

# FUNDLOANS



NMLS 1202262

# FUNDLOANS

## ASPIRE X (OO/2nds) - NON-QM CLOSED END 2ND MORTGAGE (\$200K - \$750K)

LOAN MUST BE CONDITIONALLY APPROVED TO LOCK. NO EXTENSIONS ALLOWED ON ASPIRE X.

10/15/20Yr FRM	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90	
Rate	30 Day	Full Doc	800+	2.625	2.625	2.375	1.875	1.625	0.750	-0.375	-4.500	-6.125
12.375	110.875		780-799	2.625	2.625	2.375	1.875	1.625	0.625	-0.500	-4.750	-6.375
12.250	110.750		760-779	2.125	2.125	1.875	1.375	1.125	0.000	-1.250	-5.375	-7.375
12.125	110.625		740-759	1.500	1.500	1.125	0.875	0.625	-0.625	-2.500	-6.750	-9.000
12.000	110.500		720-739	0.625	0.625	0.125	-0.250	-0.500	-1.500	-3.750	-8.125	-10.000
11.875	110.375		700-719	-0.500	-0.500	-1.125	-1.625	-2.125	-2.875	-5.250	-9.375	-11.500
11.750	110.250		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	-8.375	-11.125	N/A
11.625	110.125		660-679	-4.250	-4.375	-4.875	-5.500	-6.000	-7.250	-10.250	N/A	N/A
11.500	110.000	Alt Doc	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	-5.875	-7.625
11.375	109.875		780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	-6.125	-7.875
11.250	109.750		760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	-6.750	-8.875
11.125	109.625		740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	-8.250	-10.750
11.000	109.500		720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750
10.875	109.375		700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	-6.750	-11.250	N/A
10.750	109.250		680-699	-4.000	-4.000	-4.750	-5.250	-5.875	-7.000	-9.750	N/A	N/A
10.625	109.000		660-679	-5.750	-5.875	-6.375	-7.125	-7.625	-9.000	N/A	N/A	N/A
10.500	108.750	P&L/ WVOE	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	-7.875	N/A
10.375	108.500		780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	-8.125	N/A
10.250	108.250		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	-8.750	N/A
10.125	108.000		740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	-10.250	N/A
10.000	107.750		720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	-11.875	N/A
9.875	107.500		700-719	-3.375	-3.375	-4.000	-4.750	-5.250	-6.250	-9.000	N/A	N/A
9.750	107.125		680-699	-5.750	-5.750	-6.500	-7.125	-7.750	-9.000	N/A	N/A	N/A
9.625	106.750		660-679	-7.750	-7.875	-8.375	-9.375	-9.875	N/A	N/A	N/A	N/A
9.500	106.375	<b>Amortization</b>		<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>
9.375	106.000	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.250	105.625	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
9.125	105.250	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
9.000	104.875	<b>Loan Amount</b>		<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>
8.875	104.500	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	104.125	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	103.750	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	103.250	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.375	102.750	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.250	102.250	\$450,001-600k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.125	101.750	\$600,001-750k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.000	101.125	\$750,001-850k		-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A	N/A
7.875	100.500	<b>DTI</b>		<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>
7.750	99.875	00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.625	99.125	43.01-45		-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
7.500	98.375	45.01-50		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
7.375	97.625	<b>Other</b>		<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>
		Second Home	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750	N/A	N/A	
		Warrantable Condo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A	N/A	
		2-4 Units	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	N/A	N/A	N/A	
		Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		Owner Occupied Full Doc	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
		Owner Occupied Bank Statement	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
		<b>Compensation Adjustments</b>		<b>LPC</b>								
			BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	
			LLPA	0	-1	-1.25	-1.5	-1.75	-2	-2.25	-2.5	-2.75
			Min Price	99	98	97.75	97.5	97.25	97	97	97	97
			Max Price	100	99	98.75	98.5	98.25	98	97.75	97.5	97.25
			<b>Min Loan Amount</b>				<b>Min Loan Amount - Balloon</b>				<b>Max Loan Amount</b>	
			\$200,000				\$200,000				\$750,000	

1/09/2026 8:30 AM PDT

# FUNDLOANS

ASPIRE X (NOO) - NON-QM CLOSED END 2ND MORTGAGE (\$200K - \$750K)											
LOAN MUST BE CONDITIONALLY APPROVED TO LOCK. NO EXTENSIONS ALLOWED ON ASPIRE X.											
10/15/20Yr FRM	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
13.375 111.125	Full Doc	800+	2.625	2.625	2.375	1.875	1.625	0.750	-0.375	N/A	N/A
		780-799	2.625	2.625	2.375	1.875	1.625	0.625	-0.500	N/A	N/A
		760-779	2.125	2.125	1.875	1.375	1.125	0.000	-1.250	N/A	N/A
		740-759	1.500	1.500	1.125	0.875	0.625	-0.625	-2.500	N/A	N/A
		720-739	0.625	0.625	0.125	-0.250	-0.500	-1.500	-3.750	N/A	N/A
		700-719	-0.500	-0.500	-1.125	-1.625	-2.125	-2.875	-5.250	N/A	N/A
		680-699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	N/A	N/A	N/A
		660-679	-4.250	-4.375	-4.875	-5.500	-6.000	N/A	N/A	N/A	N/A
12.500	110.250	800+	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	N/A	N/A
12.375	110.125	780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	N/A	N/A
12.250	110.000	760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	N/A	N/A
12.125	109.875	740-759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	N/A	N/A
12.000	109.750	720-739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	N/A	N/A
11.875	109.625	700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	N/A	N/A	N/A
11.750	109.500	680-699	-4.000	-4.000	-4.750	-5.250	-5.875	N/A	N/A	N/A	N/A
11.625	109.375	660-679	-5.750	-5.875	-6.375	N/A	N/A	N/A	N/A	N/A	N/A
11.500	109.250	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	N/A	N/A
11.375	109.125	780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	N/A	N/A
11.250	109.000	760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	N/A	N/A
11.125	108.750	740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	N/A	N/A
11.000	108.500	720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	N/A	N/A
10.875	108.250	700-719	-3.375	-3.375	-4.000	-4.750	-5.250	N/A	N/A	N/A	N/A
10.750	108.000	680-699	-5.750	-5.750	-6.500	-7.125	N/A	N/A	N/A	N/A	N/A
10.625	107.750	660-679	-7.750	-7.875	-8.375	N/A	N/A	N/A	N/A	N/A	N/A
10.500	107.500	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
10.375	107.250	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
10.250	107.000	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
10.125	106.750	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
10.000	106.375	720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
9.875	106.000	700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
9.750	105.625	680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
9.625	105.250	Amortization	<=50	55	60	65	70	75	80	85	90
9.500	104.875	30 YR Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.375	104.500	30/15 YR Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
9.250	104.000	40/15 YR Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
9.125	103.500	Loan Amount	<=50	55	60	65	70	75	80	85	90
9.000	103.000	<=\$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	102.500	\$150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	101.875	\$175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	101.250	\$200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	100.625	\$300,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.375	99.875	\$450,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$600,001-750k											
DTI											
0.01-43	<=50	55	60	65	70	75	80	85	90		
43.01-45	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	N/A	N/A
45.01-50	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A
DSCR											
>1.50	<=50	55	60	65	70	75	80	85	90		
1.25-1.49	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
1.10-1.24	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	N/A	N/A
1.00-1.09	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-1.000	N/A	N/A
Other											
Warrantable Condo											
2-4 Units	-0.375	-0.375	-0.375	-0.500	-0.500	N/A	N/A	N/A	N/A		
Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Prepay Penalty											
No PPP	<=50	55	60	65	70	75	80	85	90		
1 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
2 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
3 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
4 Year PPP	1.625	1.625	1.625	1.625	1.625	1.625	1.625	1.625	1.625	N/A	N/A
5 Year PPP	1.875	1.875	1.875	1.875	1.875	1.875	1.875	1.875	1.875	N/A	N/A
Compensation Adjustments											
BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%			
LLPA	0	-1	-1.25	-1.5	-1.75	-2	-2.25	-2.5	-2.75		
Min Price	99	98	97.75	97.5	97.25	97	97	97	97		
Max Price	100	99	98.75	98.5	98.25	98	97.75	97.5	97.25		
Min Loan Amount						Min Loan Amount - Balloon				Max Loan Amount	
\$200,000						\$200,000				\$750,000	

