

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



WHOLESALE RATE SHEET

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

- IRON
- TITANIUM
- PLATINUM
- GOLD
- SILVER
- BLUEXPANDED

DSCR

Business Purpose Loans (Non Owner Occupied)
License-Free Eligibility In Many States

CHECK OUT OUR
QUICK PRICER!

Extensions & Relocks - Conventional/Government

Extensions Not Permitted On Expired Locks
Extensions Must Be Requested 1 Day Prior to Expiration

5-day extension (minimum)	0.125
7-day extension	0.150
10-day extension	0.250
15-day extension	0.300

Expired locks are subject to worse-case pricing +0.250 relock fee.

Extensions are subject to a maximum of 30 days. Thereafter, locks will be subject to worst case pricing.

ESTIMATED TURN TIMES

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

*For complete/locked files

Resources

Product Guidelines

Get Approved

Market Index

SOFR INDEX - 30 DAY AVERAGE	4.32425
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Bonds

U.S. 5 Year Treasury Note Yield	4.068%
U.S. 7 Year Treasury Note Yield	4.246%
U.S. 10 Year Treasury Note Yield	4.441%

Lock Desk Info & Hours

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

Lock Hours: ALL PRODUCTS*
8:30 AM - 4:30 PM PST

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

Holidays

Memorial Day

Friday - 05/23/2025

Locks 11:00am PST - Early Market Closure / Funding: Open

Monday - 05/26/2025

Locks Closed / Funding: Closed

Approved States

We are licensed in...

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

Lender Fees

Conventional & Government, DPA Zero-Down CA	\$1,295
Jumbo, Non-QM, DPA Zero-Down Non-CA, CALHFA First	\$1,995
Standalone Closed End Seconds	\$995
FHA Streamlines	\$1
VA IRRRLs	\$495
CALHFA Funding Fee	\$250

SEND US YOUR LOAN SCENARIO



DSCR | TITANIUM

Rate vs 30YR FIXED table with rates from 6.875 to 9.490

BORROWER PAID COMP ONLY MIN. PRICE = 2.000 DISCOUNT (98.000)

PREPAY PENALTY LLPAS* table with 60, 48, 36, 24, 12 Month PPP and No PPP*

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

FICO - LTV/CLTV table with columns for FICO ranges and LTV percentages

ADDITIONAL LLPAS - LTV/CLTV table with various property types and LTV percentages

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

FULL-DOC & ALT-DOC | TITANIUM

Rate vs FULL DOC and ALT DOC table with rates from 6.625 to 9.750

BORROWER PAID COMP ONLY MIN. PRICE = 2.000 DISCOUNT (98.000)

PRODUCT NOT AVAILABLE IN MD

PREPAY PENALTY LLPAS* (NOO Only) table with 48, 36, 24, 12 Month PPP and No PPP*

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

FICO - LTV/CLTV table with columns for FICO ranges and LTV percentages

ADDITIONAL LLPAS - LTV/CLTV table with various property types and LTV percentages

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

PREMIER DSCR | PLATINUM

Rate, 5/6 ARM, 30YR FIXED
9.625 (6.475) (6.475)
9.490 (6.350) (6.350)
9.375 (6.225) (6.225)
9.250 (6.100) (6.100)
9.125 (5.975) (5.975)
8.990 (5.850) (5.850)
8.875 (5.725) (5.725)
8.750 (5.600) (5.600)
8.625 (5.475) (5.475)
8.490 (5.350) (5.350)
8.375 (5.100) (5.100)
8.250 (4.850) (4.850)
8.125 (4.600) (4.600)
7.990 (4.225) (4.225)
7.875 (3.975) (3.975)
7.750 (3.600) (3.600)
7.625 (3.225) (3.225)
7.490 (2.850) (2.850)
7.375 (2.475) (2.475)
7.250 (1.725) (1.725)
7.125 (1.225) (1.225)
6.990 (0.600) (0.600)
6.875 0.150 0.150
6.750 1.025 1.025
6.625 1.900 1.900

PREPAY PENALTY LLPAs*

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

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

MAX PRICE

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

ARM TERMS

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

BORROWER PAID COMP ONLY

MIN. PRICE = 2.000 DISCOUNT (98.000)

LOCK TERMS - 30 DAY MAX

15 Day Lock (0.150)
30 Day Lock 0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Extension 0.250
10 Day Extension 0.500

FICO - LTV/CLTV

FICO, LTV/CLTV grid with columns for FICO and LTV/CLTV ranges

LTV/CLTV

LLPA, DSCR 1.00 - 1.24, DSCR 1.25 - 1.49, DSCR => 1.50, I/O - 30yr Fixed/ARM, I/O - 40yr Fixed/ARM, Rate/Term Refinance, Cash Out Refinance, Condo, Non-Warrantable Condo, 2 Unit Property, 3-4 Unit Property, Escrow Waiver **, NY, Ln Amt \$150,001 to \$250,000, Ln Amt \$250,001 to \$350,000, Ln Amt \$350,001 to \$500,000, Ln Amt \$500,001 to \$1MM, Ln Amt \$1,000,001 to \$1.5MM

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

DSCR | PLATINUM

Rate, 5/6 ARM, 30YR FIXED
9.990 (6.300) (6.300)
9.875 (6.175) (6.175)
9.750 (6.050) (6.050)
9.625 (5.925) (5.925)
9.490 (5.800) (5.800)
9.375 (5.675) (5.675)
9.250 (5.550) (5.550)
9.125 (5.425) (5.425)
8.990 (5.175) (5.175)
8.875 (4.925) (4.925)
8.750 (4.675) (4.675)
8.625 (4.425) (4.425)
8.490 (4.175) (4.175)
8.375 (3.925) (3.925)
8.250 (3.675) (3.675)
8.125 (3.300) (3.300)
7.990 (2.925) (2.925)
7.875 (2.550) (2.550)
7.750 (2.175) (2.175)
7.625 (1.800) (1.800)
7.490 (1.425) (1.425)
7.375 (1.050) (1.050)
7.250 (0.300) (0.300)
7.125 0.200 0.200
6.990 0.950 0.950
6.875 1.825 1.825
6.750 2.825 2.825
6.625 3.700 3.700

PREPAY PENALTY LLPAs*

60 Month PPP (1.000)
36 Month PPP (0.500)
24 Month PPP 0.500
12 Month PPP 1.000
No PPP * 2.375

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

MAX PRICE

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

ARM TERMS

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

BORROWER PAID COMP ONLY

MIN. PRICE = 2.000 DISCOUNT (98.000)

LOCK TERMS - 30 DAY MAX

15 Day Lock (0.150)
30 Day Lock 0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Extension 0.250
10 Day Extension 0.500

FICO - LTV/CLTV

FICO, LTV/CLTV grid with columns for FICO and LTV/CLTV ranges

LTV/CLTV

LLPA, DSCR 0.75 - 0.99, DSCR 1.00 - 1.24, DSCR 1.25 - 1.49, DSCR => 1.50, DSCR => 1.00 w/ 700+ FICO, I/O - 30yr Fixed/ARM, I/O - 40yr Fixed/ARM, Purchase, Rate/Term Refinance, Cash Out Refinance, Condo, Non-Warrantable Condo, 2 Unit Property, 3-4 Unit Property, First-Time Homebuyer, Short-Term Rental, Escrow Waiver **, 3 to 4 Yrs Since Credit Event, NY, Ln Amt \$150,001 to \$250,000, Ln Amt \$250,001 to \$350,000, Ln Amt \$350,001 to \$500,000, Ln Amt \$500,001 to \$1MM, Ln Amt \$1,000,001 to \$1.5MM, Ln Amt \$1,500,001 to \$2MM, Ln Amt \$2,000,001 to \$2.5MM

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

FULL-DOC & ALT-DOC | PLATINUM

Rate	5/6 ARM	30YR FIXED
10.250	(6.900)	(6.900)
10.125	(6.775)	(6.775)
9.990	(6.650)	(6.650)
9.875	(6.525)	(6.525)
9.750	(6.400)	(6.400)
9.625	(6.275)	(6.275)
9.490	(6.150)	(6.150)
9.375	(6.025)	(6.025)
9.250	(5.900)	(5.900)
9.125	(5.775)	(5.775)
8.990	(5.650)	(5.650)
8.875	(5.525)	(5.525)
8.750	(5.400)	(5.400)
8.625	(4.775)	(4.775)
8.490	(4.525)	(4.525)
8.375	(4.275)	(4.275)
8.250	(4.025)	(4.025)
8.125	(3.775)	(3.775)
7.990	(3.525)	(3.525)
7.875	(3.275)	(3.275)
7.750	(2.900)	(2.900)
7.625	(2.525)	(2.525)
7.490	(2.150)	(2.150)
7.375	(1.775)	(1.775)
7.250	(1.150)	(1.150)
7.125	(0.775)	(0.775)
6.990	(0.150)	(0.150)
6.875	0.600	0.600
6.750	1.600	1.600
6.625	2.475	2.475
6.490	3.225	3.225

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

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

PREPAY PENALTY LLPAs* (NOO Only)	
60 Month PPP	N/A
36 Month PPP	(0.375)
24 Month PPP	0.000
12 Month PPP	0.125
No PPP*	1.625

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

PRODUCT NOT AVAILABLE IN MD

BORROWER PAID COMP ONLY

MIN. PRICE = 2.000 DISCOUNT (98.000)

