

30 Day Pricing		
Rate	5/6 ARM	30yr Fix
9.625	104.6875	104.6875
9.500	104.5625	104.5625
9.375	104.4375	104.4375
9.250	104.3125	104.3125
9.125	104.1875	104.1875
9.000	104.0625	104.0625
8.875	103.9375	103.9375
8.750	103.8125	103.8125
8.625	103.6875	103.6875
8.500	103.5625	103.5625
8.375	103.4375	103.4375
8.250	103.3125	103.3125
8.125	103.1875	103.1875
8.000	103.0625	103.0625
7.875	102.9375	102.9375
7.750	102.8125	102.8125
7.625	102.6875	102.6875
7.500	102.5625	102.5625
7.375	102.4375	102.4375
7.250	102.3125	102.3125
7.125	102.1875	102.1875
7.000	102.0625	102.0625
6.875	101.9375	101.9375
6.750	101.8125	101.8125
6.625	101.6875	101.6875
6.500	101.5625	101.5625
6.375	101.4375	101.4375

Max Pricing (Lower of Price or Premium)
Price 101.0000

1st TD \$1795 Origination Fee

Pricing Adjustments		CLTV									
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85		
Level 1 Full Doc 2yr Full Doc 1yr	≥ 800	1.1250	1.1250	1.1250	0.7500	0.5000	0.2500	0.0000	(1.3750)		
	780 - 799	1.1250	1.1250	1.1250	0.7500	0.5000	0.2500	0.0000	(1.3750)		
	760 - 779	1.1250	1.1250	1.1250	0.7500	0.5000	0.2500	0.0000	(1.3750)		
	740 - 759	1.0000	1.0000	1.0000	0.6250	0.3750	0.1250	(0.2500)	(1.6250)		
	720 - 739	0.8750	0.8750	0.8750	0.5000	0.1250	(0.1250)	(0.6250)	(2.3750)		
	700 - 719	0.7500	0.7500	0.7500	0.3750	(0.3750)	(0.6250)	(1.1250)	BN/A		
	680 - 699	0.5000	0.1250	(0.1250)	(0.6250)	(1.0000)	(2.1250)	(2.6250)	BN/A		
	660 - 679	(0.2500)	(0.3750)	(0.8750)	(1.2500)	(2.0000)	BN/A	BN/A	BN/A		
	≥ 800	1.2500	1.2500	1.2500	0.8750	0.6250	0.3750	0.1250	(1.0000)		
	780 - 799	1.2500	1.2500	1.2500	0.8750	0.6250	0.3750	0.1250	(1.0000)		
Level 2 Bank Statement Bank Statement Plus 1099	760 - 779	1.2500	1.2500	1.2500	0.8750	0.6250	0.3750	0.1250	(1.0000)		
	740 - 759	1.1250	1.1250	1.1250	0.7500	0.5000	0.2500	(0.1250)	(1.2500)		
	720 - 739	1.0000	1.0000	1.0000	0.6250	0.2500	0.1250	(0.2500)	(2.0000)		
	700 - 719	0.8750	0.8750	0.8750	0.5000	(0.2500)	(0.3750)	(0.7500)	BN/A		
	680 - 699	0.6250	0.5000	0.3750	(0.1250)	(0.6250)	(1.7500)	(2.2500)	BN/A		
	660 - 679	(0.1250)	(0.2500)	(0.7500)	(1.0000)	(1.6250)	BN/A	BN/A	BN/A		
	≥ 800	1.2500	1.2500	1.2500	0.6250	0.3750	0.1250	(0.3750)	BN/A		
	780 - 799	1.2500	1.2500	1.2500	0.6250	0.3750	0.1250	(0.3750)	BN/A		
	760 - 779	1.1250	1.1250	1.1250	0.5000	0.2500	0.0000	(0.6250)	BN/A		
	740 - 759	1.0000	1.0000	1.0000	0.3750	0.0000	(0.1250)	(0.7500)	BN/A		
Level 3 Asset Depletion	720 - 739	0.8750	0.8750	0.8750	0.2500	(0.5000)	(0.6250)	(1.2500)	BN/A		
	700 - 719	0.6250	0.5000	0.3750	(0.3750)	(0.8750)	(2.0000)	(2.7500)	BN/A		
	680 - 699	(0.2500)	(0.3750)	(1.0000)	(1.8750)	(1.8750)	BN/A	BN/A	BN/A		
	660 - 679	(0.1250)	(0.2500)	(0.7500)	(1.2500)	(1.8750)	BN/A	BN/A	BN/A		
	≥ 800	1.0000	1.0000	1.0000	0.6250	0.3750	(0.2500)	(1.1250)	(3.0000)		
	780 - 799	1.0000	1.0000	1.0000	0.6250	0.3750	(0.2500)	(1.1250)	(3.0000)		
	760 - 779	1.0000	1.0000	1.0000	0.6250	0.3750	(0.2500)	(1.1250)	(3.0000)		
	740 - 759	0.8750	0.8750	0.8750	0.5000	0.2500	(0.3750)	(1.3750)	(3.2500)		
	720 - 739	0.7500	0.7500	0.7500	0.3750	0.0000	(0.5000)	(1.5000)	(4.0000)		
	700 - 719	0.6250	0.6250	0.6250	0.2500	(0.5000)	(1.0000)	BN/A	BN/A		
Level 4 P & L Only WVOE	680 - 699	0.3750	0.2500	0.1250	(0.3750)	(0.8750)	(2.3750)	BN/A	BN/A		
	660 - 679	(0.2500)	(0.5000)	(1.0000)	(1.2500)	(1.8750)	BN/A	BN/A	BN/A		
	≥ 800	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	12mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)		
	24mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	Product	5/6 30yr ARM SOFR	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		7/6 30yr ARM SOFR	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		5/6 40yr ARM SOFR	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		7/6 40yr ARM SOFR	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		30yr Fixed	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
Loan Amount		40yr Fixed	0.0000	0.0000	0.0000	(0.2500)	(0.2500)	(0.5000)	(0.5000)		
		Full Amortization	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		Interest-Only	0.0000	0.0000	(0.2500)	(0.2500)	(0.3750)	(0.5000)	(0.5000)		
		125,000-150k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)		
		150,001-1.5M	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		1,500,001-2.0m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		2,000,001-2.5m	(0.2500)	(0.2500)	(0.3750)	(0.5000)	(0.5000)	(1.0000)	BN/A		
		2,500,001-3.0m	(0.2500)	(0.2500)	(0.3750)	(0.5000)	(0.5000)	(1.0000)	BN/A		
	Purpose	Purchase	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		Rate-Term	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
Occupancy		Cash-Out ≥ 700	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(1.0000)	(1.5000)		
		Cash-Out < 700	(0.5000)	(0.5000)	(0.7500)	(1.0000)	(1.5000)	(2.5000)	BN/A		
		Owner Occupied	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		Second Home	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)		
	DTI	45.01-50	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)		
	Property Type	SFR, DPUD, PUD, TH, RH	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		SFR-Rural	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		Site Condo	0.0000	0.0000	(0.2500)	(0.2500)	(0.3750)	(0.5000)	(0.5000)		
		Condo-Warrantable	0.0000	0.0000	(0.2500)	(0.2500)	(0.3750)	(0.5000)	(0.5000)		
		Condo-NonWarrantable	0.0000	0.0000	(0.5000)	(0.5000)	(0.6250)	(0.7500)	(1.0000)		
Citizenship		Condotel	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(2.0000)	BN/A		
		2-4 Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.5000)	(0.5000)		
		Modular	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	BN/A	BN/A		
		US Citizen	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		Permanent Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		Non-Perm Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	Housing History	1-30x12	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(1.0000)	BN/A		
	Credit History	No Events 48+	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		Events 36-47mo	(0.5000)	(0.5000)	(1.0000)	(1.0000)	(1.0000)	(1.5000)	(2.7500)		
	Other Miscellaneous	Escrows	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		No Escrows (No HPML)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)		

Brokers Advantage

Edge NOO

7/3/2025
#01

30 Day Pricing		
Rate	5/6 ARM	30yr Fix
9.625	104.6875	104.6875
9.500	104.5625	104.5625
9.375	104.4375	104.4375
9.250	104.3125	104.3125
9.125	104.1875	104.1875
9.000	104.0625	104.0625
8.875	103.9375	103.9375
8.750	103.8125	103.8125
8.625	103.6875	103.6875
8.500	103.5625	103.5625
8.375	103.4375	103.4375
8.250	103.3125	103.3125
8.125	103.1875	103.1875
8.000	103.0625	103.0625
7.875	102.9375	102.9375
7.750	102.8125	102.8125
7.625	102.6875	102.6875
7.500	102.5625	102.5625
7.375	102.4375	102.4375
7.250	102.3125	102.3125
7.125	102.1875	102.1875
7.000	102.0625	102.0625
6.875	101.9375	101.9375
6.750	101.8125	101.8125
6.625	101.6875	101.6875
6.500	101.5625	101.5625
6.375	101.4375	101.4375

Max Pricing (Lower of Price or Premium)

No Prepay - Hard	99.5000
1yr Prepay - Hard	100.5000
2yr Prepay - Hard	101.5000
3yr Prepay - Hard	102.5000
4yr Prepay - Hard	103.5000
5yr Prepay - Hard	104.5000