1/09/2026 8:30 AM PDT

# FUNDLOANS

## MONTAGE – NON-QM FULL DOC & ASSET QUALIFICATION

**-.25% Rate (Max \$3M Loan Amount)**

5/6 Mo ARM		7/6 Mo ARM		30 or 40Yr FRM		LTV/CLTV/HCLTV Price Adjustments											
Rate	30 Day	Rate	30 Day	Rate	30 Day	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90	
5.750	96.875	5.750	96.875	5.750	96.875	Full Doc - 24 Mo	760+	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.000	
5.875	97.500	5.875	97.500	5.875	97.500		740-759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000	
5.990	98.125	5.990	98.125	5.990	98.125		720-739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	NA	
6.125	98.750	6.125	98.750	6.125	98.750		700-719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	NA	
6.250	99.250	6.250	99.250	6.250	99.250		680-699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000	-5.000	NA	
6.375	99.750	6.375	99.750	6.375	99.750		660-679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125	NA	NA	
6.500	100.250	6.500	100.250	6.500	100.250		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA	
6.625	100.750	6.625	100.750	6.625	100.750		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA	
6.750	101.125	6.750	101.125	6.750	101.125		Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
6.875	101.625	6.875	101.625	6.875	101.625	Other	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
6.990	102.000	6.990	102.000	6.990	102.000		>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
7.125	102.375	7.125	102.375	7.125	102.375		>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA
7.250	102.750	7.250	102.750	7.250	102.750		>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA
7.375	103.125	7.375	103.125	7.375	103.125		>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA
7.500	103.500	7.500	103.500	7.500	103.500		>\$3.5mm-\$4mm <sup>5</sup>	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA
7.625	103.875	7.625	103.875	7.625	103.875		>\$4mm-\$5mm <sup>1</sup>	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA
7.750	104.125	7.750	104.125	7.750	104.125		>\$5mm-\$6mm <sup>4</sup>	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA
7.875	104.500	7.875	104.500	7.875	104.500		Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.500
7.990	104.750	7.990	104.750	7.990	104.750	Non-Warrantable Condo	1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	
8.125	105.000	8.125	105.000	8.125	105.000		Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
8.250	105.250	8.250	105.250	8.250	105.250		40 Year Fixed w/o Interest Only	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
8.375	105.500	8.375	105.500	8.375	105.500		Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	
8.500	105.750	8.500	105.750	8.500	105.750		Purchase	0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.125	
8.625	106.000	8.625	106.000	8.625	106.000		Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA	
8.750	106.250	8.750	106.250	8.750	106.250		Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA	
8.875	106.500	8.875	106.500	8.875	106.500		2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA	
8.990	106.750	8.990	106.750	8.990	106.750		Condotel	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	-0.750	NA	
9.125	107.000	9.125	107.000	9.125	107.000	2-4 Units	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA	
9.250	107.250	9.250	107.250	9.250	107.250		Assets Only <sup>2</sup>	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	
9.375	107.500	9.375	107.500	9.375	107.500		Asset Allowance <sup>2</sup>	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	
9.500	107.750	9.500	107.750	9.500	107.750		Full Doc - 12 Mo <sup>2</sup>	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	
9.625	108.000	9.625	108.000	9.625	108.000		Listing Seasoning Exception <sup>3</sup>	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	
9.750	108.250	9.750	108.250	9.750	108.250		WVOE <sup>2</sup>	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	NA	NA	
9.875	108.500	9.875	108.500	9.875	108.500		5 Yr PPP (Investment Only)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA	
							4 Yr PPP (Investment Only)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	
							3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	
							2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	
							1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	
						Compensation Adjustments	BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%		
							LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750	
							Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	-7.000	
							Max Price w/ Loan Amount <=\$3.5mm	101.500	100.500	100.250	100.000	99.750	99.500	99.250	99.000	98.750	
							Max Price w/ Loan Amount >\$3.5mm	99.500	98.500	98.250	98.000	97.750	97.500	97.250	97.000	97.000	
							Max Price w/ Condotel	100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250	
<b>Min Loan Amount</b>		<b>Max Loan Amount</b>		<b>Index</b>		<b>Margin &amp; Floor</b>						<b>5/6 Mo Caps</b>		<b>7/6 Mo Caps</b>			
\$300,000		\$6,000,000		30 Day Average SOFR		3.750%						2/1/5		5/1/5			
1/09/2026 8:30 AM PDT																	

# FUNDLOANS

## Montage Elite

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments									
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90
6.125	97.8125	6.125	97.8125	6.125	97.8125	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA
6.250	98.4375	6.250	98.4375	6.250	98.4375	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA
6.375	99.0625	6.375	99.0625	6.375	99.0625	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA
6.490	99.6875	6.490	99.6875	6.490	99.6875	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA
6.625	100.3125	6.625	100.3125	6.625	100.3125	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA
6.750	100.9375	6.750	100.9375	6.750	100.9375	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA
6.875	101.5625	6.875	101.5625	6.875	101.5625	Loan Amount	<=50	55	60	65	70	75	80	85	90
6.990	102.0625	6.990	102.0625	6.990	102.0625	UPB <\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA
7.125	102.4688	7.125	102.4688	7.125	102.4688	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA
7.250	102.8125	7.250	102.8125	7.250	102.8125	Other	<=50	55	60	65	70	75	80	85	90
7.375	103.0625	7.375	103.0625	7.375	103.0625	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	NA
7.490	103.3125	7.490	103.3125	7.490	103.3125	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA
7.625	103.5625	7.625	103.5625	7.625	103.5625	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA
7.750	103.8125	7.750	103.8125	7.750	103.8125	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA
7.875	104.0625	7.875	104.0625	7.875	104.0625	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
8.000	104.3125	8.000	104.3125	8.000	104.3125	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA
8.125	104.5625	8.125	104.5625	8.125	104.5625	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
8.250	104.8125	8.250	104.8125	8.250	104.8125	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA
8.375	105.0625	8.375	105.0625	8.375	105.0625	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
8.500	105.3125	8.500	105.3125	8.500	105.3125	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
8.625	105.5625	8.625	105.5625	8.625	105.5625	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
8.750	105.8125	8.750	105.8125	8.750	105.8125	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA
8.875	105.9375	8.875	105.9375	8.875	105.9375	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA
9.000	106.0625	9.000	106.0625	9.000	106.0625	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA
9.125	106.1875	9.125	106.1875	9.125	106.1875	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
9.250	106.3125	9.250	106.3125	9.250	106.3125	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA
9.375	106.4375	9.375	106.4375	9.375	106.4375	4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA
Prepayment penalty in OH & RI priced as No PPP						3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
						2 Yr PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA
						1 Yr PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA
						No Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA
						Compensation Adjustments		BPC	LPC						
								1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
						LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750
						Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
						Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250
						Max Price w/ No PPP	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
<b>Min Loan Amount</b>		<b>Max Loan Amount</b>		<b>Index</b>		<b>Margin - OO/2nd</b>		<b>Margin - Inv</b>		<b>5/6 Mo Caps</b>		<b>7/6 Mo Caps</b>			
\$300,000		\$3,000,000		30 Day Average SOFR		3.750%		6.000%		2/1/5		5/1/5			
1/09/2026 8:30 AM PDT															