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

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



FULL/ALT-DOC
PLATINUM

1 YEAR TAX RETURN
Required for Self-Employed Borrowers

FULL DOC: FICO - LTV/CLTV

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

ALT DOC: FICO - LTV/CLTV

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

ADDITIONAL LLPAs

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

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



FULL/ALT-DOC
PLATINUM

2-1 TEMPORARY BUYDOWNS
Not available for investment properties



DSCR | GOLD

Rate	5/6 ARM	30YR FIXED
9.990	(9.263)	(9.063)
9.875	(8.998)	(8.798)
9.750	(8.732)	(8.532)
9.625	(8.467)	(8.267)
9.490	(8.201)	(8.001)
9.375	(7.935)	(7.735)
9.250	(7.670)	(7.470)
9.125	(7.404)	(7.204)
8.990	(7.138)	(6.938)
8.875	(6.872)	(6.672)
8.750	(6.606)	(6.406)
8.625	(6.340)	(6.140)
8.490	(6.074)	(5.874)
8.375	(5.808)	(5.608)
8.250	(5.542)	(5.342)
8.125	(5.276)	(5.076)
7.990	(5.010)	(4.810)
7.875	(4.744)	(4.544)
7.750	(4.478)	(4.278)
7.625	(4.212)	(4.012)
7.490	(3.946)	(3.746)
7.375	(3.680)	(3.480)
7.250	(3.414)	(3.214)
7.125	(3.148)	(2.948)
6.990	(2.882)	(2.682)
6.875	(2.616)	(2.416)
6.750	(2.350)	(2.150)
6.625	(2.084)	(1.884)
6.490	(1.818)	(1.618)

PREPAY PENALTY LLPAs*

60 Month PPP	(1.000)
36 Month PPP	0.000
24 Month PPP	0.375
12 Month PPP	0.750
No PPP *	1.875

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

MAX PRICE

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

ARM TERMS

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

BORROWER PAID COMP ONLY

MIN. PRICE = 2.000 DISCOUNT (98.000)

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Ext	0.250
10 Day Ext	0.500

FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
780+	(0.875)	(0.625)	(0.500)	(0.125)	0.375	0.875	1.500
760-779	(0.875)	(0.625)	(0.375)	0.125	0.500	1.000	1.625
740-759	(0.750)	(0.500)	(0.250)	0.125	0.500	1.000	1.625
720-739	(0.625)	(0.375)	(0.125)	0.250	0.750	1.125	1.875
700-719	(0.500)	(0.125)	0.125	0.625	1.250	2.500	N/A
680-699	(0.250)	0.125	0.500	1.750	2.750	3.125	N/A
660-679	0.000	0.375	0.750	2.000	3.000	N/A	N/A

LTV/CLTV

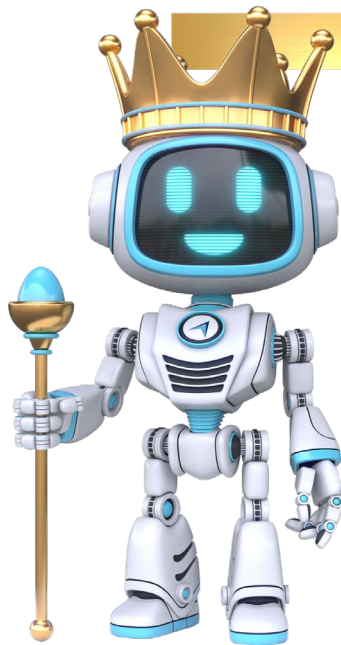
LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
No Ratio	2.125	2.375	2.500	2.750	3.000	3.375	N/A
DSCR 0.75 - 0.99	1.000	1.125	1.250	1.250	1.375	1.500	N/A
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR => 1.25	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)
I/O - 30yr Fixed/ARM	0.125	0.125	0.250	0.250	0.500	0.625	N/A
I/O - 40yr Fixed/ARM	0.250	0.250	0.375	0.500	0.750	1.000	N/A
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance	0.500	0.500	0.500	0.750	1.125	1.500	N/A
Condo - All States	0.125	0.125	0.250	0.250	0.375	0.500	N/A
FL Condo - Additional LLPA	0.000	0.125	0.125	0.250	0.250	0.375	N/A
2-4 Unit Property	0.250	0.250	0.500	0.500	0.500	0.750	N/A
Short-Term Rental	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250
3 to 4 Yrs Since Credit Event	0.500	0.500	0.500	0.500	0.500	0.500	0.875
Ln Amt \$125,000 to \$150,000	0.000	0.000	0.000	0.000	0.000	0.375	0.500
Ln Amt \$150,001 to \$250,000	0.000	0.000	0.000	0.000	0.000	0.375	0.500
Ln Amt \$250,001 to \$350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$350,001 to \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$500,001 to \$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$1,000,001 to \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Ln Amt \$1,500,001 to \$2MM	0.000	0.000	0.000	0.000	0.000	0.000	N/A

** Escrow Waivers Available On Non-HPML & Exempt Business Purpose Loans With 60% Max LTV

STATE ADJUSTERS

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
AZ, CO, FL, GA, LA, MN, NY, OR, SC, TX, UT	0.250	0.250	0.250	0.250	0.250	0.250	0.250

DSCR
GOLD



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

FULL-DOC & ALT-DOC | GOLD

Rate	5/6 ARM	30YR FIXED
9.990	(8.616)	(8.417)
9.875	(8.366)	(8.167)
9.750	(8.116)	(7.917)
9.625	(7.866)	(7.667)
9.490	(7.616)	(7.417)
9.375	(7.366)	(7.167)
9.250	(7.116)	(6.917)
9.125	(6.866)	(6.667)
8.990	(6.616)	(6.417)
8.875	(6.366)	(6.167)
8.750	(6.116)	(5.917)
8.625	(5.866)	(5.667)
8.490	(5.616)	(5.417)
8.375	(5.366)	(5.167)
8.250	(5.116)	(4.917)
8.125	(4.866)	(4.667)
7.990	(4.616)	(4.417)
7.875	(4.366)	(4.167)
7.750	(4.116)	(3.917)
7.625	(3.866)	(3.667)
7.490	(3.616)	(3.417)
7.375	(3.366)	(3.167)
7.250	(3.116)	(2.917)
7.125	(2.866)	(2.667)
6.990	(2.616)	(2.417)
6.875	(2.366)	(2.167)
6.750	(2.116)	(1.917)
6.625	(1.866)	(1.667)
6.490	(1.616)	(1.417)

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

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

PREPAY PENALTY LLPAs* (NOO Only)	
60 Month PPP	(0.750)
36 Month PPP	0.000
24 Month PPP	0.375
12 Month PPP	0.750
No PPP *	1.875

*PPP Not Available: MI, MN, MS, NM, OH, PA <\$319,777 LAmt, IL & NJ Individuals, WA ARMS

PRODUCT NOT AVAILABLE IN MD

BORROWER PAID COMP ONLY

MIN. PRICE = 2.000 DISCOUNT (98.000)

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Ext	0.250
10 Day Ext	0.500

FULL DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780+	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)	(0.250)	0.000	2.125	4.000
760-779	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)	(0.125)	0.000	2.375	4.125
740-759	(1.000)	(0.875)	(0.750)	(0.625)	(0.250)	0.000	0.250	3.000	5.000
720-739	(0.875)	(0.750)	(0.625)	(0.500)	(0.125)	0.500	1.125	3.625	N/A
700-719	(0.750)	(0.625)	(0.500)	(0.250)	0.125	0.750	1.500	4.750	N/A
680-699	(0.500)	(0.375)	0.250	0.625	1.250	2.375	3.000	N/A	N/A
660-679	0.125	0.250	0.875	1.125	2.125	3.250	4.125	N/A	N/A

ALT DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780+	(1.125)	(1.000)	(0.875)	(0.750)	(0.375)	(0.250)	0.125	2.375	4.250
760-779	(1.000)	(0.875)	(0.750)	(0.625)	(0.250)	(0.125)	0.125	2.500	4.375
740-759	(1.000)	(0.875)	(0.625)	(0.500)	(0.125)	0.000	0.375	3.375	5.625
720-739	(0.875)	(0.750)	(0.500)	(0.250)	0.000	0.500	1.375	4.000	N/A
700-719	(0.750)	(0.625)	(0.375)	(0.125)	0.375	1.125	1.875	5.125	N/A
680-699	(0.500)	(0.375)	0.250	0.750	1.375	2.625	3.500	N/A	N/A
660-679	0.125	0.250	1.125	1.500	2.375	3.375	4.125	N/A	N/A

ADDITIONAL LLPAs

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
DTI 50.01-55.00%	0.000	0.125	0.250	0.250	0.250	0.375	0.375	N/A	N/A
Streamline (Full Doc LLPA)	0.000	0.000	0.125	0.250	0.250	0.250	0.250	0.625	0.875
1099 Statements (Full Doc LLPA)	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.625	0.875
Asset Utilization (Full Doc LLPA)	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	N/A
12 Month Bank Statement (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.625	1.000
12 Month P&L (Alt Doc LLPA)	1.250	1.250	1.250	1.250	1.500	1.625	1.875	N/A	N/A
I/O - 30yr Fixed/ARM	0.250	0.375	0.500	0.500	0.625	0.750	1.000	1.500	N/A
I/O - 40yr Fixed/ARM	0.375	0.500	0.625	0.750	0.875	1.000	1.250	2.125	N/A
Purchase	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance	0.250	0.250	0.250	0.500	0.500	0.875	1.125	N/A	N/A
2nd Home	0.000	0.000	0.250	0.375	0.375	0.375	0.375	0.750	N/A
Investment Property	0.000	0.000	0.125	0.250	0.250	0.250	0.375	0.750	N/A
Condo - All States	0.125	0.125	0.250	0.250	0.375	0.500	0.500	0.750	N/A
FL Condo - Additional LLPA	0.000	0.125	0.125	0.250	0.250	0.375	0.500	0.500	N/A
2-4 Unit Property	0.250	0.250	0.375	0.375	0.500	0.500	0.750	1.250	N/A
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Ln Amt \$150,000 to \$250,000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	1.000	1.500
Ln Amt \$250,001 to \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$500,001 to \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$750,001 to \$1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$1,000,001 to \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Ln Amt \$1,500,001 to \$2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Ln Amt \$2,000,001 to \$2.5MM	0.000	0.000	0.125	0.250	0.250	0.375	0.375	N/A	N/A
Ln Amt \$2,500,001 to \$3.0MM	0.000	0.000	0.250	0.375	0.375	0.375	N/A	N/A	N/A
Ln Amt \$3,000,001 to \$3.5MM	0.250	0.250	0.500	0.625	N/A	N/A	N/A	N/A	N/A

