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

BluePoint MORTGAGE — 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

ADD BLUEPOINT TO YOUR PRICING LINEUP

ICE | Lender Price | LoanNEX | loansifter | POLLY

CLOSED-END SECOND

SILVER

LOANS UP TO

$1,000,000

WAYS TO QUALIFY:

BANK STATEMENT

FULL-DOC

Extensions & Relocks - Conventional/Government

Extensions Not Permitted On Expired Locks

Extensions Must Be Requested 1 Day Prior to Expiration

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

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

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

ESTIMATED TURN TIMES

*48 HOURS **SET-UP**

48 HOURS **UNDERWRITING** - CONV/GOVT

48 HOURS **UNDERWRITING** - NON-QM

24 HOURS **DOCS** - DRY STATE

48 HOURS **DOCS** - WET STATE

24 HOURS **FUNDING**

*For complete/locked files

Resources

Product Guidelines | Get Approved

Market Index

SOFR INDEX - 30 DAY AVERAGE	3.76116

Bonds

U.S. 5 Year Treasury Note Yield
4.949%

U.S. 7 Year Treasury Note Yield
5.024%

U.S. 10 Year Treasury Note Yield
5.125%

Lock Desk Info & Hours

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

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

***30 DAY LOCKS REQUIRE "SUBMITTED" STATUS OR LATER**

****JUMBO/NON-QM MUST HAVE UNDERWRITER APPROVAL TO LOCK**

Holidays

Thanksgiving

Thursday - 11/26

Locks/Funding: Closed

Friday - 11/27

Locks: 11:00am PST - Early Market Closure

Funding: Closed

Approved States

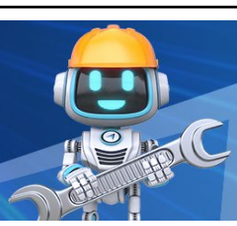
We are licensed in...

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

Lender Fees

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

SEND US YOUR LOAN SCENARIO



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BluePoint MORTGAGE

NON-QM TITANIUM

DSCR | TITANIUM

Rate	30YR FIXED
8.875	(4.703)
8.750	(4.516)
8.625	(4.297)
8.490	(4.078)
8.375	(3.859)
8.250	(3.609)
8.125	(3.172)
7.990	(2.672)
7.875	(2.141)
7.750	(1.578)
7.625	(0.891)
7.490	(0.078)
7.375	0.797
7.250	1.734
7.125	2.672
6.990	3.609
6.875	N/A
6.750	N/A
6.625	N/A
6.490	N/A
6.375	N/A
6.250	N/A

LPC AVAILABLE TO MAX PRICE CAPS

MIN. PRICE = 2.000 DISCOUNT (98.000)

PREPAY PENALTY LLPAs*

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

*PPP Not Available: MD, MI, MN, MS, NJ, NM, OH, RI, PA <$329,412 L/Amt, IL Individuals, WA ARMs

MAX PRICE

60 Month PPP	(2.000)
48 Month PPP	(2.000)
36 Month PPP	(2.000)
24 Month PPP	(1.500)
12 Month PPP	(1.000)
No PPP	0.000

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Extension	0.250
10 Day Extension	0.500

FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00
760+	(1.875)	(1.625)	(1.500)	(1.375)	(0.875)	(0.250)
740-759	(1.625)	(1.375)	(1.250)	(1.125)	(0.625)	0.125
720-739	(1.125)	(0.750)	(0.625)	(0.500)	(0.250)	0.375
700-719	(0.750)	(0.500)	(0.125)	0.125	0.500	1.250

ADDITIONAL LLPAS - LTV/CLTV

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

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

FULL-DOC & ALT-DOC | TITANIUM

Rate	FULL DOC 30YR FIXED	ALT DOC 30YR FIXED
9.250	(4.266)	(4.828)
9.125	(4.000)	(4.578)
8.990	(3.719)	(4.297)
8.875	(3.422)	(4.000)
8.750	(3.109)	(3.703)
8.625	(2.797)	(3.391)
8.490	(2.484)	(3.078)
8.375	(2.172)	(2.766)
8.250	(1.828)	(2.453)
8.125	(1.453)	(2.047)
7.990	(1.047)	(1.609)
7.875	(0.641)	(1.172)
7.750	(0.203)	(0.703)
7.625	0.359	(0.141)
7.490	0.984	0.484
7.375	1.672	1.172
7.250	2.422	1.922
7.125	3.172	2.672
6.990	4.147	3.647
6.875	N/A	N/A
6.750	N/A	N/A
6.625	N/A	N/A
6.490	N/A	N/A
6.375	N/A	N/A
6.250	N/A	N/A
6.125	N/A	N/A

LPC AVAILABLE TO MAX PRICE CAPS

MIN. PRICE = 2.000 DISCOUNT (98.000)

PRODUCT NOT AVAILABLE IN MD

PREPAY PENALTY LLPAs* (NOO Only)

48 Month PPP	(0.375)
36 Month PPP	(0.250)
24 Month PPP	0.125
12 Month PPP	0.875
No PPP *	2.125

*PPP Not Available: MI, MN, MS, NJ, NM, OH, PA <$329,412 L/Amt, IL Individuals, WA ARMs

MAX PRICE

Primary Residence/2nd Home	(1.500)
Non-Owner - 48 Month PPP	(1.500)
Non-Owner - 36 Month PPP	(1.500)
Non-Owner - 24 Month PPP	(1.500)
Non-Owner - 12 Month PPP	(1.000)
Non-Owner - No PPP	0.000
Ln Amt > $2MM-$3.0MM	(1.000)

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Extension	0.250
10 Day Extension	0.500

FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
760+	(1.250)	(1.250)	(1.125)	(0.875)	(0.625)	(0.250)	0.125
740-759	(1.125)	(1.125)	(1.000)	(0.750)	(0.500)	0.000	0.375
720-739	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.500	1.125
700-719	(0.625)	(0.625)	(0.500)	(0.250)	0.125	0.750	1.375
680-699	(0.375)	0.000	0.250	0.750	1.125	2.500	3.125
660-679	0.250	0.375	0.750	1.125	1.875	N/A	N/A