NMLS 1202262

# FUNDLOANS

## APEX – BANK STATEMENT OR P&L PROGRAM -.25% Rate (Max \$3M Loan Amount)

5/6 Mo ARM		7/6 Mo ARM		30 or 40Yr FRM		Alt Doc - 24 Mo	LTV/CLTV/HCLTV Price Adjustments										
Rate	30 Day	Rate	30 Day	Rate	30 Day		FICO	<=50	55	60	65	70	75	80	85	90	
5.750	96.875	5.750	96.875	5.750	96.875		760+	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.000	
5.875	97.500	5.875	97.500	5.875	97.500		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.250	
5.990	98.125	5.990	98.125	5.990	98.125		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	NA	
6.125	98.750	6.125	98.750	6.125	98.750		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	NA	
6.250	99.250	6.250	99.250	6.250	99.250		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	NA	NA	
6.375	99.750	6.375	99.750	6.375	99.750		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	NA	NA	
6.500	100.250	6.500	100.250	6.500	100.250		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA	
6.625	100.750	6.625	100.750	6.625	100.750		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA	
6.750	101.125	6.750	101.125	6.750	101.125	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90	
6.875	101.625	6.875	101.625	6.875	101.625	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
6.990	102.000	6.990	102.000	6.990	102.000	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
7.125	102.375	7.125	102.375	7.125	102.375	>\$2mm-\$2.5mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	
7.250	102.750	7.250	102.750	7.250	102.750	>\$2.5mm-\$3mm	660+	0.125	0.125	0.125	0.125	0.125	0.125	-1.500	NA	NA	
7.375	103.125	7.375	103.125	7.375	103.125	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA	
7.500	103.500	7.500	103.500	7.500	103.500	>\$3.5mm-\$4mm <sup>6</sup>	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA	
7.625	103.875	7.625	103.875	7.625	103.875	>\$4mm-\$5mm <sup>1</sup>	660+	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA	NA	
7.750	104.125	7.750	104.125	7.750	104.125	>\$5mm-\$6mm <sup>5</sup>	660+	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA	
7.875	104.500	7.875	104.500	7.875	104.500	Other	<=50	55	60	65	70	75	80	85	90		
7.990	104.750	7.990	104.750	7.990	104.750	1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA		
8.125	105.000	8.125	105.000	8.125	105.000	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
8.250	105.250	8.250	105.250	8.250	105.250	40 Year Fixed w/o Interest Only	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
8.375	105.500	8.375	105.500	8.375	105.500	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA		
8.500	105.750	8.500	105.750	8.500	105.750	Purchase	0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.250	0.125	0.125	
8.625	106.000	8.625	106.000	8.625	106.000	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA		
8.750	106.250	8.750	106.250	8.750	106.250	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA		
8.875	106.500	8.875	106.500	8.875	106.500	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA		
8.990	106.750	8.990	106.750	8.990	106.750	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA		
9.125	107.000	9.125	107.000	9.125	107.000	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA		
9.250	107.250	9.250	107.250	9.250	107.250	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA		
9.375	107.500	9.375	107.500	9.375	107.500	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA		
9.500	107.750	9.500	107.750	9.500	107.750	1099 (12 & 24 mo) <sup>2,3</sup>	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	
9.625	108.000	9.625	108.000	9.625	108.000	P&L (12 & 24 Mo) <sup>2,3</sup>	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA	NA		
9.750	108.250	9.750	108.250	9.750	108.250	Listing Seasoning Exception <sup>4</sup>	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	
9.875	108.500	9.875	108.500	9.875	108.500	Alt Doc - 12 Mo <sup>2</sup>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
<sup>1</sup> ARM required. FRM inelgible. Min rate is 7.5%.																	
<sup>2</sup> In addition to Alt Doc - 24 Mo LLPA.																	
<sup>3</sup> In addition to Alt Doc - 12 Mo LLPA if 12 Mo.																	
<sup>4</sup> BPC Only. 98.00 Max Price																	
<sup>4</sup> Min Rate 7.990%																	
<sup>4</sup> In Addition to Rate hit +0.5%																	
<sup>5</sup> ARM required. FRM inelgible. Min rate is 7.75%.																	
<sup>6</sup> Min rate is 6.990%.																	
Min Loan Amount		Max Loan Amount		Index		Margin & Floor				5/6 Mo Caps		7/6 Mo Caps					
\$300,000		\$6,000,000		30 Day Average SOFR		3.750%				2/1/5		5/1/5					
1/09/2026 8:30 AM PDT																	

# FUNDLOANS

Apex Elite

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments										
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90	
6.125	97.9375	6.125	97.9375	6.125	97.9375	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250	NA	
6.250	98.5625	6.250	98.5625	6.250	98.5625	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500	NA	
6.375	99.1875	6.375	99.1875	6.375	99.1875	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250	NA	
6.490	99.8125	6.490	99.8125	6.490	99.8125	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA	
6.625	100.4375	6.625	100.4375	6.625	100.4375	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA	
6.750	101.0625	6.750	101.0625	6.750	101.0625	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA	
6.875	101.6875	6.875	101.6875	6.875	101.6875	Loan Amount	<=50	55	60	65	70	75	80	85	90	
6.990	102.1875	6.990	102.1875	6.990	102.1875	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA	
7.125	102.5938	7.125	102.5938	7.125	102.5938	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	-1.000	NA	
7.250	102.9375	7.250	102.9375	7.250	102.9375	Other	<=50	55	60	65	70	75	80	85	90	
7.375	103.1875	7.375	103.1875	7.375	103.1875	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA	
7.490	103.4375	7.490	103.4375	7.490	103.4375	24 Mnth CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	NA	NA	
7.625	103.6875	7.625	103.6875	7.625	103.6875	12 Mnth CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	NA	NA	
7.750	103.9375	7.750	103.9375	7.750	103.9375	P&L With Bank Stmt (additional LLPA)*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
7.875	104.1875	7.875	104.1875	7.875	104.1875	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
8.000	104.4375	8.000	104.4375	8.000	104.4375	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-1.000	NA	NA
8.125	104.6875	8.125	104.6875	8.125	104.6875	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA	
8.250	104.9375	8.250	104.9375	8.250	104.9375	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA	
8.375	105.1875	8.375	105.1875	8.375	105.1875	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA	
8.500	105.4375	8.500	105.4375	8.500	105.4375	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.625	105.6875	8.625	105.6875	8.625	105.6875	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	
8.750	105.9375	8.750	105.9375	8.750	105.9375	Condotel	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA		
8.875	106.0625	8.875	106.0625	8.875	106.0625	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA	
9.000	106.1875	9.000	106.1875	9.000	106.1875	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
9.125	106.3125	9.125	106.3125	9.125	106.3125	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.250	106.4375	9.250	106.4375	9.250	106.4375	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.375	106.5625	9.375	106.5625	9.375	106.5625	DTI > 45	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA	NA	
*added to 12/24 mo P&L LLPA when 2 months supporting bank statements are provided						1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA		
Prepayment penalty in OH & RI priced as No PPP						Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA	
						Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
						5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA	
						4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA	
						3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
						2 Yr PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA	
						1 Yr PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	
						No Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	
						Compensation Adjustments		BPC	LPC							
						LLPA		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	
						Min Price		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	
						Max Price		101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	
						Max Price w/ No PPP		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	
<b>Min Loan Amount</b>		<b>Max Loan Amount</b>		<b>Index</b>		<b>Margin - OO/2nd</b>		<b>Margin - Inv</b>		<b>5/6 Mo Caps</b>		<b>7/6 Mo Caps</b>				
\$300,000		\$3,000,000		30 Day Average SOFR		3.750%		6.000%		2/1/5		5/1/5				

