCT NOT AVAILABLE IN MD

BORROWER PAID COMP ONLY

MIN. PRICE = 2.000 DISCOUNT (98.000)

MAX PRICE

Primary Residence/2nd Home	(1.000)
Non-Owner - 36/60 Month PPP	(1.000)
Non-Owner - 24 Month PPP	(0.500)
Non-Owner - 12 Month PPP	0.500
Non-Owner - No PPP	1.000
Ln Amt > \$1.5MM-\$2MM	(1.000)
Ln Amt > \$2MM-\$3MM	0.000

PREPAY PENALTY LLPAs* (NOO Only)

60 Month PPP	(0.625)
36 Month PPP	0.000
24 Month PPP	0.500
12 Month PPP	1.000
No PPP *	3.125

*PPP Not Available: MI, MN, MS, NJ, NM, OH,
PA <\$319,777 L/Amt, IL Individuals, WA ARms

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Ext	0.250
10 Day Ext	0.500



FULL/ALT-DOC
SILVER

MIN: \$125K | MAX: \$3.0M

FULL DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
760+	(0.750)	(0.750)	(0.625)	(0.625)	(0.500)	(0.375)	0.125	1.500	N/A
740-759	(0.625)	(0.625)	(0.500)	(0.500)	(0.375)	(0.250)	0.250	2.000	N/A
720-739	(0.500)	(0.500)	(0.375)	(0.375)	(0.250)	0.000	0.750	2.750	N/A
700-719	(0.125)	(0.125)	0.000	0.000	0.250	0.500	1.250	4.000	N/A
680-699	0.125	0.125	0.250	0.500	0.875	1.500	2.500	6.250	N/A
660-679	0.500	0.500	0.750	1.125	1.625	2.500	5.000	N/A	N/A

ALT DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
760+	(0.750)	(0.750)	(0.625)	(0.625)	(0.500)	(0.375)	0.125	1.625	N/A
740-759	(0.625)	(0.625)	(0.500)	(0.500)	(0.375)	(0.250)	0.250	2.125	N/A
720-739	(0.500)	(0.500)	(0.375)	(0.375)	(0.250)	0.000	0.875	3.000	N/A
700-719	(0.125)	(0.125)	(0.125)	0.000	0.250	0.625	1.250	4.250	N/A
680-699	0.125	0.125	0.250	0.500	0.875	1.500	2.500	6.500	N/A
660-679	0.500	0.500	0.750	1.125	1.625	2.500	5.250	N/A	N/A

ADDITIONAL LLPAs

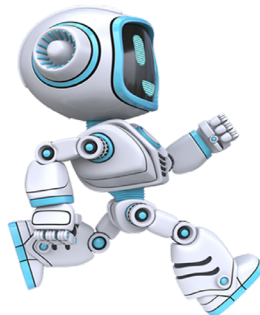
LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
DTI > 43.00%	0.000	0.000	0.000	0.125	0.125	0.125	0.250	0.500	N/A
1 Year Tax Return or W-2 (Full Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Asset Utilization (Full Doc LLPA)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
12 Month Bank Statement (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
1099 Statements (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
1 Year P&L (Alt Doc LLPA)	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
I/O - 30yr Fixed/ARM	0.250	0.250	0.250	0.250	0.250	0.500	0.875	N/A	N/A
I/O - 40yr Fixed/ARM	0.250	0.250	0.250	0.250	0.250	0.500	0.875	N/A	N/A
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Cash Out Refi - FICO >= 720	0.250	0.250	0.250	0.250	0.375	0.625	1.125	N/A	N/A
Cash Out Refi - FICO < 720	0.250	0.250	0.250	0.250	0.500	1.000	N/A	N/A	N/A
2nd Home	0.000	0.000	0.000	0.125	0.375	0.500	0.750	N/A	N/A
Investment Property	0.250	0.250	0.250	0.250	0.250	0.375	0.750	N/A	N/A
Condo	0.125	0.125	0.125	0.125	0.250	0.250	0.250	0.500	N/A
2-4 Unit Property	0.625	0.625	0.625	0.875	1.125	1.375	1.875	N/A	N/A
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Ln Amt \$125,000 to \$150,000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.625	N/A
Ln Amt \$150,001 to \$250,000	0.250	0.250	0.250	0.250	0.250	0.250	0.500	0.750	N/A
Ln Amt \$250,001 to \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Ln Amt \$500,001 to \$1.5MM	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A
Ln Amt \$1,500,001 to \$2.0MM	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A	N/A
Ln Amt \$2,000,001 to \$3.0MM	0.250	0.250	0.250	0.250	0.375	0.500	0.500	N/A	N/A

** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 85% Max LTV

FULL/ALT-DOC

SILVER

MAX CASH-IN-HAND: \$1.5M



DSCR | BLUEXPANDED

Rate	5/6 ARM	30YR FIXED
9.625	N/A	N/A
9.490	(9.477)	(9.327)
9.375	(9.227)	(9.077)
9.250	(8.977)	(8.827)
9.125	(8.727)	(8.577)
8.990	(8.477)	(8.327)
8.875	(8.227)	(8.077)
8.750	(7.914)	(7.764)
8.625	(7.602)	(7.452)
8.490	(7.289)	(7.139)
8.375	(6.914)	(6.764)
8.250	(6.539)	(6.389)
8.125	(6.164)	(6.014)
7.990	(5.789)	(5.639)
7.875	(5.414)	(5.264)
7.750	(4.977)	(4.827)
7.625	(4.539)	(4.389)
7.490	(4.102)	(3.952)
7.375	(3.570)	(3.420)
7.250	(2.945)	(2.795)
7.125	(2.320)	(2.170)
6.990	(1.695)	(1.545)
6.875	(1.070)	(0.920)
6.750	(0.445)	(0.295)
6.625	0.180	0.330
6.490	0.867	1.017
6.375	1.655	1.805
6.250	2.342	2.492

1.000 LENDER PAID COMP AVAILABLE
W/ MIN. 3YR PREPAYMENT PENALTY
MAX PRICE TO BORR = PAR/100.000

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Extension	0.250
10 Day Extension	0.500

MAX PRICE

60 Month PPP	(1.000)
48 Month PPP	(1.000)
36 Month PPP	(1.000)
24 Month PPP	(1.000)
12 Month PPP	0.000
No PPP	1.500

ARM TERMS

Term	5/6 ARM
Margin	6.500
Index	30 Day Average SOFR
Caps	2/1/5
Floor Rate	Margin
Adj. Period	6 Months

MIN. PRICE = 2.000 DISCOUNT (98.000)

PREPAY PENALTY LLPAS*

*PPP Not Available: KS, MD, MI, MN, MS, NJ, NM, OH, RI, PA <\$319,777 L/Amt, IL Individuals, WA ARMs

PREPAYMENT TERM/LTV	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
60 Month PPP	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.125)	(1.125)
48 Month PPP	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(0.875)	(0.875)
36 Month PPP	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
24 Month PPP	0.375	0.375	0.375	0.375	0.500	0.500	0.500
12 Month PPP	0.750	0.750	1.000	1.000	1.375	1.375	1.375
No PPP	2.375	2.375	2.625	2.625	3.000	3.000	3.000

FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
760+	(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	0.250	1.875
740-759	(1.500)	(1.375)	(1.125)	(0.750)	0.000	0.500	2.125
720-739	(1.250)	(1.125)	(0.875)	(0.500)	0.250	0.750	2.875
700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.750	4.125
680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	N/A
660-679	0.000	0.375	0.875	1.625	3.000	5.500	N/A
640-659	3.000	3.500	4.000	4.500	5.000	6.000	N/A
620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A

LTV/CLTV

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
DSCR < 0.75	2.500	2.750	2.750	3.500	3.750	5.125	N/A
DSCR 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	N/A
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR >= 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)
I/O - 30yr Fixed/ARM	1.250	1.250	1.250	1.250	1.375	1.500	N/A
I/O - 40yr Fixed/ARM	1.500	1.500	1.500	1.500	1.625	1.875	N/A
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refi - DSCR >= 1.00	0.375	0.375	0.375	0.500	0.750	1.250	N/A
Cash Out Refi - DSCR < 1.00	0.750	0.750	0.750	0.875	1.250	1.750	N/A
Condo	0.125	0.125	0.125	0.250	0.500	0.750	N/A
2-4 Unit Property	0.875	0.875	0.875	0.875	1.000	1.125	N/A
Short-Term Rental	0.750	0.750	0.750	0.750	0.750	0.750	N/A
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250
1x30x12 Housing History	0.250	0.250	0.250	0.250	0.250	0.250	N/A
0x60x12 Housing History	0.375	0.375	0.375	0.500	0.500	N/A	N/A
2 to 3 Years Housing Event	0.500	0.500	0.500	0.500	0.500	0.500	N/A
CT, IL, & NJ	0.000	0.000	0.000	0.000	0.000	0.250	N/A
NY	0.250	0.250	0.250	0.250	0.250	0.500	N/A
Ln Amt \$150,001 to \$250,000	0.250	0.250	0.250	0.250	0.250	0.250	0.500
Ln Amt \$250,001 to \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$500,001 to \$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$1,000,001 to \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.500
Ln Amt \$1,500,001 to \$2MM	0.000	0.000	0.125	0.125	0.250	0.500	N/A
Ln Amt \$2,000,001 to \$2.5MM	0.375	0.375	0.500	0.750	1.000	N/A	N/A
Ln Amt \$2,500,001 to \$3MM	0.750	0.750	0.750	1.125	1.250	N/A	N/A

** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 80% Max LTV, 720 Min FICO, 12 Months Min Reserves, and DSCR >=0.75



FULL-DOC & ALT-DOC | BLUEXPANDED

Rate	FULL DOC 5/6 ARM	FULL DOC 30YR FIXED
9.375	N/A	N/A
9.250	(5.801)	(5.951)
9.125	(5.614)	(5.764)
8.990	(5.426)	(5.576)
8.875	(5.239)	(5.389)
8.750	(5.051)	(5.201)
8.625	(4.864)	(5.014)
8.490	(4.614)	(4.764)
8.375	(4.364)	(4.514)
8.250	(4.114)	(4.264)
8.125	(3.864)	(4.014)
7.990	(3.614)	(3.764)
7.875	(3.364)	(3.514)
7.750	(3.114)	(3.264)
7.625	(2.832)	(2.982)
7.490	(2.488)	(2.638)
7.375	(2.113)	(2.263)
7.250	(1.738)	(1.888)
7.125	(1.270)	(1.420)
6.990	(0.801)	(0.951)
6.875	(0.301)	(0.451)
6.750	0.230	0.080
6.625	0.792	0.642
6.490	1.355	1.205
6.375	2.080	1.930
6.250	2.798	2.648

Rate	ALT DOC 5/6 ARM	ALT DOC 30YR FIXED
9.375	N/A	N/A
9.250	(5.876)	(6.026)
9.125	(5.689)	(5.839)
8.990	(5.501)	(5.651)
8.875	(5.314)	(5.464)
8.750	(5.126)	(5.276)
8.625	(4.939)	(5.089)
8.490	(4.689)	(4.839)
8.375	(4.439)	(4.589)
8.250	(4.189)	(4.339)
8.125	(3.939)	(4.089)
7.990	(3.689)	(3.839)
7.875	(3.439)	(3.589)
7.750	(3.189)	(3.339)
7.625	(2.907)	(3.057)
7.490	(2.563)	(2.713)
7.375	(2.188)	(2.338)
7.250	(1.813)	(1.963)
7.125	(1.345)	(1.495)
6.990	(0.876)	(1.026)
6.875	(0.376)	(0.526)
6.750	0.155	0.005
6.625	0.717	0.567
6.490	1.280	1.130
6.375	2.005	1.855
6.250	2.723	2.573

ARM TERMS

Term	5/6 ARM
Margin	5.000
Index	30 Day Average SOFR
Caps	2/1/5
Floor Rate	Margin
Adj. Period	6 Months

PREPAY PENALTY LLPAs* (NOO Only)

60 Month PPP	(0.750)
48 Month PPP	(0.375)
36 Month PPP	0.000
24 Month PPP	0.375
12 Month PPP	0.750
No PPP	2.375

*PPP Not Available: MI, MN, MS, NJ, NM, OH,
PA <\$319,777 L/Amt, IL Individuals, WA ARMs

MAX PRICE

< \$2MM Ln Amt	(1.000)
\$2MM to \$3MM Ln Amt	(0.500)
\$3,000,001 to \$3.5MM Ln Amt	0.500
36 Month PPP - NOO Only	(0.500)
24 Month PPP - NOO Only	0.000
12 Month PPP - NOO Only	0.750
No PPP - NOO Only	1.750

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Extension	0.250
10 Day Extension	0.500

BORROWER PAID COMP ONLY

MIN. PRICE = 2.000 DISCOUNT (\$8.000)

PRODUCT NOT AVAILABLE IN MD

FULL DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.125	1.875	3.375
760-779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	2.125	3.625
740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	2.500	4.125
720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.250	0.875	3.750	5.625
700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.625	1.375	5.000	6.875
680-699	(0.250)	(0.125)	0.250	0.375	1.250	2.625	3.250	8.250	9.375
660-679	0.250	0.500	0.875	1.750	2.625	3.500	4.500	N/A	N/A

ALT DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.125	2.000	3.500
760-779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	2.250	4.000
740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	3.000	5.000
720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	5.000	6.500
700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	7.000	8.500
680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	9.000	9.500
660-679	0.250	0.500	1.000	1.875	2.875	3.750	4.875	N/A	N/A

ADDITIONAL LLPAs

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
DTI 43.01-50.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
1099 Statements (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
Asset Utilization (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
12 Month Bank Statement (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
12 Month P&L (Alt Doc LLPA)	1.625	1.625	1.625	1.625	1.625	1.750	1.875	N/A	N/A
I/O - 30yr Fixed/ARM	0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.000	1.250
I/O - 40yr Fixed/ARM	0.500	0.500	0.500	0.625	0.750	0.750	1.000	1.250	1.500
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375	N/A
Cash Out Refi - FICO >= 720	0.250	0.250	0.375	0.500	0.500	0.750	1.500	N/A	N/A
Cash Out Refi - FICO < 720	0.250	0.250	0.375	0.500	0.750	1.500	N/A	N/A	N/A
2nd Home	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	N/A
Investment Property	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	N/A
Condo	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.500	N/A
2-4 Unit Property	0.625	0.625	0.625	0.625	0.750	0.750	0.875	0.875	N/A
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
1x30x12 Housing History	0.375	0.375	0.375	0.375	0.375	0.375	0.500	3.000	5.000
IL & NJ	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Ln Amt \$150,000 to \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875
Ln Amt \$250,001 to \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$750,001 to \$1.0MM	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
Ln Amt \$1,000,001 to \$1.5MM	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	0.250
Ln Amt \$1,500,001 to \$2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
Ln Amt \$2,000,001 to \$2.5MM	0.000	0.000	0.125	0.125	0.250	0.250	0.375	N/A	N/A
Ln Amt \$2,500,001 to \$3.0MM	0.375	0.375	0.375	0.375	0.500	0.750	N/A	N/A	N/A
Ln Amt \$3,000,001 to \$3.5MM	0.875	0.875	0.875	1.125	1.250	N/A	N/A	N/A	N/A

** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 80% Max LTV, 720 Minimum FICO, 12 Months Minimum Reserves



FLEX FULL-DOC & ALT-DOC | BLUEXPANDED

Rate	FULL DOC 5/6 ARM	FULL DOC 30YR FIXED
9.375	N/A	N/A
9.250	(5.801)	(5.951)
9.125	(5.614)	(5.764)
8.990	(5.426)	(5.576)
8.875	(5.239)	(5.389)
8.750	(5.051)	(5.201)
8.625	(4.864)	(5.014)
8.490	(4.614)	(4.764)
8.375	(4.364)	(4.514)
8.250	(4.114)	(4.264)
8.125	(3.864)	(4.014)
7.990	(3.614)	(3.764)
7.875	(3.364)	(3.514)
7.750	(3.114)	(3.264)
7.625	(2.832)	(2.982)
7.490	(2.488)	(2.638)
7.375	(2.113)	(2.263)
7.250	(1.738)	(1.888)
7.125	(1.270)	(1.420)
6.990	(0.801)	(0.951)
6.875	(0.301)	(0.451)
6.750	0.230	0.080
6.625	0.792	0.642
6.490	1.355	1.205
6.375	2.080	1.930
6.250	2.798	2.648

Rate	ALT DOC 5/6 ARM	ALT DOC 30YR FIXED
9.375	N/A	N/A
9.250	(5.876)	(6.026)
9.125	(5.689)	(5.839)
8.990	(5.501)	(5.651)
8.875	(5.314)	(5.464)
8.750	(5.126)	(5.276)
8.625	(4.939)	(5.089)
8.490	(4.689)	(4.839)
8.375	(4.439)	(4.589)
8.250	(4.189)	(4.339)
8.125	(3.939)	(4.089)
7.990	(3.689)	(3.839)
7.875	(3.439)	(3.589)
7.750	(3.189)	(3.339)
7.625	(2.907)	(3.057)
7.490	(2.563)	(2.713)
7.375	(2.188)	(2.338)
7.250	(1.813)	(1.963)
7.125	(1.345)	(1.495)
6.990	(0.876)	(1.026)
6.875	(0.376)	(0.526)
6.750	0.155	0.005
6.625	0.717	0.567
6.490	1.280	1.130
6.375	2.005	1.855
6.250	2.723	2.573