1st TD \$1795 Origination Fee

		Pricing Adjustments		CLTV							
		Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
Level 1	Full Doc 2yr Full Doc 1yr	≥ 800		0.8750	0.8750	0.8750	0.5000	0.2500	0.0000	(0.5000)	
		780 - 799		0.8750	0.8750	0.8750	0.5000	0.2500	0.0000	(0.5000)	
		760 - 779		0.8750	0.8750	0.8750	0.5000	0.2500	0.0000	(0.5000)	
		740 - 759		0.7500	0.7500	0.7500	0.3750	0.1250	(0.1250)	(0.7500)	
		720 - 739		0.6250	0.6250	0.6250	0.2500	(0.1250)	(0.3750)	(1.1250)	
		700 - 719		0.5000	0.5000	0.5000	0.1250	(0.6250)	(0.8750)	(1.6250)	
		680 - 699		0.2500	(0.1250)	(0.3750)	(0.8750)	(1.2500)	(2.3750)	RN/A	
Level 2	Bank Statement Bank Statement Plus	660 - 679	(2)	(0.5000)	(0.6250)	(1.1250)	(1.5000)	(2.2500)	(3.0000)	RN/A	
		≥ 800		1.0000	1.0000	1.0000	0.6250	0.3750	0.1250	(0.3750)	
		780 - 799		1.0000	1.0000	1.0000	0.6250	0.3750	0.1250	(0.3750)	
		760 - 779		1.0000	1.0000	1.0000	0.6250	0.3750	0.1250	(0.3750)	
		740 - 759		0.8750	0.8750	0.8750	0.5000	0.2500	0.0000	(0.6250)	
		720 - 739		0.7500	0.7500	0.7500	0.3750	0.0000	(0.1250)	(0.7500)	
		700 - 719		0.6250	0.6250	0.6250	0.2500	(0.5000)	(0.6250)	(1.2500)	
Level 3	Asset Depletion	680 - 699		0.3750	0.2500	0.1250	(0.3750)	(0.8750)	(2.0000)	RN/A	
		660 - 679	(2)	(0.3750)	(0.5000)	(1.0000)	(1.2500)	(1.8750)	(2.5000)	RN/A	
		≥ 800		1.0000	1.0000	1.0000	0.3750	0.1250	(0.1250)	(0.8750)	
		780 - 799		1.0000	1.0000	1.0000	0.3750	0.1250	(0.1250)	(0.8750)	
		760 - 779		1.0000	1.0000	1.0000	0.3750	0.1250	(0.1250)	(0.8750)	
		740 - 759		0.8750	0.8750	0.8750	0.2500	0.0000	(0.2500)	(1.1250)	
		720 - 739		0.7500	0.7500	0.7500	0.1250	(0.2500)	(0.3750)	(1.2500)	
Level 4	P & L Only	700 - 719		0.6250	0.6250	0.6250	0.0000	(0.7500)	(0.8750)	(1.7500)	
		680 - 699		0.3750	0.2500	0.1250	(0.6250)	(1.1250)	(2.2500)	RN/A	
		660 - 679	(2)	(0.3750)	(0.5000)	(1.0000)	(1.5000)	(2.1250)	(2.7500)	RN/A	
		≥ 800		0.7500	0.7500	0.7500	0.3750	0.1250	(0.5000)	(1.6250)	
		780 - 799		0.7500	0.7500	0.7500	0.3750	0.1250	(0.5000)	(1.6250)	
		760 - 779		0.7500	0.7500	0.7500	0.3750	0.1250	(0.5000)	(1.6250)	
		740 - 759		0.6250	0.6250	0.6250	0.2500	0.0000	(0.6250)	(1.8750)	
Level 5	P & L Only	720 - 739		0.5000	0.5000	0.5000	0.1250	(0.2500)	(0.7500)	(2.0000)	
		700 - 719		0.3750	0.3750	0.3750	0.0000	(0.7500)	(1.2500)	RN/A	
		680 - 699		0.1250	0.0000	(0.1250)	(0.6250)	(1.1250)	(2.6250)	RN/A	
		660 - 679	(2)	(0.6250)	(0.7500)	(1.2500)	(1.5000)	(2.1250)	(2.7500)	RN/A	
		Bank Statements		No Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
				12mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
				24mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Product		5/6 30yr ARM SOFR		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		7/6 30yr ARM SOFR		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		5/6 40yr ARM SOFR		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		7/6 40yr ARM SOFR		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		30yr Fixed		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		40yr Fixed		0.0000	0.0000	0.0000	(0.2500)	(0.2500)	(0.5000)	(0.5000)	
		Full Amortization		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Loan Amount		Interest-Only		0.0000	0.0000	(0.2500)	(0.2500)	(0.3750)	(0.5000)	(0.5000)	
		125,000-150k		(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)	
		150,001-1.5M		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		1,500,001-2.0m		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		2,000,001-2.5m		(0.2500)	(0.2500)	(0.3750)	(0.5000)	(0.5000)	(0.5000)	(1.0000)	
		2,500,001-3.0m		(0.2500)	(0.2500)	(0.3750)	(0.5000)	(0.5000)	(0.5000)	(1.0000)	
		45.01-50		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Purpose		Purchase		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Rate-Term		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Cash-Out ≥700		(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(1.0000)	(1.5000)	
		Cash-Out <700		(0.5000)	(0.5000)	(0.7500)	(1.0000)	(1.5000)	(2.5000)	RN/A	
		DTI		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Property Type		SFR, DPUD, PUD, TH, RH	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
				SFR-Rural	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
		Site Condo	0.0000	0.0000	(0.2500)	(0.2500)	(0.3750)	(0.5000)	(0.5000)		
		Condo-Warrantable	0.0000	0.0000	(0.2500)	(0.2500)	(0.3750)	(0.5000)	(0.5000)		
		Condo-NonWarrantable	0.0000	0.0000	(0.5000)	(0.5000)	(0.6250)	(0.7500)	(1.0000)		
		Condotel	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(2.0000)	(2.0000)		
		2-Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.5000)	(0.5000)		
		3-Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)		
		4-Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(1.0000)		
		Modular	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	RN/A		
Citizenship		US Citizen	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Permanent Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Housing History		Non-Perm Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		1x30x12	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(1.0000)	(1.0000)	
Credit History		No Events 48+	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Events 36-47mo	(0.5000)	(0.5000)	(1.0000)	(1.0000)	(1.0000)	(1.5000)	(2.7500)	(2.7500)	
Other Miscellaneous			Escrows	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
			No Escrows (No HPML)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	
Prepay Penalty		No Prepay		(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	
		1yr Prepay_Standard	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	
		2yr Prepay_Standard	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	
		3yr Prepay_Standard	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		4yr Prepay_Standard	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	
		5yr Prepay_Standard	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	
		1yr Prepay_5Pct	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	
		2yr Prepay_5Pct	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	
		3yr Prepay_5Pct	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		4yr Prepay_5Pct	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	
5yr Prepay_5Pct	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500			

Brokers Advantage

Edge NOO DSCR

7/3/2025
#01

30 Day Pricing		
Rate	5/6 ARM	30yr Fix
9.375	105.0625	105.0625
9.250	104.9375	104.9375
9.125	104.8125	104.8125
9.000	104.6875	104.6875
8.875	104.5625	104.5625
8.750	104.4375	104.4375
8.625	104.3125	104.3125
8.500	104.1875	104.1875
8.375	103.9375	103.9375
8.250	103.6875	103.6875
8.125	103.4375	103.4375
8.000	103.1875	103.1875
7.875	102.9375	102.9375
7.750	102.6875	102.6875
7.625	102.4375	102.4375
7.500	102.1875	102.1875
7.375	101.9375	101.9375
7.250	101.6875	101.6875
7.125	101.4375	101.4375
7.000	101.1875	101.1875
6.875	100.9375	100.9375
6.750	100.6875	100.6875
6.625	100.4375	100.4375

Max Pricing (Lower of Price or Premium)

No Prepay - Hard	99.5000
1yr Prepay - Hard	100.5000
2yr Prepay - Hard	100.7500
3yr Prepay - Hard	101.2500
4yr Prepay - Hard	101.5000
5yr Prepay - Hard	102.0000

Lender Paid Compensation Is Available On The DSCR
Product

Please Reach Out To Your Account Executive For
Additional Details

1st TD \$1795 Origination Fee

Pricing Adjustments		CLTV						
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Level 5 DSCR	≥ 800	1.7500	1.5000	1.3750	1.0000	0.5000	0.1250	(1.3750)
	780 - 799	1.7500	1.5000	1.3750	1.0000	0.5000	0.1250	(1.3750)
	760 - 779	1.7500	1.5000	1.3750	1.0000	0.5000	0.1250	(1.3750)
	740 - 759	1.5000	1.2500	1.1250	0.8750	0.3750	0.0000	(1.2500)
	720 - 739	1.3750	1.0000	0.8750	0.6250	0.1250	(0.1250)	(1.7500)
	700 - 719	1.2500	1.0000	0.6250	0.1250	(0.3750)	(0.7500)	(2.7500)
	Foreign Nat'l	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	No Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Product	5/6 30yr ARM SOFR	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
		7/6 30yr ARM SOFR	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Loan Amount	5/6 40yr ARM SOFR	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	7/6 40yr ARM SOFR	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	30yr Fixed	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	40yr Fixed	0.0000	0.0000	0.0000	(0.2500)	(0.2500)	(0.2500)	(0.5000)
	Full Amortization	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Interest-Only	0.0000	0.0000	0.0000	(0.2500)	(0.5000)	(0.7500)	(1.0000)
	100,000-125k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	BN/A
	125,001-150k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	BN/A
	150,001-1.5M	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	1,500,001-2.0m	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	BN/A
DSCR	2,000,001-2.5m	(0.2500)	(0.2500)	(0.5000)	(0.7500)	(1.0000)	BN/A	BN/A
	2,500,001-3.0m	(0.2500)	(0.2500)	(0.5000)	(0.7500)	(1.0000)	BN/A	BN/A
	DSCR ≥ 1.50	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.0000
	DSCR 1.26-1.49	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.0000
	DSCR 1.10-1.25	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	DSCR 1.00-1.09	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	DSCR 0.80-0.99	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(1.2500)	(2.0000)	BN/A
	Purchase	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Rate-Term	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Cash-Out ≥ 700	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(1.0000)	BN/A
Property Type	SFR, DPUD, PUD, TH, RH	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	SFR-Rural	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Site Condo	0.0000	0.0000	0.0000	0.0000	(0.2500)	(0.2500)	(0.5000)
	Condo-Warrantable	0.0000	0.0000	0.0000	0.0000	(0.2500)	(0.2500)	(0.5000)
	Condo-NonWarrantable	0.0000	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	BN/A
	Condotel	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(2.0000)	BN/A
	2-4 Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(1.0000)
	Modular	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	BN/A
	Citizenship	US Citizen	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
		Permanent Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Housing History	Non-Perm Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Foreign Nat'l (DSCR Only)	(0.8750)	(1.3750)	(1.5000)	(1.8750)	(2.2500)	BN/A	BN/A
	1x30x12	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	BN/A
	Credit History	No Events 48+	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
		Events 36-47mo	(0.5000)	(0.5000)	(1.0000)	(1.0000)	(1.0000)	BN/A
	Other Miscellaneous	Escrows	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
		No Escrows (No HPML)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)
	Prepay Penalty	No Prepay	(1.7500)	(1.7500)	(1.7500)	(1.7500)	(1.7500)	(1.7500)
		1yr Prepay_Standard	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.5000)
		2yr Prepay_Standard	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)
Prepay Penalty		3yr Prepay_Standard	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
		4yr Prepay_Standard	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750
		5yr Prepay_Standard	0.6250	0.6250	0.6250	0.6250	0.6250	0.6250
		1yr Prepay_5Pct	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.5000)
		2yr Prepay_5Pct	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)
		3yr Prepay_5Pct	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
		4yr Prepay_5Pct	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750
		5yr Prepay_5Pct	0.6250	0.6250	0.6250	0.6250	0.6250	0.6250

Brokers Advantage

Closed End 2nd TD OO

7/3/2025
#01

30 Day Pricing		
Rate		Fixed Rate
12.625		113.0000
12.500		112.7500
12.375		112.5000
12.250		112.2500
12.125		112.0000
12.000		111.7500
11.875		111.5000
11.750		111.2500
11.625		111.0000
11.500		110.7500
11.375		110.5000
11.250		110.2500
11.125		110.0000
11.000		109.7500
10.875		109.5000
10.750		109.2500
10.625		109.0000
10.500		108.7500
10.375		108.5000
10.250		108.2500
10.125		108.0000
10.000		107.7500
9.875		107.5000
9.750		107.2500
9.625		107.0000
9.500		106.7500
9.375		106.5000
9.250		106.2500
9.125		106.0000
9.000		105.7500
8.875		105.5000
8.750		105.2500
8.625		105.0000
8.500		104.7500
8.375		104.5000
8.250		104.2500
8.125		104.0000
8.000		103.7500
7.875		103.5000
7.750		103.2500
7.625		103.0000

Lender Paid Compensation Is Available

Please Reach Out To Your Account Executive For
Additional Details

2nd TD \$1195 Origination Fee

Max Pricing (Lower of Price or Premium)

