



WHOLESALE RATE SHEET

Effective Date:

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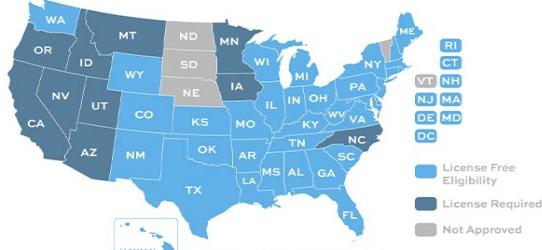
If you do not see today's rate sheet, please refresh the page.

bluepointmtg.com | (949) 771-0000 | 4000 MacArthur Blvd, West Tower-7th Floor, Newport Beach, CA 92660 | NMLS # 320004 | HUD Lender ID# 25799-00006 | VA Lender ID # 902947-0000



INVESTMENT PROPERTY LOANS

Originate in many states w/out a NMLS Lic.



12-MONTH BANK STATEMENTS

Purchase, Rate & Term, Cash-Out

Extensions & Relocks - 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

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

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

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	0.250	0.250	0.500
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	ALT DOC
	30YR FIXED	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

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	0.250	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.	

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

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)

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

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)	(0.375)	(0.375)	(0.375)	0.125	0.500
760-779	(0.625)	(0.375)	(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
9.625	(6.325)	(6.325)
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

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, 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

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

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	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	5.375
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	1.250	2.125	3.750	5.500	N/A
640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125</td	

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	0.500	1.125	1.750	4.250	N/A	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	0.750	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 \$1,000MM	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-HPMI & Exempt Business Purpose Loans With 85% Max LTV
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	(7.085)	(6.885)
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

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

LPC AVAILABLE FOR PRIMARY, 2ND HOME, & INVESTMENT PROPERTIES	
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
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	0.875	0.875	0.875	0.875	1.125	N/A
Short-Term Rental	0.500	0.500	0.500	0.500	0.500	0.500	N/A
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-HPMI & 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/ALT-DOC

G O L D

2 or 1 Year Tax Returns • Bank Statements • 1099 • P&L • Asset Utilization • WVOE

Effective Date: 1/8/26 2:13 PM
Wholesale Rate Sheet

Page 6

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

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	0.625	0.750	1.000	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-HPMI & 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</
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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

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

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

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

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 - 30y 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/ALT-DOC

SILVER

2 or 1 Year Tax Returns • Bank Statements • 1099 • Asset Utilization

Effective Date: 1/8/26 2:13 PM
Wholesale Rate Sheet

Page 8

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	(3.165)	(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

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

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

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	0.500	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	1.500	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)	(0.250)	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)	(0.250)	N/A
Ln Amt \$1,500,001 to \$2.0MM	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	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-HPMI & 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	(1.985)	(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

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

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
680-689	(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

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

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	Rate	ALT DOC 5/6 ARM	ALT DOC 30YR FIXED
9.375	N/A	N/A	9.375	N/A	N/A
9.250	(5.801)	(5.951)	9.250	(5.876)	(6.026)
9.125	(5.614)	(5.764)	9.125	(5.689)	(5.839)
8.990	(5.426)	(5.576)	8.990	(5.501)	(5.651)
8.875	(5.239)	(5.389)	8.875	(5.314)	(5.464)
8.750	(5.051)	(5.201)	8.750	(5.126)	(5.276)
8.625	(4.864)	(5.014)	8.625	(4.939)	(5.089)
8.490	(4.614)	(4.764)	8.490	(4.689)	(4.839)
8.375	(4.364)	(4.514)	8.375	(4.439)	(4.589)
8.250	(4.114)	(4.264)	8.250	(4.189)	(4.339)
8.125	(3.864)	(4.014)	8.125	(3.939)	(4.089)
7.990	(3.614)	(3.764)	7.990	(3.689)	(3.839)
7.875	(3.364)	(3.514)	7.875	(3.439)	(3.589)
7.750	(3.114)	(3.264)	7.750	(3.189)	(3.339)
7.625	(2.832)	(2.982)	7.625	(2.907)	(3.057)
7.490	(2.488)	(2.638)	7.490	(2.563)	(2.713)
7.375	(2.113)	(2.263)	7.375	(2.188)	(2.338)
7.250	(1.738)	(1.888)	7.250	(1.813)	(1.963)
7.125	(1.270)	(1.420)	7.125	(1.345)	(1.495)
6.990	(0.801)	(0.951)	6.990	(0.876)	(1.026)
6.875	(0.301)	(0.451)	6.875	(0.376)	(0.526)
6.750	0.230	0.080	6.750	0.155	0.005
6.625	0.792	0.642	6.625	0.717	0.567
6.490	1.355	1.205	6.490	1.280	1.130
6.375	2.080	1.930	6.375	2.005	1.855
6.250	2.798	2.648	6.250	2.723	2.573