ARM TERMS	
Term	5/6 ARM
Margin	5.000
Index	30 Day Average SOFR
Caps	2/1/5
Floor Rate	Margin
Adj. Period	6 Months

PREPAY PENALTY LLPAs* (NOO Only)	
60 Month PPP	(0.750)
48 Month PPP	(0.375)
36 Month PPP	0.000
24 Month PPP	0.375
12 Month PPP	0.750
No PPP	2.375

*PPP Not Available: MI, MN, MS, NJ, NM, OH,
PA <\$319,777 L/Amt, IL Individuals, WA ARMs

MAX PRICE	
< \$2MM Ln Amt	(1.000)
\$2MM to \$3MM Ln Amt	(0.500)
48/60 Month PPP - NOO Only	(1.000)
36 Month PPP - NOO Only	(0.500)
24 Month PPP - NOO Only	0.000
12 Month PPP - NOO Only	0.750
No PPP - NOO Only	1.750

LOCK TERMS - 30 DAY MAX	
15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX	
5 Day Extension	0.250
10 Day Extension	0.500

BORROWER PAID COMP ONLY

MIN. PRICE = 2.000 DISCOUNT (\$8.000)

PRODUCT NOT AVAILABLE IN MD

FULL DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
740+	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	2.500
720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.250	0.875	3.750
700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.625	1.375	5.000
680-699	(0.250)	(0.125)	0.250	0.375	1.250	2.625	3.250	8.250
660-679	0.250	0.500	0.875	1.750	2.625	3.500	4.500	N/A
640-659	1.250	1.250	1.375	1.875	2.750	3.625	4.875	N/A
620-639	2.250	2.250	2.250	2.500	3.250	N/A	N/A	N/A

ALT DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
740+	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	3.000
720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	5.000
700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	7.000
680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	9.000
660-679	0.250	0.500	1.000	1.875	2.875	3.750	4.875	N/A
640-659	1.250	1.250	1.375	2.000	3.000	3.875	5.375	N/A
620-639	2.500	2.500	2.500	2.750	3.500	N/A	N/A	N/A

ADDITIONAL LLPAs

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
DTI 43.01-50.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.375
1 Year 1089 Statement (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500
12 Month Bank Statement (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500
I/O - 30yr Fixed/ARM	0.250	0.250	0.500	0.750	0.750	1.000	1.000	1.000
I/O - 40yr Fixed/ARM	0.500	0.500	0.750	1.000	1.000	1.250	1.375	1.375
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Cash Out Refi - FICO >= 720	0.500	0.500	0.750	1.000	1.000	1.250	2.375	N/A
Cash Out Refi - FICO < 720	0.500	0.500	0.750	1.000	1.250	2.000	N/A	N/A
2nd Home	0.125	0.125	0.125	0.250	0.500	0.500	0.750	N/A
Investment Property	0.250	0.250	0.250	0.375	0.375	0.375	0.375	N/A
Condo	0.250	0.250	0.250	0.250	0.375	0.375	0.600	N/A
2-4 Unit Property	0.875	0.875	0.875	0.875	0.875	1.125	1.375	N/A
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
1x30x12 Housing History	0.375	0.375	0.375	0.375	0.375	0.375	0.500	3.000
0x60x12 Housing History	0.875	0.875	0.875	0.875	0.875	1.125	1.125	N/A
0x90x12 Housing History	1.250	1.250	1.250	1.250	1.500	N/A	N/A	N/A
>=36 Month Housing Event Seasoning	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>=24 through 35 Month Housing Event Seasoning	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
>=12 through 23 Month Housing Event Seasoning	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
IL & NJ	0.250	0.250	0.250	0.250	0.250	0.250	0.375	N/A
Ln Amt \$150,000 to \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750
Ln Amt \$250,001 to \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$750,001 to \$1.0MM	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000
Ln Amt \$1,000,001 to \$1.5MM	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
Ln Amt \$1,500,001 to \$2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Ln Amt \$2,000,001 to \$2.5MM	0.000	0.000	0.125	0.125	0.250	N/A	N/A	N/A
Ln Amt \$2,500,001 to \$3.0MM	0.375	0.375	0.375	0.375	0.500	N/A	N/A	N/A

** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 80% Max LTV, 720 Minimum FICO, 12 Months Minimum Reserves

DSCR & FULL/ALT-DOC | IRON

DSCR - 30YR FIXED		
Rate	15 DAY	30 DAY
10.000	(2.790)	(2.865)
9.875	(2.624)	(2.499)
9.750	(2.461)	(2.336)
9.625	(2.300)	(2.175)
9.500	(2.142)	(2.017)
9.375	(1.986)	(1.861)
9.250	(1.833)	(1.708)
9.125	(1.673)	(1.548)
9.000	(1.505)	(1.380)
8.875	(1.329)	(1.204)
8.750	(1.146)	(1.021)
8.625	(0.956)	(0.831)
8.500	(0.758)	(0.633)
8.375	(0.553)	(0.428)
8.250	(0.340)	(0.215)
8.125	(0.120)	0.005
8.000	0.108	0.233
7.875	0.343	0.468
7.750	0.606	0.731
7.625	0.856	0.981
7.500	1.094	1.219
7.375	1.411	1.536
7.250	1.710	1.835
7.125	2.001	2.126
7.000	2.279	2.404
6.875	2.583	2.708
6.750	2.889	3.014
6.625	3.197	3.322
6.500	3.517	3.642
6.375	3.948	4.073
6.250	4.291	4.416
6.125	4.646	4.771
6.000	5.012	5.137
5.875	N/A	N/A

FULL/ALT DOC - 30YR FIXED		
Rate	15 DAY	30 DAY
10.000	(2.730)	(2.605)
9.875	(2.564)	(2.439)
9.750	(2.401)	(2.276)
9.625	(2.240)	(2.115)
9.500	(2.082)	(1.957)
9.375	(1.926)	(1.801)
9.250	(1.773)	(1.648)
9.125	(1.613)	(1.488)
9.000	(1.445)	(1.320)
8.875	(1.269)	(1.144)
8.750	(1.086)	(0.961)
8.625	(0.896)	(0.771)
8.500	(0.698)	(0.573)
8.375	(0.493)	(0.368)
8.250	(0.280)	(0.155)
8.125	(0.060)	0.065
8.000	0.168	0.293
7.875	0.403	0.528
7.750	0.666	0.791
7.625	0.916	1.041
7.500	1.154	1.279
7.375	1.471	1.596
7.250	1.770	1.895
7.125	2.061	2.186
7.000	2.339	2.464
6.875	2.643	2.768
6.750	2.949	3.074
6.625	3.257	3.382
6.500	3.577	3.702
6.375	4.008	4.133
6.250	4.351	4.476
6.125	4.706	4.831
6.000	5.072	5.197
5.875	N/A	N/A

PREPAY PENALTY LLPAs* (DSCR Only)

60 Month PPP	(2.000)
48 Month PPP	(1.875)
36 Month PPP	(1.625)
24 Month PPP	(1.375)
12 Month PPP	(1.000)
No PPP	0.875

*PPP Not Available: IL, KS, LA, MD, MI, MN, MO,
MS, NJ, NM, OH, RI, PA <\$319,777 Loan Amount,
or Full/Alt Doc

IRON PRODUCTS NOT AVAILABLE IN NY

FULL/ALT DOC NOT AVAILABLE IN MD

MAX PRICE

Primary / 2nd Home	(1.000)
Investment with PPP (DSCR)	(1.000)
Investment with No PPP	0.000

MIN. PRICE = 2.000 DISCOUNT (98.000)

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Extension	0.250
10 Day Extension	0.500

1.000 LENDER PAID COMP
AVAILABLE ON DSCR W/ MIN.
3YR PREPAYMENT PENALTY
MAX PRICE TO BORR = PAR/100.000

DSCR: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780+	(0.500)	(0.500)	(0.500)	(0.125)	0.250	0.625	1.000	N/A	N/A
760-779	(0.375)	(0.375)	(0.375)	0.000	0.250	0.750	1.125	N/A	N/A
740-759	(0.375)	(0.375)	(0.375)	0.000	0.500	0.875	1.250	N/A	N/A
720-739	(0.125)	(0.125)	(0.125)	0.250	0.625	1.125	1.750	N/A	N/A
700-719	0.000	0.000	0.000	0.625	1.125	1.500	2.125	N/A	N/A
680-699	0.250	0.250	0.250	0.875	1.500	2.250	3.500	N/A	N/A
660-679	1.000	1.000	1.000	1.625	2.000	2.750	N/A	N/A	N/A