ADDITIONAL LLPAS - LTV/CLTV

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
DTI 45.01-50.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.250
12 Month Bank Stmt (Alt Doc)	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Asset Utilization (Alt Doc)	0.250	0.250	0.250	0.500	0.500	0.500	0.750
12 Month P&L (Alt Doc)	3.000	3.000	3.000	3.125	3.125	3.750	N/A
I/O - 30yr Fixed	0.000	0.000	0.250	0.250	0.375	0.500	0.500
I/O - 40yr Fixed	0.000	0.000	0.250	0.500	0.625	1.000	1.000
Purchase	**(0.250)**	**(0.250)**	**(0.250)**	**(0.250)**	**(0.250)**	**(0.250)**	**(0.250)**
Cash Out Refi - FICO >= 700	0.500	0.500	0.500	0.500	0.750	1.000	1.500
Cash Out Refi - FICO < 700	0.500	0.500	0.750	1.000	1.500	2.500	N/A
2nd Home	0.250	0.250	0.250	0.250	0.250	0.250	0.500
Investment Property	0.125	0.125	0.125	0.125	0.125	0.125	0.375
Condo	0.000	0.000	0.250	0.250	0.375	0.500	0.500
Non-Warrantable Condo	0.000	0.000	0.500	0.500	0.625	0.750	N/A
Condotel	2.000	2.000	2.000	2.000	2.000	2.500	N/A
2-4 Unit Property	0.625	0.625	0.625	0.625	0.750	0.875	0.875
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250
1x30 in 12 Months	0.500	0.500	0.500	0.500	0.500	0.500	1.000
3 to 4 Years Credit Event	0.500	0.500	1.000	1.000	1.000	1.500	2.750
Ln Amt $125,000 to < $150,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500
Ln Amt $150,000 to $1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt > $1.5MM to $2MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt > $2MM to $3MM	0.250	0.250	0.375	0.500	0.500	0.500	1.000

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

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DSCR | PLATINUM

Rate	5/6 ARM	30YR FIXED
9.490	(3.625)	(3.625)
9.375	(3.375)	(3.375)
9.250	(3.125)	(3.125)
9.125	(2.875)	(2.875)
8.990	(2.625)	(2.625)
8.875	(2.375)	(2.375)
8.750	(2.125)	(2.125)
8.625	(1.875)	(1.875)
8.490	(1.500)	(1.500)
8.375	(1.125)	(1.125)
8.250	(0.750)	(0.750)
8.125	(0.375)	(0.375)
7.990	0.000	0.000
7.875	0.375	0.375
7.750	0.750	0.750
7.625	1.250	1.250
7.490	1.750	1.750
7.375	2.250	2.250
7.250	3.000	3.000
7.125	3.875	3.875
6.990	5.100	5.100
6.875	6.100	6.100
6.750	7.100	7.100
6.625	8.100	8.100
6.490	8.975	8.975
6.375	9.850	9.850
6.250	10.725	10.725
6.125	11.600	11.600

LPC AVAILABLE TO MAX PRICE CAPS

PREPAY PENALTY LLPAs*

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

***PPP Not Available**: KY, LA, MD, MI, MN, MS, NJ, NM, OH, RI, PA <$329,412 L/Amt, IL Individuals, WA ARMs

MIN. PRICE = 2.000 DISCOUNT (98.000)

MAX PRICE

60 Month PPP	(2.000)
36 Month PPP	(2.000)
24 Month PPP	(1.250)
12 Month PPP	(0.250)
No PPP	0.000
LTV/CLTV > 80.00%	(0.500)

ARM TERMS

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

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Extension	0.250
10 Day Extension	0.500

FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
780+	(2.000)	(2.000)	(1.750)	(1.750)	(1.375)	(0.750)	0.125	5.375
760-779	(2.000)	(2.000)	(1.750)	(1.750)	(1.125)	(0.625)	0.125	5.875
740-759	(2.000)	(1.750)	(1.750)	(1.625)	(0.875)	(0.375)	0.625	6.375
720-739	(1.625)	(1.500)	(1.375)	(1.125)	(0.375)	0.125	1.375	N/A
700-719	(1.375)	(1.125)	(1.000)	(0.875)	0.125	0.625	2.375	N/A
680-699	(0.250)	0.000	0.125	0.250	1.250	2.000	4.750	N/A
660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A
640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A
620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A

LTV/CLTV

LLPA	<=55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00
No Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DSCR 0.75 - 0.89	1.500	1.625	2.000	2.875	3.125	N/A	N/A
DSCR 0.90 - 0.99	0.875	1.125	1.250	1.250	1.625	N/A	N/A
DSCR 1.00 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000
DSCR 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000
DSCR => 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000
I/O - 30yr Fixed/ARM	0.625	0.750	0.750	0.875	1.000	1.375	N/A
I/O - 40yr Fixed/ARM	1.375	1.375	1.375	1.500	1.625	2.125	N/A
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance	0.000	0.000	0.500	0.500	0.750	N/A	N/A
Condo	0.000	0.000	0.000	0.000	0.125	0.250	N/A
Non-Warrantable Condo	0.500	0.500	0.625	0.750	1.000	1.500	N/A
2 Unit Property	0.500	0.500	0.750	0.875	1.000	1.625	N/A
3-4 Unit Property	0.500	0.500	0.750	0.875	1.000	1.875	N/A
First-Time Homebuyer	0.500	0.500	0.500	0.500	0.500	0.500	N/A
Short-Term Rental	0.500	0.500	0.500	0.500	0.500	N/A	N/A
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250
3 to 4 Yrs Since Credit Event	0.000	0.000	0.000	0.000	0.000	0.000	0.000
NY	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Ln Amt $150,001 to $250,000	0.125	0.125	0.125	0.125	0.250	0.250	0.750
Ln Amt $250,001 to $350,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000
Ln Amt $350,001 to $500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt $500,001 to $1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt $1,000,001 to $1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt $1,500,001 to $2MM	0.000	0.000	0.000	0.000	0.000	0.250	N/A
Ln Amt $2,000,001 to $2.5MM	0.250	0.250	0.250	0.250	N/A	N/A	N/A
Ln Amt $2,500,001 to $3.0MM	0.625	0.625	0.625	N/A	N/A	N/A	N/A

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

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FULL-DOC & ALT-DOC | PLATINUM

Rate	5/6 ARM	30YR FIXED
9.875	(3.875)	(3.875)
9.750	(3.625)	(3.625)
9.625	(3.375)	(3.375)
9.490	(3.125)	(3.125)
9.375	(2.875)	(2.875)
9.250	(2.625)	(2.625)
9.125	(2.375)	(2.375)
8.990	(2.125)	(2.125)
8.875	(1.875)	(1.875)
8.750	(1.625)	(1.625)
8.625	(1.375)	(1.375)
8.490	(1.125)	(1.125)
8.375	(0.875)	(0.875)
8.250	(0.625)	(0.625)
8.125	(0.375)	(0.375)
7.990	(0.125)	(0.125)
7.875	0.250	0.250
7.750	0.625	0.625
7.625	1.000	1.000
7.490	1.375	1.375
7.375	1.750	1.750
7.250	2.250	2.250
7.125	2.750	2.750
6.990	3.725	3.725
6.875	4.850	4.850
6.750	5.850	5.850
6.625	6.600	6.600
6.490	7.350	7.350
6.375	8.100	8.100
6.250	8.850	8.850
6.125	9.725	9.725