Price 101.5000

Pricing Adjustments		CLTV									
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Full Doc Full Doc W-2	1	≥ 800	1.0350	1.6250	1.3750	1.1250	0.8750	0.0000	(0.7500)	(4.5000)	(6.1250)
		780 - 799	1.6250	1.6250	1.3750	1.1250	0.8750	(0.1250)	(0.8750)	(4.7500)	(6.3750)
	2	760 - 779	1.1250	1.1250	0.8750	0.6250	0.3750	(0.7500)	(1.6250)	(5.3750)	(7.3750)
		740 - 759	0.7500	0.7500	0.3750	0.1250	(0.1250)	(1.3750)	(2.8750)	(6.7500)	(9.0000)
		720 - 739	0.1250	0.1250	(0.3750)	(0.7500)	(1.0000)	(2.0000)	(4.0000)	(8.1250)	(10.0000)
		700 - 719	(0.7500)	(0.7500)	(1.3750)	(1.8750)	(2.3750)	(3.1250)	(5.5000)	(9.3750)	(11.5000)
		680 - 699	(3.0000)	(3.0000)	(3.7500)	(4.1250)	(4.7500)	(5.7500)	(8.3750)	(11.1250)	
		660 - 679	(4.2500)	(4.3750)	(4.8750)	(5.5000)	(6.0000)				
		≥ 800	0.8750	0.8750	0.6250	0.2500	0.0000	(1.0000)	(1.8750)	(5.8750)	(7.6250)
		780 - 799	0.8750	0.8750	0.6250	0.2500	0.0000	(1.1250)	(2.0000)	(6.1250)	(7.8750)
Bank Statement 1099	3	760 - 779	0.3750	0.3750	0.1250	(0.2500)	(0.5000)	(1.7500)	(2.7500)	(6.7500)	(8.8750)
	14	740 - 759	0.0000	0.0000	(0.3750)	(0.7500)	(1.0000)	(2.3750)	(4.0000)	(8.2500)	(10.7500)
		720 - 739	(0.6250)	(0.6250)	(1.1250)	(1.6250)	(1.8750)	(3.0000)	(5.1250)	(9.6250)	(11.7500)
		700 - 719	(1.6250)	(1.6250)	(2.2500)	(2.8750)	(3.3750)	(4.2500)	(6.7500)	(11.2500)	
		680 - 699	(4.0000)	(4.0000)	(4.7500)	(5.2500)	(5.8750)	(7.0000)	(9.7500)	N/A	N/A
		660 - 679	(5.7500)	(5.8750)	(6.3750)	(7.1250)	(7.6250)	(9.0000)			
		≥ 800	(0.5000)	(0.5000)	(0.7500)	(1.3750)	(1.6250)	(2.7500)	(3.7500)	(7.8750)	
		780 - 799	(0.5000)	(0.5000)	(0.7500)	(1.3750)	(1.6250)	(2.8750)	(4.0000)	(8.1250)	
	7	760 - 779	(1.0000)	(1.0000)	(1.2500)	(1.8750)	(2.1250)	(3.5000)	(4.7500)	(8.7500)	
	15	740 - 759	(1.3750)	(1.3750)	(1.7500)	(2.3750)	(2.6250)	(4.1250)	(6.0000)	(10.2500)	
P & L Only WVOE		720 - 739	(2.1250)	(2.1250)	(2.6250)	(3.3750)	(3.6250)	(4.8750)	(7.2500)	(11.8750)	
		700 - 719	(3.3750)	(3.3750)	(4.0000)	(4.7500)	(5.2500)	(6.2500)	(9.0000)		
		680 - 699	(5.7500)	(5.7500)	(6.5000)	(7.1250)	(7.7500)	(9.0000)			
		660 - 679	(7.7500)	(7.8750)	(8.3750)	(9.3750)	(9.8750)				
		12mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		24mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		10yr Fixed	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	
		15yr Fixed	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	
		20yr Fixed	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	
		30yr Fixed	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Bank Statements		30/15yr Balloon	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	
		40/15yr Balloon	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	
		Full Amortization	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		100k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	
		100,001-125k	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	
		125,001-150k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		150,001-450k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		450,001-600k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		600,001-750k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		DTI	00.01-43	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Product		43.01-45	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.7500)	
		45.01-50	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(1.0000)	(1.2500)	
		Purpose	Purchase	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
			Rate-Term	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
			Cash-Out	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Occupancy	Owner Occupied	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
			Second Home	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.6250)	(0.7500)	(0.7500)	
		Property Type	SFR, DPUD, PD, TH/RH	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
			SFR-Rural	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
			Site Condo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Loan Amount		Condo-Warrantable	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)			
		2-4 Unit	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.5000)				
		Modular	(2.0000)	(2.0000)	(2.0000)	(2.0000)	(2.0000)	(2.0000)	(2.0000)	(2.0000)	
		Citizenship	US Citizen	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
			Permanent Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
			Non-Perm Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
			NoLatees24	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Credit / Housing History	FC/SS/DI/L/BK7 48+mo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
				0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
				0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	

Other Misc.	No ACH	0.000
	ACH	0.125

30 Day Pricing		
Rate		Fixed Rate
13.375		112.0000
13.250		111.8750
13.125		111.7500
13.000		111.6250
12.875		111.5000
12.750		111.3750
12.625		111.1250
12.500		110.8750
12.375		110.6250
12.250		110.3750
12.125		110.1250
12.000		109.8750
11.875		109.6250
11.750		109.3750
11.625		109.1250
11.500		108.8750
11.375		108.6250
11.250		108.3750
11.125		108.1250
11.000		107.8750
10.875		107.6250
10.750		107.3750
10.625		107.1250
10.500		106.8750
10.375		106.6250
10.250		106.3750
10.125		106.0000
10.000		105.6250
9.875		105.2500
9.750		104.8750
9.625		104.5000
9.500		104.1250
9.375		103.7500
9.250		103.2500
9.125		102.7500
9.000		102.2500
8.875		101.7500
8.750		101.0000
8.625		100.2500
8.500		99.5000
8.375		98.7500

Max Pricing (Lower of Price or Premium)

No Prepay - Hard	101.5000
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Lender Paid Compensation Is Available

Please Reach Out To Your Account Executive For Additional Details

Pricing Adjustments		CLTV						
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Full Doc Full Doc W-2	1	≥ 800	1.6250	1.6250	1.3750	1.1250	0.8750	(0.7500)
		780 - 799	1.6250	1.6250	1.3750	1.1250	0.8750	(0.8750)
		760 - 779	1.1250	1.1250	0.8750	0.6250	0.3750	(0.7500)
	2	740 - 759	0.7500	0.7500	0.3750	0.1250	(0.1250)	(1.3750)
		720 - 739	0.1250	0.1250	(0.3750)	(0.7500)	(1.0000)	(2.0000)
		700 - 719	(0.7500)	(0.7500)	(1.3750)	(1.8750)	(2.3750)	(3.1250)
		680 - 699	(3.0000)	(3.0000)	(3.7500)	(4.1250)	(4.7500)	(5.5000)
		660 - 679	(4.7500)	(4.3750)	(5.5000)	(6.0000)		
		≥ 800	0.8750	0.8750	0.6250	0.2500	0.0000	(1.0000)
		780 - 799	0.8750	0.8750	0.6250	0.2500	0.0000	(1.1250)
Bank Statement 1099	3	760 - 779	0.3750	0.3750	0.1250	(0.2500)	(0.5000)	(1.7500)
		740 - 759	0.0000	0.0000	(0.3750)	(0.7500)	(1.0000)	(2.3750)
		720 - 739	(0.6250)	(0.6250)	(1.1250)	(1.6250)	(1.8750)	(3.0000)
		700 - 719	(1.6250)	(1.6250)	(2.2500)	(2.8750)	(3.3750)	(4.2500)
		680 - 699	(4.0000)	(4.0000)	(4.7500)	(5.2500)	(5.8750)	
		660 - 679	(5.7500)	(5.8750)	(6.3750)			
		≥ 800	(0.5000)	(0.5000)	(0.7500)	(1.3750)	(1.6250)	(2.7500)
		780 - 799	(0.5000)	(0.5000)	(0.7500)	(1.3750)	(1.6250)	(2.8750)
		760 - 779	(1.0000)	(1.0000)	(1.2500)	(1.8750)	(2.1250)	(3.5000)
	15	740 - 759	(1.3750)	(1.3750)	(1.7500)	(2.3750)	(2.6250)	(4.1250)
P & L Only WVOE		720 - 739	(2.1250)	(2.1250)	(2.6250)	(3.3750)	(3.6250)	(4.8750)
		700 - 719	(3.3750)	(3.3750)	(4.0000)	(4.7500)	(5.2500)	
		680 - 699	(5.7500)	(5.7500)	(6.5000)	(7.1250)		
		660 - 679	(7.7500)	(7.8750)	(8.3750)			
		≥ 800	(1.0000)	(1.0000)	(1.2500)	(1.8750)	(2.1250)	(3.2500)
		780 - 799	(1.0000)	(1.0000)	(1.2500)	(1.8750)	(2.1250)	(3.3750)
		760 - 779	(1.5000)	(1.5000)	(1.7500)	(2.3750)	(2.6250)	(4.0000)
		740 - 759	(1.8750)	(1.8750)	(2.2500)	(2.8750)	(3.1250)	(4.6250)
		720 - 739	(2.6250)	(2.6250)	(3.1250)	(3.8750)	(4.1250)	(5.3750)
		700 - 719	(3.8750)	(3.8750)	(4.5000)	(5.2500)	(5.7500)	(6.7500)
DSCR	9	680 - 699	(6.2500)	(6.2500)	(7.0000)	(7.6250)	(8.2500)	
		Bank Statements	12mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000
			24mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000
		Product	10yr Fixed	0.5000	0.5000	0.5000	0.5000	0.5000
			15yr Fixed	0.5000	0.5000	0.5000	0.5000	0.5000
			20yr Fixed	0.3750	0.3750	0.3750	0.3750	0.3750
			30yr Fixed	0.0000	0.0000	0.0000	0.0000	0.0000
			30/15yr Balloon	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)
			40/15yr Balloon	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)
			Full Amortization	0.0000	0.0000	0.0000	0.0000	0.0000
Loan Amount		100k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)
		100,001-125k	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)
		125,001-150k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
		150,001-450k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
		450,001-600k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
		600,001-750k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
		DTI	00.01-43	0.0000	0.0000	0.0000	0.0000	0.0000
			43.01-45	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)
			45.01-50	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(1.0000)
		DSCR	DSCR ≥1.50	0.2500	0.2500	0.2500	0.2500	0.2500
DTI			DSCR 1.25-1.49	0.0000	0.0000	0.0000	0.0000	0.0000
			DSCR 1.10-1.24	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)
			DSCR 1.00-1.09	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(1.0000)
		Purpose	Purchase	0.0000	0.0000	0.0000	0.0000	0.0000
			Rate-Term	0.0000	0.0000	0.0000	0.0000	0.0000
			Cash-Out	0.0000	0.0000	0.0000	0.0000	0.0000
		Property Type	SFR, DUPLEX, PD, TH/RH	0.0000	0.0000	0.0000	0.0000	0.0000
			Condo-Warrantable	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)
			2-4 Unit	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.5000)
			Modular	(2.0000)	(2.0000)	(2.0000)	(2.0000)	(2.0000)
Citizenship			US Citizen	0.0000	0.0000	0.0000	0.0000	0.0000
			Permanent Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000
			Non-Perm Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000
		Credit / Housing History	NoLate24	0.0000	0.0000	0.0000	0.0000	0.0000
			FC/SS/DL/BK7 48+mo	0.0000	0.0000	0.0000	0.0000	0.0000
		Prepayment Penalty	1yr Prepay	0.2500	0.2500	0.2500	0.2500	0.2500
			2yr Prepay	0.5000	0.5000	0.5000	0.5000	0.5000
			3yr Prepay	1.2500	1.2500	1.2500	1.2500	1.2500
			4yr Prepay	1.6250	1.6250	1.6250	1.6250	1.6250
			5yr Prepay	1.8750	1.8750	1.8750	1.8750	1.8750
Prepayment Penalty			1yr Prepay_5Pct	0.2500	0.2500	0.2500	0.2500	0.2500
			2yr Prepay_5Pct	0.5000	0.5000	0.5000	0.5000	0.5000
			3yr Prepay_5Pct	1.5000	1.5000	1.5000	1.5000	1.5000
			4yr Prepay_5Pct	1.8750	1.8750	1.8750	1.8750	1.8750
			5yr Prepay_5Pct	2.1250	2.1250	2.1250	2.1250	2.1250
			1yr Prepay	0.2500	0.2500	0.2500	0.2500	0.2500
			2yr Prepay	0.5000	0.5000	0.5000	0.5000	0.5000
			3yr Prepay	1.2500	1.2500	1.2500	1.2500	1.2500
			4yr Prepay	1.6250	1.6250	1.6250	1.6250	1.6250
			5yr Prepay	1.8750	1.8750	1.8750	1.8750	1.8750

Other Misc.	No ACH	0.000
	ACH	0.125

Other Misc.	No ACH	0.000
	ACH	0.125
	Escrows	0.000
	No Escrows	(0.150)