FULL/ALT DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780+	(1.750)	(1.750)	(1.750)	(1.500)	(1.125)	(0.875)	(0.750)	0.625	1.625
760-779	(1.625)	(1.625)	(1.625)	(1.375)	(1.125)	(0.750)	(0.625)	0.750	2.000
740-759	(1.625)	(1.625)	(1.625)	(1.375)	(0.875)	(0.625)	(0.500)	1.250	2.500
720-739	(1.375)	(1.375)	(1.375)	(1.125)	(0.750)	(0.375)	0.000	1.875	3.125
700-719	(1.250)	(1.250)	(1.250)	(0.750)	(0.250)	0.000	0.375	2.625	3.875
680-699	(1.000)	(1.000)	(1.000)	(0.500)	0.125	0.750	1.500	3.375	4.875
660-679	(0.250)	(0.250)	(0.250)	0.250	0.625	1.250	2.250	N/A	N/A

ADDITIONAL LLPAs

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
DSCR 0.75 - 0.99	1.375	1.375	1.375	1.375	1.375	N/A	N/A	N/A	N/A
DSCR 1.00 - 1.24	(0.125)	(0.125)	(0.125)	0.000	0.000	0.375	0.500	N/A	N/A
DSCR >= 1.25	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
Full Doc - 1 Year	0.000	0.000	0.000	0.125	0.125	0.125	0.125	0.125	0.125
12 Month Bank Statement	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.375	0.500
Asset Utilization	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.500	0.625
DTI 43.01-50.00%	0.125	0.125	0.125	0.250	0.250	0.250	0.250	0.375	0.750
Reserves < 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500	0.750
Interest Only	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance - Primary Residence	0.250	0.250	0.250	0.375	0.500	0.625	0.875	0.875	N/A
Cash Out Refinance - 2nd Home	0.250	0.250	0.250	0.375	0.500	0.625	1.000	1.375	N/A
Cash Out Refinance - Investment Property	0.250	0.250	0.250	0.500	0.625	0.750	N/A	N/A	N/A
2nd Home	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.750	0.875
Investment Property (Non-DSCR)	1.250	1.250	1.250	1.375	1.375	1.500	1.875	N/A	N/A
Warrantable Condo	0.000	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.375
2-4 Unit Property	0.500	0.500	0.500	0.625	0.875	1.000	1.000	1.250	1.250
Short-Term Rental	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
Ln Amt \$125,000 to \$1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$1,000,001 to \$1.5MM	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Ln Amt \$1,500,001 to \$2.0MM	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Ln Amt \$2,000,001 to \$2.5MM	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
Ln Amt \$2,500,001 to \$3.0MM	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A

** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 80% Max LTV



FANNIE MAE STANDARD CONVENTIONAL FIXED PROGRAMS

FNMA 30/25 Year Fixed			FNMA 15 Year Fixed			FNMA High Bal 30 Year Fixed			FNMA High Bal 15 Year Fixed		
FN30 / FN25			FN15			FN30HB			FN15HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
7.625	(5.070)	(4.945)	7.125	(4.913)	(4.788)	7.625	(2.409)	(2.284)	7.125	(2.566)	(2.441)
7.500	(4.962)	(4.837)	7.000	(4.717)	(4.592)	7.500	(2.263)	(2.138)	7.000	(2.434)	(2.309)
7.490	(4.862)	(4.737)	6.990	(4.617)	(4.492)	7.490	(2.163)	(2.038)	6.990	(2.334)	(2.209)
7.375	(4.769)	(4.644)	6.875	(4.631)	(4.506)	7.375	(2.149)	(2.024)	6.875	(2.287)	(2.162)
7.250	(4.599)	(4.474)	6.750	(4.404)	(4.279)	7.250	(1.910)	(1.785)	6.750	(2.127)	(2.002)
7.125	(4.283)	(4.158)	6.625	(4.164)	(4.039)	7.125	(2.791)	(2.666)	6.625	(1.948)	(1.823)
7.000	(3.960)	(3.835)	6.500	(4.034)	(3.909)	7.000	(2.556)	(2.431)	6.500	(1.749)	(1.624)
6.990	(3.860)	(3.735)	6.490	(3.934)	(3.809)	6.990	(2.456)	(2.331)	6.490	(1.649)	(1.524)
6.875	(3.771)	(3.646)	6.375	(3.762)	(3.637)	6.875	(2.293)	(2.168)	6.375	(1.526)	(1.401)
6.750	(3.545)	(3.420)	6.250	(3.472)	(3.347)	6.750	(1.981)	(1.856)	6.250	(1.292)	(1.167)
6.625	(3.419)	(3.294)	6.125	(3.049)	(2.924)	6.625	(2.116)	(1.991)	6.125	(1.513)	(1.388)
6.500	(3.065)	(2.940)	6.000	(2.764)	(2.639)	6.500	(1.801)	(1.676)	6.000	(1.313)	(1.188)
6.490	(2.965)	(2.840)	5.990	(2.664)	(2.539)	6.490	(1.701)	(1.576)	5.990	(1.213)	(1.088)
6.375	(2.676)	(2.551)	5.875	(2.488)	(2.363)	6.375	(1.436)	(1.311)	5.875	(1.081)	(0.956)
6.250	(2.363)	(2.238)	5.750	(2.197)	(2.072)	6.250	(1.161)	(1.036)	5.750	(0.841)	(0.716)
6.125	(2.345)	(2.220)	5.625	(2.081)	(1.956)	6.125	(1.571)	(1.446)	5.625	(0.579)	(0.454)
6.000	(1.914)	(1.789)	5.500	(1.792)	(1.667)	6.000	(1.166)	(1.041)	5.500	(0.303)	(0.178)
5.990	(1.814)	(1.689)	5.490	(1.692)	(1.567)	5.990	(1.066)	(0.941)	5.490	(0.203)	(0.078)
5.875	(1.429)	(1.304)	5.375	(1.492)	(1.367)	5.875	(0.734)	(0.609)	5.375	0.007	0.132
5.750	(0.894)	(0.769)	5.250	(1.168)	(1.043)	5.750	(0.244)	(0.119)	5.250	0.345	0.470
5.625	(0.507)	(0.382)	5.125	(0.818)	(0.693)	5.625	0.300	0.425	5.125	0.929	1.054
5.500	0.040	0.165	5.000	(0.465)	(0.340)	5.500	0.894	1.019	5.000	1.269	1.394
5.490	0.140	0.265	4.990	(0.365)	(0.240)	5.490	0.994	1.119	4.990	1.369	1.494
5.375	0.626	0.751	4.875	(0.108)	0.017	5.375	1.522	1.647	4.875	1.632	1.757

FANNIE MAE CONVENTIONAL - ADDITIONAL TERMS

ADDITIONAL LOCK TERM - ALL FNMA		FNMA 20 Year Fixed			FNMA 10 Year Fixed		
15 Day Lock	(0.125)	FN20			FN10		
		RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
		7.250	(4.654)	(4.529)	7.000	(4.780)	(4.655)
		7.125	(4.502)	(4.377)	6.990	(4.680)	(4.555)
		7.000	(4.210)	(4.085)	6.875	(4.609)	(4.484)
		6.990	(4.110)	(3.985)	6.750	(4.429)	(4.304)
		6.875	(3.851)	(3.726)	6.625	(4.237)	(4.112)
		6.750	(3.469)	(3.344)	6.500	(4.164)	(4.039)
		6.625	(3.622)	(3.497)	6.490	(4.064)	(3.939)
		6.500	(3.285)	(3.160)	6.375	(3.903)	(3.778)
		6.490	(3.185)	(3.060)	6.250	(3.641)	(3.516)
		6.375	(2.894)	(2.769)	6.125	(3.101)	(2.976)
		6.250	(2.588)	(2.463)	6.000	(2.822)	(2.697)
		6.125	(2.714)	(2.589)	5.990	(2.722)	(2.597)
		6.000	(2.326)	(2.201)	5.875	(2.535)	(2.410)
		5.990	(2.226)	(2.101)	5.750	(2.241)	(2.116)
		5.875	(1.879)	(1.754)	5.625	(2.190)	(2.065)
		5.750	(1.386)	(1.261)	5.500	(1.914)	(1.789)
		5.625	(1.228)	(1.103)	5.490	(1.814)	(1.689)
		5.500	(0.757)	(0.632)	5.375	(1.656)	(1.531)
		5.490	(0.657)	(0.532)	5.250	(1.363)	(1.238)
		5.375	(0.244)	(0.119)	5.125	(1.071)	(0.946)
		5.250	0.289	0.414	5.000	(0.662)	(0.537)
		5.125	1.155	1.280	4.990	(0.562)	(0.437)
		5.000	1.756	1.881	4.875	(0.342)	(0.217)
		4.990	1.856	1.981	4.750	(0.017)	0.108