1

09/2026 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

## SPECTRUM NO RATIO - DSCR >=1.00 -.25% Rate (Max \$3M Loan Amount)

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments														
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO		<=50	55	60	65	70	75	80	85	90				
5.625	96.000	5.625	96.000	5.625	96.000	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625	NA	NA				
5.750	96.750	5.750	96.750	5.750	96.750	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	NA	NA				
5.875	97.500	5.875	97.500	5.875	97.500	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875	NA	NA				
5.990	98.250	5.990	98.250	5.990	98.250	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	-1.875	NA	NA				
6.125	98.875	6.125	98.875	6.125	98.875	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA				
6.250	99.625	6.250	99.625	6.250	99.625	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA				
6.375	100.250	6.375	100.250	6.375	100.250	Foreign National <sup>1</sup>		-2.125	-2.375	-2.625	-2.875	NA	NA	NA	NA	NA				
6.500	100.875	6.500	100.875	6.500	100.875	Loan Amount		FICO		<=50	55	60	65	70	75	80	85	90		
6.625	101.500	6.625	101.500	6.625	101.500	>\$1mm-\$1.5mm	660+		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA		
6.750	102.125	6.750	102.125	6.750	102.125		Foreign National		0.000	0.000	0.000	NA	NA	NA	NA	NA	NA	NA		
6.875	102.625	6.875	102.625	6.875	102.625	>\$1.5mm-\$2mm		660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA		
6.990	103.125	6.990	103.125	6.990	103.125	>\$2mm-\$3mm		660+	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA		
7.125	103.625	7.125	103.625	7.125	103.625	>\$3mm-3.5mm <sup>2</sup>		660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA		
7.250	104.125	7.250	104.125	7.250	104.125	>\$3.5mm-4mm <sup>3</sup>		660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA		
7.375	104.500	7.375	104.500	7.375	104.500	>\$4mm-5mm <sup>4</sup>		660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA		
7.500	104.875	7.500	104.875	7.500	104.875	>\$5mm-\$6mm <sup>5</sup>		680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA	NA		
7.625	105.250	7.625	105.250	7.625	105.250	Other		<=50	55	60	65	70	75	80	85	90				
7.750	105.625	7.750	105.625	7.750	105.625	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA	NA		
7.875	105.875	7.875	105.875	7.875	105.875	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA	NA	NA		
7.990	106.250	7.990	106.250	7.990	106.250	DSCR >=1.25		0.250	0.250	0.250	0.375	0.375	0.375	0.375	NA	NA	NA	NA		
8.125	106.500	8.125	106.500	8.125	106.500	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA	NA		
8.250	106.875	8.250	106.875	8.250	106.875	Purchase		0.375	0.375	0.375	0.375	0.250	0.250	0.250	NA	NA	NA	NA		
8.375	107.125	8.375	107.125	8.375	107.125	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	-1.375	NA	NA	NA	NA	NA		
8.500	107.375	8.500	107.375	8.500	107.375	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	NA	NA	NA	NA	NA		
8.625	107.625	8.625	107.625	8.625	107.625	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	NA	NA		
8.750	107.875	8.750	107.875	8.750	107.875	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	NA	NA		
8.875	108.125	8.875	108.125	8.875	108.125	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	NA	NA		
8.990	108.375	8.990	108.375	8.990	108.375	Listing Seasoning Exception <sup>6</sup>		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA		
9.125	108.625	9.125	108.625	9.125	108.625	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	NA		
9.250	108.875	9.250	108.875	9.250	108.875	4 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA		
9.375	109.125	9.375	109.125	9.375	109.125	3 Yr PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA		
9.500	109.375	9.500	109.375	9.500	109.375	2 Yr PPP		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA		
9.625	109.625	9.625	109.625	9.625	109.625	1 Yr PPP		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA		
<sup>1</sup> Non-Resident Alien without a FICO		<b>Compensation Adjustments</b>						<b>BPC</b>	<b>LPC</b>											
									<b>1.00%</b>	<b>1.25%</b>	<b>1.50%</b>	<b>1.75%</b>	<b>2.00%</b>	<b>2.25%</b>	<b>2.50%</b>	<b>2.75%</b>				
<sup>2</sup> 40 Yr FRM ineligible. Min rate is 6.99%.									0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750			
									99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000			
<sup>3</sup> 40 Yr FRM ineligible. Min rate is 6.99%.									101.500	100.500	100.250	100.000	99.750	99.500	99.250	99.000	98.750			
									100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250			
<sup>4</sup> ARM required. FRM ineligible. Min rate is 7.5%.									99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000			
									100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250			
<sup>5</sup> ARM required. FRM ineligible. Min rate is 7.75%.									100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250			
									99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000			
<sup>6</sup> BPC Only. 98.00 Max Price									100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250			
									99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000			
<sup>6</sup> Min Rate 7.75%									100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250			
									99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000			
<sup>6</sup> In Addition to Rate hit +0.25%									100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250			
									99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250</td				