Documentation		Pricing Adjustments		CLTV									
		Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90		
Full Doc Full Doc W-2	2	≥ 800	0.6250	0.6250	0.3750	0.2500	0.0000	0.2500	(0.3750)	(2.2500)	(4.1250)		
		780 - 799	0.6250	0.6250	0.3750	0.2500	0.0000	0.2500	(0.3750)	(2.3750)	(4.2500)		
		760 - 779	0.6250	0.6250	0.3750	0.2500	0.0000	0.2500	(0.3750)	(2.7500)	(4.7500)		
		740 - 759	0.5000	0.5000	0.3750	0.2500	(0.2500)	(0.3750)	(0.7500)	(3.2500)	(5.2500)		
		720 - 739	0.3750	0.3750	0.2500	0.1250	(0.3750)	(0.6250)	(1.2500)	(4.0000)	(6.3750)		
		700 - 719	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.8750)	(1.3750)	(1.7500)	(4.6250)	(7.1250)		
		680 - 699	(0.2500)	(0.2500)	(0.6250)	(1.0000)	(1.3750)	(2.3750)	(2.8750)	(5.6250)	(8.1250)		
		660 - 679	(0.7500)	(1.1250)	(1.2500)	(2.2500)	(2.7500)	(3.5000)	(4.2500)				
Bank Statement 1999	14	740 - 759	0.5000	0.5000	0.3750	0.2500	0.2500	0.3750	(0.0000)	(3.8750)	(5.8750)		
		720 - 739	0.3750	0.3750	0.2500	0.1250	(0.3750)	(0.8750)	(1.6250)	(4.8750)	(7.2500)		
		700 - 719	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.8750)	(1.6250)	(2.1250)	(5.6250)	(8.1250)		
		680 - 699	(0.5000)	(0.5000)	(0.8750)	(1.2500)	(1.7500)	(2.8750)	(3.6250)	(6.8750)	(9.3750)		
		660 - 679	(1.0000)	(1.3750)	(1.5000)	(2.6250)	(3.1250)	(4.0000)	(5.0000)				
		640 - 659	(0.7500)	(1.8750)	(3.8750)	(4.1250)	(6.2500)	(5.5000)	(7.5000)				
		620 - 639	(5.1250)	(5.2500)	(5.6250)	(6.2500)	(7.5000)	(8.6250)	(10.0000)				
		600 - 619	(0.3750)	0.3750	0.1250	0.0000	(0.3750)	(0.7500)	(1.5000)				
Asset Depletion	13	780 - 799	0.3750	0.3750	0.1250	0.0000	(0.3750)	(0.8750)	(1.5000)				
		760 - 779	0.3750	0.3750	0.1250	0.0000	(0.3750)	(0.8750)	(1.6250)				
		740 - 759	0.2500	0.2500	0.1250	0.0000	(0.6250)	(1.0000)	(1.8750)				
		720 - 739	0.1250	0.1250	0.0000	0.0000	(0.3750)	(0.7500)	(1.3750)				
		700 - 719	(0.3750)	(0.3750)	(0.5000)	(0.6250)	(1.2500)	(2.1250)	(3.0000)				
		680 - 699	(0.8750)	(0.8750)	(1.2500)	(1.6250)	(2.5000)	(3.5000)					
		660 - 679	(1.3750)	(1.7500)	(1.8750)	(2.8750)	(3.6250)	(4.6250)					
		640 - 659	0.2500	0.2500	0.0000	(0.1250)	(0.5000)	(1.0000)	(1.6250)				
P & Only W/OE	15	780 - 799	0.2500	0.2500	0.0000	(0.1250)	(0.5000)	(1.0000)	(1.6250)				
		760 - 779	0.2500	0.2500	0.0000	(0.1250)	(0.5000)	(1.0000)	(2.7500)				
		740 - 759	0.1250	0.1250	0.0000	(0.1250)	(0.7500)	(1.1250)	(2.0000)				
		720 - 739	0.0000	0.0000	(0.1250)	(0.2500)	(0.8750)	(1.5000)	(2.6250)				
		700 - 719	(0.5000)	(0.5000)	(0.6250)	(0.7500)	(1.3750)	(2.3750)	(3.2500)				
Bank Statements		680 - 699	(1.1250)	(1.1250)	(1.5000)	(1.8750)	(2.5000)	(3.7500)	(4.7500)				
		660 - 679	(2.6250)	(2.0000)	(2.1250)	(3.1250)	(4.8750)						
		No Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		12mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	(0.1250)	(0.1250)	(0.2500)	(0.3750)		
		24mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
Product		5/6 30yr ARM SOFR	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		7/6 30yr ARM SOFR	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)		
		5/6 30yr ARM SOFR	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)		
		7/6 40yr ARM SOFR	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)		
		15yr Fixed	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		40yr Fixed	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)		
		Full Amortization	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		Interest-Only	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)		
Loan Amount		100.000-125k	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(0.7500)	(0.8750)	(1.0000)		
		125.000-150k	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.6250)	(0.6250)	(0.7500)	(0.8750)		
		150.000-175k	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	0.3750	(0.3750)	(0.6250)	(0.7500)		
		175.001-200k	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.3750)	(0.6250)	(0.7500)		
		200.001-300k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.2500	(0.2500)		
		300.001-1.0m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		1,000,001-1.5m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		1,500,001-2.0m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.3750)	(0.5000)		
		2,000,001-2.5m	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.6250)				
		2,500,001-3.0m	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.6250)	(0.6250)	(1.0000)				
		3,000,001-3.5m	(0.8750)	(0.8750)	(0.8750)	(0.8750)	(1.1250)	(1.5000)					
		3,500,001-4.0m	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.7500)	(2.1250)					
DTI		43.01-45	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.1250)	(0.1250)		
		45.01-50	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	(0.2500)		
		50.01-55	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)			
Purpose		Purchase	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.1250	0.1250	0.1250		
		Rate-Term	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		Cash-Out	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.6250)	(1.0000)	(1.7500)				
Occupancy		Owner Occupied	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		Second Home	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.6250)			
State		CA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		GA	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)		
		AL	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)		
		Non-CA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
Property Type		SFR, DUPD, PD, TH/RH	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		SFR-Rural	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000				
		Site Condo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000				
		Condo-Warrantable	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.5000)	(0.7500)	(1.2500)		
		Condo-NonWarrantable	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(0.7500)	(1.0000)	(1.2500)			
		Condotel	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(2.2500)	(2.2500)	(2.5000)	(2.7500)			
		2-4 Unit	(0.2500)	(0.5000)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	(0.7500)			
		Modular	(0.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.2500)	(1.2500)		
Credit / Housing History		NoLatex24	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		NoLatex12	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		1x301x2	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(1.2500)		
		Multiple30x12	(2.2500)	(2.2500)	(2.2500)	(2.2500)	(2.2500)	(2.2500)	(2.5000)	(3.0000)			
		Multiple60x12	(5.0000)	(5.0000)	(5.0000)	(5.0000)	(5.0000)	(5.0000)					
		No Events 48+mo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		Events 36-47mo	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)		
		Events 24-35mo	(1.7500)	(1.7500)	(1.7500)	(1.7500)	(1.7500)	(1.7500)	(1.7500)	(1.7500)	(1.7500)		
		Events 12-23mo	(2.2500)	(2.2500)	(2.5000)	(2.5000)	(2.5000)	(2.5000)	(2.5000)	(2.5000)	(2.5000)		

30 Day Pricing		
Rate	5/6 ARM	30yr Fix
9.750	110.5000	110.2500
9.625	110.2500	110.0000
9.500	110.0000	109.7500
9.375	109.7500	109.5000
9.250	109.5000	109.2500
9.125	109.2500	109.0000
9.000	108.8750	108.6250
8.875	108.5000	108.2500
8.750	108.1250	107.8750
8.625	107.7500	107.5000
8.500	107.3750	107.1250
8.375	107.0000	106.7500
8.250	106.6250	106.3750
8.125	106.2500	106.0000
8.000	105.8750	105.6250
7.875	105.5000	105.2500
7.750	105.1250	104.8750
7.625	104.6250	104.3750
7.500	104.1250	103.8750
7.375	103.6250	103.3750
7.250	103.1250	102.8750
7.125	102.6250	102.3750
7.000	102.0000	101.7500
6.875	101.3750	101.1250
6.750	100.6250	100.3750
6.625	99.8750	99.6250

Max Pricing (Lower of Price or Premium)

No Prepay - Hard	100.0000
1yr Prepay - Hard	101.0000
2yr Prepay - Hard	101.2500
3yr Prepay - Hard	101.7500
4yr Prepay - Hard	102.0000
5yr Prepay - Hard	102.5000

ARM Margin
5.000 SOFR

Lender Paid Compensation Is Available On The DSCR Product

Please Reach Out To Your Account Executive For Additional Details

1st TD \$1795 Origination Fee

Additional Pricing Adjustments

Other Misc	No ACH	0.000
	ACH	0.125
	Escrows	0.000
	No Escrows	(0.150)
Prepay Penalty	No	(1.750)
	1yr_Stdtrd	(1.125)
	2yr_Stdtrd	(0.500)
	3yr_Stdtrd	0.000
	4yr_Stdtrd	0.500
	5yr_Stdtrd	0.875
	1yr_5Pct	(1.125)
	2yr_5Pct	(0.500)
	3yr_5Pct	0.250
	4yr_5Pct	0.875
	5yr_5Pct	1.000

Pricing Adjustments		CLTV									
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85		
Full Doc Full Doc W-2	≥ 800	0.6250	0.6250	0.2500	0.0000	(0.2500)	(0.5000)	(0.7500)	(3.0000)		
	780 - 799	0.6250	0.6250	0.2500	0.0000	(0.2500)	(0.5000)	(0.7500)	(3.1250)		
	760 - 779	0.6250	0.6250	0.2500	0.0000	(0.2500)	(0.5000)	(0.8750)	(3.5000)		
	740 - 759	0.5000	0.5000	0.2500	0.0000	(0.5000)	(0.6250)	(1.1250)	(4.0000)		
	720 - 739	0.3750	0.3750	0.1250	(0.1250)	(0.6250)	(0.8750)	(1.6250)	(4.7500)		
	700 - 719	(0.1250)	(0.1250)	(0.3750)	(0.6250)	(1.1250)	(1.6250)	(2.1250)	(5.3750)		
	680 - 699	(0.2500)	(0.2500)	(0.7500)	(1.2500)	(1.6250)	(2.6250)	(3.2500)	(6.3750)		
	660 - 679	(0.7500)	(1.1250)	(1.3750)	(2.5000)	(3.0000)	(3.7500)	(4.6250)			
	≥ 800	0.5000	0.5000	0.1250	(0.1250)	(0.2500)	(0.6250)	(1.0000)	(3.6250)		
	780 - 799	0.5000	0.5000	0.1250	(0.1250)	(0.2500)	(0.6250)	(1.0000)	(3.7500)		
Bank Statement	760 - 779	0.5000	0.5000	0.1250	(0.1250)	(0.2500)	(0.6250)	(1.1250)	(4.1250)		
	740 - 759	0.3750	0.3750	0.1250	(0.1250)	(0.5000)	(0.7500)	(1.3750)	(4.6250)		
	720 - 739	0.2500	0.2500	0.0000	(0.2500)	(0.6250)	(1.1250)	(2.0000)	(5.6250)		
	700 - 719	(0.1250)	(0.1250)	(0.3750)	(0.6250)	(1.1250)	(1.8750)	(2.5000)	(6.3750)		
	680 - 699	(0.5000)	(0.5000)	(1.0000)	(1.5000)	(2.0000)	(3.1250)	(4.0000)			
	660 - 679	(1.0000)	(1.3750)	(1.6250)	(2.7500)	(3.3750)	(4.2500)	(5.3750)			
	≥ 800	0.2500	0.2500	(0.1250)	(0.3750)	(0.6250)	(1.0000)				
	780 - 799	0.2500	0.2500	(0.1250)	(0.3750)	(0.6250)	(1.1250)				
	760 - 779	0.2500	0.2500	(0.1250)	(0.3750)	(0.6250)	(1.1250)				
	740 - 759	0.1250	0.1250	(0.1250)	(0.3750)	(0.8750)	(1.2500)				
Asset Depletion	720 - 739	0.0000	0.0000	(0.2500)	(0.5000)	(1.0000)	(1.6250)				
	700 - 719	(0.3750)	(0.3750)	(0.6250)	(0.8750)	(1.5000)	(2.3750)				
	680 - 699	(0.8750)	(0.8750)	(1.3750)	(1.8750)	(2.5000)	(3.7500)				
	660 - 679	(1.3750)	(1.7500)	(2.0000)	(3.1250)	(3.8750)					
	≥ 800	0.1250	0.1250	(0.2500)	(0.5000)	(0.7500)	(1.2500)				
	780 - 799	0.1250	0.1250	(0.2500)	(0.5000)	(0.7500)	(1.2500)				
	760 - 779	0.1250	0.1250	(0.2500)	(0.5000)	(0.7500)	(1.2500)				
	740 - 759	0.0000	0.0000	(0.2500)	(0.5000)	(1.0000)	(1.3750)				
	720 - 739	(0.1250)	(0.1250)	(0.3750)	(0.6250)	(1.1250)	(1.7500)				
	700 - 719	(0.5000)	(0.5000)	(0.7500)	(1.0000)	(1.6250)	(2.6250)				
P & L Only	680 - 699	(1.1250)	(1.1250)	(2.1250)	(2.5000)	(4.0000)					
	660 - 679	(1.6250)	(2.0000)	(2.2500)	(3.3750)	(4.1250)					
	≥ 800	0.8750	0.8750	0.5000	0.1250	(0.1250)	(0.6250)	(2.1250)			
	780 - 799	0.8750	0.8750	0.5000	0.1250	(0.1250)	(0.6250)	(2.1250)			
	760 - 779	0.7500	0.7500	0.3750	0.0000	(0.2500)	(0.7500)	(2.3750)			
	740 - 759	0.6250	0.6250	0.3750	0.0000	(0.5000)	(0.8750)	(2.6250)			
	720 - 739	0.5000	0.5000	0.1250	(0.2500)	(0.3750)	(0.7500)				
	700 - 719	0.1250	0.1250	(0.2500)	(0.6250)	(1.1250)	(1.8750)				
	680 - 699	(0.6250)	(0.6250)	(1.1250)	(1.8750)	(2.7500)	(4.0000)	(6.0000)			
	660 - 679	(1.3750)	(1.7500)	(2.0000)	(3.3750)	(4.3750)	(5.6250)				
DSCR	640 - 659	(4.5000)	(4.6250)	(4.8750)	(5.7500)	(6.7500)	(8.2500)				
	No Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	12mo Bank Stmt	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.2500)	(0.2500)	(0.2500)		
	24mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	5/6 30yr ARM SOFR	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	7/6 30yr ARM SOFR	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)		
	5/6 40yr ARM SOFR	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)		
	7/6 40yr ARM SOFR	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)		
	15yr Fixed	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	30yr Fixed	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
Bank Statements	40yr Fixed	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.3750)		
	Full Amortization	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	Interest-Only	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(0.8750)	(1.3750)			
	100,000-125k	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(0.7500)	(0.8750)		
	125,000-150k	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.6250)	(0.6250)	(0.7500)		
	150,000-175k	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.3750)	(0.6250)		
	175,000-200k	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.3750)	(0.6250)		
	200,001-300k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)		
	300,001-1.0m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	1,000,001-1.5m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
Loan Amount	1,500,001-2.0m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	2,000,001-2.5m	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)				
	2,500,001-3.0m	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.6250)	(0.6250)				
	3,000,001-3.5m	(0.8750)	(0.8750)	(0.8750)	(0.8750)	(1.1250)					
	3,500,001-4.0m	(1.5000)	(1.5000)								
	43.01-45	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.1250)	(0.1250)		
	45.01-50	0.0000	0.0000	0.0000	0.0000	(0.1250)	(0.1250)	(0.1250)	(0.2500)		
	50.01-55	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.3750)	(0.3750)	(0.5000)		
	DSCR ≥1.50	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000			
	DSCR 1.25-1.49	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750			
DTI	DSCR 1.10-1.24	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250			
	DSCR 1.00-1.09	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000			
	DSCR 0.75-0.99	(0.6250)	(1.6250)	(1.6250)	(3.0000)	(3.2500)	(4.0000)				
	Purpose	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.1250	0.1250		
	Rate-Term	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
Citizenship State	Cash-Out	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.7500)	(1.2500)	(1.8750)			
	Foreign Nat¹ (DSCR Only)	(3.0000)	(3.0000)	(3.0000)	(3.0000)	(3.0000)	(3.0000)	(3.0000)			
	CA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	CA - AL	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)		
	Non-CA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
Property Type	SFR, DUPD, PD, TH/RH	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	Site Condo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	Condo-Warrantable	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.5000)	(0.7500)		
	Condo-NonWarrantable	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(0.7500)	(1.0000)			
	Condotel	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(2.2500)	(2.2500)				
	2-4 Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)			
	Modular	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)				
Credit / Housing History	Nolates2x12	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	1x30x12	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)		
	Multiple30x12	(2.2500)	(2.2500)	(2.2500)	(2.2500)	(2.2500)	(2.2500)	(2.2500)			
	No Events 48m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	Events 36-47m	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)			
	Events 24-35m	(1.7500)	(1.7500)	(1.7500)	(1.7500)	(1.7500)	(1.7500)	(1.7500)	(1.7500)		
	Events 12-23m	(2.5000)	(2.5000)	(2.5000)	(2.5000)	(2.5000)	(2.5000)	(2.5000)	(2.5000)		