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

STATE ADJUSTERS

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
AZ, CO, FL, GA, MN, OR, SC, TX, UT	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250



FULL/ALT-DOC

GOLD

12-Month BANK STATEMENT LOANS

Featuring:

2-1 & 1-0 Temporary Buydowns

Not available for investment properties



DSCR | SILVER

Rate	5/6 ARM	30YR FIXED
9.990	#N/A	#N/A
9.875	(8.213)	(8.213)
9.750	(7.963)	(7.963)
9.625	(7.713)	(7.713)
9.490	(7.463)	(7.463)
9.375	(7.213)	(7.213)
9.250	(6.963)	(6.963)
9.125	(6.713)	(6.713)
8.990	(6.463)	(6.463)
8.875	(6.213)	(6.213)
8.750	(5.963)	(5.963)
8.625	(5.713)	(5.713)
8.490	(5.463)	(5.463)
8.375	(5.213)	(5.213)
8.250	(4.963)	(4.963)
8.125	(4.713)	(4.713)
7.990	(4.463)	(4.463)
7.875	(4.213)	(4.213)
7.750	(3.963)	(3.963)
7.625	(3.713)	(3.713)
7.490	(3.463)	(3.463)
7.375	(3.213)	(3.213)
7.250	(2.963)	(2.963)
7.125	(2.713)	(2.713)
6.990	(2.463)	(2.463)

PREPAY PENALTY LLPAs*

60 Month PPP	(0.625)
36 Month PPP	0.000
24 Month PPP	0.500
12 Month PPP	1.000
No PPP *	2.625

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

MAX PRICE

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

ARM TERMS

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

BORROWER PAID COMP ONLY
MIN. PRICE = 2.000 DISCOUNT (98.000)

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Ext	0.250
10 Day Ext	0.500

FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
760+	(0.875)	(0.750)	(0.625)	(0.500)	(0.125)	0.250	1.250
740-759	(0.750)	(0.625)	(0.500)	(0.375)	0.125	0.500	1.750
720-739	(0.625)	(0.500)	(0.375)	(0.125)	0.375	1.000	2.500
700-719	(0.250)	(0.125)	0.000	0.250	1.000	1.750	3.250
680-699	0.000	0.250	0.500	0.750	1.750	3.000	N/A
660-679	0.875	1.125	1.625	1.875	2.625	N/A	N/A
640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A

LTV/CLTV

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
No Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DSCR 1.00 - 1.14	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR 1.15 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
DSCR => 1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
I/O - 30yr Fixed/ARM	0.500	0.500	0.500	0.500	0.625	0.750	N/A
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refi - FICO >= 720	0.250	0.250	0.250	0.375	0.500	1.000	N/A
Cash Out Refi - FICO < 720	0.500	0.500	0.500	0.625	0.875	1.500	N/A
Condo	0.000	0.000	0.000	0.125	0.125	0.250	0.250
2-4 Unit Property	0.250	0.250	0.500	0.500	0.750	1.000	1.500
Short-Term Rental	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Foreign National	3.000	3.250	3.750	4.250	4.750	N/A	N/A
Ln Amt \$125,000 to \$150,000	1.000	1.000	1.000	1.250	1.250	1.250	1.500
Ln Amt \$150,001 to \$250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.125
Ln Amt \$250,001 to \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$500,001 to \$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$1,000,001 to \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$1,500,001 to \$2MM	0.000	0.000	0.000	0.125	0.250	0.250	N/A
Ln Amt \$2,000,001 to \$2.5MM	0.250	0.250	0.375	0.500	0.500	N/A	N/A

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

STATE ADJUSTERS

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

DSCR

SILVER

FOREIGN NATIONAL

LOAN AMOUNTS INCREASED
MAX LOAN AMOUNT \$1.5MM

- Max LTV 70%
- DSCR 1.00+
- Min. Loan Amounts \$125k
- Max Cash-out \$500k
- 6 Months PITIA
Cash-Out may be used towards reserves



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

FULL-DOC & ALT-DOC | SILVER

Rate	5/6 ARM	30YR FIXED
10.750	(9.244)	(9.119)
10.625	(9.094)	(8.969)
10.490	(8.894)	(8.769)
10.375	(8.644)	(8.519)
10.250	(8.394)	(8.269)
10.125	(8.144)	(8.019)
9.990	(7.894)	(7.769)
9.875	(7.644)	(7.519)
9.750	(7.394)	(7.269)
9.625	(7.144)	(7.019)
9.490	(6.894)	(6.769)
9.375	(6.644)	(6.519)
9.250	(6.394)	(6.269)
9.125	(6.144)	(6.019)
8.990	(5.894)	(5.769)
8.875	(5.644)	(5.519)
8.750	(5.394)	(5.269)
8.625	(5.144)	(5.019)
8.490	(4.894)	(4.769)
8.375	(4.644)	(4.519)
8.250	(4.394)	(4.269)
8.125	(4.144)	(4.019)
7.990	(3.894)	(3.769)
7.875	(3.644)	(3.519)
7.750	(3.394)	(3.269)
7.625	(3.144)	(3.019)
7.490	(2.894)	(2.769)
7.375	(2.644)	(2.519)
7.250	(2.394)	(2.269)
7.125	(2.144)	(2.019)
6.990	(1.894)	(1.769)
6.875	(1.644)	(1.519)
6.750	(1.394)	(1.269)
6.625	(1.144)	(1.019)
6.490	(0.894)	(0.769)
6.375	(0.644)	(0.519)
6.250	(0.394)	(0.269)
6.125	(0.144)	(0.019)
6.000	(0.000)	(0.000)

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

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

PREPAY PENALTY LLPAs* (NOO Only)	
60 Month PPP	(0.625)
36 Month PPP	0.000
24 Month PPP	0.500
12 Month PPP	1.000
No PPP*	2.625

*PPP Not Available: MI, MN, MS, NM, OH, PA <\$319.777 L/Amt, IL & NJ Individuals, WA ARMS

PRODUCT NOT AVAILABLE IN MD

BORROWER PAID COMP ONLY

MIN. PRICE = 2.000 DISCOUNT (98.000)

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

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



FULL/ALT-DOC SILVER
MIN: \$125K | MAX: \$3.0M

FULL DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
760+	(0.750)	(0.750)	(0.625)	(0.625)	(0.500)	(0.375)	0.125	1.500	N/A
740-759	(0.625)	(0.625)	(0.500)	(0.500)	(0.375)	(0.250)	0.250	2.000	N/A
720-739	(0.500)	(0.500)	(0.375)	(0.375)	(0.250)	0.000	0.875	3.000	N/A
700-719	(0.125)	(0.125)	0.000	0.000	0.250	0.625	1.500	4.000	N/A
680-699	0.125	0.125	0.250	0.500	1.250	2.125	3.125	6.250	N/A
660-679	1.625	1.625	1.750	2.000	2.750	3.500	5.000	N/A	N/A

ALT DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
760+	(0.750)	(0.750)	(0.625)	(0.625)	(0.500)	(0.375)	0.125	1.625	N/A
740-759	(0.625)	(0.625)	(0.500)	(0.500)	(0.375)	(0.250)	0.250	2.125	N/A
720-739	(0.500)	(0.500)	(0.375)	(0.375)	(0.250)	0.000	1.000	3.250	N/A
700-719	(0.125)	(0.125)	(0.125)	0.000	0.250	0.750	1.625	4.250	N/A
680-699	0.125	0.125	0.250	0.500	1.375	2.250	3.250	6.500	N/A
660-679	1.625	1.625	1.750	2.000	2.875	3.750	5.250	N/A	N/A

ADDITIONAL LLPAs

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
DTI > 43.00%	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.500	N/A
1 Year Tax Return or W-2 (Full Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Asset Utilization (Full Doc LLPA)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
12 Month Bank Statement (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
1099 Statements (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
1 Year P&L (Alt Doc LLPA)	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
I/O - 30yr Fixed/ARM	0.250	0.250	0.250	0.375	0.500	0.625	0.875	N/A	N/A
I/O - 40yr Fixed/ARM	0.250	0.250	0.250	0.375	0.500	0.625	0.875	N/A	N/A
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Cash Out Refi - FICO >= 720	0.375	0.375	0.375	0.375	0.625	0.875	1.375	N/A	N/A
Cash Out Refi - FICO < 720	0.750	0.750	0.750	0.750	1.000	1.250	N/A	N/A	N/A
2nd Home	0.000	0.000	0.000	0.125	0.375	0.500	0.750	N/A	N/A
Investment Property	0.250	0.250	0.250	0.250	0.250	0.375	0.750	N/A	N/A
Condo	0.125	0.125	0.125	0.125	0.250	0.250	0.250	0.500	N/A
2-4 Unit Property	0.250	0.250	0.250	0.500	0.750	1.000	1.500	N/A	N/A
Escrow Waiver**	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Ln Amt \$125,000 to \$150,000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.625	N/A
Ln Amt \$150,001 to \$250,000	0.250	0.250	0.250	0.250	0.250	0.250	0.500	0.750	N/A
Ln Amt \$250,001 to \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Ln Amt \$500,001 to \$1.5MM	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A
Ln Amt \$1,500,001 to \$2.0MM	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
Ln Amt \$2,000,001 to \$3.0MM	0.250	0.250	0.250	0.250	0.375	0.500	0.500	N/A	N/A