# FUNDLOANS

## SPECTRUM NO RATIO - DSCR <1.00

**-25% Rate (Max \$3M Loan Amount)**

5/6 Mo ARM				7/6 Mo ARM				30 Yr FRM				LTV/CLTV/HCLTV Price Adjustments																			
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO		<=50	55	60	65	70	75	80	85	90													
6.375	99.250	6.375	99.250	6.375	99.250			760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	NA	NA	NA													
6.500	99.875	6.500	99.875	6.500	99.875			740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	NA	NA	NA													
6.625	100.500	6.625	100.500	6.625	100.500			720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	NA	NA	NA													
6.750	101.125	6.750	101.125	6.750	101.125			700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	NA	NA	NA													
6.875	101.625	6.875	101.625	6.875	101.625			680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA													
7.000	102.125	7.000	102.125	7.000	102.125			660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA													
7.125	102.625	7.125	102.625	7.125	102.625			Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90													
7.250	103.125	7.250	103.125	7.250	103.125			760+		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA													
7.375	103.500	7.375	103.500	7.375	103.500			740-759		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA													
7.500	103.875	7.500	103.875	7.500	103.875			720-739		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA													
7.625	104.250	7.625	104.250	7.625	104.250			700-719		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA													
7.750	104.625	7.750	104.625	7.750	104.625			680-699		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA													
7.875	104.875	7.875	104.875	7.875	104.875			660-679		0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA													
8.000	105.250	8.000	105.250	8.000	105.250			Other		<=50	55	60	65	70	75	80	85	90													
8.125	105.500	8.125	105.500	8.125	105.500			1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA												
8.250	105.875	8.250	105.875	8.250	105.875			Waive Escrows		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA												
8.375	106.125	8.375	106.125	8.375	106.125			Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA	NA												
8.500	106.375	8.500	106.375	8.500	106.375			DSCR <0.75		-0.125	-0.375	-0.500	-0.750	-1.000	-1.375	NA	NA	NA	NA												
8.625	106.625	8.625	106.625	8.625	106.625			Purchase		0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.250	NA	NA												
8.750	106.875	8.750	106.875	8.750	106.875			Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	NA	NA	NA	NA	NA												
8.875	107.125	8.875	107.125	8.875	107.125			Warrantable Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	NA	NA											
9.000	107.375	9.000	107.375	9.000	107.375			Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	NA	NA											
9.125	107.625	9.125	107.625	9.125	107.625			Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	NA											
9.250	107.875	9.250	107.875	9.250	107.875			2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	NA											
9.375	108.125	9.375	108.125	9.375	108.125			Listing Seasoning Exception <sup>1</sup>		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA											
9.500	108.375	9.500	108.375	9.500	108.375			5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	NA											
9.625	108.625	9.625	108.625	9.625	108.625			4 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA											
								3 Yr PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA											
								2 Yr PPP		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA											
								1 Yr PPP		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA											
Compensation Adjustments				BPC				LPC																							
								1.00%		1.25%		1.50%		1.75%		2.00%		2.25%		2.50%		2.75%									
								LLPA		0.000		-1.000		-1.250		-1.500		-1.750		-2.000		-2.250		-2.500		-2.750					
								Min Price		99.000		98.000		97.750		97.500		97.250		97.000		97.000		97.000		97.000					
								Max Price		101.000		100.000		99.750		99.500		99.250		99.000		98.750		98.500		98.250					
								Max Price w/ Condotel		100.000		99.000		98.750		98.500		98.250		98.000		97.750		97.500		97.250					
Min Loan Amount				Max Loan Amount				Index				Margin & Floor				5/6 Mo Caps				7/6 Mo Caps											
\$200,000				\$2,000,000				30 Day Average SOFR				3.750%				2/1/5				5/1/5											
1/09/2026 8:30 AM PDT																															

# FUNDLOANS

## Spectrum Elite

5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		FICO	LTV/CLTV/HCLTV Price Adjustments								
Rate	30 Day	Rate	30 Day	Rate	30 Day		<=50	55	60	65	70	75	80	85	90
5.750	95.9375	5.750	95.9375	5.750	95.9375	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	NA	NA
5.875	96.6875	5.875	96.6875	5.875	96.6875	740-759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	NA	NA
5.990	97.4375	5.990	97.4375	5.990	97.4375	720-739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	NA	NA
6.125	98.1875	6.125	98.1875	6.125	98.1875	700-719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	NA	NA
6.250	98.8125	6.250	98.8125	6.250	98.8125	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	NA	NA
6.375	99.4375	6.375	99.4375	6.375	99.4375	Loan Amount	<=50	55	60	65	70	75	80	85	90
6.490	100.0625	6.490	100.0625	6.490	100.0625	UPB >\$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	NA
6.625	100.6875	6.625	100.6875	6.625	100.6875	UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA	NA	NA
6.750	101.3125	6.750	101.3125	6.750	101.3125	Other	<=50	55	60	65	70	75	80	85	90
6.875	101.9375	6.875	101.9375	6.875	101.9375	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000	NA	NA
6.990	102.5625	6.990	102.5625	6.990	102.5625	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	NA	NA
7.125	103.0625	7.125	103.0625	7.125	103.0625	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA
7.250	103.5000	7.250	103.5000	7.250	103.5000	Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA
7.375	103.8750	7.375	103.8750	7.375	103.8750	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
7.490	104.2500	7.490	104.2500	7.490	104.2500	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA
7.625	104.5625	7.625	104.5625	7.625	104.5625	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA
7.750	104.8750	7.750	104.8750	7.750	104.8750	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA
7.875	105.1875	7.875	105.1875	7.875	105.1875	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	NA	NA
8.000	105.5000	8.000	105.5000	8.000	105.5000	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
8.125	105.8125	8.125	105.8125	8.125	105.8125	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA	NA	NA
8.250	106.0625	8.250	106.0625	8.250	106.0625	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
8.375	106.3125	8.375	106.3125	8.375	106.3125	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA
8.500	106.5625	8.500	106.5625	8.500	106.5625	4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
Prepayment penalty in OH & RI priced as No PPP						3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
						2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
						1 Yr PPP	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA
						No Yr PPP	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA
						Compensation Adjustments	BPC	LPC							
								1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
						LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750
						Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
						Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250
						Max Price w/ No PPP	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
Min Loan Amount			Max Loan Amount			Index		Margin				5/6 Mo Caps		7/6 Mo Caps	
\$200,000			\$3,000,000			30 Day Average SOFR		6.0000%				2/1/5		5/1/5	