SEE PAGE 15 FOR FANNIE MAE PRICE ADJUSTMENTS

FANNIE MAE ARM PRICING - PLEASE CONTACT LOCK DESK



FREDDIE MAC STANDARD CONVENTIONAL FIXED PROGRAMS

FHLMC 30/25 Year Fixed			FHLMC 15 Year Fixed			FHLMC High Bal 30 Year Fixed			FHLMC High Bal 15 Year Fixed		
CFH30 / CFH25			CFH15			CFH30HB			CFH15HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
8.125	(3.824)	(3.699)	7.125	(3.160)	(3.035)	8.125	(1.849)	(1.724)	7.125	(1.060)	(0.935)
8.000	(3.615)	(3.490)	7.000	(3.305)	(3.180)	8.000	(1.890)	(1.765)	7.000	(1.205)	(1.080)
7.990	(3.515)	(3.390)	6.990	(3.205)	(3.080)	7.990	(1.790)	(1.665)	6.990	(1.105)	(0.980)
7.875	(3.531)	(3.406)	6.875	(3.082)	(2.957)	7.875	(1.931)	(1.806)	6.875	(0.982)	(0.857)
7.750	(3.389)	(3.264)	6.750	(2.837)	(2.712)	7.750	(1.789)	(1.664)	6.750	(0.737)	(0.612)
7.625	(3.540)	(3.415)	6.625	(2.574)	(2.449)	7.625	(1.815)	(1.690)	6.625	(0.474)	(0.349)
7.500	(3.280)	(3.155)	6.500	(2.145)	(2.020)	7.500	(1.680)	(1.555)	6.500	(0.045)	0.080
7.490	(3.180)	(3.055)	6.490	(2.045)	(1.920)	7.490	(1.580)	(1.455)	6.490	0.055	0.180
7.375	(3.077)	(2.952)	6.375	(1.843)	(1.718)	7.375	(1.602)	(1.477)	6.375	0.257	0.382
7.250	(2.773)	(2.648)	6.250	(1.613)	(1.488)	7.250	(1.298)	(1.173)	6.250	0.487	0.612
7.125	(2.717)	(2.592)	6.125	(1.258)	(1.133)	7.125	(1.367)	(1.242)	6.125	0.842	0.967
7.000	(2.374)	(2.249)	6.000	(1.116)	(0.991)	7.000	(0.899)	(0.774)	6.000	0.984	1.109
6.990	(2.274)	(2.149)	5.990	(1.016)	(0.891)	6.990	(0.799)	(0.674)	5.990	1.084	1.209
6.875	(2.114)	(1.989)	5.875	(0.798)	(0.673)	6.875	(0.639)	(0.514)	5.875	1.302	1.427
6.750	(1.610)	(1.485)	5.750	(0.460)	(0.335)	6.750	(0.135)	(0.010)	5.750	1.640	1.765
6.625	(1.758)	(1.633)	5.625	(0.330)	(0.205)	6.625	(0.158)	(0.033)	5.625	1.520	1.645
6.500	(1.448)	(1.323)	5.500	(0.261)	(0.136)	6.500	0.277	0.402	5.500	1.589	1.714
6.490	(1.348)	(1.223)	5.490	(0.161)	(0.036)	6.490	0.377	0.502	5.490	1.689	1.814
6.375	(1.027)	(0.902)	5.375	0.100	0.225	6.375	0.573	0.698	5.375	1.950	2.075
6.250	(0.550)	(0.425)	5.250	0.463	0.588	6.250	1.050	1.175	5.250	2.313	2.438
6.125	(0.573)	(0.448)	5.125	0.792	0.917	6.125	1.652	1.777	5.125	2.642	2.767
6.000	(0.129)	(0.004)	5.000	0.968	1.093	6.000	2.096	2.221	5.000	2.818	2.943
5.990	(0.029)	0.096	4.990	1.068	1.193	5.990	2.196	2.321	4.990	2.918	3.043
5.875	0.505	0.630	4.875	1.344	1.469	5.875	2.605	2.730	4.875	3.194	3.319

FREDDIE MAC CONVENTIONAL - ADDITIONAL TERMS

ADDITIONAL LOCK TERM - ALL FHLMC		FHLMC 20 Year Fixed			FHLMC 10 Year Fixed		
15 Day Lock	(0.125)	CFH20			CFH10		
		RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
		7.250	(3.301)	(3.176)	7.000	(3.846)	(3.721)
		7.125	(3.163)	(3.038)	6.990	(3.746)	(3.621)
		7.000	(2.847)	(2.722)	6.875	(3.625)	(3.500)
		6.990	(2.747)	(2.622)	6.750	(3.383)	(3.258)
		6.875	(2.555)	(2.430)	6.625	(3.146)	(3.021)
		6.750	(2.193)	(2.068)	6.500	(2.717)	(2.592)
		6.625	(2.436)	(2.311)	6.490	(2.617)	(2.492)
		6.500	(2.078)	(1.953)	6.375	(2.401)	(2.276)
		6.490	(1.978)	(1.853)	6.250	(2.174)	(2.049)
		6.375	(1.689)	(1.564)	6.125	(1.838)	(1.713)
		6.250	(1.276)	(1.151)	6.000	(1.780)	(1.655)
		6.125	(1.552)	(1.427)	5.990	(1.680)	(1.555)
		6.000	(1.130)	(1.005)	5.875	(1.464)	(1.339)
		5.990	(1.030)	(0.905)	5.750	(1.129)	(1.004)
		5.875	(0.794)	(0.669)	5.625	(0.772)	(0.647)
		5.750	(0.261)	(0.136)	5.500	(0.931)	(0.806)
		5.625	0.057	0.182	5.490	(0.831)	(0.706)
		5.500	0.508	0.633	5.375	(0.574)	(0.449)
		5.490	0.608	0.733	5.250	(0.216)	(0.091)
		5.375	1.020	1.145	5.125	0.104	0.229
		5.250	1.766	1.891	5.000	(0.189)	(0.064)
		5.125	2.247	2.372	4.990	(0.089)	0.036
		5.000	2.764	2.889	4.875	0.184	0.309
		4.990	2.864	2.989	4.750	0.583	0.708

SEE PAGE 15 FOR FREDDIE MAC PRICE ADJUSTMENTS

FREDDIE MAC ARM PRICING - PLEASE CONTACT LOCK DESK

FANNIE MAE/FREDDIE MAC PRICE ADJUSTMENTS

PURCHASE - TERMS >15 YEARS: FICO - 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	95.01-97.00
780+	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	N/A
760-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	N/A
740-759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	N/A
720-739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	N/A
700-719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	N/A
680-699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	N/A
660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	N/A
640-659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	N/A
620-639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	N/A

LIMITED AND NO CASH-OUT REFINANCE - TERMS >15 YEARS: FICO - 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	95.01-97.00
780+	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	N/A
760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	N/A
740-759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	N/A
720-739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	N/A
700-719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	N/A
680-699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	N/A
660-679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	N/A
640-659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	N/A
620-639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	N/A

CASH-OUT REFINANCE - ALL TERMS: FICO - 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
620-639	0.375	1.375	3.375	4.875	5.125

HomeReady, Home Possible, and First-Time Homebuyer LLPA Caps *	
HomeReady ***	0.000
Home Possible ***	0.000
First-Time Homebuyers **	0.000

* Caps do not apply to Loan Amount, Escrow Waiver, DTI >45% LLPA, or Fee Buy-Out LLPAs
** FTHB with income <= 100% AMI limits, or <= 120% of AMI limits in High-Cost areas
*** \$2,500 Credit Available for AMI <=50%

ADDITIONAL LOAN LEVEL PRICE ADJUSTMENTS - ALL TERMS:

LLPA	<=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	95.01-97.00
DTI > 40.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
2nd Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	N/A	N/A	N/A
Condo - Attached	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	N/A
2 Unit Property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	N/A
3-4 Unit Property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	N/A
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
Escrow Waiver - CA - 89.90% Max LTV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A	N/A
Escrow Waiver - Non-CA	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
Loan Amount \$75,000 to \$100,000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
High Balance - Purchase / Limited or No Cash-Out	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	N/A
High Balance - Cash Out	1.250	1.250	1.500	1.500	1.750	N/A	N/A	N/A	N/A
Subordinate Financing - CLTV / HLTV	0.625	0.625	0.625	0.875	1.125	1.125	1.125	3.125	N/A
90.01-95.00% LTV w/ DTI >45.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.000	N/A