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

PRODUCT NOT AVAILABLE IN MD

LPC AVAILABLE TO MAX PRICE CAPS

MIN. PRICE = 2.000 DISCOUNT (98.000)

MAX PRICE

Primary Residence/2nd Home	(2.000)
Non-Owner - 60 Month PPP	(2.000)
Non-Owner - 36 Month PPP	(2.000)
Non-Owner - 24 Month PPP	(2.000)
Non-Owner - 12 Month PPP	(2.000)
Non-Owner - No PPP	0.000
LTV/CLTV > 80.00%	(0.500)

PREPAY PENALTY LLPAs* (NOO Only)

60 Month PPP	(0.750)
36 Month PPP	(0.375)
24 Month PPP	0.000
12 Month PPP	0.125
No PPP *	2.125

*PPP Not Available: KY, MI, MN, MS, NJ, NM, OH, PA <$329,412 L/Amt, IL Individuals, WA ARMs

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Ext	0.250
10 Day Ext	0.500

FULL/ALT-DOC 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)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	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)	(0.250)	(0.250)	(0.125)	0.125	0.625	3.375	6.500
700-719	(0.125)	(0.125)	0.125	0.125	0.250	0.625	1.125	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	0.250	0.375	0.375	0.625	0.625	0.750	1.125	N/A	N/A
2nd Home	0.125	0.125	0.250	0.250	0.250	0.250	0.250	0.375	N/A
Investment Property	0.125	0.125	0.250	0.250	0.375	0.375	0.375	N/A	N/A
Condo	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A
Non-Warrantable Condo	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
2-4 Unit Property	0.625	0.625	0.625	0.625	0.625	0.750	0.875	0.875	1.875
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
1x30x12 Housing History	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.000	1.500
IL & NJ	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500
Ln Amt $125,000 to $250,000	0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.750	0.875
Ln Amt $250,001 to $500,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
Ln Amt $500,001 to $750,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
Ln Amt $750,001 to $1.0MM	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	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

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DSCR | GOLD

Rate	5/6 ARM	30YR FIXED
9.375	(8.467)	(8.767)
9.250	(8.092)	(8.392)
9.125	(7.717)	(8.017)
8.990	(7.342)	(7.642)
8.875	(6.905)	(7.205)
8.750	(6.467)	(6.767)
8.625	(6.030)	(6.330)
8.490	(5.592)	(5.892)
8.375	(5.155)	(5.455)
8.250	(4.655)	(4.955)
8.125	(4.155)	(4.455)
7.990	(3.623)	(3.924)
7.875	(3.061)	(3.361)
7.750	(2.467)	(2.767)
7.625	(1.873)	(2.174)
7.490	(1.436)	(1.736)
7.375	(0.748)	(1.049)
7.250	(0.061)	(0.361)
7.125	0.658	0.358
6.990	1.533	1.233
6.875	2.283	1.983
6.750	3.033	2.733
6.625	3.970	3.670
6.490	4.845	4.545
6.375	5.970	5.670
6.250	6.845	6.545
6.125	7.658	7.358
5.990	8.470	8.170
5.875	9.283	8.983

PREPAY PENALTY LLPAs*

60 Month PPP	(1.375)
36 Month PPP	(0.375)
24 Month PPP	0.000
12 Month PPP	0.750
No PPP *	2.375

*PPP Not Available: MD, MI, MN, MS, NJ, NM, OH, RI, PA <$329,412 L/Amt, IL Individuals, WA ARMs

MAX PRICE

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

ARM TERMS

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

LPC AVAILABLE TO MAX PRICE CAPS

MIN. PRICE = 2.000 DISCOUNT (98.000)

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Ext	0.250
10 Day Ext	0.500

FICO - LTV/CLTV

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

LTV/CLTV

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
No Ratio	1.875	2.125	2.250	2.750	3.000	3.375	N/A
DSCR 0.75 - 0.99	0.750	0.875	1.000	1.250	1.375	1.500	N/A
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR => 1.25	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)
I/O - 30yr Fixed/ARM	0.125	0.125	0.250	0.250	0.500	0.625	N/A
I/O - 40yr Fixed/ARM	0.250	0.250	0.375	0.500	0.750	1.000	N/A
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance	0.625	0.750	0.875	1.125	1.500	1.875	N/A
Condo - All States	0.125	0.125	0.375	0.500	0.625	0.750	N/A
FL Condo - Additional LLPA	0.000	0.125	0.250	0.500	0.750	0.875	N/A
2-4 Unit Property	0.625	0.625	0.875	0.875	0.875	1.125	N/A
Short-Term Rental	0.500	0.500	0.500	0.500	0.500	N/A	NA
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.375
3 to 4 Yrs Since Credit Event	0.625	0.625	0.625	0.625	0.625	0.750	1.125
Ln Amt $125,000 to $150,000	0.000	0.000	0.000	0.000	0.000	0.375	0.500
Ln Amt $150,001 to $250,000	0.000	0.000	0.000	0.000	0.000	0.375	0.500
Ln Amt $250,001 to $350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt $350,001 to $500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt $500,001 to $1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt $1,000,001 to $1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Ln Amt $1,500,001 to $2MM	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Ln Amt $2,000,001 to $2.5MM	0.375	0.375	0.375	0.500	0.750	N/A	N/A
Ln Amt $2,500,001 to $3MM	0.500	0.500	0.750	0.875	N/A	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
AZ, CO, GA, LA, NC, SC, TX	0.000	0.000	0.000	0.000	0.000	0.000	0.000
FL	0.000	0.000	0.000	0.000	0.000	0.250	0.500
NY	0.250	0.250	0.250	0.250	0.250	0.250	0.250
ALL OTHER STATES	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)

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FULL-DOC & ALT-DOC | GOLD

Rate	5/6 ARM	30YR FIXED
9.375	(6.053)	(6.603)
9.250	(5.803)	(6.353)
9.125	(5.522)	(6.072)
8.990	(5.240)	(5.790)
8.875	(4.928)	(5.478)
8.750	(4.615)	(5.165)
8.625	(4.303)	(4.853)
8.490	(3.928)	(4.478)
8.375	(3.553)	(4.103)
8.250	(3.115)	(3.665)
8.125	(2.678)	(3.228)
7.990	(2.240)	(2.790)
7.875	(1.740)	(2.290)
7.750	(1.209)	(1.759)
7.625	(0.647)	(1.197)
7.490	(0.303)	(0.853)
7.375	0.322	(0.228)
7.250	0.947	0.397
7.125	1.635	1.085
6.990	2.447	1.897
6.875	3.197	2.647
6.750	3.979	3.429
6.625	4.916	4.366
6.490	5.729	5.179
6.375	6.729	6.179
6.250	7.479	6.929
6.125	8.229	7.679
5.990	8.979	8.429
5.875	9.729	9.179