1/09/2026 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

Arete Full/Alt Doc												
30 Year Fixed		FICO	<=50	55	60	65	70	75	80	85	90	
Rate	30 Day											
10.125	108.1425	760+	0.875	0.875	0.875	0.750	0.625	0.250	-0.125	-1.250	NA	
10.000	107.9550	740-759	0.625	0.625	0.625	0.625	0.500	0.000	-0.250	-1.750	NA	
9.875	107.7675	720-739	0.500	0.500	0.500	0.375	0.125	-0.500	-0.875	-2.500	NA	
9.750	107.5800	700-719	0.375	0.375	0.375	0.125	-0.250	-0.875	-1.375	-3.750	NA	
9.625	107.3925	680-699	-0.125	-0.125	-0.125	-0.375	-0.750	-1.500	-2.500	NA	NA	
9.500	107.2050	660-679	-0.375	-0.375	-0.500	-0.750	-1.375	-1.750	-3.125	NA	NA	
9.375	107.0175	640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA	
9.250	106.8300	FICO	<=50	55	60	65	70	75	80	85	90	
9.125	106.6425	12M Bk Stmt	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.625	NA	
9.000	106.4550	24M Bk Stmt	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.500	NA	
8.875	106.2675	Cash Out	-0.375	-0.375	-0.375	-0.500	-0.625	-1.125	-1.375	NA	NA	
8.750	106.0800	ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	
8.625	105.8925	1.501-2.00mm	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.750	NA	
8.500	105.6425	2.01-3mm Loan Amt	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	
8.375	105.3925	> \$3mm Loan Amt	-1.000	-1.000	-1.000	-1.500	-2.125	NA	NA	NA	NA	
8.250	105.1425	IO	-0.125	-0.125	-0.375	-0.375	-0.500	-0.625	-1.000	NA	NA	
8.125	104.8925	2nd Home	0.000	0.000	0.000	-0.250	-0.250	-0.375	-0.625	NA	NA	
8.000	104.6425	Investor Occ	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.625	NA	NA	
7.875	104.3300	Warrantable Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	-1.000	NA	
7.750	104.0175	2-4 Unit	-0.250	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	NA	NA	
7.625	103.7050	Loan Amount <150k	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.250	NA	
7.500	103.3300	Asset Depletion	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	-0.625	-1.750	NA	
7.375	102.9550	1x30x12	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-1.000	NA	NA	
7.250	102.5800	24-48 Month Credit Event	-0.625	-0.625	-1.000	-1.250	-1.250	-1.500	-2.500	NA	NA	
7.125	102.2050	PA/MI/MD	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	
7.000	101.8300	Loan Amount <250k	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	
6.875	101.4550	NW Condo & Condotel	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA	
6.750	101.0800	>= 45 DTI	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	NA	
6.625	100.6425	5 year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
6.500	100.1425	4 Year PPP	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	
6.375	99.5800	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	
6.250	98.9550	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	
		1 Year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	NA	
		0 Year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	
Compensation Adjustments			BPC	LPC								
				1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	
LLPA			0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750	
Min Price			96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000	
Max Price (Primary/2nds)			101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250	
Max Price w/ No PPP (Investment)			99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	
Max Price 1 Yr PPP			100.750	99.750	99.500	99.250	99.000	98.750	98.500	98.250	98.000	
Max Price w/ 2Yr PPP			101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250	
Max Price w/ 3-5 Yr PPP			102.500	101.500	101.250	101.000	100.750	100.500	100.250	100.000	99.750	
Lock Periods:				Min Loan Amount				Max Loan Amount				
45 days lock - 0.15				\$300,000				\$3,500,000				
60 days lock - 0.30			Index			Margin		5/6 Mo Caps		7/6 Mo Caps		
Lock periods offered, 30, 45, 60			30 Day Average SOFR			3.750%		2/1/5		5/1/5		

1/09/2026 8:30 AM PDT

# FUNDLOANS

## Arete DSCR

30 Year Fixed			FICO	<=50	55	60	65	70	75	80	85	90	
Rate	5/6 ARM	7/6 ARM	30 Year										
10.500	109.4850	109.3600	109.1100	740-759	1.625	1.375	1.250	1.125	0.250	-0.500	NA	NA	
10.375	109.2975	109.1725	108.9225	720-739	1.625	1.375	1.250	0.875	0.750	0.000	-1.250	NA	
10.250	109.1100	108.9850	108.7350	700-719	1.125	1.000	0.875	0.500	0.250	-0.500	-2.375	NA	
10.125	108.9225	108.7975	108.5475	680-699	0.375	0.250	0.000	-0.250	-0.875	-1.500	NA	NA	
10.000	108.7350	108.6100	108.3600	660-679	0.125	-0.125	-0.250	-0.500	-1.500	-3.000	NA	NA	
9.875	108.5475	108.4225	108.1725	FICO	<=50	55	60	65	70	75	80	85	
9.750	108.3600	108.2350	107.9850	Cash Out	-0.250	-0.250	-0.375	-0.375	-0.625	-0.875	NA	NA	
9.625	108.1725	108.0475	107.7975	DSCR > 1.15	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA	
9.500	107.9850	107.8600	107.6100	DSCR < 1.1	0.000	0.000	0.000	-0.250	-0.250	-0.375	NA	NA	
9.375	107.7975	107.6725	107.4225	DSCR < 1	-0.500	-0.500	-1.000	-1.000	-1.500	NA	NA	NA	
9.250	107.6100	107.4850	107.2350	IO	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-1.500	NA	
9.125	107.4225	107.2975	107.0475	Warrantable Condo	0.000	0.000	0.000	0.000	-0.125	-0.375	-0.500	NA	
9.000	107.2350	107.1100	106.8600	2-4 Unit	-0.375	-0.375	-0.500	-0.500	-0.625	-0.875	-1.125	NA	
8.875	107.0475	106.9225	106.6725	1x30x12	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	
8.750	106.8600	106.7350	106.4850	Foreign National	-1.000	-1.000	-1.000	-1.250	-1.250	NA	NA	NA	
8.625	106.6100	106.4850	106.2350	NW Condo & Condotel	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000	NA	NA	
8.500	106.3600	106.2350	105.9850	Short-Term Rental	-0.375	-0.375	-0.375	-0.750	-1.375	-1.500	NA	NA	
8.375	106.1100	105.850	105.7350	5 year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	
8.250	105.8600	105.7350	105.4850	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	
8.125	105.6100	105.4850	105.2350	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	
8.000	105.2975	105.1725	104.9225	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	
7.875	104.9850	104.8600	104.6100	1 Year PPP	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	NA	
7.750	104.6725	104.5475	104.2975	0 Year PPP	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	NA	
7.625	104.3600	104.2350	103.9850										
7.500	103.9850	103.8600	103.6100										
7.375	103.6100	103.4850	103.2350										
7.250	103.2350	103.1100	102.8600										
7.125	102.8600	102.7350	102.4850	Compensation Adjustments		BPC	LPC						
7.000	102.4850	102.3600	102.1100			1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
6.875	102.1100	101.9850	101.7350	LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500
6.750	101.7350	101.6100	101.3600	Min Price		96.000	96.000	96.000	96.000	96.000	96.000	96.000	96.000
6.625	101.2975	101.1725	100.9225	Max Price w/ 0 Yr PPP		99.000	98.000	98.750	98.500	98.250	98.000	97.250	97.000
6.500	100.7975	100.6725	100.4225	Max Price w/ 1 Yr PPP		99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.000
6.375	100.1725	100.0475	99.7975	Max Price w/ 2 Yr PPP		100.750	99.750	99.500	99.250	99.000	98.750	98.500	98.000
6.250	99.5475	99.4225	99.1725	Max Price w/ 3-5 Yr PPP		102.500	101.500	101.250	101.000	100.750	100.500	100.250	100.000
Min Loan Amount		Max Loan Amount		Index		Margin						5/6 Mo Caps	7/6 Mo Caps
\$200,000		\$2,000,000		30 Day Average SOFR		3.750%						2/1/5	5/1/5