ARM TERMS

Term	5/6 ARM
Margin	5.000
Index	30 Day Average SOFR
Caps	2/15
Floor Rate	Margin
Adj. Period	6 Months

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

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

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 (98.000)

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	0.750	1.500	N/A	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	0.000	0.250
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	0.500	0.750				



Effective Date: 1/8/26 2:13 PM
Wholesale Rate Sheet

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FLEX FULL-DOC & ALT-DOC | BLUEXPANDED

Rate	FULL DOC 5/6 ARM	FULL DOC 30YR FIXED	Rate	ALT DOC 5/6 ARM	ALT DOC 30YR FIXED
9.375	N/A	N/A	9.375	N/A	N/A
9.250	(5.801)	(5.951)	9.250	(5.876)	(6.026)
9.125	(5.614)	(5.764)	9.125	(5.689)	(5.839)
8.990	(5.426)	(5.576)	8.990	(5.501)	(5.651)
8.875	(5.239)	(5.389)	8.875	(5.314)	(5.464)
8.750	(5.051)	(5.201)	8.750	(5.126)	(5.276)
8.625	(4.864)	(5.014)	8.625	(4.939)	(5.089)
8.490	(4.614)	(4.764)	8.490	(4.689)	(4.839)
8.375	(4.364)	(4.514)	8.375	(4.439)	(4.589)
8.250	(4.114)	(4.264)	8.250	(4.189)	(4.339)
8.125	(3.864)	(4.014)	8.125	(3.939)	(4.089)
7.990	(3.614)	(3.764)	7.990	(3.689)	(3.839)
7.875	(3.364)	(3.514)	7.875	(3.439)	(3.589)
7.750	(3.114)	(3.264)	7.750	(3.189)	(3.339)
7.625	(2.832)	(2.982)	7.625	(2.907)	(3.057)
7.490	(2.488)	(2.638)	7.490	(2.563)	(2.713)
7.375	(2.113)	(2.263)	7.375	(2.188)	(2.338)
7.250	(1.738)	(1.888)	7.250	(1.813)	(1.963)
7.125	(1.270)	(1.420)	7.125	(1.345)	(1.495)
6.990	(0.801)	(0.951)	6.990	(0.876)	(1.026)
6.875	(0.301)	(0.451)	6.875	(0.376)	(0.526)
6.750	0.230	0.080	6.750	0.155	0.005
6.625	0.792	0.642	6.625	0.717	0.567
6.490	1.355	1.205	6.490	1.280	1.130
6.375	2.080	1.930	6.375	2.005	1.855
6.250	2.798	2.648	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

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

PREPAY PENALTY LLPA*

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

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 (98.000)

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 1099 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	1.250	2.000	N/A	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	0.500	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-HPMI & Exempt Business Purpose Loans With 80% Max LTV, 720 Minimum FICO, 12 Months Minimum Reserves