30 Day Pricing		
Rate	5/6 ARM	30yr Fix
9.750	105.6310	105.7810
9.625	105.2560	105.5930
9.500	105.2560	105.4060
9.375	105.0060	105.1560
9.250	104.7560	104.9060
9.125	104.5060	104.6560
9.000	104.2560	104.4060
8.875	104.0060	104.1560
8.750	103.7560	103.9060
8.625	103.5060	103.6560
8.500	103.2560	103.4060
8.375	102.9430	103.0930
8.250	102.5990	102.7490
8.125	102.2560	102.4060
8.000	101.9130	102.0630
7.875	101.5380	101.6880
7.750	101.1320	101.2820
7.625	100.6940	100.8440
7.500	100.1940	100.3440
7.375	99.6320	99.7820
7.250	99.0690	99.2190
7.125	98.5070	98.6570
7.000	97.9130	98.0630
6.875	97.3200	97.4700
6.750	96.7270	96.8770
6.625	96.1340	96.2840

Max Pricing (Lower of Price or Premium)

Owner Occupied	
Price	101.0000

ARM Margin
5.000 DTI
6.500 DSCR

1st TD \$1795 Origination Fee

Pricing Adjustments		CLTV									
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Level 1 Full Doc 2yr Full Doc 1yr	≥ 800	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.1250)	(1.6250)	(2.8750)	
	780 - 799	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.1250)	(1.6250)	(2.8750)	
	760 - 779	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.2500)	(1.7500)	(3.0000)	
	740 - 759	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	(2.1250)	(3.5000)	
	720 - 739	0.5000	0.5000	0.2500	0.1250	0.0000	(0.2500)	(0.6250)	(2.5000)	(4.1250)	
	700 - 719	0.3750	0.3750	0.1250	0.0000	(0.3750)	(0.6250)	(1.1250)	(3.5000)	(5.0000)	
	680 - 699	0.2500	0.1250	(0.2500)	(0.3750)	(1.0000)	(1.8750)	(2.3750)	(4.2500)	(5.3750)	
	660 - 679	(0.2500)	(0.5000)	(0.8750)	(1.2500)	(2.1250)	(2.6250)	(3.3750)			
Level 2 Bank Statement Bank Statement Plus 1099	≥ 800	0.7500	0.7500	0.5000	0.2250	0.1000	0.1500	(0.1250)	(1.6250)	(2.8750)	
	780 - 799	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.1250)	(1.6250)	(2.8750)	
	760 - 779	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.2500)	(1.7500)	(3.1250)	
	740 - 759	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	(2.1250)	(3.7500)	
	720 - 739	0.5000	0.5000	0.2500	0.1250	0.0000	(0.3750)	(0.8750)	(2.8750)	(4.3750)	
	700 - 719	0.3750	0.3750	0.1250	0.0000	(0.3750)	(0.7500)	(1.3750)	(4.1250)	(5.2500)	
	680 - 699	0.2500	0.1250	(0.3750)	(0.5000)	(1.2500)	(2.1250)	(2.7500)	(5.0000)	(5.6250)	
	660 - 679	(0.2500)	(0.5000)	(0.8750)	(1.2500)	(2.3750)	(2.8750)	(3.7500)			
Level 3 Asset Depletion	≥ 800	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.1250)	#N/A	#N/A	
	780 - 799	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.1250)	#N/A	#N/A	
	760 - 779	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.2500)	#N/A	#N/A	
	740 - 759	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	#N/A	#N/A	
	720 - 739	0.5000	0.5000	0.2500	0.1250	0.0000	(0.3750)	(0.8750)	#N/A	#N/A	
	700 - 719	0.3750	0.3750	0.1250	0.0000	(0.3750)	(0.7500)	(1.3750)	#N/A	#N/A	
	680 - 699	0.2500	0.1250	(0.3750)	(0.5000)	(1.2500)	(2.1250)	(2.7500)	#N/A	#N/A	
	660 - 679	(0.2500)	(0.5000)	(0.8750)	(1.2500)	(2.3750)	(2.8750)	(3.7500)	#N/A	#N/A	
Level 4 P & L Only WVOE	≥ 800	0.3750	0.3750	0.1250	0.0000	(0.1250)	(0.5000)	(0.7500)	#N/A	#N/A	
	780 - 799	0.3750	0.3750	0.1250	0.0000	(0.1250)	(0.5000)	(0.7500)	#N/A	#N/A	
	760 - 779	0.3750	0.3750	0.1250	0.0000	(0.1250)	(0.5000)	(0.8750)	#N/A	#N/A	
	740 - 759	0.2500	0.2500	0.0000	(0.1250)	(0.2500)	(0.6250)	(1.0000)	#N/A	#N/A	
	720 - 739	0.1250	0.1250	(0.2500)	(0.3750)	(0.8750)	(1.5000)	(2.0000)	#N/A	#N/A	
	700 - 719	0.0000	0.0000	(0.2500)	(0.3750)	(0.7500)	(1.2500)	(2.0000)	#N/A	#N/A	
	680 - 699	(0.1250)	(0.2500)	(0.7500)	(0.8750)	(1.6250)	(2.6250)	(3.3750)	#N/A	#N/A	
	660 - 679	(0.6250)	(0.8750)	(1.2500)	(1.7500)	(2.7500)	(3.3750)	(4.3750)	#N/A	#N/A	
Bank Statements		No Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		12mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	(0.3750)	
		24mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Product	5/6 30yr ARM SOFR	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	
	5/6 40yr ARM SOFR	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	
	15yr Fixed	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	
	30yr Fixed	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	40yr Fixed	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	
	Full Amortization	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	Interest-Only	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.5000)	(0.5000)	(0.7500)	(1.0000)	(1.2500)	
	150,000-175k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(0.8750)	
175,001-200k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(0.8750)		
200,001-300k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(0.8750)		
300,001-400k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
400,001-600k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
600,001-750k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
750,001-1.0m	0.0000	0.0000	0.1250	0.1250	0.1250	0.1250	0.1250	0.0000	0.0000	0.0000	
1,000,001-1.5m	0.0000	0.0000	0.1250	0.1250	0.1250	0.1250	0.1250	0.0000	0.0000	(0.2500)	
1,500,001-2.0m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	#N/A	#N/A	
2,000,001-2.5m	0.0000	0.0000	(0.1250)	(0.1250)	(0.2500)	(0.2500)	(0.3750)	#N/A	#N/A	#N/A	
2,500,001-3.0m	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.7500)	#N/A	#N/A	#N/A	#N/A	
3,000,001-3.5m	(0.8750)	(0.8750)	(0.8750)	(1.1250)	(1.2500)	#N/A	#N/A	#N/A	#N/A	#N/A	
3,500,001-4.0m	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.7500)	#N/A	#N/A	#N/A	#N/A	#N/A	
DTI	00.01-43	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	43.01-45	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.1250)	(0.1250)	
	45.01-50	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.1250)	(0.1250)	
	50.01-55	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.2500)	(0.2500)			
	Purchase	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Purpose	Rate-Term	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.3750)	#N/A	
	Cash-Out	(0.2500)	(0.2500)	(0.3750)	(0.5000)	(0.5000)	(0.7500)	(1.0000)	#N/A	#N/A	
Occupancy	Owner Occupied	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	Second Home	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.2500)	(0.3750)	(0.7500)	#N/A	
State	FL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	CT	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	#N/A	
	IL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	#N/A	
	NJ	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	#N/A	
	NY	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	#N/A	
	Other	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Property Type	SFR, D-PUD, PUD, TH, RH	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	Condo-Warrantable	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	#N/A	
	Condo-NonWarrantable	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	#N/A	
	Condotel	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	#N/A	
	2-Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	(0.5000)	#N/A	
	3-Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	(0.5000)	#N/A	
	4-Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	(0.5000)	#N/A	
Citizenship	US Citizen	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	Permanent Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	Non-Perm Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Housing History	NotLatex24	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	NotLatex12	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	1x30x12	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.0000)	(1.5000)	
Credit History	No Events 48+	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	AD	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Other Miscellaneous	Escrows	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	No Escrows (No HPML)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	#N/A	#N/A	

30 Day Pricing		
Rate	5/6 ARM	30yr Fix
9.750	105.6310	105.7810
9.625	105.2560	105.5830
9.500	105.2560	105.4060
9.375	105.0060	105.1560
9.250	104.7560	104.9060
9.125	104.5060	104.6560
9.000	104.2560	104.4060
8.875	104.0060	104.1560
8.750	103.7560	103.9060
8.625	103.5060	103.6560
8.500	103.2560	103.4060
8.375	102.9430	103.0930
8.250	102.5990	102.7490
8.125	102.2560	102.4060
8.000	101.9130	102.0630
7.875	101.5380	101.6880
7.750	101.1320	101.2820
7.625	100.6940	100.8440
7.500	100.1940	100.3440
7.375	99.6320	99.7820
7.250	99.0690	99.2190
7.125	98.5070	98.6570
7.000	97.9130	98.0630
6.875	97.3200	97.4700
6.750	96.7270	96.8770
6.625	96.1340	96.2840