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

PRODUCT NOT AVAILABLE IN MD

LPC AVAILABLE TO MAX PRICE CAPS

MIN. PRICE = 2.000 DISCOUNT (98.000)

MAX PRICE

Primary Residence/2nd Home	(2.000)
Non-Owner - 60 Month PPP	(2.000)
Non-Owner - 36 Month PPP	(2.000)
Non-Owner - 24 Month PPP	(2.000)
Non-Owner - 12 Month PPP	(2.000)
Non-Owner - No PPP	0.000
LTV/CLTV > 80.00%	(0.500)

PREPAY PENALTY LLPAs* (NOO Only)

60 Month PPP	(1.125)
36 Month PPP	(0.375)
24 Month PPP	0.000
12 Month PPP	0.750
No PPP *	2.375

*PPP Not Available: MI, MN, MS, NJ, NM, OH, PA <$329,412 L/Amt, IL Individuals, WA ARMs

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Ext	0.250
10 Day Ext	0.500

FULL DOC: FICO - LTV/CLTV

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

ALT DOC: FICO - LTV/CLTV

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

ADDITIONAL LLPAs

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

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

STATE ADJUSTERS

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
AZ, CO, GA, NC, SC, TX	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
FL	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500	0.750
ALL OTHER STATES	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

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DSCR | SILVER

Rate	5/6 ARM	30YR FIXED
9.125	(5.625)	(5.625)
8.990	(5.250)	(5.250)
8.875	(4.875)	(4.875)
8.750	(4.500)	(4.500)
8.625	(4.125)	(4.125)
8.490	(3.750)	(3.750)
8.375	(3.375)	(3.375)
8.250	(2.975)	(2.975)
8.125	(2.560)	(2.560)
7.990	(2.135)	(2.135)
7.875	(1.685)	(1.685)
7.750	(1.235)	(1.235)
7.625	(0.785)	(0.785)
7.490	(0.310)	(0.310)
7.375	0.175	0.175
7.250	0.675	0.675
7.125	1.225	1.225
6.990	2.045	2.045
6.875	2.675	2.675
6.750	3.325	3.325
6.625	N/A	N/A
6.490	N/A	N/A
6.375	N/A	N/A
6.250	N/A	N/A
6.125	N/A	N/A

PREPAY PENALTY LLPAs*

60 Month PPP	(1.125)
36 Month PPP	(0.250)
24 Month PPP	0.500
12 Month PPP	1.000
No PPP *	3.125

***PPP Not Available: MD, MI, MN, MS, NJ, NM, OH, RI, PA <$329,412 L/Amt, IL Individuals, WA ARMs**

MAX PRICE

60 Month PPP	(2.000)
36 Month PPP	(2.000)
24 Month PPP	(0.750)
12 Month PPP	0.000
No PPP	0.500
Ln Amt > $1.5MM-$2MM	(2.000)
Ln Amt > $2MM-$2.5MM	(1.500)

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

LPC AVAILABLE TO MAX PRICE CAPS

MIN. PRICE = 2.000 DISCOUNT (98.000)

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Ext	0.250
10 Day Ext	0.500

FICO - LTV/CLTV

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

LTV/CLTV

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
No Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DSCR 1.00 - 1.14	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR 1.15 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR => 1.25	**(0.250)**	**(0.250)**	**(0.250)**	**(0.250)**	**(0.250)**	**(0.250)**	**(0.250)**
I/O - 30yr Fixed/ARM	0.250	0.250	0.250	0.500	0.625	0.750	N/A
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refi - FICO >= 720	0.000	0.125	0.250	**0.375**	0.500	0.875	N/A
Cash Out Refi - FICO < 720	0.250	0.375	0.375	0.500	0.750	1.000	N/A
Condo	0.000	0.000	0.000	0.125	0.125	0.250	0.500
2-4 Unit Property	0.625	0.625	0.875	0.875	1.125	1.375	1.875
Short-Term Rental	1.000	1.000	1.000	1.000	1.000	1.000	N/A
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Ln Amt $125,000 to $150,000	1.250	1.250	1.250	1.500	1.500	1.500	1.750
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

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FULL-DOC & ALT-DOC | SILVER

Rate	5/6 ARM	30YR FIXED
9.875	(5.560)	(5.510)
9.750	(5.335)	(5.285)
9.625	(5.110)	(5.060)
9.490	(4.885)	(4.835)
9.375	(4.660)	(4.610)
9.250	(4.435)	(4.385)
9.125	(4.185)	(4.135)
8.990	(3.935)	(3.885)
8.875	(3.685)	(3.635)
8.750	(3.400)	(3.350)
8.625	(3.115)	(3.065)
8.490	(2.830)	(2.780)
8.375	(2.545)	(2.495)
8.250	(2.195)	(2.145)
8.125	(1.845)	(1.795)
7.990	(1.470)	(1.420)
7.875	(1.095)	(1.045)
7.750	(0.670)	(0.620)
7.625	(0.245)	(0.195)
7.490	0.230	0.280
7.375	0.730	0.780
7.250	1.255	1.305
7.125	1.830	1.880
6.990	2.705	2.755
6.875	3.355	3.405
6.750	4.005	4.055
6.625	N/A	N/A
6.490	N/A	N/A
6.375	N/A	N/A
6.250	N/A	N/A
6.125	N/A	N/A

ARM TERMS

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

PRODUCT NOT AVAILABLE IN MD

LPC AVAILABLE TO MAX PRICE CAPS

MIN. PRICE = 2.000 DISCOUNT (98.000)

MAX PRICE

Primary Residence/2nd Home	(1.500)
Non-Owner - 60 Month PPP	(1.500)
Non-Owner - 36 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	(1.500)
Ln Amt > $2MM-$3MM	(0.500)
LTV/CLTV > 80.00%	(0.500)

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

PREPAY PENALTY LLPAs* (NOO Only)

60 Month PPP	(1.125)
36 Month PPP	(0.250)
24 Month PPP	0.500
12 Month PPP	1.000
No PPP *	3.125

*PPP Not Available: MI, MN, MS, NJ, NM, OH, PA <$329,412 L/Amt, IL Individuals, WA ARMs