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

FULL/ALT-DOC SILVER
MAX CASH-IN-HAND: \$1.5M





DSCR | BLUEXPANDED

Rate	5/6 ARM	30YR FIXED
10.490	#N/A	#N/A
10.375	(10.382)	(10.232)
10.250	(10.132)	(9.982)
10.125	(9.882)	(9.732)
9.990	(9.632)	(9.482)
9.875	(9.382)	(9.232)
9.750	(9.132)	(8.982)
9.625	(8.882)	(8.732)
9.490	(8.445)	(8.295)
9.375	(8.070)	(7.920)
9.250	(7.695)	(7.545)
9.125	(7.320)	(7.170)
8.990	(6.945)	(6.795)
8.875	(6.570)	(6.420)
8.750	(6.195)	(6.045)
8.625	(5.820)	(5.670)
8.490	(5.445)	(5.295)
8.375	(5.070)	(4.920)
8.250	(4.695)	(4.545)
8.125	(4.257)	(4.107)
7.990	(3.788)	(3.638)
7.875	(3.320)	(3.170)
7.750	(2.757)	(2.607)
7.625	(2.070)	(1.920)
7.490	(1.382)	(1.232)
7.375	(0.664)	(0.514)
7.250	0.305	0.455
7.125	1.023	1.173

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

MAX PRICE

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

ARM TERMS

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

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Extension	0.250
10 Day Extension	0.500

BORROWER PAID COMP ONLY

MIN. PRICE = 2.000 DISCOUNT (98.000)

PREPAY PENALTY LLPA's*

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

PREPAYMENT TERM/LTV	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
60 Month PPP	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.125)	(1.125)
48 Month PPP	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(0.875)	(0.875)
36 Month PPP	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
24 Month PPP	0.375	0.375	0.375	0.375	0.500	0.500	0.500
12 Month PPP	0.750	0.750	1.000	1.000	1.375	1.375	1.375
No PPP	1.875	1.875	2.125	2.125	2.500	2.500	2.500

FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
760+	(1.375)	(1.250)	(1.250)	(0.875)	(0.250)	0.250	1.875
740-759	(1.375)	(1.250)	(1.125)	(0.750)	0.000	0.500	2.125
720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.875
700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.375	3.875
680-699	(0.500)	(0.125)	0.125	0.625	2.000	3.250	N/A
660-679	(0.250)	0.125	0.625	1.125	2.500	5.000	N/A
640-659	2.500	3.000	3.500	4.000	4.500	5.500	N/A
620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A

LTV/CLTV

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
DSCR < 0.75	3.000	3.000	3.000	3.500	3.750	5.125	N/A
DSCR 0.75 - 0.99	0.750	0.750	0.750	1.000	1.500	2.375	N/A
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR => 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)
I/O - 30yr Fixed/ARM	1.250	1.250	1.250	1.250	1.375	1.500	N/A
I/O - 40yr Fixed/ARM	1.500	1.500	1.500	1.500	1.625	1.875	N/A
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refi - DSCR => 1.00	0.375	0.375	0.375	0.500	0.750	1.250	N/A
Cash Out Refi - DSCR < 1.00	0.750	0.750	0.750	0.875	1.250	1.750	N/A
Condo	0.125	0.125	0.125	0.250	0.500	0.750	N/A
2-4 Unit Property	0.500	0.500	0.500	0.500	0.625	0.750	N/A
Short-Term Rental	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250
1x30x12 Housing History	0.250	0.250	0.250	0.250	0.250	0.250	N/A
0x60x12 Housing History	0.375	0.375	0.375	0.500	0.500	0.500	N/A
2 to 3 Years Housing Event	0.500	0.500	0.500	0.500	0.500	0.500	N/A
CT, IL, & NJ	0.000	0.000	0.000	0.000	0.000	0.250	N/A
NY	0.250	0.250	0.250	0.250	0.250	0.500	N/A
Ln Amt \$150,001 to \$250,000	0.250	0.250	0.250	0.250	0.250	0.250	0.500
Ln Amt \$250,001 to \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$500,001 to \$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$1,000,001 to \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.500
Ln Amt \$1,500,001 to \$2MM	0.000	0.000	0.125	0.125	0.250	0.500	N/A
Ln Amt \$2,000,001 to \$2.5MM	0.375	0.375	0.500	0.750	1.000	N/A	N/A
Ln Amt \$2,500,001 to \$3MM	0.750	0.750	0.750	1.125	1.250	N/A	N/A

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



FULL-DOC & ALT-DOC | BLUEXPANDED

Rate	FULL DOC 5/6 ARM	FULL DOC 30YR FIXED	Rate	ALT DOC 5/6 ARM	ALT DOC 30YR FIXED
9.990	#N/A	#N/A	9.990	#N/A	#N/A
9.875	(6.256)	(6.406)	9.875	(6.506)	(6.656)
9.750	(6.068)	(6.218)	9.750	(6.318)	(6.468)
9.625	(5.881)	(6.031)	9.625	(6.131)	(6.281)
9.490	(5.693)	(5.843)	9.490	(5.943)	(6.093)
9.375	(5.506)	(5.656)	9.375	(5.756)	(5.906)
9.250	(5.256)	(5.406)	9.250	(5.506)	(5.656)
9.125	(5.006)	(5.156)	9.125	(5.256)	(5.406)
8.990	(4.756)	(4.906)	8.990	(5.006)	(5.156)
8.875	(4.506)	(4.656)	8.875	(4.756)	(4.906)
8.750	(4.256)	(4.406)	8.750	(4.506)	(4.656)
8.625	(4.006)	(4.156)	8.625	(4.256)	(4.406)
8.490	(3.756)	(3.906)	8.490	(4.006)	(4.156)
8.375	(3.506)	(3.656)	8.375	(3.756)	(3.906)
8.250	(3.193)	(3.343)	8.250	(3.443)	(3.593)
8.125	(2.849)	(2.999)	8.125	(3.099)	(3.249)
7.990	(2.506)	(2.656)	7.990	(2.756)	(2.906)
7.875	(2.163)	(2.313)	7.875	(2.413)	(2.563)
7.750	(1.788)	(1.938)	7.750	(2.038)	(2.188)
7.625	(1.382)	(1.532)	7.625	(1.632)	(1.782)
7.490	(0.944)	(1.094)	7.490	(1.194)	(1.344)
7.375	(0.444)	(0.594)	7.375	(0.694)	(0.844)
7.250	0.368	0.218	7.250	0.118	(0.032)
7.125	0.962	0.812	7.125	0.712	0.562
6.990	1.680	1.530	6.990	1.430	1.280
6.875	2.398	2.248	6.875	2.148	1.998

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

MAX PRICE	
< \$2MM Ln Amt	(1.000)
\$2MM to \$3MM Ln Amt	(0.500)
\$3,000,001 to \$3,5MM Ln Amt	0.500
36 Month PPP - NOO Only	(0.500)
24 Month PPP - NOO Only	0.000
12 Month PPP - NOO Only	0.750
No PPP - NOO Only	1.750

PREPAY PENALTY LLPAs* (NOO Only)	
60 Month PPP	(0.750)
48 Month PPP	(0.375)
36 Month PPP	0.000
24 Month PPP	0.375
12 Month PPP	0.750
No PPP	1.875

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

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

*PPP Not Available: MI, MN, MS, NM, OH,

PA <\$319,777 L/Amt, IL & NJ Individuals, WA ARMs

BORROWER PAID COMP ONLY

MIN. PRICE = 2.000 DISCOUNT (98.000)

PRODUCT NOT AVAILABLE IN MD

FULL DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780+	(0.750)	(0.750)	(0.500)	(0.375)	(0.250)	0.000	0.125	1.625	2.875
760-779	(0.750)	(0.750)	(0.500)	(0.375)	(0.250)	0.000	0.250	1.750	3.000
740-759	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	0.375	2.125	3.500
720-739	(0.500)	(0.500)	(0.250)	(0.125)	0.000	0.250	0.625	2.500	4.125
700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.625	1.125	3.500	5.000
680-699	(0.250)	(0.125)	0.250	0.375	1.000	1.875	2.375	4.250	5.375
660-679	0.250	0.500	0.750	1.250	2.125	2.625	3.375	N/A	N/A

ALT DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780+	(0.750)	(0.750)	(0.500)	(0.375)	(0.250)	0.000	0.125	1.625	2.875
760-779	(0.750)	(0.750)	(0.500)	(0.375)	(0.250)	0.000	0.250	1.750	3.125
740-759	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	0.375	2.125	3.750
720-739	(0.500)	(0.500)	(0.250)	(0.125)	0.000	0.375	0.875	2.875	4.375
700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.375	4.125	5.250
680-699	(0.250)	(0.125)	0.375	0.500	1.250	2.125	2.750	5.000	5.625
660-679	0.250	0.500	0.875	1.375	2.375	2.875	3.750	N/A	N/A

ADDITIONAL LLPAs

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
DTI 43.01-50.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
1099 Statements (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375
Asset Utilization (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
12 Month Bank Statement (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375
12 Month P&L (Alt Doc LLPA)	1.375	1.375	1.375	1.375	1.375	1.500	1.625	N/A	N/A
I/O - 30yr Fixed/ARM	0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.000	1.250
I/O - 40yr Fixed/ARM	0.500	0.500	0.500	0.625	0.750	0.750	1.000	1.250	1.500
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375	N/A
Cash Out Refinance	0.250	0.250	0.375	0.500	0.500	0.750	1.000	N/A	N/A
2nd Home	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	N/A
Investment Property	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	N/A
Condo	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.500	N/A
2-4 Unit Property	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.500	N/A
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
1x30x12 Housing History	0.375	0.375	0.375	0.375	0.375	0.375	0.500	0.500	1.500
IL & NJ	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Ln Amt \$150,000 to \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875
Ln Amt \$250,001 to \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$750,001 to \$1.0MM	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
Ln Amt \$1,000,001 to \$1.5MM	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	0.250
Ln Amt \$1,500,001 to \$2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
Ln Amt \$2,000,001 to \$2.5MM	0.000	0.000	0.125	0.125	0.250	0.250	0.375	N/A	N/A
Ln Amt \$2,500,001 to \$3.0MM	0.375	0.375	0.375	0.375	0.500	0.750	N/A	N/A	N/A
Ln Amt \$3,000,001 to \$3.5MM	0.875	0.875	0.875	1.125	1.250	N/A	N/A	N/A	N/A