Max Pricing (Lower of Price or Premium)

Non Owner Occupied	
No Prepay - Hard	99.0000
1yr Prepay - Hard	100.0000
2yr Prepay - Hard	100.7500
3yr Prepay - Hard	101.2500
4yr Prepay - Hard	101.5000
5yr Prepay - Hard	102.0000

ARM Margin
5.000 DTI
6.500 DSCR

1st TD \$1795 Origination Fee

Pricing Adjustments		CLTV									
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85		
Level 1	Full Doc 2yr Full Doc 1yr	≥ 800	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.1250)	(1.3750)	
		780 - 799	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.1250)	(1.3750)	
		760 - 779	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.2500)	(1.5000)	
		740 - 759	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	(1.8750)	
		720 - 739	0.5000	0.5000	0.2500	0.1250	0.0000	(0.2500)	(0.6250)	(2.2500)	
		700 - 719	0.3750	0.3750	0.1250	0.0000	(0.3750)	(0.6250)	(1.1250)	(3.2500)	
		680 - 699	0.2500	0.1250	(0.2500)	(0.3750)	(1.0000)	(1.8750)	(2.3750)	(4.0000)	
		660 - 679	(0.2500)	(0.5000)	(0.7500)	(1.2500)	(2.1250)	(2.6250)	(3.3750)		
		≥ 800	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.1250)	(1.6250)	
		780 - 799	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.1250)	(1.6250)	
Level 2	Bank Statement Bank Statement Plus	760 - 779	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.2500)	(1.7500)	
		740 - 759	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	(2.1250)	
		720 - 739	0.5000	0.5000	0.2500	0.1250	0.0000	(0.3750)	(0.8750)	(2.8750)	
		700 - 719	0.3750	0.3750	0.1250	0.0000	(0.3750)	(0.7500)	(1.3750)	(4.1250)	
		680 - 699	0.2500	0.1250	(0.3750)	(0.5000)	(1.2500)	(2.1250)	(2.7500)	(5.0000)	
		660 - 679	(0.2500)	(0.5000)	(0.7500)	(1.3750)	(2.3750)	(2.8750)	(3.7500)		
		≥ 800	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.1250)	(1.6250)	
		780 - 799	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.1250)	(1.6250)	
		760 - 779	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.2500)	(1.7500)	
		740 - 759	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	(2.1250)	
Level 3	Asset Depletion	720 - 739	0.5000	0.5000	0.2500	0.1250	0.0000	(0.3750)	(0.8750)	(2.8750)	
		700 - 719	0.3750	0.3750	0.1250	0.0000	(0.3750)	(0.7500)	(1.3750)	(4.1250)	
		680 - 699	0.2500	0.1250	(0.3750)	(0.5000)	(1.2500)	(2.1250)	(2.7500)	(5.0000)	
		660 - 679	(0.2500)	(0.5000)	(0.7500)	(1.3750)	(2.3750)	(2.8750)	(3.7500)		
		≥ 800	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.1250)	(1.6250)	
		780 - 799	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.1250)	(1.6250)	
		760 - 779	0.7500	0.7500	0.5000	0.3750	0.2500	0.0000	(0.2500)	(1.7500)	
		740 - 759	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	(2.1250)	
		720 - 739	0.5000	0.5000	0.2500	0.1250	0.0000	(0.3750)	(0.8750)	(2.8750)	
		700 - 719	0.3750	0.3750	0.1250	0.0000	(0.3750)	(0.7500)	(1.3750)	(4.1250)	
Level 4	P & L Only WVOE	680 - 699	0.2500	0.1250	(0.3750)	(0.5000)	(1.2500)	(2.1250)	(2.7500)	(5.0000)	
		660 - 679	(0.2500)	(0.5000)	(0.7500)	(1.3750)	(2.3750)	(2.8750)	(3.7500)		
		≥ 800	0.3750	0.3750	0.1250	0.0000	(0.1250)	(0.5000)	(0.7500)		
		780 - 799	0.3750	0.3750	0.1250	0.0000	(0.1250)	(0.5000)	(0.7500)		
		760 - 779	0.3750	0.3750	0.1250	0.0000	(0.1250)	(0.5000)	(0.8750)		
		740 - 759	0.2500	0.2500	0.0000	(0.1250)	(0.2500)	(0.6250)	(1.0000)		
		720 - 739	0.1250	0.1250	(0.1250)	(0.2500)	(0.3750)	(0.8750)	(1.5000)		
		700 - 719	0.0000	0.0000	(0.2500)	(0.3750)	(0.7500)	(2.0000)			
		680 - 699	(0.1250)	(0.2500)	(0.7500)	(0.8750)	(1.6250)	(2.6250)	(3.3750)		
		660 - 679	(0.6250)	(0.8750)	(1.2500)	(1.7500)	(2.7500)	(3.3750)	(4.3750)		
Bank Statements		No Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		12mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	
		24mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
Product		5/6 30yr ARM SOFR	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)		
		5/6 40yr ARM SOFR	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)		
		15yr Fixed	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500		
		30yr Fixed	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		40yr Fixed	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)		
		Full Amortization	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		Interest-Only	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.5000)	(0.5000)	(0.7500)	(1.0000)	
Loan Amount		150,000-175k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	
		175,000-200k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	
		200,000-300k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	
		300,000-400k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		400,000-600k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		600,000-750k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		750,000-1.0m	0.0000	0.0000	0.1250	0.1250	0.1250	0.1250	0.1250	0.0000	
		1,000,000-1.5m	0.0000	0.0000	0.1250	0.1250	0.1250	0.1250	0.0000	0.0000	
		1,500,000-2.0m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	
		2,000,000-2.5m	0.0000	0.0000	(0.1250)	(0.1250)	(0.2500)	(0.2500)	(0.3750)		
		2,500,000-3.0m	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.7500)			
		3,000,000-3.5m	(0.8750)	(0.8750)	(0.8750)	(1.1250)	(1.2500)				
		3,500,000-4.0m	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(1.7500)				
DTI		00.01-43	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		43.01-45	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.1250)	
		45.01-50	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.1250)	
		50.01-55	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.2500)	(0.2500)		
Purpose		Purchase	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Rate-Term	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.3750)	
		Cash-Out	(0.2500)	(0.2500)	(0.3750)	(0.5000)	(0.5000)	(0.7500)	(1.0000)		
Occupancy		Non Owner Occupied	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.2500)	(0.3750)	(0.7500)	
State		FL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		CT	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	
		IL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	
		NJ	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	
		NY	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	
		Other	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Property Type		SFR, D-PUD, PUD, TH, RH	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Condo-Warrantable	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	
		Condo-NonWarrantable	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	
		Condotel	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)		
		2-Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	(0.5000)	
		3-Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	(0.5000)	
		4-Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	(0.5000)	
Citizenship		US Citizen	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Permanent Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Non-Perm Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Housing History		NoLate≤24	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		NoLate≤12	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
		1x30v12	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.5000)	
Credit History		No Events 48+	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Other Miscellaneous		Escrows	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		No Escrows (No HPML)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.1250)		
Prepay Penalty		No Prepay	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	
		1yr Prepay_Standard	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	
		2yr Prepay_Standard	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	
		3yr Prepay_Standard	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		4yr Prepay_Standard	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	
		5yr Prepay_Standard	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	
		1yr Prepay_5Pct	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	
		2yr Prepay_5Pct	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	
		3yr Prepay_5Pct	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		4yr Prepay_5Pct	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	
		5yr Prepay_5Pct	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	

30 Day Pricing		
Rate	5/6 ARM	30yr Fix
9.750	105.6310	105.7810
9.625	105.2560	105.5930
9.500	105.2560	105.4060
9.375	105.0060	105.1560
9.250	104.7560	104.9060
9.125	104.5060	104.6560
9.000	104.2560	104.4060
8.875	104.0060	104.1560
8.750	103.7560	103.9060
8.625	103.5060	103.6560
8.500	103.2560	103.4060
8.375	102.9430	103.0930
8.250	102.5990	102.7490
8.125	102.2560	102.4060
8.000	101.9130	102.0630
7.875	101.5380	101.6880
7.750	101.1320	101.2820
7.625	100.6940	100.8440
7.500	100.1940	100.3440
7.375	99.6320	99.7820
7.250	99.0690	99.2190
7.125	98.5070	98.6570
7.000	97.9130	98.0630
6.875	97.3200	97.4700
6.750	96.7270	96.8770
6.625	96.1340	96.2840

Max Pricing (Lower of Price or Premium)

Owner Occupied	
Price	101.0000

ARM Margin
5.000
6.500

1st TD \$1795 Origination Fee

Pricing Adjustments		CLTV							
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Level 1 Full Doc 2yr Full Doc 1yr	≥ 800	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	(2.2500)
	780 - 799	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	(2.2500)
	760 - 779	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	(2.2500)
	740 - 759	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	(2.2500)
	720 - 739	0.5000	0.5000	0.2500	0.1250	0.0000	(0.2500)	(0.6250)	(2.6250)
	700 - 719	0.3750	0.3750	0.1250	0.0000	(0.3750)	(0.6250)	(1.1250)	(3.6250)
	680 - 699	0.2500	0.1250	(0.2500)	(0.3750)	(1.0000)	(1.8750)	(2.3750)	(4.3750)
	660 - 679	(0.2500)	(0.5000)	(0.7500)	(1.2500)	(2.1250)	(2.6250)	(3.1250)	(5.1250)
	640 - 659	(1.0000)	(1.0000)	(1.0000)	(1.2500)	(2.2500)	(2.6250)	(4.0000)	(5.1250)
	620 - 639	(2.0000)	(2.0000)	(2.0000)	(2.2500)	(2.7500)			
	≥ 800	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	(2.1250)
	780 - 799	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	(2.1250)
Level 2 Bank Statement Bank Statement Plus 1099	760 - 779	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	(2.1250)
	740 - 759	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	(2.1250)
	720 - 739	0.5000	0.5000	0.2500	0.1250	0.0000	(0.3750)	(0.8750)	(2.8750)
	700 - 719	0.3750	0.3750	0.1250	0.0000	(0.3750)	(0.7500)	(1.3750)	(4.1250)
	680 - 699	0.2500	0.1250	(0.3750)	(0.5000)	(1.2500)	(2.1250)	(2.7500)	(5.0000)
	660 - 679	(0.2500)	(0.5000)	(0.8750)	(1.3750)	(2.3750)	(2.8750)	(3.7500)	
	640 - 659	(1.0000)	(1.0000)	(1.0000)	(1.6250)	(2.5000)	(3.1250)	(4.2500)	
	620 - 639	(2.2500)	(2.2500)	(2.2500)	(2.5000)	(3.0000)			
	No Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	12mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.3750)	
	24mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	5/6 30yr ARM SOFR	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)
Product	5/6 40yr ARM SOFR	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)
	30yr Fixed	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	40yr Fixed	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)
	Full Amortization	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Interest Only	(0.2500)	(0.2500)	(0.5000)	(0.7500)	(1.0000)	(1.0000)	(1.0000)	(1.0000)
	125,000-150k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)	(0.7500)
	150,001-175k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)	(0.7500)
	175,001-200k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)	(0.7500)
	200,001-300k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)	(0.7500)
	300,001-400k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	400,001-600k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	600,001-750k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Loan Amount	750,001-1.0m	0.0000	0.0000	0.1250	0.1250	0.1250	0.1250	0.1250	0.0000
	1,000,001-1.5m	0.0000	0.0000	0.1250	0.1250	0.1250	0.1250	0.0000	0.0000
	1,500,001-2.0m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	2,000,001-2.5m	0.0000	0.0000	(0.1250)	(0.1250)	(0.2500)			
	2,500,001-3.0m	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.5000)			
	DTI	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	43.01-45	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.1250)	(0.3750)
	45.01-50	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.1250)	(0.3750)
	Purpose	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Rate-Term	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Cash-Out	(0.5000)	(0.5000)	(0.7500)	(1.0000)	(1.0000)	(1.2500)	(1.8750)	
	Occupancy	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
State	Second Home	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.5000)	(0.5000)	(0.7500)	
	CA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	GA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	AL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	FL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	CT	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	
	IL	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	
	NJ	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	
	NY	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	
	Other	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	SFR, D-PUD, PUD, TH, RH	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Condo-Warrantable	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	
Property Type	Condo-NonWarrantable	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	
	Condotel	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	
	2-Unit	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(1.0000)	
	3-Unit	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(1.0000)	
	4-Unit	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(1.0000)	
	Citizenship	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	US Citizen	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Permanent Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Non-Perm Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Housing History	NoLatesx24	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	NoLatesx12	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	1x30x12	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	
Credit History	Multiple30x12	(0.8750)	(0.8750)	(0.8750)	(0.8750)	(0.8750)	(1.1250)	(1.1250)	
	1x60x12	(1.2500)	(1.2500)	(1.2500)	(1.2500)	(1.2500)			
	No Events 48+	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Events 36-47mo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Events 24-35mo	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)		
	Events 12-23mo	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)			
	Other Miscellaneous	Escrows	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	No Escrows (No HPML)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	