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DSCR & FULL/ALT-DOC | IRON

DSCR - 30YR FIXED			FULL/ALT DOC - 30YR FIXED		
Rate	15 DAY	30 DAY	Rate	15 DAY	30 DAY
10.000	(2.790)	(2.665)	10.000	(2.730)	(2.605)
9.875	(2.624)	(2.499)	9.875	(2.564)	(2.439)
9.750	(2.461)	(2.336)	9.750	(2.401)	(2.276)
9.625	(2.300)	(2.175)	9.625	(2.240)	(2.115)
9.500	(2.142)	(2.017)	9.500	(2.082)	(1.957)
9.375	(1.986)	(1.861)	9.375	(1.926)	(1.801)
9.250	(1.833)	(1.708)	9.250	(1.773)	(1.648)
9.125	(1.673)	(1.548)	9.125	(1.613)	(1.488)
9.000	(1.505)	(1.380)	9.000	(1.445)	(1.320)
8.875	(1.329)	(1.204)	8.875	(1.269)	(1.144)
8.750	(1.146)	(1.021)	8.750	(1.086)	(0.961)
8.625	(0.956)	(0.831)	8.625	(0.896)	(0.771)
8.500	(0.758)	(0.633)	8.500	(0.698)	(0.573)
8.375	(0.553)	(0.428)	8.375	(0.493)	(0.368)
8.250	(0.340)	(0.215)	8.250	(0.280)	(0.155)
8.125	(0.120)	0.005	8.125	(0.060)	0.065
8.000	0.108	0.233	8.000	0.168	0.293
7.875	0.343	0.468	7.875	0.403	0.528
7.750	0.606	0.731	7.750	0.666	0.791
7.625	0.856	0.981	7.625	0.916	1.041
7.500	1.094	1.219	7.500	1.154	1.279
7.375	1.411	1.536	7.375	1.471	1.596
7.250	1.710	1.835	7.250	1.770	1.895
7.125	2.001	2.126	7.125	2.061	2.186
7.000	2.279	2.404	7.000	2.339	2.464
6.875	2.583	2.708	6.875	2.643	2.768
6.750	2.889	3.014	6.750	2.949	3.074
6.625	3.197	3.322	6.625	3.257	3.382
6.500	3.517	3.642	6.500	3.577	3.702
6.375	3.948	4.073	6.375	4.008	4.133
6.250	4.291	4.416	6.250	4.351	4.476
6.125	4.646	4.771	6.125	4.706	4.831
6.000	5.012	5.137	6.000	5.072	5.197
5.875	N/A	N/A	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