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

FLEX FULL-DOC & ALT-DOC | BLUEXPANDED

Rate	FULL DOC 5/6 ARM	FULL DOC 30YR FIXED	Rate	ALT DOC 5/6 ARM	ALT DOC 30YR FIXED
9.990	#N/A	#N/A	9.990	#N/A	#N/A
9.875	(6.256)	(6.406)	9.875	(6.506)	(6.656)
9.750	(6.068)	(6.218)	9.750	(6.318)	(6.468)
9.625	(5.881)	(6.031)	9.625	(6.131)	(6.281)
9.490	(5.693)	(5.843)	9.490	(5.943)	(6.093)
9.375	(5.506)	(5.656)	9.375	(5.756)	(5.906)
9.250	(5.256)	(5.406)	9.250	(5.506)	(5.656)
9.125	(5.006)	(5.156)	9.125	(5.256)	(5.406)
8.990	(4.756)	(4.906)	8.990	(5.006)	(5.156)
8.875	(4.506)	(4.656)	8.875	(4.756)	(4.906)
8.750	(4.256)	(4.406)	8.750	(4.506)	(4.656)
8.625	(4.006)	(4.156)	8.625	(4.256)	(4.406)
8.490	(3.756)	(3.906)	8.490	(4.006)	(4.156)
8.375	(3.506)	(3.656)	8.375	(3.756)	(3.906)
8.250	(3.256)	(3.406)	8.250	(3.506)	(3.656)
8.125	(3.006)	(3.156)	8.125	(3.256)	(3.406)
7.990	(2.756)	(2.906)	7.990	(3.006)	(3.156)
7.875	(2.506)	(2.656)	7.875	(2.756)	(2.906)
7.750	(2.256)	(2.406)	7.750	(2.506)	(2.656)
7.625	(2.006)	(2.156)	7.625	(2.256)	(2.406)
7.490	(1.756)	(1.906)	7.490	(2.006)	(2.156)
7.375	(1.506)	(1.656)	7.375	(1.756)	(1.906)
7.250	(1.256)	(1.406)	7.250	(1.506)	(1.656)
7.125	(1.006)	(1.156)	7.125	(1.256)	(1.406)
6.990	(0.756)	(0.906)	6.990	(1.006)	(1.156)
6.875	(0.506)	(0.656)	6.875	(0.756)	(0.906)

ARM TERMS

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

MAX PRICE

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

PREPAY PENALTY LLPAs* (NOO Only)

60 Month PPP	(0.750)
48 Month PPP	(0.375)
36 Month PPP	0.000
24 Month PPP	0.375
12 Month PPP	0.750
No PPP	1.875

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Extension	0.250
10 Day Extension	0.500

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

BORROWER PAID COMP ONLY

MIN. PRICE = 2.000 DISCOUNT (98.000)

PRODUCT NOT AVAILABLE IN MD

FULL DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
740+	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	0.375	2.250
720-739	(0.500)	(0.500)	(0.250)	(0.125)	0.000	0.250	0.625	2.625
700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.625	1.125	3.625
680-699	(0.250)	(0.125)	0.250	0.375	1.000	1.875	2.375	4.375
660-679	0.250	0.500	0.750	1.250	2.125	2.625	3.375	N/A
640-659	1.000	1.000	1.000	1.250	2.250	2.625	4.000	N/A
620-639	2.000	2.000	2.000	2.250	2.750	N/A	N/A	N/A

ALT DOC: FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
740+	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	0.375	2.125
720-739	(0.500)	(0.500)	(0.250)	(0.125)	0.000	0.375	0.875	2.875
700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.375	4.125
680-699	(0.250)	(0.125)	0.375	0.500	1.250	2.125	2.750	5.000
660-679	0.250	0.500	0.875	1.375	2.375	2.875	3.750	N/A
640-659	1.000	1.000	1.000	1.625	2.500	3.125	4.250	N/A
620-639	2.250	2.250	2.250	2.500	3.000	N/A	N/A	N/A

ADDITIONAL LLPAs

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
DTI 43.01-50.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.375
1 Year 1089 Statement (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375
12 Month Bank Statement (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375
I/O - 30yr Fixed/ARM	0.250	0.250	0.500	0.750	0.750	1.000	1.000	1.000
I/O - 40yr Fixed/ARM	0.500	0.500	0.750	1.000	1.000	1.250	1.375	1.375
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Cash Out Refinance	0.500	0.500	0.750	1.000	1.000	1.250	1.875	N/A
2nd Home	0.125	0.125	0.125	0.250	0.500	0.500	0.750	N/A
Investment Property	0.250	0.250	0.250	0.375	0.375	0.375	0.375	N/A
Condo	0.250	0.250	0.250	0.250	0.375	0.375	0.500	N/A
2-4 Unit Property	0.500	0.500	0.500	0.500	0.500	0.750	1.000	N/A
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
1x30x12 Housing History	0.375	0.375	0.375	0.375	0.375	0.375	0.500	0.500
0x30x12 Housing History	0.875	0.875	0.875	0.875	0.875	1.125	1.125	N/A
0x90x12 Housing History	1.250	1.250	1.250	1.250	1.500	N/A	N/A	N/A
>=36 Month Housing Event Seasoning	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>=24 through 35 Month Housing Event Seasoning	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
>=12 through 23 Month Housing Event Seasoning	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
IL & NJ	0.250	0.250	0.250	0.250	0.250	0.250	0.375	N/A
Ln Amt \$150,000 to \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750
Ln Amt \$250,001 to \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt \$750,001 to \$1.0MM	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000
Ln Amt \$1,000,001 to \$1.5MM	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
Ln Amt \$1,500,001 to \$2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Ln Amt \$2,000,001 to \$2.5MM	0.000	0.000	0.125	0.125	0.250	N/A	N/A	N/A
Ln Amt \$2,500,001 to \$3.0MM	0.375	0.375	0.375	0.375	0.500	N/A	N/A	N/A

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

DSCR & FULL/ALT-DOC | IRON

DSCR - 30YR FIXED		
Rate	15 DAY	30 DAY
10.000	(4.293)	(4.168)
9.875	(4.067)	(3.942)
9.750	(3.848)	(3.723)
9.625	(3.635)	(3.510)
9.500	(3.427)	(3.302)
9.375	(3.225)	(3.100)
9.250	(3.029)	(2.904)
9.125	(2.828)	(2.703)
9.000	(2.623)	(2.498)
8.875	(2.414)	(2.289)
8.750	(2.201)	(2.076)
8.625	(1.984)	(1.859)
8.500	(1.762)	(1.637)
8.375	(1.536)	(1.411)
8.250	(1.306)	(1.181)
8.125	(1.072)	(0.947)
8.000	(0.833)	(0.708)
7.875	(0.591)	(0.466)
7.750	(0.323)	(0.198)
7.625	(0.072)	0.053
7.500	0.163	0.288
7.375	0.474	0.599
7.250	1.015	1.140
7.125	1.297	1.422
7.000	1.697	1.822
6.875	2.115	2.240
6.750	2.658	2.783
6.625	3.077	3.202
6.500	3.381	3.506
6.375	3.821	3.946
6.250	4.147	4.272
6.125	4.482	4.607
6.000	4.828	4.953
5.875	5.184	5.309

FULL/ALT DOC - 30YR FIXED		
Rate	15 DAY	30 DAY
10.000	(4.333)	(4.208)
9.875	(4.107)	(3.982)
9.750	(3.888)	(3.763)
9.625	(3.675)	(3.550)
9.500	(3.467)	(3.342)
9.375	(3.265)	(3.140)
9.250	(3.069)	(2.944)
9.125	(2.868)	(2.743)
9.000	(2.663)	(2.538)
8.875	(2.454)	(2.329)
8.750	(2.241)	(2.116)
8.625	(2.024)	(1.899)
8.500	(1.802)	(1.677)
8.375	(1.576)	(1.451)
8.250	(1.346)	(1.221)
8.125	(1.112)	(0.987)
8.000	(0.873)	(0.748)
7.875	(0.631)	(0.506)
7.750	(0.363)	(0.238)
7.625	(0.112)	0.013
7.500	0.123	0.248
7.375	0.434	0.559
7.250	0.975	1.100
7.125	1.257	1.382
7.000	1.657	1.782
6.875	2.075	2.200
6.750	2.618	2.743
6.625	3.037	3.162
6.500	3.341	3.466
6.375	3.781	3.906
6.250	4.107	4.232
6.125	4.442	4.567
6.000	4.788	4.913
5.875	5.144	5.269

PREPAY PENALTY LLPAs* (DSCR Only)	
60 Month PPP	(2.000)
48 Month PPP	(1.875)
36 Month PPP	(1.625)
24 Month PPP	(1.375)
12 Month PPP	(1.000)
No PPP	0.375

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

MIN. PRICE = 2.000 DISCOUNT (98.000)