1/09/2026 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

**INSIGNIA I - QM JUMBO PRIME**

# INSIGNIA I - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
7.500	101.868	101.493	7.500	101.739	101.364	7.500	101.210	100.835	7.500	101.709	101.334	8.000	102.647	102.272
7.375	101.744	101.369	7.375	101.614	101.239	7.375	101.085	100.710	7.375	101.585	101.210	7.875	102.480	102.105
7.250	101.622	101.247	7.250	101.491	101.116	7.250	100.962	100.587	7.250	101.463	101.088	7.750	102.261	101.886
7.125	101.499	101.124	7.125	101.369	100.994	7.125	100.839	100.464	7.125	101.341	100.966	7.625	102.041	101.666
7.000	101.315	100.940	7.000	101.183	100.808	7.000	100.654	100.279	7.000	101.156	100.781	7.500	101.792	101.417
6.875	101.152	100.777	6.875	101.028	100.653	6.875	100.511	100.136	6.875	101.006	100.631	7.375	101.573	101.198
6.750	100.935	100.560	6.750	100.811	100.436	6.750	100.293	99.918	6.750	100.790	100.415	7.250	101.323	100.948
6.625	100.718	100.343	6.625	100.594	100.219	6.625	100.075	99.700	6.625	100.574	100.199	7.125	101.013	100.638
6.500	100.484	100.109	6.500	100.366	99.991	6.500	99.854	99.479	6.500	100.355	99.980	7.000	100.863	100.488
6.375	100.235	99.860	6.375	100.116	99.741	6.375	99.603	99.228	6.375	100.106	99.731	6.875	100.755	100.380
6.250	99.954	99.579	6.250	99.834	99.459	6.250	99.320	98.945	6.250	99.826	99.451	6.750	100.599	100.224
6.125	99.641	99.266	6.125	99.519	99.144	6.125	99.004	98.629	6.125	99.512	99.137	6.625	100.444	100.069
6.000	99.304	98.929	6.000	99.187	98.812	6.000	98.674	98.299	6.000	99.185	98.810	6.500	100.293	99.918
5.875	98.925	98.550	5.875	98.807	98.432	5.875	98.293	97.918	5.875	98.807	98.432	6.375	100.071	99.696
5.750	98.483	98.108	5.750	98.363	97.988	5.750	97.849	97.474	5.750	98.365	97.990	6.250	99.753	99.378
5.625	97.991	97.616	5.625	97.875	97.500	5.625	97.371	96.996	5.625	97.888	97.513	6.125	99.371	98.996
5.500	97.453	97.078	5.500	97.336	96.961	5.500	96.830	96.455	5.500	97.351	96.976	6.000	98.955	98.580
5.375	96.883	96.508	5.375	96.763	96.388	5.375	96.257	95.882	5.375	96.781	96.406	5.875	98.414	98.039
LTV/CLTV/HCLTV Price Adjustments														
Occupancy			FICO			<=50	55	60	65	70	75	80	85	90
Primary	800+			1.290	1.290	1.165	0.915	0.790	0.790	0.415	-2.710	-3.210		
	780-799			1.290	1.290	1.165	0.915	0.790	0.790	0.415	-2.710	-3.210		
	760-779			1.165	1.165	0.915	0.790	0.665	0.665	0.290	-2.835	-3.460		
	740-759			1.040	1.040	0.790	0.665	0.540	0.540	0.165	-2.960	-3.585		
	720-739			0.790	0.790	0.665	0.540	0.415	0.290	-0.210	-3.085	-3.835		
	700-719			0.540	0.540	0.415	0.290	0.165	0.165	-0.085	-0.710	-3.460	-4.085	
	680-699			0.290	0.290	0.165	0.040	-0.460	-0.960	-0.960	-1.460	-4.710		
	660-679			-0.210	-0.210	-0.460	-0.710	-1.210	-1.960	-2.460	-3.460	NA	NA	
Primary-Other			<=50	55	60	65	70	75	80	85	90			
Rate/Term			-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.375	-0.375	
Cash-Out			-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.375	-1.625		
Occupancy			FICO			<=50	55	60	65	70	75	80	85	90
2nd Home/Purchase	800+			0.290	0.290	-0.085	-0.335	-0.710	-0.710	-1.085	-1.460	-4.460	-4.960	
	780-799			0.290	0.290	-0.085	-0.335	-0.710	-0.710	-1.085	-1.460	-4.460	-4.960	
	760-779			0.165	0.165	-0.335	-0.460	-0.835	-0.835	-1.210	-1.460	-4.585	-5.210	
	740-759			0.040	0.040	-0.460	-0.585	-0.960	-0.960	-1.335	-1.460	-4.710	-5.335	
	720-739			-0.210	-0.210	-0.585	-0.710	-1.085	-1.210	-1.710	-1.835	-4.835	-5.585	
	700-719			-0.460	-0.460	-0.835	-0.960	-1.335	-1.335	-1.585	-2.210	-5.280	-5.905	
	680-699			-0.710	-0.710	-1.085	-1.210	-1.960	-1.960	-2.460	-2.960	-5.905	-6.540	
	660-679			-1.210	-1.210	-1.710	-1.960	-2.460	-2.460	-3.460	-3.960	NA	NA	
2nd Home/Rate-Term			800+	-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-1.835	-4.835	-5.335	
2nd Home/Cash-Out			780-799	-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-1.835	-4.835	-5.335	
Loan Purpose			760-779	-0.335	-0.335	-0.835	-0.960	-1.335	-1.335	-1.710	-1.835	-4.960	-5.585	
Investment/Purchase			740-759	-0.460	-0.460	-0.960	-1.085	-1.460	-1.460	-1.835	-2.085	-5.675	-6.350	
Investment/Rate-Term			720-739	-0.710	-0.710	-1.085	-1.210	-1.960	-1.960	-2.210	-2.410	-6.410	-7.250	
Investment/Cash-Out			700-719	-1.210	-1.210	-1.585	-2.210	-2.835	-2.835	-4.085	-4.585	NA	NA	
Other			680-699	-1.460	-1.460	-1.835	-2.460	-3.710	-3.710	-4.585	-5.460	NA	NA	
>80 LTV			660-679	-1.960	-1.960	-2.460	-3.210	-4.220	-4.220	NA	NA	NA	NA	
Compensation Adjustments			BPC			LPC								
						1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%		
LLPA			0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500				
Min Price			99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000				
Max Price			101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500				
Minimum Loan Amount									Index			5/6 Mo Caps		
\$1 > Conforming Loan Limit									30 Day Average SOFR			2/1/5		
Maximum Loan Amount									Margin & Floor			7/6 Mo & 10/6 Mo Caps		
\$3,000,000									2.750%			5/1/5		