30 Day Pricing		
Rate	5/6 ARM	30yr Fix
9.750	105.6310	105.7810
9.625	105.2560	105.5930
9.500	105.2560	105.4060
9.375	105.0060	105.1560
9.250	104.7560	104.9060
9.125	104.5060	104.6560
9.000	104.2560	104.4060
8.875	104.0060	104.1560
8.750	103.7560	103.9060
8.625	103.5060	103.6560
8.500	103.2560	103.4060
8.375	102.9430	103.0930
8.250	102.5990	102.7490
8.125	102.2560	102.4060
8.000	101.9130	102.0630
7.875	101.5380	101.6880
7.750	101.1320	101.2820
7.625	100.6940	100.8440
7.500	100.1940	100.3440
7.375	99.6320	99.7820
7.250	99.0690	99.2190
7.125	98.5070	98.6570
7.000	97.9130	98.0630
6.875	97.3200	97.4700
6.750	96.7270	96.8770
6.625	96.1340	96.2840

Max Pricing (Lower of Price or Premium)

Non Owner Occupied	
No Prepay - Hard	99.0000
1yr Prepay - Hard	100.0000
2yr Prepay - Hard	100.7500
3yr Prepay - Hard	101.2500
4yr Prepay - Hard	101.5000
5yr Prepay - Hard	102.0000

ARM Margin
5.000
6.500

1st TD \$1795 Origination Fee

Pricing Adjustments		CLTV							
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
Level 1 Full Doc 2yr Full Doc 1yr	≥ 800	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	
	780 - 799	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	
	760 - 779	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	
	740 - 759	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	
	720 - 739	0.5000	0.5000	0.2500	0.1250	0.0000	(0.2500)	(0.6250)	
	700 - 719	0.3750	0.3750	0.1250	0.0000	(0.3750)	(0.6250)	(1.1250)	
	680 - 699	0.2500	0.1250	(0.2500)	(0.3750)	(1.0000)	(1.8750)	(2.3750)	
	660 - 679	(0.5000)	(0.5000)	(1.2500)	(1.2500)	(2.1250)	(2.6250)	(3.3750)	
	640 - 659	(1.0000)	(1.0000)	(1.0000)	(1.2500)	(2.2500)	(2.6250)	(4.0000)	
	620 - 639	(2.0000)	(2.0000)	(2.0000)	(2.2500)	(2.7500)			
Level 2 Bank Statement Bank Statement Plus 1099	≥ 800	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	
	780 - 799	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	
	760 - 779	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	
	740 - 759	0.6250	0.6250	0.3750	0.2500	0.1250	(0.1250)	(0.3750)	
	720 - 739	0.5000	0.5000	0.2500	0.1250	0.0000	(0.3750)	(0.8750)	
	700 - 719	0.3750	0.3750	0.1250	0.0000	(0.3750)	(0.7500)	(1.3750)	
	680 - 699	0.2500	0.1250	(0.3750)	(0.5000)	(1.2500)	(2.1250)	(2.7500)	
	660 - 679	(0.2500)	(0.5000)	(0.8750)	(1.3750)	(2.3750)	(2.8750)	(3.7500)	
	640 - 659	(1.0000)	(1.0000)	(1.0000)	(1.6250)	(2.5000)	(3.1250)	(4.2500)	
	620 - 639	(2.5000)	(2.2500)	(2.2500)	(2.5000)	(3.0000)			
Bank Statements		No Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		12mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		24mo Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Product	5/6 30yr ARM SOFR	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	
	5/6 40yr ARM SOFR	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	(0.1500)	
	15yr Fixed	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	
	30yr Fixed	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	40yr Fixed	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	
	Full Amortization	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	Interest Only	(0.2500)	(0.2500)	(0.5000)	(0.7500)	(0.7500)	(1.0000)	(1.0000)	
	150,000-175k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)	
	175,001-200k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)	
	200,001-300k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)	(0.5000)	
Loan Amount	300,001-400k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	400,001-600k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	600,001-750k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	750,001-1.0m	0.0000	0.0000	0.1250	0.1250	0.1250	0.1250	0.1250	
	1,000,001-1.5m	0.0000	0.0000	0.1250	0.1250	0.1250	0.1250	0.0000	
	1,500,001-2.0m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	2,000,001-2.5m	0.0000	0.0000	(0.1250)	(0.1250)	(0.2500)	BN/A	BN/A	
	2,500,001-3.0m	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	BN/A	BN/A	
	00.01-43	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	43.01-45	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.1250)	
DTI	45.01-50	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.1250)	
	DSCR Not Applicable	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
DSCR	Purpose	Purchase	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Rate-Term	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Cash-Out	(0.5000)	(0.5000)	(0.7500)	(1.0000)	(1.0000)	(1.2500)	
		Non Owner Occupied	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.3750)	
		CA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		GA	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	
		AL	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	
		FL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		CT	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	
		IL	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	
Occupancy		NJ	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	
		NY	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	
		Other	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		SFR, D-PUD, PUD, TH, RH	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Condo-Warrantable	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	
		Condo-NonWarrantable	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	
		Condotel	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	
		2-Unit	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	
		3-Unit	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	
		4-Unit	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	
State		US Citizen	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Permanent Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Non-Perm Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		NoLatesx24	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		NoLatesx12	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		1x30x12	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	
		Multiple30x12	(0.8750)	(0.8750)	(0.8750)	(0.8750)	(1.1250)	(1.1250)	
		1x60x12	(1.2500)	(1.2500)	(1.2500)	(1.2500)			
		No Events 48+	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		Events 36-47mo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Citizenship		Events 24-35mo	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	
		Events 12-23mo	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)		
		Escrows	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		No Escrows (No HPML)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	
		No Prepay	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	
		1yr Prepay_Standard	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	
		2yr Prepay_Standard	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	
		3yr Prepay_Standard	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		4yr Prepay_Standard	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	
		5yr Prepay_Standard	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	
Prepay Penalty		1yr Prepay_5Pct	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	
		2yr Prepay_5Pct	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	
		3yr Prepay_5Pct	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		4yr Prepay_5Pct	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	
		5yr Prepay_5Pct	0.7500	0.7500	0.7500	0.7500	0.7500	0.7500	
		No Prepay	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	(1.0000)	
		1yr Prepay_Standard	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	
		2yr Prepay_Standard	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	
		3yr Prepay_Standard	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
		4yr Prepay_Standard	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	

30 Day Pricing		
Rate	5/6 ARM	30yr Fix
10.125	110.1320	109.9820
10.000	109.6320	109.7320
9.875	109.6320	109.4820
9.750	109.3820	109.2320
9.625	109.0700	108.9200
9.500	108.6950	108.5450
9.375	108.3200	108.1700
9.250	107.9450	107.7950
9.125	107.5700	107.4200
9.000	107.1950	107.0450
8.875	106.8200	106.6700
8.750	106.4450	106.2950
8.625	106.0700	105.9200
8.500	105.6950	105.5450
8.375	105.3200	105.1700
8.250	104.9450	104.7950
8.125	104.5700	104.3570
8.000	104.0380	103.8880
7.875	103.5700	103.4200
7.750	103.0070	102.8570
7.625	102.3200	102.1700
7.500	101.6320	101.4820
7.375	100.9140	100.7640
7.250	100.1950	100.0450
7.125	99.4770	99.3270
7.000	98.7590	98.6090
6.875	98.0410	97.8910
6.750	97.3230	97.1730
6.625	96.6050	96.4550

Max Pricing (Lower of Price or Premium)

No Prepay - Hard	99.2500
1yr Prepay - Hard	100.7500
2yr Prepay - Hard	101.2500
3yr Prepay - Hard	101.7500
4yr Prepay - Hard	102.0000
5yr Prepay - Hard	102.5000

ARM Margin

5.000
6.500

Lender Paid Compensation Is Available On The DSCR Product

Please Reach Out To Your Account Executive For Additional Details

1st TD \$1795 Origination Fee

		Pricing Adjustments		CLTV						
Documentation		Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
Level 5	DSCR	≥ 800	1.3750	1.2500	1.2500	0.8750	0.2500	(0.2500)	(1.8750)	
		780 - 799	1.3750	1.2500	1.2500	0.8750	0.2500	(0.2500)	(1.8750)	
		760 - 779	1.3750	1.2500	1.2500	0.8750	0.2500	(0.2500)	(1.8750)	
		740 - 759	1.3750	1.2500	1.1250	0.7500	(0.0000)	(0.5000)	(2.1250)	
		720 - 739	1.1250	1.0000	0.8750	0.5000	(0.2500)	(0.7500)	(2.8750)	
		700 - 719	0.8750	0.7500	0.3750	(0.1250)	(1.0000)	(1.3750)	(3.8750)	
		680 - 699	0.5000	0.1250	(0.1250)	(0.6250)	(2.0000)	(3.2500)		
		660 - 679	0.2500	(0.1250)	(0.6250)	(1.1250)	(2.5000)	(5.0000)		
		640 - 659	(2.5000)	(3.0000)	(3.5000)	(4.0000)	(4.5000)	(5.5000)		
			0.00	0.00	0.00	0.00	0.00	0.00		
Bank Statements		No Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
Product	5/6 30yr ARM SOFR	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500		
	5/6 40yr ARM SOFR	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500		
	15yr Fixed	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500		
	30yr Fixed	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	40yr Fixed	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.5000)		
	Full Amortization	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	Interest-Only	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.6250)	(0.7500)			
	100,000-125k	(0.7500)	(0.7500)	(0.8750)	(0.8750)	(0.8750)	(1.7500)	(2.0000)		
	125,001-150k	(0.7500)	(0.7500)	(0.8750)	(0.8750)	(0.8750)	(1.7500)	(2.0000)		
	150,001-175k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)		
Loan Amount	175,001-200k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)		
	200,001-300k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)		
	300,001-400k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	400,001-600k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	600,001-750k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	750,001-1.0m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	1,000,001-1.5m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.5000)		
	1,500,001-2.0m	0.0000	0.0000	(0.1250)	(0.1250)	(0.2500)	(0.5000)			
	2,000,001-2.5m	(0.3750)	(0.3750)	(0.5000)	(0.7500)	(1.0000)				
	2,500,001-3.0m	(0.7500)	(0.7500)	(0.7500)	(1.1250)	(1.2500)				
DSCR	3,000,001-3.5m	(1.5000)	(1.5000)	(1.5000)	(1.5000)	(2.0000)				
	DSCR ≥1.50	0.5000	0.5000	0.5000	0.6250	0.6250	0.6250	0.6250		
	DSCR 1.25-1.49	0.5000	0.5000	0.5000	0.6250	0.6250	0.6250	0.6250		
	DSCR 1.10-1.24	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	DSCR 1.00-1.09	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	DSCR 0.75-0.99	(0.7500)	(0.7500)	(0.7500)	(1.0000)	(1.5000)	(2.3750)			
	DSCR <0.75	(2.2500)	(2.2500)	(2.2500)	(2.7500)	(3.0000)	(4.3750)			
	Purpose	Purchase	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	Rate-Term	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	Cash-Out DSCR ≥1.000	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.7500)	(1.2500)			
Occupancy	Cash-Out DSCR <1.000	(0.7500)	(0.7500)	(0.7500)	(0.8750)	(1.2500)	(1.7500)			
	Non Owner Occupied	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	Property Valuation	Full Appraisal	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	State	FL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
	CT	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	(0.5000)		
	IL	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	(0.5000)		
	NJ	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	(0.5000)		
	NY	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)	(0.5000)		
	Other	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	Property Type	SFR, D-PUD, PUD, TH, RH	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
Condo-Warrantable		(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.5000)	(0.7500)			
Condo-NonWarrantable		(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.5000)	(0.7500)			
Condotel		(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)				
2-Unit		(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.6250)	(0.7500)			
3-Unit		(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.6250)	(0.7500)			
4-Unit		(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.6250)	(0.7500)			
Citizenship	US Citizen	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	Permanent Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	Non-Perm Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
Housing History	NoLatesx24	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	NoLatesx12	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	1x30x12	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)				
	Multiple30x12	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.5000)				
Credit History	No Events 48+	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	Events 36-47mo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	Events 24-35mo	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)				
Other Miscellaneous	Escrows	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	No Escrows (No HPML)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)				
Prepay Penalty	No Prepay	(1.2500)	(1.2500)	(1.5000)	(1.5000)	(1.7500)	(1.7500)	(1.7500)		
	1yr Prepay_Standard	(0.8750)	(0.8750)	(1.1250)	(1.1250)	(1.5000)	(1.5000)	(1.5000)		
	2yr Prepay_Standard	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.6250)	(0.6250)	(0.6250)		
	3yr Prepay_Standard	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
	4yr Prepay_Standard	0.5000	0.5000	0.5000	0.5000	0.6250	0.6250	0.7500		
	5yr Prepay_Standard	0.7500	0.7500	0.7500	0.7500	0.8750	1.0000	1.1250		
	1yr Prepay_5Pct	(0.7500)	(0.7500)	(1.0000)	(1.0000)	(1.3750)	(1.3750)	(1.3750)		
	2yr Prepay_5Pct	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.5000)	(0.5000)		
	3yr Prepay_5Pct	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500		
	4yr Prepay_5Pct	0.6250	0.6250	0.6250	0.6250	0.8750	0.8750	0.8750		
5yr Prepay_5Pct	0.8750	0.8750	0.8750	0.8750	1.1250	1.1250	1.1250			