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

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

IRON PRODUCTS NOT AVAILABLE IN NY

BORROWER PAID COMP ONLY

FULL/ALT DOC PRODUCT NOT AVAILABLE IN MD

DSCR: FICO - LTV/CLTV

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

FULL/ALT DOC: FICO - LTV/CLTV

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

ADDITIONAL LLPAs

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

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

FANNIE MAE STANDARD CONVENTIONAL FIXED PROGRAMS

FNMA 30/25 Year Fixed			FNMA 15 Year Fixed			FNMA High Bal 30 Year Fixed			FNMA High Bal 15 Year Fixed		
FN30 / FN25			FN15			FN30HB			FN15HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
8.125	(4.916)	(4.791)	7.125	(4.184)	(4.059)	8.125	(2.591)	(2.466)	7.125	(1.949)	(1.824)
8.000	(4.750)	(4.625)	7.000	(3.888)	(3.763)	8.000	(2.496)	(2.371)	7.000	(1.756)	(1.631)
7.990	(4.650)	(4.525)	6.990	(3.788)	(3.663)	7.990	(2.396)	(2.271)	6.990	(1.656)	(1.531)
7.875	(4.583)	(4.458)	6.875	(3.712)	(3.587)	7.875	(2.629)	(2.504)	6.875	(1.530)	(1.405)
7.750	(4.357)	(4.232)	6.750	(3.382)	(3.257)	7.750	(2.356)	(2.231)	6.750	(1.286)	(1.161)
7.625	(4.173)	(4.048)	6.625	(3.423)	(3.298)	7.625	(3.058)	(2.933)	6.625	(1.282)	(1.157)
7.500	(3.953)	(3.828)	6.500	(3.216)	(3.091)	7.500	(3.092)	(2.967)	6.500	(1.041)	(0.916)
7.490	(3.853)	(3.728)	6.490	(3.116)	(2.991)	7.490	(2.992)	(2.867)	6.490	(0.941)	(0.816)
7.375	(3.614)	(3.489)	6.375	(2.742)	(2.617)	7.375	(2.837)	(2.712)	6.375	(0.679)	(0.554)
7.250	(3.363)	(3.238)	6.250	(2.386)	(2.261)	7.250	(2.554)	(2.429)	6.250	(0.400)	(0.275)
7.125	(3.004)	(2.879)	6.125	(2.100)	(1.975)	7.125	(2.332)	(2.207)	6.125	(0.121)	0.004
7.000	(2.578)	(2.453)	6.000	(1.723)	(1.598)	7.000	(1.942)	(1.817)	6.000	0.136	0.261
6.990	(2.478)	(2.353)	5.990	(1.623)	(1.498)	6.990	(1.842)	(1.717)	5.990	0.236	0.361
6.875	(2.232)	(2.107)	5.875	(1.423)	(1.298)	6.875	(1.567)	(1.442)	5.875	0.441	0.566
6.750	(1.801)	(1.676)	5.750	(1.081)	(0.956)	6.750	(1.157)	(1.032)	5.750	0.711	0.836
6.625	(1.410)	(1.285)	5.625	(0.754)	(0.629)	6.625	(0.769)	(0.644)	5.625	1.160	1.285
6.500	(0.915)	(0.790)	5.500	(0.428)	(0.303)	6.500	(0.359)	(0.234)	5.500	1.446	1.571
6.490	(0.815)	(0.690)	5.490	(0.328)	(0.203)	6.490	(0.259)	(0.134)	5.490	1.546	1.671
6.375	(0.404)	(0.279)	5.375	(0.056)	0.069	6.375	0.081	0.206	5.375	1.781	1.906
6.250	0.103	0.228	5.250	0.306	0.431	6.250	0.574	0.699	5.250	2.114	2.239
6.125	0.478	0.603	5.125	0.714	0.839	6.125	1.114	1.239	5.125	2.690	2.815
6.000	1.039	1.164	5.000	1.085	1.210	6.000	1.699	1.824	5.000	3.035	3.160
5.990	1.139	1.264	4.990	1.185	1.310	5.990	1.799	1.924	4.990	3.135	3.260
5.875	1.669	1.794	4.875	1.454	1.579	5.875	2.303	2.428	4.875	3.377	3.502

FANNIE MAE CONVENTIONAL - ADDITIONAL TERMS

ADDITIONAL LOCK TERM - ALL FNMA		FNMA 20 Year Fixed			FNMA 10 Year Fixed		
15 Day Lock	(0.125)	FN20			FN10		
		RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
		7.250	(4.387)	(4.262)	7.000	(4.263)	(4.138)
		7.125	(4.319)	(4.194)	6.990	(4.163)	(4.038)
		7.000	(3.939)	(3.814)	6.875	(4.194)	(4.069)
		6.990	(3.839)	(3.714)	6.750	(3.869)	(3.744)
		6.875	(3.515)	(3.390)	6.625	(3.843)	(3.718)
		6.750	(3.051)	(2.926)	6.500	(3.523)	(3.398)
		6.625	(3.371)	(3.246)	6.490	(3.423)	(3.298)
		6.500	(2.961)	(2.836)	6.375	(3.122)	(2.997)
		6.490	(2.861)	(2.736)	6.250	(2.782)	(2.657)
		6.375	(2.496)	(2.371)	6.125	(2.733)	(2.608)
		6.250	(2.117)	(1.992)	6.000	(2.357)	(2.232)
		6.125	(2.113)	(1.988)	5.990	(2.257)	(2.132)
		6.000	(1.670)	(1.545)	5.875	(2.071)	(1.946)
		5.990	(1.570)	(1.445)	5.750	(1.736)	(1.611)
		5.875	(1.140)	(1.015)	5.625	(1.455)	(1.330)
		5.750	(0.572)	(0.447)	5.500	(1.093)	(0.968)
		5.625	0.575	0.700	5.490	(0.993)	(0.868)
		5.500	1.186	1.311	5.375	(0.817)	(0.692)
		5.490	1.286	1.411	5.250	(0.476)	(0.351)
		5.375	1.807	1.932	5.125	(0.125)	(0.000)
		5.250	2.421	2.546	5.000	0.343	0.468
		5.125	3.055	3.180	4.990	0.443	0.568
		5.000	3.709	3.834	4.875	0.756	0.881
		4.990	3.809	3.934	4.750	1.135	1.260

SEE PAGE 15 FOR FANNIE MAE PRICE ADJUSTMENTS

FANNIE MAE ARM PRICING - PLEASE CONTACT LOCK DESK

FREDDIE MAC STANDARD CONVENTIONAL FIXED PROGRAMS

FHLMC 30/25 Year Fixed CFH30 / CFH25			FHLMC 15 Year Fixed CFH15			FHLMC High Bal 30 Year Fixed CFH30HB			FHLMC High Bal 15 Year Fixed CFH15HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
8.125	(4.621)	(4.496)	7.125	(3.620)	(3.495)	8.125	(2.621)	(2.496)	7.125	(1.745)	(1.620)
8.000	(4.296)	(4.171)	7.000	(3.457)	(3.332)	8.000	(2.546)	(2.421)	7.000	(1.582)	(1.457)
7.990	(4.196)	(4.071)	6.990	(3.357)	(3.232)	7.990	(2.446)	(2.321)	6.990	(1.482)	(1.357)
7.875	(4.017)	(3.892)	6.875	(3.219)	(3.094)	7.875	(2.392)	(2.267)	6.875	(1.344)	(1.219)
7.750	(3.752)	(3.627)	6.750	(2.916)	(2.791)	7.750	(2.127)	(2.002)	6.750	(1.041)	(0.916)
7.625	(3.677)	(3.552)	6.625	(2.591)	(2.466)	7.625	(2.177)	(2.052)	6.625	(0.716)	(0.591)
7.500	(3.348)	(3.223)	6.500	(2.338)	(2.213)	7.500	(1.973)	(1.848)	6.500	(0.463)	(0.338)
7.490	(3.248)	(3.123)	6.490	(2.238)	(2.113)	7.490	(1.873)	(1.748)	6.490	(0.363)	(0.238)
7.375	(2.938)	(2.813)	6.375	(2.185)	(2.060)	7.375	(1.688)	(1.563)	6.375	(0.310)	(0.185)
7.250	(2.631)	(2.506)	6.250	(1.862)	(1.737)	7.250	(1.381)	(1.256)	6.250	0.013	0.138
7.125	(2.331)	(2.206)	6.125	(1.472)	(1.347)	7.125	(1.206)	(1.081)	6.125	0.403	0.528
7.000	(1.856)	(1.731)	6.000	(1.103)	(0.978)	7.000	(0.606)	(0.481)	6.000	0.772	0.897
6.990	(1.756)	(1.631)	5.990	(1.003)	(0.878)	6.990	(0.506)	(0.381)	5.990	0.872	0.997
6.875	(1.590)	(1.465)	5.875	(0.778)	(0.653)	6.875	(0.340)	(0.215)	5.875	1.097	1.222
6.750	(0.983)	(0.858)	5.750	(0.450)	(0.325)	6.750	0.267	0.392	5.750	1.425	1.550
6.625	(0.655)	(0.530)	5.625	(0.063)	0.062	6.625	0.720	0.845	5.625	1.812	1.937
6.500	(0.187)	(0.062)	5.500	0.351	0.476	6.500	1.313	1.438	5.500	2.226	2.351
6.490	(0.087)	0.038	5.490	0.451	0.576	6.490	1.413	1.538	5.490	2.326	2.451
6.375	0.339	0.464	5.375	0.717	0.842	6.375	1.714	1.839	5.375	2.092	2.217
6.250	0.974	1.099	5.250	1.055	1.180	6.250	2.349	2.474	5.250	2.430	2.555
6.125	1.431	1.556	5.125	1.539	1.664	6.125	3.431	3.556	5.125	2.914	3.039
6.000	1.977	2.102	5.000	1.869	1.994	6.000	3.977	4.102	5.000	3.244	3.369
5.990	2.077	2.202	4.990	1.969	2.094	5.990	4.077	4.202	4.990	3.344	3.469
5.750	3.502	3.627	4.875	2.284	2.409	5.875	4.506	4.631	4.875	3.659	3.784