NO MO' MI PROGRAM - DISCONTINUED

FHA STANDARD PROGRAMS

30 Yr FHA Standard			15 Yr FHA Standard			30 Yr FHA Stand. High Balance			15 Yr FHA Stand. High Balance		
F30			F15			F30HB			F15HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
6.750	(3.899)	(3.774)	6.625	(4.089)	(3.964)	6.750	(3.399)	(3.274)	6.625	(1.773)	(1.648)
6.625	(3.527)	(3.402)	6.500	(3.834)	(3.709)	6.625	(3.027)	(2.902)	6.500	(1.574)	(1.449)
6.500	(3.125)	(3.000)	6.375	(3.562)	(3.437)	6.500	(2.625)	(2.500)	6.375	(1.351)	(1.226)
6.490	(3.025)	(2.900)	6.250	(3.272)	(3.147)	6.490	(2.525)	(2.400)	6.250	(1.117)	(0.992)
6.375	(2.672)	(2.547)	6.125	(2.899)	(2.774)	6.375	(2.172)	(2.047)	6.125	(1.388)	(1.263)
6.250	(3.274)	(3.149)	6.000	(2.614)	(2.489)	6.250	(2.805)	(2.680)	6.000	(1.188)	(1.063)
6.125	(2.852)	(2.727)	5.875	(2.338)	(2.213)	6.125	(2.383)	(2.258)	5.875	(0.956)	(0.831)
6.000	(2.410)	(2.285)	5.750	(2.047)	(1.922)	6.000	(1.941)	(1.816)	5.750	(0.716)	(0.591)
5.990	(2.310)	(2.185)	5.625	(1.806)	(1.681)	5.990	(1.841)	(1.716)	5.625	(0.454)	(0.329)
5.875	(1.907)	(1.782)	5.500	(1.517)	(1.392)	5.875	(1.438)	(1.313)			
5.750	(2.353)	(2.228)	5.375	(1.217)	(1.092)	5.750	(1.759)	(1.634)			
5.625	(1.891)	(1.766)	5.250	(0.893)	(0.768)	5.625	(1.297)	(1.172)			
5.500	(1.399)	(1.274)	5.125	0.007	0.132	5.500	(0.805)	(0.680)			
5.490	(1.299)	(1.174)	5.000	0.360	0.485	5.490	(0.705)	(0.580)			
5.375	(0.856)	(0.731)				5.375	(0.262)	(0.137)			
5.250	(0.231)	(0.106)				5.250	1.144	1.269			
5.125	0.146	0.271				5.125	1.646	1.771			
5.000	0.668	0.793									
4.990	0.768	0.893									
4.875	1.261	1.386									

ZERO-DOWN Home Loan: 96.50% 30 Yr FHA 1st with 3.50% 10 Yr DPA 2nd			FHA Standard Adjusters:		FHA Standard FICO Adjusters:	
FDPA30 / FDP2ND			Loan Amount			
1st Lien RATE	2nd Lien RATE	30 Day Price	\$75K <= \$100K	0.750	720 +	(0.250)
7.625	9.625	(1.766)	>\$100K <= \$125K	0.250	700 - 719	(0.125)
7.500	9.500	(1.352)	3 - 4 Units	1.000	680 - 699	(0.125)
7.375	9.375	(0.892)	Mfg Home Purch-R/T Refi	1.250	660 - 679	0.000
7.250	9.250	(1.406)	Mfg Home Cash Out	1.750	640 - 659	0.250
7.125	9.125	(0.982)	DTI > 50.00%	0.250	620 - 639	1.000
6.990	8.990	(0.518)	Purchase Transactions	0.000	600 - 619	1.250
6.875	8.875	(0.048)	15 Day Lock	(0.125)	580 - 599 *	2.000
6.750	8.750	0.223	Man. UW DTI <= 43.00% *	0.500	* Standard Balance Only	
6.625	8.625	0.677	Man. UW DTI > 43-50.00% *	1.000		
6.500	8.500	1.141	* Standard Balance Only			
6.375	8.375	1.681				
6.250	8.250	2.125				
Pricing Calculation Based on 1st Lien Balance						
2nd Lien Priced to Par/100.000						
Now Available in the State of Washington						
FHA Price Adjusters (Cumulative):						
FICO => 680	(0.500)	Temporary 2-1 Buydown	0.250			
FICO 660-679	0.000	DTI > 50.00%	0.500			
FICO 640-659	0.500	2 Units	0.250			
FICO 620-639	1.250	Manufactured	0.250			
15 Day Lock	(0.125)	Kentucky	0.500			
			Max Final Price	(5.000)		

FHA STREAMLINE PROGRAMS

30 Yr FHA Streamline			15 Yr FHA Streamline			30 Yr FHA High Balance Streamline			15 Yr FHA High Balance Streamline		
F30SL			F15SL			F30HBSL			F15HBSL		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
6.750	(3.649)	(3.524)	6.625	(3.839)	(3.714)	6.750	(3.149)	(3.024)	6.625	(1.523)	(1.398)
6.625	(3.277)	(3.152)	6.500	(3.584)	(3.459)	6.625	(2.777)	(2.652)	6.500	(1.324)	(1.199)
6.500	(2.875)	(2.750)	6.375	(3.312)	(3.187)	6.500	(2.375)	(2.250)	6.375	(1.101)	(0.976)
6.490	(2.775)	(2.650)	6.250	(3.022)	(2.897)	6.490	(2.275)	(2.150)	6.250	(0.867)	(0.742)
6.375	(2.422)	(2.297)	6.125	(2.649)	(2.524)	6.375	(1.922)	(1.797)	6.125	(1.138)	(1.013)
6.250	(3.024)	(2.899)	6.000	(2.364)	(2.239)	6.250	(2.555)	(2.430)	6.000	(0.938)	(0.813)
6.125	(2.602)	(2.477)	5.875	(2.088)	(1.963)	6.125	(2.133)	(2.008)	5.875	(0.706)	(0.581)
6.000	(2.160)	(2.035)	5.750	(1.797)	(1.672)	6.000	(1.691)	(1.566)	5.750	(0.466)	(0.341)
5.990	(2.060)	(1.935)	5.625	(1.556)	(1.431)	5.990	(1.591)	(1.466)	5.625	(0.204)	(0.079)
5.875	(1.657)	(1.532)	5.500	(1.267)	(1.142)	5.875	(1.188)	(1.063)			
5.750	(2.103)	(1.978)	5.375	(0.967)	(0.842)	5.750	(1.509)	(1.384)			
5.625	(1.641)	(1.516)	5.250	(0.643)	(0.518)	5.625	(1.047)	(0.922)			
5.500	(1.149)	(1.024)				5.500	(0.555)	(0.430)			
5.490	(1.049)	(0.924)				5.490	(0.455)	(0.330)			
5.375	(0.606)	(0.481)				5.375	(0.012)	0.113			
5.250	0.019	0.144				5.250	1.394	1.519			
5.125	0.396	0.521				5.125	1.896	2.021			
5.000	0.918	1.043									
4.990	1.018	1.143									
4.875	1.511	1.636									

5/1 FHA ARM Streamline			5/1 FHA High Balance ARM Streamline			FHA Streamline Adjusters:		FHA Streamline FICO Adjusters:	
F51SL			F51HBSL			Loan Amount			
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	\$75K <= \$100K	0.750	720 +	(0.250)
4.500	N/A	N/A	4.500	N/A	N/A	>\$100K <= \$125K	0.250	700 - 719	(0.125)
4.375	N/A	N/A	4.375	N/A	N/A	3 - 4 Units	1.000	680 - 699	(0.125)
4.250	N/A	N/A	4.250	N/A	N/A	Mfg Home	1.250	660 - 679	0.000
4.125	N/A	N/A	4.125	N/A	N/A	Investment Property	0.250	640 - 659	0.250
4.000	N/A	N/A	4.000	N/A	N/A	15 Day Lock	(0.125)	620 - 639	1.000
3.875	N/A	N/A	3.875	N/A	N/A			600 - 619	1.250
3.750	N/A	N/A	3.750	N/A	N/A			580 - 599 *	2.000
3.625	N/A	N/A	3.625	N/A	N/A			* Standard Balance Only	
3.500	N/A	N/A	3.500	N/A	N/A				
3.375	N/A	N/A	3.375	N/A	N/A				
3.250	N/A	N/A	3.250	N/A	N/A				
3.125	N/A	N/A	3.125	N/A	N/A				
3.000	N/A	N/A	3.000	N/A	N/A				
2.875	N/A	N/A	2.875	N/A	N/A				
2.750	N/A	N/A	2.750	N/A	N/A				
5/1- Caps: 1/1/5 Margin: 2.000			5/1- Caps: 1/1/5 Margin: 2.000			Max Final Price	(5.000)		