1/09/2026 8:30 AM PDT

# FUNDLOANS

## INSIGNIA II - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
7.000	100.219	99.781	7.000	99.275	98.838	7.000	99.066	98.628	6.750	99.803	99.365	7.500	101.066	100.628
6.875	100.107	99.670	6.875	99.139	98.702	6.875	98.870	98.432	6.625	99.541	99.103	7.375	100.768	100.331
6.750	99.995	99.558	6.750	99.003	98.566	6.750	98.674	98.236	6.500	99.279	98.841	7.250	100.471	100.033
6.625	99.803	99.365	6.625	98.858	98.421	6.625	98.503	98.066	6.375	99.071	98.633	7.125	100.894	100.456
6.500	99.611	99.173	6.500	98.714	98.276	6.500	98.334	97.896	6.250	98.863	98.426	7.000	101.316	100.879
6.375	99.327	98.889	6.375	98.480	98.043	6.375	98.115	97.678	6.125	98.562	98.125	6.875	101.170	100.733
6.250	99.044	98.607	6.250	98.259	97.822	6.250	97.898	97.460	6.000	98.261	97.823	6.750	101.025	100.587
6.125	98.729	98.292	6.125	97.914	97.477	6.125	97.717	97.279	5.875	97.936	97.498	6.625	100.712	100.274
6.000	98.417	97.980	6.000	97.572	97.134	6.000	97.489	97.052	5.750	97.611	97.173	6.500	100.399	99.961
5.875	98.066	97.629	5.875	97.420	96.982	5.875	97.091	96.653	5.625	97.312	96.874	6.375	100.092	99.655
5.750	97.719	97.281	5.750	97.269	96.831	5.750	96.688	96.251	5.500	97.012	96.575	6.250	99.785	99.348
5.625	97.344	96.907	5.625	96.820	96.382	5.625	96.433	95.996				6.125	99.530	99.092
5.500	96.971	96.534	5.500	96.372	95.935	5.500	96.172	95.735				6.000	99.275	98.837
5.375	96.597	96.159	5.375	95.921	95.484	5.375	95.878	95.441				5.875	98.976	98.539
												5.750	98.677	98.239
												5.625	98.303	97.865
												5.500	97.929	97.491
												5.375	97.562	97.124
<b>LTV/CLTV/HCLTV Price Adjustments</b>														
<b>FICO</b>			<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>			
800+			1.015	1.015	1.015	0.915	0.790	0.665	0.540	-1.085	-1.585			
780-799			0.915	0.915	0.915	0.915	0.665	0.540	0.340	-1.085	-1.585			
760-779			0.915	0.915	0.915	0.915	0.665	0.490	0.340	-1.210	-1.710			
740-759			0.865	0.865	0.865	0.815	0.540	0.340	-0.085	-1.460	-1.960			
720-739			0.540	0.540	0.540	0.415	0.165	-0.085	-0.460	-1.710	-2.210			
700-719			0.415	0.415	0.415	0.315	0.040	-0.710	-0.960	NA	NA			
<b>Other</b>			<b>&lt;=50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>	<b>90</b>			
Rate/Term			-0.375	-0.375	-0.375	-0.375	-0.250	-0.250	-0.250	-0.250	-0.250			
Cash-Out			-0.625	-0.625	-0.625	-0.750	-0.750	-1.000	-1.250	NA	NA			
2nd Home			-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
Investment			-0.750	-0.750	-0.750	-1.000	-1.500	NA	NA	NA	NA			
ARM & 760-779 FICO			0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.125			
Condo			0.000	0.000	0.000	0.000	-0.125	-0.250	-0.500	NA	NA			
2 Units			0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	NA	NA			
3-4 Units			-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA	NA			
Loan Amount >\$1,500,000			-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250			
Self-Employed			-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250			
<b>Compensation Adjustments</b>		<b>BPC</b>	<b>LPC</b>											
			<b>1.00%</b>	<b>1.25%</b>	<b>1.50%</b>	<b>1.75%</b>	<b>2.00%</b>	<b>2.25%</b>	<b>2.50%</b>					
LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500					
Min Price		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000					
Max Price		101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500					
<b>Minimum Loan Amount</b>							<b>Index</b>					<b>5/6 Mo Caps</b>		
\$1 > Conforming Loan Limit							30 Day Average SOFR					2/1/5		
<b>Maximum Loan Amount</b>							<b>Margin &amp; Floor</b>					<b>7/6 Mo &amp; 10/6 Mo Caps</b>		
\$3,000,000							2.750%					5/1/5		

1/09/2026 8:30 AM PDT

# FUNDLOANS

### **INSIGNIA III - QM JUMBO PRIME**

1/09/2026 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

## INSIGNIA VI - QM JUMBO PRIME

30 Yr Fixed		
Rate	30 Day	60 Day
8.500	80.250	80.250
8.375	80.250	80.250
8.250	80.250	80.250
8.125	80.250	80.250
8.000	80.250	80.250
7.875	80.250	80.250
7.750	80.250	80.250
7.625	80.250	80.250
7.500	80.250	80.250
7.375	80.250	80.250
7.250	80.250	80.250
7.125	80.250	80.250
7.000	80.250	80.250
6.875	80.250	80.250
6.750	80.250	80.250
6.625	80.250	80.250
6.500	80.250	80.250
6.375	80.250	80.250
6.250	80.250	80.250
6.125	80.250	80.250
6.000	80.250	80.250
5.875	80.250	80.250
5.750	80.250	80.250
5.625	80.250	80.250
5.500	80.250	80.250

### LTV/CLTV/HCLTV Price Adjustments

Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90
Purchase	800+	0.040	0.040	0.040	-0.085	-0.210	-0.210	-0.210	N/A	N/A
	780-799	0.040	0.040	0.040	-0.085	-0.210	-0.210	-0.210	N/A	N/A
	760-779	0.040	0.040	0.040	-0.085	-0.210	-0.335	-0.335	N/A	N/A
	740-759	-0.085	-0.085	-0.085	-0.210	-0.335	-0.460	-0.585	N/A	N/A
	720-739	-0.210	-0.210	-0.210	-0.210	-0.460	-0.710	-0.835	N/A	N/A
	700-719	-0.210	-0.210	-0.210	-0.335	-0.585	-1.085	-1.460	N/A	N/A
Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90
Rate/Term	800+	0.040	0.040	0.040	-0.085	-0.335	-0.460	-0.585	N/A	N/A
	780-799	0.040	0.040	0.040	-0.085	-0.335	-0.460	-0.585	N/A	N/A
	760-779	0.040	0.040	0.040	-0.210	-0.460	-0.585	-0.710	N/A	N/A
	740-759	-0.210	-0.210	-0.210	-0.460	-0.585	-0.710	-1.085	N/A	N/A
	720-739	-0.460	-0.460	-0.460	-0.460	-0.710	-1.085	-1.460	N/A	N/A
	700-719	-0.460	-0.460	-0.460	-0.585	-0.960	-1.585	-2.210	N/A	N/A
Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90
Cash-Out	800+	-0.085	-0.085	-0.085	-0.460	-0.710	N/A	N/A	N/A	N/A
	780-799	-0.085	-0.085	-0.085	-0.460	-0.710	N/A	N/A	N/A	N/A
	760-779	-0.335	-0.335	-0.335	-0.460	-0.835	N/A	N/A	N/A	N/A
	740-759	-0.460	-0.460	-0.460	-0.710	-0.960	N/A	N/A	N/A	N/A
	720-739	-0.585	-0.585	-0.585	-0.835	-1.335	N/A	N/A	N/A	N/A
	700-719	-0.710	-0.710	-0.710	-0.960	-1.585	N/A	N/A	N/A	N/A
Other		<=50	55	60	65	70	75	80	85	90
Condo		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A
2nd Home		-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A
2-4 Units		-1.250	-1.250	-1.250	-1.625	-2.000	N/A	N/A	N/A	N/A
Loan Amount <=\$1,500,000		0.000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A
Loan Amount >\$1,500,000		-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	N/A	N/A
DTI 35.01%-40.00%		-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	N/A	N/A
DTI 40.01%-43.00%		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A
Self-Employed		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A
Compensation Adjustments	BPC				LPC					
			1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	
LLPA	0.000		-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	
Min Price	99.000		98.000	97.750	97.500	97.250	97.000	97.000	97.000	
Max Price	101.000		100.000	99.750	99.500	99.250	99.000	98.750	98.500	
Minimum Loan Amount										
\$1 > Conforming Loan Limit										
Maximum Loan Amount										
\$2,500,000										

1/09/2026 8:30 AM PDT



NMLS 1202262

# FUNDLOANS

Fees	
Funding	\$440
Underwriting (except NJ & WA)	\$1,395
Enhanced Desk Review	\$165
Entity Review Fee (If applicable)	\$295
NJ Application Fee (NJ Only)	\$1,835
WA Application Fee (WA Only)	\$1,835



NMLS 1202262