FREDDIE MAC CONVENTIONAL - ADDITIONAL TERMS

ADDITIONAL LOCK TERM - ALL FHLMC 15 Day Lock (0.125)		FHLMC 20 Year Fixed CFH20			FHLMC 10 Year Fixed CFH10			
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
7.250	(3.293)	(3.168)	7.000	(3.767)	(3.642)	7.000	(3.767)	(3.642)
7.125	(2.883)	(2.758)	6.990	(3.667)	(3.542)	6.990	(3.667)	(3.542)
7.000	(2.548)	(2.423)	6.875	(3.531)	(3.406)	6.875	(3.531)	(3.406)
6.990	(2.448)	(2.323)	6.750	(3.230)	(3.105)	6.750	(3.230)	(3.105)
6.875	(2.194)	(2.069)	6.625	(2.936)	(2.811)	6.625	(2.936)	(2.811)
6.750	(1.817)	(1.692)	6.500	(2.673)	(2.548)	6.500	(2.673)	(2.548)
6.625	(1.959)	(1.834)	6.490	(2.573)	(2.448)	6.490	(2.573)	(2.448)
6.500	(1.601)	(1.476)	6.375	(2.522)	(2.397)	6.375	(2.522)	(2.397)
6.490	(1.501)	(1.376)	6.250	(2.200)	(2.075)	6.250	(2.200)	(2.075)
6.375	(1.205)	(1.080)	6.125	(1.826)	(1.701)	6.125	(1.826)	(1.701)
6.250	(0.803)	(0.678)	6.000	(1.836)	(1.711)	6.000	(1.836)	(1.711)
6.125	(0.563)	(0.438)	5.990	(1.736)	(1.611)	5.990	(1.736)	(1.611)
6.000	(0.111)	0.014	5.875	(1.515)	(1.390)	5.875	(1.515)	(1.390)
5.990	(0.011)	0.114	5.750	(1.193)	(1.068)	5.750	(1.193)	(1.068)
5.875	0.226	0.351	5.625	(0.836)	(0.711)	5.625	(0.836)	(0.711)
5.750	0.808	0.933	5.500	(0.520)	(0.395)	5.500	(0.520)	(0.395)
5.625	1.512	1.637	5.490	(0.420)	(0.295)	5.490	(0.420)	(0.295)
5.500	2.146	2.271	5.375	(0.157)	(0.032)	5.375	(0.157)	(0.032)
5.490	2.246	2.371	5.250	0.179	0.304	5.250	0.179	0.304
5.375	2.769	2.894	5.125	0.646	0.771	5.125	0.646	0.771
5.250	3.380	3.505	5.000	0.645	0.770	5.000	0.645	0.770
5.125	4.189	4.314	4.990	0.745	0.870	4.990	0.745	0.870
5.000	5.048	5.173	4.875	1.059	1.184	4.875	1.059	1.184
4.990	5.148	5.273	4.750	1.463	1.588	4.750	1.463	1.588

SEE PAGE 15 FOR FREDDIE MAC PRICE ADJUSTMENTS

FREDDIE MAC ARM PRICING - PLEASE CONTACT LOCK DESK

FANNIE MAE/FREDDIE MAC PRICE ADJUSTMENTS

PURCHASE - TERMS >15 YEARS: FICO - LTV

FICO	<=30.00	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-97.00
780+	0.000	0.000	0.000	0.000	0.375	0.375	0.250	1.000	1.000
760-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	1.250	1.250
740-759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	1.375	1.375
720-739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	1.625	1.625
700-719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.875	1.875
680-699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	2.125	2.125
660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	2.375	2.375
640-659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	2.625	2.625
620-639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	3.000	3.000

LIMITED AND NO CASH-OUT REFINANCE - TERMS >15 YEARS: FICO - LTV

FICO	<=30.00	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-97.00
780+	0.000	0.000	0.000	0.125	0.500	0.625	0.500	1.125	1.125
760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	1.375	1.375
740-759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.750	1.750
720-739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	2.000	2.000
700-719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	2.375	2.375
680-699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	2.500	2.500
660-679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.875	2.875
640-659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	3.250	3.250
620-639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	3.250	3.250

CASH-OUT REFINANCE - ALL TERMS: FICO - LTV

FICO	<=30.00	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00
780+	0.375	0.375	0.625	0.875	1.375
760-779	0.375	0.375	0.875	1.250	1.875
740-759	0.375	0.375	1.000	1.625	2.375
720-739	0.375	0.500	1.375	2.000	2.750
700-719	0.375	0.500	1.625	2.625	3.250
680-699	0.375	0.625	2.000	2.875	3.750
660-679	0.375	0.875	2.750	4.000	4.750
640-659	0.375	1.375	3.125	4.625	5.125
620-639	0.375	1.375	3.375	4.875	5.125

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

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

ADDITIONAL LOAN LEVEL PRICE ADJUSTMENTS - ALL TERMS:

LTPA	<=30.00	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-97.00
DTI > 40.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2nd Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	N/A	N/A	N/A
Condo - Attached	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
2 Unit Property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	N/A
3-4 Unit Property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	N/A
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Escrow Waiver - CA - 89.90% Max LTV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A	N/A
Escrow Waiver - Non-CA	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
Loan Amount \$75,000 to \$100,000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
High Balance - Purchase / Limited or No Cash-Out	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	N/A
High Balance - Cash Out	1.250	1.250	1.500	1.500	1.750	N/A	N/A	N/A	N/A
Subordinate Financing - CLTV / HLTV	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875

NO MO' MI

NO MO' MI 30/25 Year Fixed		
RATE	30 DAY	45 DAY
7.625	0.710	0.835
7.500	0.835	0.960
7.375	0.960	1.085
7.250	1.210	1.335
7.125	1.585	1.710
7.000	1.835	1.960
6.875	2.085	2.210
6.750	2.460	2.585
6.625	2.960	3.085
6.500	3.585	3.710
6.375	4.210	4.335
6.250	4.835	4.960
6.125	5.585	5.710
6.000	6.335	6.460
5.875	7.085	7.210
5.750	7.835	7.960
5.625	8.835	8.960
5.500	9.835	9.960

COUNTY PRICE INCENTIVES			
STATE	COUNTY	MSA CODE	INCENTIVE
CA	Alameda (001)	36084	(0.500)
CA	Contra Costa (013)	36084	(0.500)
CA	Los Angeles (037)	31084	(0.250)
CA	Orange (059)	11244	(0.375)
CA	San Francisco (075)	41884	(1.500)
CA	San Mateo (081)	41884	(1.500)
CA	Santa Clara (085)	41940	(0.375)
CA	Ventura (111)	37100	(0.250)
DC	District of Columbia (11/001)	47894	0.000
FL	Broward (011)	22744	0.000
FL	Miami-Dade (086)	33124	0.000
FL	Palm Beach (099)	48424	(0.500)
MD	Montgomery (031)	23224	0.000
MD	Prince George (24/033)	47894	0.000
NJ	Essex (013)	35084	(0.250)
VA	Alexandria City (51/510)	47894	0.000
VA	Arlington (51/013)	47894	0.000
VA	Fairfax (51/059)	47894	0.000
VA	Fairfax City (51/600)	47894	0.000
VA	Falls Church City (51/610)	47894	0.000

NO MO' MI - 97% Max LTV
First Time Homebuyers (FTHB)
Homebuyer Education Required

NO MO' MI - 95% Max LTV
Experienced Homeowners
No Homebuyer Education Required

MAX PRICE (3,000)

NO LLPA's

LENDER OR BORROWER PAID COMP

PURCHASE TRANSACTIONS ONLY

ALL BORROWERS MUST OCCUPY

SFR, PUD, OR CONDO

2-UNITS AVAILABLE - FTHB ONLY

ELIGIBILITY IS BASED ON EITHER MAX 79.99% OF LMI OR CENSUS TRACT AS DETERMINED BY THE BPM NO MO' MI QUICK TOOL

PLEASE CONTACT YOUR AE FOR DETAILS AND EXCLUSIVE ACCESS TO THE BPM NO MO' MI QUICK TOOL



NO MO' MI

Up to 97% LTV for FTHBs

Up to 95% LTV for Experienced Homeowners

FHA STANDARD PROGRAMS

30 Yr FHA Standard			15 Yr FHA Standard			30 Yr FHA Stand. High Balance			15 Yr FHA Stand. High Balance		
F30			F15			F30HB			F15HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
6.750	(2.681)	(2.556)	6.625	(2.873)	(2.748)	6.750	(2.056)	(1.931)	6.625	(0.707)	(0.582)
6.625	(2.309)	(2.184)	6.500	(2.541)	(2.416)	6.625	(1.684)	(1.559)	6.500	(0.466)	(0.341)
6.500	(1.907)	(1.782)	6.375	(2.067)	(1.942)	6.500	(1.282)	(1.157)	6.375	(0.104)	0.021
6.490	(1.807)	(1.682)	6.250	(1.711)	(1.586)	6.490	(1.182)	(1.057)	6.250	0.175	0.300
6.375	(1.454)	(1.329)	6.125	(1.475)	(1.350)	6.375	(0.829)	(0.704)	6.125	0.404	0.529
6.250	(1.369)	(1.244)	6.000	(1.098)	(0.973)	6.250	(0.775)	(0.650)	6.000	0.661	0.786
6.125	(0.947)	(0.822)	5.875	(0.797)	(0.672)	6.125	(0.353)	(0.228)	5.875	0.966	1.091
6.000	(0.504)	(0.379)	5.750	(0.456)	(0.331)	6.000	0.089	0.214	5.750	1.236	1.361
5.990	(0.404)	(0.279)	5.625	(0.129)	(0.004)	5.990	0.189	0.314	5.625	1.685	1.810
5.875	(0.001)	0.124	5.500	0.197	0.322	5.875	0.592	0.717			
5.750	0.240	0.365	5.375	0.569	0.694	5.750	1.083	1.208			
5.625	0.952	1.077	5.250	0.931	1.056	5.625	1.545	1.670			
5.500	1.444	1.569	5.125	1.889	2.014	5.500	2.037	2.162			
5.490	1.544	1.669	5.000	2.260	2.385	5.490	2.137	2.262			
5.375	1.987	2.112				5.375	2.580	2.705			
5.250	2.862	2.987				5.250	4.362	4.487			
5.125	3.364	3.489				5.125	4.864	4.989			
5.000	3.886	4.011									
4.990	3.986	4.111									
4.875	4.479	4.604									