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Ext	0.250
10 Day Ext	0.500

FULL/ALT-DOC SILVER

MIN: $125K | MAX: $3.0M

FULL DOC: FICO - LTV/CLTV

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

ALT DOC: FICO - LTV/CLTV

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

ADDITIONAL LLPAs

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
DTI > 43.00%	0.000	0.000	0.000	0.125	0.125	0.125	0.250	0.500	N/A
1 Year Tax Return or W-2 (Full Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Asset Utilization (Full Doc LLPA)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
12 Month Bank Statement (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
1099 Statements (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
1 Year P&L (Alt Doc LLPA)	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A	N/A
I/O - 30yr Fixed/ARM	0.250	0.250	0.250	0.250	0.250	0.500	0.875	N/A	N/A
I/O - 40yr Fixed/ARM	0.250	0.250	0.250	0.250	0.250	0.500	0.875	N/A	N/A
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Cash Out Refi - FICO >= 720	0.250	0.250	0.250	**0.375**	**0.500**	0.625	**1.250**	N/A	N/A
Cash Out Refi - FICO < 720	0.250	0.250	0.250	**0.375**	**0.625**	1.000	N/A	N/A	N/A
2nd Home	**0.250**	**0.250**	**0.250**	**0.250**	0.375	0.500	0.750	N/A	N/A
Investment Property	0.250	0.250	0.250	0.250	**0.375**	0.375	0.750	N/A	N/A
Condo	0.125	0.125	0.125	0.125	0.250	0.250	0.250	**0.750**	N/A
2-4 Unit Property	0.625	0.625	0.625	0.875	1.125	1.375	1.875	N/A	N/A
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
Ln Amt $125,000 to $150,000	1.750	1.750	1.750	1.750	1.750	1.750	1.750	**2.250**	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	**(0.125)**	**(0.125)**	**(0.125)**	**(0.125)**	**(0.125)**	**(0.125)**	**(0.125)**	0.000	N/A
Ln Amt $1,500,001 to $2.0MM	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	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

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
FL, TX	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A

FULL/ALT-DOC SILVER

MAX CASH-IN-HAND: $1.5M

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DSCR | BLUEXPANDED

Rate	5/6 ARM	30YR FIXED
9.490	(7.920)	(7.770)
9.375	(7.608)	(7.458)
9.250	(7.233)	(7.083)
9.125	(6.858)	(6.708)
8.990	(6.421)	(6.271)
8.875	(5.983)	(5.833)
8.750	(5.546)	(5.396)
8.625	(5.108)	(4.958)
8.490	(4.608)	(4.458)
8.375	(4.077)	(3.927)
8.250	(3.483)	(3.333)
8.125	(2.858)	(2.708)
7.990	(2.201)	(2.051)
7.875	(1.514)	(1.364)
7.750	(0.826)	(0.676)
7.625	0.049	0.199
7.490	0.924	1.074
7.375	1.861	2.011
7.250	2.799	2.949
7.125	3.736	3.886
6.990	4.961	5.111
6.875	5.961	6.111
6.750	N/A	N/A
6.625	N/A	N/A
6.490	N/A	N/A
6.375	N/A	N/A
6.250	N/A	N/A
6.125	N/A	N/A

LPC AVAILABLE TO MAX PRICE CAPS

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.150)
30 Day Lock	0.000

EXTENSIONS-10 DAY CUMULATIVE MAX

5 Day Extension	0.250
10 Day Extension	0.500

MAX PRICE

60 Month PPP	(2.000)
48 Month PPP	(2.000)
36 Month PPP	(2.000)
24 Month PPP	(2.000)
12 Month PPP	(0.875)
No PPP	0.000

ARM TERMS

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

MIN. PRICE = 2.000 DISCOUNT (98.000)

PREPAY PENALTY LLPAs*

***PPP Not Available: MD, MI, MN, MS, NJ, NM, OH, RI, PA <$329,412 L/Amt, IL Individuals, WA ARMs**

PREPAYMENT TERM/LTV	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
60 Month PPP	(0.875)	(0.875)	(0.875)	(0.875)	(1.000)	(1.000)	(1.000)
48 Month PPP	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)
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	1.000	1.000	1.000
No PPP	2.375	2.375	2.625	2.625	3.000	3.000	3.000

FICO - LTV/CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
760+	**(1.250)**	**(1.250)**	(1.250)	(0.875)	(0.250)	0.250	1.375
740-759	**(1.250)**	**(1.250)**	(1.125)	(0.750)	0.000	0.500	1.750
720-739	**(1.000)**	(1.000)	(0.875)	(0.500)	0.250	0.750	2.500
700-719	**(0.625)**	**(0.625)**	(0.375)	0.125	1.000	1.750	4.125
680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	N/A
660-679	0.000	0.375	0.875	1.625	3.000	5.500	N/A
640-659	3.000	3.500	4.000	4.500	5.000	6.000	N/A
620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A

LTV/CLTV

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
DSCR < 0.75	2.500	2.750	2.750	3.500	3.750	5.125	N/A
DSCR 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	N/A
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR => 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)
I/O - 30yr Fixed/ARM	1.250	1.250	1.250	1.250	1.375	1.500	N/A
I/O - 40yr Fixed/ARM	1.500	1.500	1.500	1.500	1.625	1.875	N/A
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000
Rate/Term Refinance	**0.125**	**0.125**	**0.125**	**0.125**	**0.125**	**0.250**	**N/A**
Cash Out Refi - FICO >= 720	0.500	0.500	0.500	0.625	0.875	**1.125**	N/A
Cash Out Refi - FICO < 720	0.875	0.875	0.875	1.000	**1.000**	**1.375**	N/A
Condo	0.125	0.125	0.125	0.250	0.500	0.750	N/A
2-4 Unit Property	0.875	0.875	0.875	0.875	1.125	1.375	N/A
Short-Term Rental	0.750	0.750	0.750	0.750	0.750	**0.875**	N/A
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250
1x30x12 Housing History	0.250	0.250	0.250	0.250	0.500	0.500	1.000
0x60x12 Housing History	1.000	1.000	1.000	1.500	2.000	N/A	N/A
2 to 3 Years Housing Event	1.000	1.000	1.000	1.500	2.000	2.000	N/A
FL & TX	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.250**	**0.500**
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	0.375	0.500
Ln Amt $250,001 to $500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt $500,001 to $1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Ln Amt $1,000,001 to $1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.500
Ln Amt $1,500,001 to $2MM	0.000	0.000	0.125	0.125	0.250	0.500	N/A
Ln Amt $2,000,001 to $2.5MM	0.375	0.375	0.500	0.750	1.000	N/A	N/A
Ln Amt $2,500,001 to $3MM	0.750	0.750	0.750	1.125	1.250	N/A	N/A

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

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FULL-DOC & ALT-DOC | BLUEXPANDED

Rate	FULL DOC 5/6 ARM	FULL DOC 30YR FIXED
9.250	(3.733)	(3.883)
9.125	(3.483)	(3.633)
8.990	(3.233)	(3.383)
8.875	(2.983)	(3.133)
8.750	(2.701)	(2.851)
8.625	(2.420)	(2.570)
8.490	(2.107)	(2.257)
8.375	(1.763)	(1.913)
8.250	(1.357)	(1.507)
8.125	(0.919)	(1.069)
7.990	(0.450)	(0.600)
7.875	0.018	(0.132)
7.750	0.518	0.368
7.625	1.112	0.962
7.490	1.799	1.649
7.375	2.487	2.337
7.250	3.362	3.212
7.125	4.237	4.087
6.990	5.524	5.374
6.875	6.587	6.437
6.750	N/A	N/A
6.625	N/A	N/A
6.490	N/A	N/A
6.375	N/A	N/A
6.250	N/A	N/A
6.125	N/A	N/A