VA STANDARD PROGRAMS

30 Yr VA Standard			15 Yr VA Standard			30 Yr VA Stand. High Balance			15 Yr VA Stand. High Balance		
V30			V15			V30HB			V15HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
6.750	(2.899)	(2.774)	6.625	(3.089)	(2.964)	6.750	(2.399)	(2.274)	6.625	(0.773)	(0.648)
6.625	(2.527)	(2.402)	6.500	(2.834)	(2.709)	6.625	(2.027)	(1.902)	6.500	(0.574)	(0.449)
6.500	(2.125)	(2.000)	6.375	(2.562)	(2.437)	6.500	(1.625)	(1.500)	6.375	(0.351)	(0.226)
6.490	(2.025)	(1.900)	6.250	(2.272)	(2.147)	6.490	(1.525)	(1.400)	6.250	(0.117)	0.008
6.375	(1.672)	(1.547)	6.125	(1.899)	(1.774)	6.375	(1.172)	(1.047)	6.125	(0.388)	(0.263)
6.250	(2.274)	(2.149)	6.000	(1.614)	(1.489)	6.250	(1.805)	(1.680)	6.000	(0.188)	(0.063)
6.125	(1.852)	(1.727)	5.875	(1.338)	(1.213)	6.125	(1.383)	(1.258)	5.875	0.044	0.169
6.000	(1.410)	(1.285)	5.750	(1.047)	(0.922)	6.000	(0.941)	(0.816)	5.750	0.284	0.409
5.990	(1.310)	(1.185)	5.625	(0.806)	(0.681)	5.990	(0.841)	(0.716)	5.625	0.546	0.671
5.875	(0.907)	(0.782)	5.500	(0.517)	(0.392)	5.875	(0.438)	(0.313)			
5.750	(1.353)	(1.228)	5.375	(0.217)	(0.092)	5.750	(0.759)	(0.634)			
5.625	(0.891)	(0.766)	5.250	0.107	0.232	5.625	(0.297)	(0.172)			
5.500	(0.399)	(0.274)				5.500	0.195	0.320			
5.490	(0.299)	(0.174)				5.490	0.295	0.420			
5.375	0.144	0.269				5.375	0.738	0.863			
5.250	0.769	0.894				5.250	2.144	2.269			
5.125	1.146	1.271				5.125	2.646	2.771			
5.000	1.668	1.793									
4.990	1.768	1.893									
4.875	2.261	2.386									

5/1 VA Standard			5/1 VA High Balance ARM			VA Standard Adjusters:		VA Standard FICO Adjusters:	
V51			V51HB			Loan Amount		720 +	
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	\$75K <=\$100K	0.750	700 - 719	(0.250)
4.500	N/A	N/A	4.500	N/A	N/A	>\$100K <=\$125K	0.250	680 - 699	(0.125)
4.375	N/A	N/A	4.375	N/A	N/A	3 - 4 Units	1.000	660 - 679	(0.125)
4.250	N/A	N/A	4.250	N/A	N/A	Mfg Home Purch-R/T Refi	1.250	640 - 659	0.000
4.125	N/A	N/A	4.125	N/A	N/A	Mfg Home Cash Out	1.750	620 - 639	0.250
4.000	N/A	N/A	4.000	N/A	N/A	DTI > 50.00%	0.250		1.500
3.875	N/A	N/A	3.875	N/A	N/A	Purchase Transactions	0.000		
3.750	N/A	N/A	3.750	N/A	N/A	15 Day Lock	(0.125)		
3.625	N/A	N/A	3.625	N/A	N/A				
3.500	N/A	N/A	3.500	N/A	N/A				
3.375	N/A	N/A	3.375	N/A	N/A				
3.250	N/A	N/A	3.250	N/A	N/A				
3.125	N/A	N/A	3.125	N/A	N/A				
3.000	N/A	N/A	3.000	N/A	N/A				
2.875	N/A	N/A	2.875	N/A	N/A				
2.750	N/A	N/A	2.750	N/A	N/A				
5/1- Caps: 1/1/5 Margin: 2.000			5/1- Caps: 1/1/5 Margin: 2.000			Max Final Price	(5.000)		

VA IRRRL PROGRAMS

30 Yr VA IRRRL			15 Yr VA IRRRL			30 Yr VA High Balance IRRRL			15 Yr VA High Balance IRRRL		
V30IR			V15IR			V30HBIR			V15HBIR		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
6.750	(2.649)	(2.524)	6.625	(2.839)	(2.714)	6.750	(2.149)	(2.024)	6.625	(0.523)	(0.398)
6.625	(2.277)	(2.152)	6.500	(2.584)	(2.459)	6.625	(1.777)	(1.652)	6.500	(0.324)	(0.199)
6.500	(1.875)	(1.750)	6.375	(2.312)	(2.187)	6.500	(1.375)	(1.250)	6.375	(0.101)	0.024
6.490	(1.775)	(1.650)	6.250	(2.022)	(1.897)	6.490	(1.275)	(1.150)	6.250	0.133	0.258
6.375	(1.422)	(1.297)	6.125	(1.649)	(1.524)	6.375	(0.922)	(0.797)	6.125	(0.138)	(0.013)
6.250	(2.024)	(1.899)	6.000	(1.364)	(1.239)	6.250	(1.555)	(1.430)	6.000	0.062	0.187
6.125	(1.602)	(1.477)	5.875	(1.088)	(0.963)	6.125	(1.133)	(1.008)	5.875	0.294	0.419
6.000	(1.160)	(1.035)	5.750	(0.797)	(0.672)	6.000	(0.691)	(0.566)	5.750	0.534	0.659
5.990	(1.060)	(0.935)	5.625	(0.556)	(0.431)	5.990	(0.591)	(0.466)	5.625	0.796	0.921
5.875	(0.657)	(0.532)	5.500	(0.267)	(0.142)	5.875	(0.188)	(0.063)			
5.750	(1.103)	(0.978)	5.375	0.033	0.158	5.750	(0.509)	(0.384)			
5.625	(0.641)	(0.516)	5.250	0.357	0.482	5.625	(0.047)	0.078			
5.500	(0.149)	(0.024)				5.500	0.445	0.570			
5.490	(0.049)	0.076				5.490	0.545	0.670			
5.375	0.394	0.519				5.375	0.988	1.113			
5.250	1.019	1.144				5.250	2.394	2.519			
5.125	1.396	1.521				5.125	2.896	3.021			
5.000	1.918	2.043									
4.990	2.018	2.143									
4.875	2.511	2.636									

5/1 VA ARM IRRRL			5/1 VA High Balance ARM IRRRL			VA IRRRL Adjusters:		VA IRRRL FICO Adjusters:	
V51IR			V51HBIR			Loan Amount		720+	
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	\$75K <=\$100K	0.750	700 - 719	(0.250)
4.500	N/A	N/A	4.500	N/A	N/A	>\$100K <=\$125K	0.250	680 - 699	(0.125)
4.375	N/A	N/A	4.375	N/A	N/A	3 - 4 Units	1.000	660 - 679	(0.125)
4.250	N/A	N/A	4.250	N/A	N/A	Mfg Home	1.250	640 - 659	0.000
4.125	N/A	N/A	4.125	N/A	N/A	Investment Property	0.250	620 - 639	0.250
4.000	N/A	N/A	4.000	N/A	N/A	15 Day Lock	(0.125)		1.500
3.875	N/A	N/A	3.875	N/A	N/A				
3.750	N/A	N/A	3.750	N/A	N/A				
3.625	N/A	N/A	3.625	N/A	N/A				
3.500	N/A	N/A	3.500	N/A	N/A				
3.375	N/A	N/A	3.375	N/A	N/A				
3.250	N/A	N/A	3.250	N/A	N/A				
3.125	N/A	N/A	3.125	N/A	N/A				
3.000	N/A	N/A	3.000	N/A	N/A				
2.875	N/A	N/A	2.875	N/A	N/A				
2.750	N/A	N/A	2.750	N/A	N/A				
5/1- Caps: 1/1/5 Margin: 2.000			5/1- Caps: 1/1/5 Margin: 2.000			Max Final Price	(5.000)		



PRIME JUMBO / JUMBO EXPRESS PROGRAMS - DISCONTINUED

PLATINUM CLOSED END SECOND

FULL/ALT DOC & DSCR		
Rate	10 - 20 Year	30 Year
12.250	(12.050)	(11.925)
12.125	(11.925)	(11.800)
12.000	(11.800)	(11.675)
11.875	(11.550)	(11.425)
11.750	(11.300)	(11.175)
11.625	(11.050)	(10.925)
11.500	(10.800)	(10.675)
11.375	(10.550)	(10.425)
11.250	(10.300)	(10.175)
11.125	(10.050)	(9.925)
11.000	(9.800)	(9.675)
10.875	(9.550)	(9.425)
10.750	(9.300)	(9.175)
10.625	(9.050)	(8.925)
10.500	(8.800)	(8.675)
10.375	(8.550)	(8.425)
10.250	(8.300)	(8.175)
10.125	(8.050)	(7.925)
10.000	(7.800)	(7.675)
9.875	(7.550)	(7.425)
9.750	(7.300)	(7.175)
9.625	(7.050)	(6.925)
9.500	(6.800)	(6.675)
9.375	(6.550)	(6.425)
9.250	(6.300)	(6.175)
9.125	(6.050)	(5.925)
9.000	(5.800)	(5.675)
8.875	(5.550)	(5.425)
8.750	(5.300)	(5.175)
8.625	(5.050)	(4.925)
8.500	(4.800)	(4.675)
8.375	(4.425)	(4.300)
8.250	(3.925)	(3.800)
8.125	(3.300)	(3.175)
8.000	(2.550)	(2.425)
7.875	(1.925)	(1.800)
7.750	(1.300)	(1.175)