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

IRON PRODUCTS NOT AVAILABLE IN NY

FULL/ALT DOC NOT AVAILABLE IN MD

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	0.250	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-HPMI & 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			FN20			FN10		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
7.250	(4.654)	(4.529)	7.000	(4.780)	(4.655)	7.000	(4.780)	(4.655)
7.125	(4.502)	(4.377)	6.990	(4.680)	(4.555)	6.875	(4.609)	(4.484)
7.000	(4.210)	(4.085)	6.875	(4.429)	(4.304)	6.750	(4.237)	(4.112)
6.990	(4.110)	(3.985)	6.625	(4.164)	(4.039)	6.490	(4.064)	(3.939)
6.875	(3.851)	(3.726)	6.500	(3.285)	(3.160)	6.375	(3.903)	(3.778)
6.750	(3.469)	(3.344)	6.490	(3.185)	(3.060)	6.250	(3.641)	(3.516)
6.625	(3.622)	(3.497)	6.490	(2.894)	(2.769)	6.125	(3.101)	(2.976)
6.500	(3.285)	(3.160)	6.250	(2.588)	(2.463)	6.000	(2.822)	(2.697)
6.490	(3.185)	(3.060)	6.125	(2.714)	(2.589)	5.990	(2.722)	(2.597)
6.375	(2.894)	(2.769)	6.000	(2.326)	(2.201)	5.875	(2.535)	(2.410)
6.250	(2.588)	(2.463)	5.990	(2.226)	(2.101)	5.750	(2.241)	(2.116)
6.125	(2.714)	(2.589)	5.875	(1.879)	(1.754)	5.625	(2.190)	(2.065)
6.000	(2.326)	(2.201)	5.750	(1.386)	(1.261)	5.500	(1.914)	(1.789)
5.990	(2.226)	(2.101)	5.625	(1.228)	(1.103)	5.490	(1.814)	(1.689)
5.875	(1.879)	(1.754)	5.500	(0.757)	(0.632)	5.375	(1.656)	(1.531)
5.750	(1.386)	(1.261)	5.490	(0.657)	(0.532)	5.250	(1.363)	(1.238)
5.625	(1.228)	(1.103)	5.375	(0.244)	(0.119)	5.125	(1.071)	(0.946)
5.500	(0.757)	(0.632)	5.250	0.289	0.414	5.000	(0.662)	(0.537)
5.490	(0.657)	(0.532)	5.125	1.155	1.280	4.990	(0.562)	(0.437)
5.375	(0.244)	(0.119)	5.000	1.756	1.881	4.875	(0.342)	(0.217)
5.250	0.289	0.414	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	RATE	30 DAY	45 DAY
7.250	(3.301)	(3.176)	7.000	(3.846)	(3.721)	6.990	(3.746)	(3.621)
7.125	(3.163)	(3.038)	6.990	(2.847)	(2.722)	6.875	(3.625)	(3.500)
7.000	(2.747)	(2.622)	6.875	(2.555)	(2.430)	6.750	(3.383)	(3.258)
6.990	(2.436)	(2.311)	6.750	(2.193)	(2.068)	6.625	(3.146)	(3.021)
6.625	(2.078)	(1.953)	6.500	(1.978)	(1.853)	6.490	(2.617)	(2.492)
6.500	(1.689)	(1.564)	6.375	(1.261)	(1.136)	6.375	(2.401)	(2.276)
6.375	(1.276)	(1.151)	6.125	(1.838)	(1.713)	6.000	(1.780)	(1.655)
6.125	(1.552)	(1.427)	5.990	(1.680)	(1.555)	5.875	(1.464)	(1.339)
6.000	(1.130)	(1.005)	5.990	(1.030)	(0.905)	5.750	(1.129)	(1.004)
5.875	(0.794)	(0.669)	5.750	(0.261)	(0.136)	5.625	(0.772)	(0.647)
5.750	0.057	0.182	5.625	0.507	0.633	5.500	(0.931)	(0.806)
5.500	0.508	0.633	5.490	0.608	0.733	5.375	(0.831)	(0.706)
5.490	1.020	1.145	5.375	1.766	1.891	5.250	(0.216)	(0.091)
5.375	2.247	2.372	5.125	2.764	2.889	4.990	(0.089)	0.036
5.000	2.247	2.372	4.875	2.864	2.989	4.750	0.184	0.309

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 LLPAs *	
HomeReady ***	0.000
Home Possible ***	0.000
First-Time Homebuyers **	0.000

* Caps do not apply to Loan Amount, Escrow Waiver, DTI >45% LLPAs, 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 / HTLV	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		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

FDPA30 / FDPA2ND

1st Lien RATE	2nd Lien RATE	30 Day Price
7.625	9.625	(1.766)
7.500	9.500	(1.352)
7.375	9.375	(0.892)
7.250	9.250	(1.406)
7.125	9.125	(0.982)
6.990	8.990	(0.518)
6.875	8.875	(0.048)
6.750	8.750	0.223
6.625	8.625	0.677
6.500	8.500	1.141
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

FHA Standard Adjusters:

Loan Amount	
\$75K <= \$100K	0.750
>\$100K <= \$125K	0.250
3 - 4 Units	1.000
Mfg Home Purch-R/T Refi	1.250
Mfg Home Cash Out	1.750
DTI > 50.00%	0.250
Purchase Transactions	0.000
15 Day Lock	(0.125)
Man. UW DTI <= 43.00% *	0.500
Man. UW DTI > 43-50.00% *	1.000

FHA Standard FICO Adjusters:

720 +	(0.250)
700 - 719	(0.125)
680 - 699	(0.125)
660 - 679	0.000
640 - 659	0.250
620 - 639	1.000
600 - 619	1.250
580 - 599 *	2.000

* Standard Balance Only

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		F30SL		F15SL	
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

F51SL

RATE 30 DAY 45 DAY

4.500 N/A N/A

4.375 N/A N/A

4.250 N/A N/A

4.125 N/A N/A

4.000 N/A N/A

3.875 N/A N/A

3.750 N/A N/A

3.625 N/A N/A

3.500 N/A N/A

3.375 N/A N/A

3.250 N/A N/A

3.125 N/A N/A

3.000 N/A N/A

2.875 N/A N/A

2.750 N/A N/A

5/1 FHA High Balance ARM Streamline

F51HBSL

RATE 30 DAY 45 DAY

4.500 N/A N/A

4.375 N/A N/A

4.250 N/A N/A

4.125 N/A N/A

4.000 N/A N/A

3.875 N/A N/A

3.750 N/A N/A

3.625 N/A N/A

3.500 N/A N/A

3.375 N/A N/A

3.250 N/A N/A

3.125 N/A N/A

3.000 N/A N/A



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+ (0.250)		
4.500	N/A	N/A	4.500	N/A	N/A	\$75K <=\$100K	0.750		700 - 719 (0.125)		
4.375	N/A	N/A	4.375	N/A	N/A	>\$100K <=\$125K	0.250		680 - 699 (0.125)		
4.250	N/A	N/A	4.250	N/A	N/A	3 - 4 Units	1.000		660 - 679 0.000		
4.125	N/A	N/A	4.125	N/A	N/A	Mfg Home Purch-R/T Refi	1.250		640 - 659 0.250		
4.000	N/A	N/A	4.000	N/A	N/A	Mfg Home Cash Out	1.750		620 - 639 1.500		
3.875	N/A	N/A	3.875	N/A	N/A	DTI > 50.00%	0.250				
3.750	N/A	N/A	3.750	N/A	N/A	Purchase Transactions	0.000				
3.625	N/A	N/A	3.625	N/A	N/A	15 Day Lock	(0.125)				
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+ (0.250)		
4.500	N/A	N/A	4.500	N/A	N/A	\$75K <=\$100K	0.750		700 - 719 (0.125)		
4.375	N/A	N/A	4.375	N/A	N/A	>\$100K <=\$125K	0.250		680 - 699 (0.125)		
4.250	N/A	N/A	4.250	N/A	N/A	3 - 4 Units	1.000		660 - 679 0.000		
4.125	N/A	N/A	4.125	N/A	N/A	Mfg Home	1.250		640 - 659 0.250		
4.000	N/A	N/A	4.000	N/A	N/A	Investment Property	0.250		620 - 639 1.500		
3.875	N/A	N/A	3.875	N/A	N/A	15 Day Lock	(0.125)				
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)					



Effective Date: 1/8/26 2:13 PM

Wholesale Rate Sheet

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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	(9.500)	(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	(1.800)	(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

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

MAX PRICE = PAR (100.000)

BORR PAID COMP ONLY

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

FULL DOC: 1 YEAR W2 OR 1 YEAR TAX RETURNS

ALT DOC: 12 MONTHS PERSONAL BANK STMITS (MUST ALSO INCLUDE 2 MONTHS BUSINESS BANK STMITS)

12 MONTHS BUSINESS BANK STMITS

1 YEAR 1099

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

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			