Rate	ALT DOC 5/6 ARM	ALT DOC 30YR FIXED
9.250	(4.026)	(4.176)
9.125	(3.776)	(3.926)
8.990	(3.526)	(3.676)
8.875	(3.276)	(3.426)
8.750	(2.963)	(3.113)
8.625	(2.619)	(2.769)
8.490	(2.244)	(2.394)
8.375	(1.869)	(2.019)
8.250	(1.432)	(1.582)
8.125	(0.994)	(1.144)
7.990	(0.525)	(0.675)
7.875	(0.057)	(0.207)
7.750	0.443	0.293
7.625	1.037	0.887
7.490	1.724	1.574
7.375	2.412	2.262
7.250	3.287	3.137
7.125	4.162	4.012
6.990	5.449	5.299
6.875	6.512	6.362
6.750	N/A	N/A
6.625	N/A	N/A
6.490	N/A	N/A
6.375	N/A	N/A
6.250	N/A	N/A
6.125	N/A	N/A

ARM TERMS

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

PREPAY PENALTY LLPAs* (NOO Only)

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

*PPP Not Available: MI, MN, MS, NJ, NM, OH, PA <$329,412 L/Amt, IL Individuals, WA ARMs

LPC AVAILABLE TO MAX PRICE CAPS

MAX PRICE

< $2MM Ln Amt	(2.000)
$2MM to $3MM Ln Amt	(1.000)
$3,000,001 to $3.5MM Ln Amt	0.000
36+ Month PPP - NOO Only	(2.000)
24 Month PPP - NOO Only	(2.000)
12 Month PPP - NOO Only	(0.875)
No PPP - NOO Only	0.000
LTV/CLTV > 80.00%	(0.500)

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

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)**	(0.625)	(0.500)	(0.250)	0.000	0.125	1.750	3.375
760-779	**(0.750)**	**(0.750)**	(0.625)	(0.500)	(0.250)	0.000	0.250	2.000	3.625
740-759	**(0.625)**	**(0.625)**	(0.500)	(0.375)	(0.125)	0.125	0.375	2.500	4.125
720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.250	0.875	3.750	5.625
700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.625	1.375	5.000	6.875
680-699	(0.250)	(0.125)	0.250	0.375	1.250	2.625	3.250	8.250	9.375
660-679	0.250	0.500	0.875	1.750	2.625	3.500	4.500	N/A	N/A

ALT DOC: FICO - LTV/CLTV

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

ADDITIONAL LLPAs

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
DTI 43.01-50.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
1099 Statements (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
Asset Utilization (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
12 Month Bank Statement (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
12 Month P&L (Alt Doc LLPA)	1.625	1.625	1.625	1.625	1.625	1.750	1.875	N/A	N/A
I/O - 30yr Fixed/ARM	0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.500	2.000
I/O - 40yr Fixed/ARM	0.500	0.500	0.500	0.625	0.750	0.750	1.000	1.750	2.250
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000
Rate/Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.375	0.500	N/A
Cash Out Refi - FICO >= 720	0.250	0.250	0.375	0.625	0.750	**0.875**	**1.250**	N/A	N/A
Cash Out Refi - FICO < 720	0.375	0.375	0.500	0.750	0.875	**1.375**	N/A	N/A	N/A
2nd Home	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	N/A
Investment Property	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	N/A
Condo	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.500	N/A
2-4 Unit Property	0.625	0.625	0.625	0.625	0.750	0.750	0.875	1.375	N/A
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
1x30x12 Housing History	0.375	0.375	0.375	0.375	0.375	0.375	0.500	3.000	5.000
FL & TX	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.250**	**0.500**
IL & NJ	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	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

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FLEX FULL-DOC & ALT-DOC | BLUEXPANDED

Rate	FULL DOC 5/6 ARM	FULL DOC 30YR FIXED
9.250	(3.733)	(3.883)
9.125	(3.483)	(3.633)
8.990	(3.233)	(3.383)
8.875	(2.983)	(3.133)
8.750	(2.701)	(2.851)
8.625	(2.420)	(2.570)
8.490	(2.107)	(2.257)
8.375	(1.763)	(1.913)
8.250	(1.357)	(1.507)
8.125	(0.919)	(1.069)
7.990	(0.450)	(0.600)
7.875	0.018	(0.132)
7.750	0.518	0.368
7.625	1.112	0.962
7.490	1.799	1.649
7.375	2.487	2.337
7.250	3.362	3.212
7.125	4.237	4.087
6.990	5.524	5.374
6.875	6.587	6.437
6.750	N/A	N/A
6.625	N/A	N/A
6.490	N/A	N/A
6.375	N/A	N/A
6.250	N/A	N/A
6.125	N/A	N/A

Rate	ALT DOC 5/6 ARM	ALT DOC 30YR FIXED
9.250	(4.026)	(4.176)
9.125	(3.776)	(3.926)
8.990	(3.526)	(3.676)
8.875	(3.276)	(3.426)
8.750	(2.963)	(3.113)
8.625	(2.619)	(2.769)
8.490	(2.244)	(2.394)
8.375	(1.869)	(2.019)
8.250	(1.432)	(1.582)
8.125	(0.994)	(1.144)
7.990	(0.525)	(0.675)
7.875	(0.057)	(0.207)
7.750	0.443	0.293
7.625	1.037	0.887
7.490	1.724	1.574
7.375	2.412	2.262
7.250	3.287	3.137
7.125	4.162	4.012
6.990	5.449	5.299
6.875	6.512	6.362
6.750	N/A	N/A
6.625	N/A	N/A
6.490	N/A	N/A
6.375	N/A	N/A
6.250	N/A	N/A
6.125	N/A	N/A

ARM TERMS

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

PREPAY PENALTY LLPAs* (NOO Only)

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

*PPP Not Available: MI, MN, MS, NJ, NM, OH, PA <$329,412 L/Amt, IL Individuals, WA ARMs

LPC AVAILABLE TO MAX PRICE CAPS

MAX PRICE

< $2MM Ln Amt	(2.000)
$2MM to $3MM Ln Amt	(1.000)
$3,000,001 to $3.5MM Ln Amt	0.000
36+ Month PPP - NOO Only	(2.000)
24 Month PPP - NOO Only	(2.000)
12 Month PPP - NOO Only	(0.875)
No PPP - NOO Only	0.000
LTV/CLTV > 80.00%	(0.500)