30 Day Pricing		
Rate	5/6 ARM	30yr Fix
11.750	111.6500	110.5000
11.625	110.8500	110.1000
11.500	110.8500	109.7000
11.375	110.4500	109.3000
11.250	110.0500	108.9000
11.125	109.6500	108.5000
11.000	109.2500	108.1000
10.875	108.8500	107.7000
10.750	108.3880	107.2380
10.625	107.8630	106.7130
10.500	107.3380	106.1880
10.375	106.8130	105.6630
10.250	106.2880	105.1380
10.125	105.7630	104.6130
10.000	105.2380	104.0880
9.875	104.7130	103.5630
9.750	104.1880	103.0380
9.625	103.6630	102.5130
9.500	103.1380	101.9880
9.375	102.6130	101.4630
9.250	102.0250	100.8750
9.125	101.4380	100.2880
9.000	101.1500	100.0000
8.875	100.8630	99.7130
8.750	99.9630	98.8130
8.625	99.3000	98.1500
8.500	98.5380	97.3880
8.375	97.8750	96.7250
8.250	97.2130	96.0630

Max Pricing (Lower of Price or Premium)

No Prepay - Hard	99.2500
1yr Prepay - Hard	100.7500
2yr Prepay - Hard	101.2500
3yr Prepay - Hard	101.7500
4yr Prepay - Hard	102.0000
5yr Prepay - Hard	102.5000

ARM Margin
5.000
6.500

Lender Paid Compensation Is Available On The DSCR
Product

Please Reach Out To Your Account Executive For
Additional Details

1st TD \$1795 Origination Fee

Pricing Adjustments		CLTV					
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Level 5 DSCR	≥ 800	1.2500	1.0000	0.7500	0.3750	0.1250	(0.2500)
	780 - 799	1.2500	1.0000	0.7500	0.3750	0.1250	(0.2500)
	760 - 779	1.2500	1.0000	0.7500	0.3750	0.1250	(0.2500)
	740 - 759	1.1250	0.8750	0.5000	0.2500	(0.1250)	(0.6250)
	720 - 739	0.6250	0.3750	0.2500	0.0000	(0.3750)	(1.0000)
	700 - 719	0.0000	(0.2500)	(0.3750)	(0.6250)	(1.0000)	(1.6250)
	680 - 699						
	No Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	5/6 30yr ARM SOFR	1.1500	1.1500	1.1500	1.1500	1.1500	1.1500
	5/6 40yr ARM SOFR	1.1500	1.1500	1.1500	1.1500	1.1500	1.1500
Bank Statements Product	15yr Fixed	0.8250	0.8250	0.8250	0.8250	0.8250	0.8250
	30yr Fixed	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Full Amortization	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Interest-Only	(0.5000)	(0.5000)	(0.5000)	(0.6250)	(0.7500)	(0.7500)
	400,000-600k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)
	600,001-750k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	750,001-1.0m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	1,000,001-1.5m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	1,500,001-2.0m	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A
	DSCR ≥1.50	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Loan Amount DSCR	DSCR 1.25-1.49	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	DSCR 1.10-1.24	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	DSCR 1.00-1.09	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Purchase	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Rate-Term	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Cash-Out	(0.3750)	(0.3750)	(0.3750)	(0.5000)	#N/A	#N/A
	FL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	CT	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A
	IL	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A
	NJ	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A
State Property Type	NY	0.0000	0.0000	0.0000	0.0000	0.0000	#N/A
	Other	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	5-Unit	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	6-Unit	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	7-Unit	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	8-Unit	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Citizenship	US Citizen	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Permanent Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Non-Perm Resident Alien	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	NoLatesx24	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	No Events 48+	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Events 36-47mo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Credit History Other Miscellaneous	No ACH	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	ACH	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Escrows	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	No Escrows (No HPML)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)
Prepay Penalty	No Prepay	(2.2500)	(2.2500)	(2.2500)	(2.2500)	(2.2500)	(2.2500)
	1yr Prepay_Standard	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	2yr Prepay_Standard	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	3yr Prepay_Standard	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	4yr Prepay_Standard	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	5yr Prepay_Standard	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	1yr Prepay_5Pct	(1.6250)	(1.6250)	(1.6250)	(1.6250)	(1.6250)	(1.6250)
	2yr Prepay_5Pct	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)
	3yr Prepay_5Pct	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250
	4yr Prepay_5Pct	0.6250	0.6250	0.6250	0.6250	0.7500	1.0000
	5yr Prepay_5Pct	0.7500	0.7500	0.7500	0.7500	1.0000	1.2500

30 Day Pricing		
Rate	5/6 ARM	30yr Fix
10.375	110.1320	109.9820
10.250	109.6320	109.7320
10.125	109.6320	109.4820
10.000	109.3820	109.2320
9.875	109.1320	108.9820
9.750	108.8820	108.7320
9.625	108.5700	108.4200
9.500	108.1950	108.0450
9.375	107.8200	107.6700
9.250	107.4450	107.2950
9.125	107.0700	106.9200
9.000	106.6950	106.5450
8.875	106.3200	106.1700
8.750	105.9450	105.7950
8.625	105.5700	105.4200
8.500	105.1950	105.0450
8.375	104.8200	104.6700
8.250	104.4450	104.2950
8.125	104.0070	103.8570
8.000	103.5380	103.3880
7.875	103.0700	102.9200
7.750	102.5070	102.3570
7.625	101.8200	101.6700
7.500	101.1320	100.9820
7.375	100.4140	100.2640
7.250	99.6950	99.5450
7.125	98.9770	98.8270
7.000	98.2590	98.1090
6.875	97.5410	97.3910
6.750	96.8230	96.6730
6.625	96.1050	95.9550

Max Pricing (Lower of Price or Premium)

No Prepay - Hard	99.2500
1yr Prepay - Hard	100.7500
2yr Prepay - Hard	101.2500
3yr Prepay - Hard	101.7500
4yr Prepay - Hard	102.0000
5yr Prepay - Hard	102.5000

ARM Margin

5.000
6.500

Lender Paid Compensation Is Available On The DSCR Product

Please Reach Out To Your Account Executive For Additional Details

1st TD \$1795 Origination Fee

Pricing Adjustments		CLTV					
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Level 5 DSCR	> 800	0.5000	0.0000	(0.1250)	(0.6250)	(1.3750)	(2.5000)
	780 - 799	0.5000	0.0000	(0.1250)	(0.6250)	(1.3750)	(2.5000)
	760 - 779	0.5000	0.0000	(0.1250)	(0.6250)	(1.3750)	(2.5000)
	740 - 759	0.5000	0.0000	(0.1250)	(0.6250)	(1.3750)	(2.5000)
	720 - 739	0.5000	0.0000	(0.1250)	(0.6250)	(1.3750)	(2.5000)
	700 - 719	0.5000	0.0000	(0.1250)	(0.6250)	(1.3750)	(2.5000)
	680 - 699	0.5000	0.0000	(0.1250)	(0.6250)	(1.3750)	(2.5000)
	Foreign Nat'l (Use 660 Score)	0.5000	0.0000	(0.1250)	(0.6250)	(1.3750)	(2.5000)
	Bank Statements	No Bank Stmt	0.0000	0.0000	0.0000	0.0000	0.0000
	Product	5/6 30yr ARM SOFR	0.1500	0.1500	0.1500	0.1500	0.1500
Product	5/6 40yr ARM SOFR	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500
	15yr Fixed	0.1500	0.1500	0.1500	0.1500	0.1500	0.1500
	30yr Fixed	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	40yr Fixed	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)
	Full Amortization	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Interest-Only	(0.5000)	(0.5000)	(0.5000)	(0.6250)	(0.7500)	(0.7500)
	Loan Amount	125,000-150k	(0.7500)	(0.7500)	(0.8750)	(0.8750)	(1.7500)
	150,001-175k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)
	175,001-200k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)
	200,001-300k	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)
Loan Amount	300,001-400k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	400,001-600k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	600,001-750k	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	750,001-1.0m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	1,000,001-1.5m	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	DSCR	DSCR ≥1.50	0.5000	0.5000	0.5000	0.6250	0.6250
	DSCR 1.25-1.49	0.5000	0.5000	0.5000	0.6250	0.6250	0.6250
	DSCR 1.10-1.24	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	DSCR 1.00-1.09	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	DSCR 0.75-0.99	(0.7500)	(0.7500)	(0.7500)	(1.0000)	BN/A	BN/A
Purpose	DSCR <0.75	(2.2500)	(2.2500)	(2.2500)	(2.7500)	BN/A	BN/A
	Purchase	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Rate-Term	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Cash-Out DSCR ≥=1.000	(0.3750)	(0.3750)	(0.3750)	(0.5000)	BN/A	BN/A
State	Cash-Out DSCR <1.000	(0.7500)	(0.7500)	(0.7500)	BN/A	BN/A	BN/A
	CA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	GA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	AL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	FL	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	CT	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)
	IL	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)
	NJ	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)
	NY	0.0000	0.0000	0.0000	0.0000	0.0000	(0.2500)
	Other	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Property Type	SFR, D-PUD, PUD, TH, RH	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Condo	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.5000)	BN/A
	Site-Condo	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.5000)	BN/A
	Condotel	(1.3750)	(1.3750)	(1.3750)	(1.3750)	(1.3750)	BN/A
	2-Unit	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.6250)	BN/A
	3-Unit	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.6250)	BN/A
	4-Unit	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.6250)	BN/A
	Housing History	NoLatesx24	0.0000	0.0000	0.0000	0.0000	0.0000
	NoLatesx12	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	Credit History	No Events 48+	0.0000	0.0000	0.0000	0.0000	0.0000
Reserves	Events 36-47mo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	< 12 mo	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)
	Other Miscellaneous	Escrows	0.0000	0.0000	0.0000	0.0000	0.0000
	No Escrows (No HPML)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)
	Prepay Penalty	No Prepay	(1.2500)	(1.2500)	(1.5000)	(1.5000)	(1.7500)
	1yr Prepay_Standard	(0.8750)	(0.8750)	(1.1250)	(1.1250)	(1.5000)	(1.5000)
	2yr Prepay_Standard	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.6250)	(0.6250)
	3yr Prepay_Standard	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	4yr Prepay_Standard	0.5000	0.5000	0.5000	0.5000	0.6250	0.6250
	5yr Prepay_Standard	0.7500	0.7500	0.7500	0.7500	0.8750	1.0000
Prepay Penalty	1yr Prepay_5Pct	(0.7500)	(0.7500)	(1.0000)	(1.0000)	(1.3750)	(1.3750)
	2yr Prepay_5Pct	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.5000)
	3yr Prepay_5Pct	0.2500	0.2500	0.2500	0.2500	0.2500	0.2500
	4yr Prepay_5Pct	0.6250	0.6250	0.6250	0.6250	0.8750	0.8750
	5yr Prepay_5Pct	0.8750	0.8750	0.8750	0.8750	1.1250	1.1250