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.125)
30 Day Lock	0.000

10, 15, 20, OR 30 YR FIXED TERMS

IN, MD, MI, SC, TX, WA - Not Eligible

MAX PRICE = PAR (100.000)

BORR PAID COMP ONLY

PREPAY PENALTY LLPAs* (NOO Only)

60 Month PPP	(0.750)
48 Month PPP	(0.500)
36 Month PPP	(0.250)
24 Month PPP	0.500
12 Month PPP	1.000
No PPP	3.000

*PPP Not Available: KS, KY, LA, MN, MS, NJ, NM,
OH, RI, PA <\$319,777 L/Amt, IL Individuals

FICO - CLTV

FICO	<=55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780+	(1.000)	(1.000)	(0.750)	(0.500)	0.375	1.250	5.250	7.500
760-779	0.000	0.000	0.250	0.500	1.125	2.000	6.000	8.250
740-759	0.500	0.750	0.750	1.000	1.375	3.000	7.500	9.750
720-739	0.750	1.000	1.250	1.375	1.750	5.000	8.750	11.000
700-719	2.000	2.250	2.750	3.250	4.250	7.250	9.500	11.750
680-699	2.750	3.000	3.625	5.000	6.000	8.250	N/A	N/A

ADDITIONAL LLPAs: CLTV

LLPA	<=60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
DTI 43.01-45.00%	0.125	0.250	0.375	0.375	0.500	0.750	0.750
DTI 45.01-50.00%	0.250	0.375	0.500	0.500	0.750	1.000	N/A
1 Year W2 or Tax Return	0.000	0.000	0.250	0.250	0.500	1.000	3.000
12 Month Bank Statement	0.000	0.000	0.250	0.250	0.500	1.000	N/A
12 Month P&L	2.375	2.625	2.750	3.125	N/A	N/A	N/A
DSCR 1+	5.000	5.750	8.000	9.000	N/A	N/A	N/A
2nd Home	0.750	0.750	0.750	1.000	1.250	N/A	N/A
Investment Property (Full/Alt)	2.250	2.750	3.375	4.000	4.750	N/A	N/A
Condo	0.125	0.125	0.125	0.125	0.125	N/A	N/A
2 Unit Property	0.625	0.625	0.875	0.875	1.375	1.625	1.875
3-4 Unit Property	0.625	0.625	0.875	0.875	N/A	N/A	N/A
\$125,000-\$150K	0.750	0.750	0.750	0.750	0.750	0.750	0.750
\$150,001-\$200K	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$200,001-\$350K	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$350,001-\$500K	0.000	0.000	0.000	0.000	0.000	N/A	N/A
\$500,001-\$750K	1.250	1.250	1.250	1.250	N/A	N/A	N/A
CT, IL, NJ, NY	0.250	0.250	0.250	0.500	0.750	1.000	1.000

BLUEXPANDED CLOSED END SECOND

FULL DOC		
Rate	10 - 25 Year	30 Year
11.250	(9.972)	(9.772)
11.125	(9.722)	(9.522)
11.000	(9.472)	(9.272)
10.875	(9.222)	(9.022)
10.750	(8.972)	(8.772)
10.625	(8.722)	(8.522)
10.500	(8.472)	(8.272)
10.375	(8.122)	(7.922)
10.250	(7.872)	(7.672)
10.125	(7.622)	(7.422)
10.000	(7.372)	(7.172)
9.875	(7.015)	(6.815)
9.750	(6.658)	(6.458)
9.625	(6.294)	(6.094)
9.500	(5.929)	(5.729)
9.375	(5.556)	(5.356)
9.250	(5.182)	(4.982)
9.125	(4.808)	(4.608)
9.000	(4.433)	(4.233)
8.875	(4.058)	(3.858)
8.750	(3.683)	(3.483)
8.625	(3.310)	(3.110)
8.500	(2.937)	(2.737)
8.375	(2.492)	(2.292)
8.250	(2.046)	(1.846)
8.125	(1.600)	(1.400)
8.000	(1.154)	(0.954)
7.875	(0.602)	(0.402)

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.125)
30 Day Lock	0.000

EXTENSIONS

15 DAY CUMULATIVE MAX	
5 Day Ext	0.125
10 Day Ext	0.250

10, 15, 20, 25, OR 30 YR FIXED TERMS

MAX PRICE = PAR (100.000)

BORR PAID COMP ONLY

TX/MD Properties or Non-Occupant Co-Borrowers-Not Eligible

FULL DOC:

1 YEAR W2 OR 1 YEAR TAX RETURNS

ALT DOC:

12 MONTHS PERSONAL BANK STMTS (MUST
ALSO INCLUDE 2 MONTHS BUSINESS BANK STMTS)

12 MONTHS BUSINESS BANK STMTS

1 YEAR 1099

ALT DOC		
Rate	10 - 25 Year	30 Year
11.250	(9.222)	(9.022)
11.125	(8.972)	(8.772)
11.000	(8.722)	(8.522)
10.875	(8.472)	(8.272)
10.750	(8.122)	(7.922)
10.625	(7.872)	(7.672)
10.500	(7.622)	(7.422)
10.375	(7.372)	(7.172)
10.250	(7.015)	(6.815)
10.125	(6.658)	(6.458)
10.000	(6.294)	(6.094)
9.875	(5.929)	(5.729)
9.750	(5.556)	(5.356)
9.625	(5.182)	(4.982)
9.500	(4.808)	(4.608)
9.375	(4.433)	(4.233)
9.250	(4.058)	(3.858)
9.125	(3.683)	(3.483)
9.000	(3.310)	(3.110)
8.875	(2.937)	(2.737)
8.750	(2.492)	(2.292)
8.625	(2.046)	(1.846)
8.500	(1.600)	(1.400)
8.375	(1.154)	(0.954)
8.250	(0.602)	(0.402)
8.125	(0.149)	0.051
8.000	0.300	0.500
7.875	0.753	0.953

FULL DOC: FICO - CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
800+	(3.000)	(2.875)	(2.875)	(2.750)	(2.375)	(1.875)	(0.750)	2.250
780-799	(3.000)	(2.875)	(2.875)	(2.625)	(2.125)	(1.250)	(0.375)	3.125
760-779	(2.000)	(1.875)	(1.875)	(1.375)	(0.875)	(0.625)	0.625	4.250
740-759	(1.250)	(1.250)	(1.250)	(1.000)	(0.500)	(0.125)	1.875	5.750
720-739	(0.875)	(0.875)	(0.875)	(0.500)	0.000	0.625	2.875	7.250
700-719	(0.375)	(0.375)	(0.375)	0.125	1.125	2.125	5.125	8.250
680-699	0.250	0.500	0.750	1.000	3.125	4.125	N/A	N/A

ALT DOC: FICO - CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
800+	(3.000)	(2.875)	(2.875)	(2.750)	(2.375)	(1.875)	(0.750)	2.500
780-799	(3.000)	(2.875)	(2.875)	(2.625)	(2.125)	(1.250)	(0.375)	3.375
760-779	(2.000)	(1.875)	(1.875)	(1.375)	(0.875)	(0.625)	0.625	4.500
740-759	(1.250)	(1.250)	(1.250)	(1.000)	(0.500)	(0.125)	1.875	6.250
720-739	(0.875)	(0.875)	(0.875)	(0.500)	0.000	0.625	2.875	N/A
700-719	(0.125)	(0.125)	(0.125)	0.375	1.375	2.375	5.625	N/A
680-699	0.500	0.750	1.000	1.250	3.375	4.625	N/A	N/A

ADDITIONAL LLPAs: CLTV

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
DTI 40.01-45.00%	0.375	0.375	0.375	0.375	0.375	0.375	0.500	0.750
DTI 45.01-50.00%	0.500	0.500	0.500	0.500	0.500	0.500	0.750	N/A
2nd Home	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
Investment Property	1.875	1.875	2.375	2.875	3.375	4.000	N/A	N/A
Condo	0.250	0.250	0.250	0.250	0.375	0.375	0.500	N/A
2-4 Unit Property	0.875	0.875	0.875	0.875	0.875	0.875	N/A	N/A
\$125,000-\$150K	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
\$150,001-\$200K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$200,001-\$350K	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.125)
\$350,001-\$500K	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.375)
IL & NJ **	1.000	1.000	1.250	1.250	1.500	1.500	2.000	N/A

** IL & NJ - Max CLTV 80%, Min FICO 720