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

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)**	(0.500)	(0.375)	(0.125)	0.125	0.375	2.500
720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.250	0.875	3.750
700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.625	1.375	5.000
680-699	(0.250)	(0.125)	0.250	0.375	1.250	2.625	3.250	8.250
660-679	0.250	0.500	0.875	1.750	2.625	3.500	4.500	N/A
640-659	1.750	1.750	1.875	2.375	3.250	4.125	5.375	N/A
620-639	2.750	2.750	2.750	3.000	3.750	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)**	(0.500)	(0.375)	(0.125)	0.125	0.375	3.000
720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	5.000
700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	7.000
680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	9.000
660-679	0.250	0.500	1.000	1.875	2.875	3.750	4.875	N/A
640-659	1.750	1.750	1.875	2.500	3.500	4.375	5.875	N/A
620-639	3.000	3.000	3.000	3.250	4.000	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 1099 Statement (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500
12 Month Bank Statement (Alt Doc LLPA)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500
I/O - 30yr Fixed/ARM	0.250	0.250	0.500	0.750	0.750	1.000	1.250	2.000
I/O - 40yr Fixed/ARM	0.500	0.500	0.750	1.000	1.000	1.250	1.500	2.250
Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000
Rate/Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.375	N/A
Cash Out Refi - FICO >= 720	0.500	0.500	0.750	1.000	1.125	**1.250**	**2.125**	N/A
Cash Out Refi - FICO < 720	0.625	0.625	0.875	1.125	1.250	**1.875**	N/A	N/A
2nd Home	0.125	0.125	0.125	0.250	0.500	0.500	0.750	N/A
Investment Property	0.250	0.250	0.250	0.375	0.375	0.375	0.500	N/A
Condo	0.250	0.250	0.250	0.250	0.375	0.500	0.500	N/A
2-4 Unit Property	0.875	0.875	0.875	0.875	1.000	1.125	1.375	N/A
Escrow Waiver **	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
1x30x12 Housing History	0.375	0.375	0.375	0.375	0.375	0.375	0.500	3.000
0x60x12 Housing History	0.875	0.875	0.875	0.875	0.875	1.125	1.125	N/A
0x90x12 Housing History	1.250	1.250	1.250	1.250	1.500	N/A	N/A	N/A
>=36 Month Housing Event Seasoning	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>=24 through 35 Month Housing Event Seasoning	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
>=12 through 23 Month Housing Event Seasoning	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
FL & TX	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.250**
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

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FULL-DOC & BANK STATEMENT | CHROME

Rate	FULL DOC 30YR FIXED	BANK STMT 30YR FIXED
9.490	(2.246)	(3.417)
9.375	(2.024)	(3.205)
9.250	(1.809)	(2.978)
9.125	(1.601)	(2.736)
8.990	(1.395)	(2.479)
8.875	(1.186)	(2.205)
8.750	(0.976)	(1.913)
8.625	(0.761)	(1.610)
8.490	(0.539)	(1.305)
8.375	(0.306)	(0.986)
8.250	(0.060)	(0.649)
8.125	0.201	(0.294)
7.990	0.483	0.083
7.875	0.789	0.481
7.750	1.123	0.904
7.625	1.464	1.352
7.490	1.808	1.827
7.375	2.181	2.332
7.250	2.585	2.862
7.125	3.024	3.353
6.990	3.726	4.091
6.875	4.247	4.628
6.750	4.814	5.191
6.625	5.426	5.781
6.490	5.996	6.399
6.375	6.601	7.043
6.250	7.243	7.717
6.125	7.924	8.420

MAX PRICE	
FULL DOC	(2.000)
BANK STATEMENT	(2.000)

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

LPC AVAILABLE TO MAX PRICE CAPS

MIN. PRICE = 2.000 DISCOUNT (98.000)

PRODUCT NOT AVAILABLE IN MD

FULL DOC - PURCHASE: FICO - LTV/CLTV — FULL DOC

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+	(0.550)	(0.550)	(0.550)	(0.538)	(0.525)	(0.338)	(0.150)	0.088	0.525
760-779	(0.550)	(0.550)	(0.550)	(0.538)	(0.525)	(0.338)	(0.088)	0.150	0.588
740-759	(0.550)	(0.550)	(0.550)	(0.538)	(0.525)	(0.275)	(0.025)	0.313	0.813
720-739	(0.550)	(0.550)	(0.550)	(0.538)	(0.525)	(0.275)	0.038	0.438	0.938
700-719	(0.488)	(0.488)	(0.425)	(0.413)	(0.338)	(0.088)	0.288	0.750	1.375
680-699	(0.113)	(0.050)	(0.050)	0.025	0.100	0.413	0.788	1.375	N/A
660-679	0.575	0.575	0.638	0.713	0.850	1.163	1.600	N/A	N/A

FULL DOC - RATE/TERM REFINANCE: FICO - LTV/CLTV — FULL DOC

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+	(0.600)	(0.600)	(0.600)	(0.638)	(0.675)	(0.338)	0.063	0.250	N/A
760-779	(0.600)	(0.600)	(0.600)	(0.638)	(0.613)	(0.275)	0.125	0.375	N/A
740-759	(0.600)	(0.600)	(0.600)	(0.575)	(0.550)	(0.150)	0.250	0.500	N/A
720-739	(0.600)	(0.600)	(0.600)	(0.575)	(0.488)	(0.088)	0.375	0.688	N/A
700-719	(0.538)	(0.538)	(0.413)	(0.388)	(0.238)	0.225	0.813	1.125	N/A
680-699	(0.100)	(0.100)	0.025	0.113	0.263	0.850	1.500	N/A	N/A
660-679	0.525	0.588	0.713	0.800	1.075	1.725	2.438	N/A	N/A

FULL DOC - CASHOUT REFINANCE: FICO - LTV/CLTV — FULL DOC

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+	(0.425)	(0.425)	(0.363)	(0.363)	(0.338)	(0.125)	0.125	N/A	N/A
760-779	(0.425)	(0.425)	(0.363)	(0.350)	(0.275)	(0.063)	0.188	N/A	N/A
740-759	(0.425)	(0.425)	(0.363)	(0.288)	(0.213)	0.063	0.375	N/A	N/A
720-739	(0.425)	(0.425)	(0.363)	(0.288)	(0.150)	0.188	0.563	N/A	N/A
700-719	(0.363)	(0.300)	(0.238)	(0.100)	0.163	0.625	1.063	N/A	N/A
680-699	0.013	0.075	0.200	0.400	0.725	1.313	N/A	N/A	N/A
660-679	0.700	0.763	0.888	1.150	1.538	N/A	N/A	N/A	N/A