ZERO-DOWN Home Loan: 96.50% 30 Yr FHA 1st with 3.50% 10 Yr DPA 2nd			FHA Standard Adjusters:		FHA Standard FICO Adjusters:	
FDPA30 / FDPA2ND			Loan Amount		720 +	
1st Lien RATE	2nd Lien RATE	30 Day Price	\$75K <= \$100K	0.750	700 - 719	(0.125)
8.125	10.125	(2.028)	>\$100K <= \$125K	0.250	680 - 699	(0.125)
7.990	9.990	(1.614)	3 - 4 Units	1.000	660 - 679	0.000
7.875	9.875	(1.212)	Mfg Home Purch-R/T Refi	1.250	640 - 659	0.250
7.750	9.750	(1.712)	Mfg Home Cash Out	1.750	620 - 639	1.000
7.625	9.625	(1.318)	DTI > 50.00%	0.250	600 - 619	1.250
7.500	9.500	(0.904)	Purchase Transactions	0.000	580 - 599 *	2.000
7.375	9.375	(0.432)	15 Day Lock	(0.125)	550 - 579 *	2.500
7.250	9.250	(0.379)	Man. UW DTI <= 43.00% *	0.500	* Standard Balance Only	
7.125	9.125	0.055	Man. UW DTI > 43-50.00% *	1.000		
6.990	8.990	0.539	* Standard Balance Only			
6.875	8.875	1.011				
6.750	8.750	1.534				
Pricing Calculation Based on 1st Lien Balance 2nd Lien Priced to Par/100.000 Now Available in the State of Washington			Max Final Price	(5.000)		
FHA Price Adjusters (Cumulative):						
FICO => 680	(0.500)	Temporary 2-1 Buydown	0.250			
FICO 660-679	0.000	DTI > 50.00%	0.500			
FICO 640-659	0.500	2 Units	0.250			
FICO 620-639	1.250	Manufactured	0.250			
15 Day Lock	(0.125)	Kentucky	0.500			

FHA STREAMLINE PROGRAMS

30 Yr FHA Streamline			15 Yr FHA Streamline			30 Yr FHA High Balance Streamline			15 Yr FHA High Balance Streamline		
F30SL			F15SL			F30HBSL			F15HBSL		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
6.750	(2.431)	(2.306)	6.625	(2.623)	(2.498)	6.750	(1.806)	(1.681)	6.625	(0.457)	(0.332)
6.625	(2.059)	(1.934)	6.500	(2.291)	(2.166)	6.625	(1.434)	(1.309)	6.500	(0.216)	(0.091)
6.500	(1.657)	(1.532)	6.375	(1.817)	(1.692)	6.500	(1.032)	(0.907)	6.375	0.146	0.271
6.490	(1.557)	(1.432)	6.250	(1.461)	(1.336)	6.490	(0.932)	(0.807)	6.250	0.425	0.550
6.375	(1.204)	(1.079)	6.125	(1.225)	(1.100)	6.375	(0.579)	(0.454)	6.125	0.654	0.779
6.250	(1.119)	(0.993)	6.000	(0.848)	(0.723)	6.250	(0.525)	(0.400)	6.000	0.911	1.036
6.125	(0.697)	(0.572)	5.875	(0.547)	(0.422)	6.125	(0.103)	0.022	5.875	1.216	1.341
6.000	(0.254)	(0.129)	5.750	(0.206)	(0.081)	6.000	0.339	0.464	5.750	1.486	1.611
5.990	(0.154)	(0.029)	5.625	0.121	0.246	5.990	0.439	0.564	5.625	1.935	2.060
5.875	0.249	0.374	5.500	0.447	0.572	5.875	0.842	0.967			
5.750	0.490	0.615	5.375	0.819	0.944	5.750	1.333	1.458			
5.625	1.202	1.327	5.250	1.181	1.306	5.625	1.795	1.920			
5.500	1.694	1.819				5.500	2.287	2.412			
5.490	1.794	1.919				5.490	2.387	2.512			
5.375	2.237	2.362				5.375	2.830	2.955			
5.250	3.112	3.237				5.250	4.612	4.737			
5.125	3.614	3.739				5.125	5.114	5.239			
5.000	4.136	4.261									
4.990	4.236	4.361									
4.875	4.729	4.854									

5/1 FHA ARM Streamline			5/1 FHA High Balance ARM Streamline			FHA Streamline Adjusters:		FHA Streamline FICO Adjusters:	
F51SL			F51HBSL			Loan Amount		720 +	
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	\$75K <= \$100K	0.750	700 - 719	(0.125)
4.500	N/A	N/A	4.500	N/A	N/A	>\$100K <= \$125K	0.250	680 - 699	(0.125)
4.375	N/A	N/A	4.375	N/A	N/A	3 - 4 Units	1.000	660 - 679	(0.125)
4.250	N/A	N/A	4.250	N/A	N/A	Mfg Home	1.250	640 - 659	0.000
4.125	N/A	N/A	4.125	N/A	N/A	Investment Property	0.250	620 - 639	0.250
4.000	N/A	N/A	4.000	N/A	N/A	15 Day Lock	(0.125)	600 - 619	1.250
3.875	N/A	N/A	3.875	N/A	N/A			580 - 599 *	2.000
3.750	N/A	N/A	3.750	N/A	N/A			550 - 579 *	2.500
3.625	N/A	N/A	3.625	N/A	N/A			* Standard Balance Only	
3.500	N/A	N/A	3.500	N/A	N/A				
3.375	N/A	N/A	3.375	N/A	N/A				
3.250	N/A	N/A	3.250	N/A	N/A				
3.125	N/A	N/A	3.125	N/A	N/A				
3.000	N/A	N/A	3.000	N/A	N/A				
2.875	N/A	N/A	2.875	N/A	N/A				
2.750	N/A	N/A	2.750	N/A	N/A				
5/1- Caps: 1/1/5 Margin: 2.000			5/1- Caps: 1/1/5 Margin: 2.000			Max Final Price	(5.000)		

VA STANDARD PROGRAMS

30 Yr VA Standard			15 Yr VA Standard			30 Yr VA Stand. High Balance			15 Yr VA Stand. High Balance		
V30			V15			V30HB			V15HB		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
6.750	(2.306)	(2.181)	6.625	(2.498)	(2.373)	6.750	(1.556)	(1.431)	6.625	(0.207)	(0.082)
6.625	(1.934)	(1.809)	6.500	(2.166)	(2.041)	6.625	(1.184)	(1.059)	6.500	0.034	0.159
6.500	(1.532)	(1.407)	6.375	(1.692)	(1.567)	6.500	(0.782)	(0.657)	6.375	0.396	0.521
6.490	(1.432)	(1.307)	6.250	(1.336)	(1.211)	6.490	(0.682)	(0.557)	6.250	0.675	0.800
6.375	(1.079)	(0.954)	6.125	(1.100)	(0.975)	6.375	(0.329)	(0.204)	6.125	0.904	1.029
6.250	(0.993)	(0.868)	6.000	(0.723)	(0.598)	6.250	(0.275)	(0.150)	6.000	1.161	1.286
6.125	(0.572)	(0.447)	5.875	(0.422)	(0.297)	6.125	0.147	0.272	5.875	1.466	1.591
6.000	(0.129)	(0.004)	5.750	(0.081)	0.044	6.000	0.589	0.714	5.750	1.736	1.861
5.990	(0.029)	0.096	5.625	0.246	0.371	5.990	0.689	0.814	5.625	2.185	2.310
5.875	0.374	0.499	5.500	0.572	0.697	5.875	1.092	1.217			
5.750	0.615	0.740	5.375	0.944	1.069	5.750	1.583	1.708			
5.625	1.327	1.452	5.250	1.306	1.431	5.625	2.045	2.170			
5.500	1.819	1.944				5.500	2.537	2.662			
5.490	1.919	2.044				5.490	2.637	2.762			
5.375	2.362	2.487				5.375	3.080	3.205			
5.250	3.237	3.362				5.250	4.862	4.987			
5.125	3.739	3.864				5.125	5.364	5.489			
5.000	4.261	4.386									
4.990	4.361	4.486									
4.875	4.854	4.979									

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

5/1- Caps: 1/1/5 Margin: 2.000 5/1- Caps: 1/1/5 Margin: 2.000 Max Final Price (5.000)

VA IRRRL PROGRAMS

30 Yr VA IRRRL			15 Yr VA IRRRL			30 Yr VA High Balance IRRRL			15 Yr VA High Balance IRRRL		
V30IR			V15IR			V30HBIR			V15HBIR		
RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY	RATE	30 DAY	45 DAY
6.750	(2.056)	(1.931)	6.625	(2.248)	(2.123)	6.750	(1.306)	(1.181)	6.625	0.043	0.168
6.625	(1.684)	(1.559)	6.500	(1.916)	(1.791)	6.625	(0.934)	(0.809)	6.500	0.284	0.409
6.500	(1.282)	(1.157)	6.375	(1.442)	(1.317)	6.500	(0.532)	(0.407)	6.375	0.646	0.771
6.490	(1.182)	(1.057)	6.250	(1.086)	(0.961)	6.490	(0.432)	(0.307)	6.250	0.925	1.050
6.375	(0.829)	(0.704)	6.125	(0.850)	(0.725)	6.375	(0.079)	0.046	6.125	1.154	1.279
6.250	(0.743)	(0.618)	6.000	(0.473)	(0.348)	6.250	(0.025)	0.100	6.000	1.411	1.536
6.125	(0.322)	(0.197)	5.875	(0.172)	(0.047)	6.125	0.397	0.522	5.875	1.716	1.841
6.000	0.121	0.246	5.750	0.169	0.294	6.000	0.839	0.964	5.750	1.986	2.111
5.990	0.221	0.346	5.625	0.496	0.621	5.990	0.939	1.064	5.625	2.435	2.560
5.875	0.624	0.749	5.500	0.822	0.947	5.875	1.342	1.467			
5.750	0.865	0.990	5.375	1.194	1.319	5.750	1.833	1.958			
5.625	1.577	1.702	5.250	1.556	1.681	5.625	2.295	2.420			
5.500	2.069	2.194				5.500	2.787	2.912			
5.490	2.169	2.294				5.490	2.887	3.012			
5.375	2.612	2.737				5.375	3.330	3.455			
5.250	3.487	3.612				5.250	5.112	5.237			
5.125	3.989	4.114				5.125	5.614	5.739			
5.000	4.511	4.636									
4.990	4.611	4.736									
4.875	5.104	5.229									

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

5/1- Caps: 1/1/5 Margin: 2.000 5/1- Caps: 1/1/5 Margin: 2.000 Max Final Price (5.000)