BANK STATEMENT - PURCHASE: FICO - LTV/CLTV — BANK STATEMENT

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+	(1.350)	(1.350)	(1.350)	(1.338)	(1.275)	(1.025)	(0.588)	0.213	0.838
760-779	(1.350)	(1.350)	(1.350)	(1.338)	(1.213)	(1.025)	(0.525)	0.275	0.963
740-759	(1.350)	(1.350)	(1.350)	(1.275)	(1.150)	(0.900)	(0.400)	0.500	1.188
720-739	(1.350)	(1.350)	(1.288)	(1.275)	(1.150)	(0.838)	(0.338)	0.688	1.625
700-719	(1.163)	(1.100)	(1.100)	(1.025)	(0.838)	(0.525)	0.100	1.188	2.375
680-699	(0.538)	(0.538)	(0.475)	(0.400)	(0.213)	0.225	0.850	2.000	NA
660-679	0.500	0.500	0.563	0.688	0.938	1.375	2.063	N/A	NA

BANK STATEMENT - RATE/TERM REFINANCE: FICO - LTV/CLTV — BANK STATEMENT

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+	(1.350)	(1.350)	(1.350)	(1.338)	(1.213)	(0.963)	(0.525)	0.375	N/A
760-779	(1.350)	(1.350)	(1.350)	(1.275)	(1.150)	(0.900)	(0.400)	0.500	N/A
740-759	(1.350)	(1.350)	(1.288)	(1.213)	(1.025)	(0.775)	(0.213)	0.750	N/A
720-739	(1.350)	(1.350)	(1.288)	(1.213)	(0.963)	(0.588)	0.038	1.000	N/A
700-719	(1.163)	(1.100)	(1.038)	(0.900)	(0.588)	(0.088)	0.663	1.750	N/A
680-699	(0.538)	(0.475)	(0.350)	(0.150)	0.225	0.788	1.600	N/A	N/A
660-679	0.500	0.563	0.688	1.000	1.438	2.063	3.000	N/A	N/A

BANK STATEMENT - CASHOUT REFINANCE: FICO - LTV/CLTV — BANK STATEMENT

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+	(1.163)	(1.163)	(1.163)	(1.150)	(1.025)	(0.775)	(0.125)	N/A	N/A
760-779	(1.163)	(1.163)	(1.163)	(1.088)	(0.963)	(0.650)	0.000	N/A	N/A
740-759	(1.163)	(1.163)	(1.100)	(1.025)	(0.838)	(0.463)	0.250	N/A	N/A
720-739	(1.163)	(1.163)	(1.100)	(0.963)	(0.713)	(0.275)	0.563	N/A	N/A
700-719	(0.975)	(0.913)	(0.788)	(0.500)	(0.063)	0.500	1.313	N/A	N/A
680-699	(0.313)	(0.188)	(0.063)	0.250	0.750	1.500	N/A	N/A	N/A
660-679	0.625	0.750	0.938	1.313	1.875	N/A	N/A	N/A	N/A

ADDITIONAL LLPAs — FULL DOC & BANK STATEMENT

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
Full Doc - Self Employed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
I/O - 40yr Fixed Term Only	0.500	0.500	0.500	0.625	0.750	0.750	1.000	1.250	N/A
2nd Home	0.000	0.000	0.000	0.125	0.250	0.250	0.250	0.500	N/A
Warrantable Condo	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.750	0.750
Non-Warrantable Condo	0.375	0.375	0.375	0.500	0.750	1.000	N/A	N/A	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	0.250	N/A
Ln Amt $125,000 to $150,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	0.500	0.750	0.875
Ln Amt $150,001 to $250,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	(0.125)	0.000	0.000	0.000
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	0.125	0.188	0.188	0.250	0.250	0.250	0.313	0.313	0.313
Ln Amt $1,000,001 to $1.25MM	0.250	0.250	0.250	0.375	0.500	0.500	0.625	0.625	0.750
Ln Amt $1,250,001 to $1.5MM	0.375	0.375	0.375	0.500	0.625	0.625	0.750	0.750	0.875
Ln Amt $1,500,001 to $2.0MM	0.500	0.500	0.500	0.625	0.750	0.875	1.000	N/A	N/A
Ln Amt $2,000,001 to $2.5MM	0.500	0.500	0.625	0.625	0.750	1.000	1.000	N/A	N/A
Ln Amt $2,500,001 to $3.0MM	0.500	0.625	0.625	0.750	0.875	1.000	N/A	N/A	N/A
Ln Amt $3,000,001 to $3.5MM	0.875	0.875	1.000	1.250	1.500	N/A	N/A	N/A	N/A

*** Escrow Waivers Available On Non-HPML With 85% Max LTV**

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FANNIE MAE STANDARD CONVENTIONAL FIXED PROGRAMS

FNMA 30/25 Year Fixed
FN30 / FN25

RATE	30 DAY	45 DAY
7.625	(2.482)	(2.357)
7.500	(2.216)	(2.091)
7.490	(2.116)	(1.991)
7.375	(1.793)	(1.668)
7.250	(1.461)	(1.336)
7.125	(0.971)	(0.846)
7.000	(0.467)	(0.342)
6.990	(0.367)	(0.242)
6.875	(0.118)	0.007
6.750	0.288	0.413
6.625	0.923	1.048
6.500	1.493	1.618
6.490	1.593	1.718
6.375	2.082	2.207
6.250	2.585	2.710
6.125	3.245	3.370
6.000	3.903	4.028
5.990	4.003	4.128
5.875	4.621	4.746
5.750	5.303	5.428
5.625	6.003	6.128
5.500	6.694	6.819
5.490	6.794	6.919
5.375	7.399	7.524

FNMA 15 Year Fixed
FN15

RATE	30 DAY	45 DAY
7.125	(2.398)	(2.273)
7.000	(2.125)	(2.000)
6.990	(2.025)	(1.900)
6.875	(1.949)	(1.824)
6.750	(1.641)	(1.516)
6.625	(1.324)	(1.199)
6.500	(1.124)	(0.999)
6.490	(1.024)	(0.899)
6.375	(0.821)	(0.696)
6.250	(0.498)	(0.373)
6.125	(0.140)	(0.015)
6.000	0.251	0.376
5.990	0.351	0.476
5.875	0.662	0.787
5.750	1.093	1.218
5.625	1.410	1.535
5.500	1.842	1.967
5.490	1.942	2.067
5.375	2.279	2.404
5.250	2.722	2.847
5.125	3.441	3.566
5.000	3.884	4.009
4.990	3.984	4.109
4.875	4.334	4.459

FNMA High Bal 30 Year Fixed
FN30HB

RATE	30 DAY	45 DAY
7.625	(0.813)	(0.688)
7.500	(0.457)	(0.332)
7.490	(0.357)	(0.232)
7.375	(0.058)	0.067
7.250	0.376	0.501
7.125	0.562	0.687
7.000	0.993	1.118
6.990	1.093	1.218
6.875	1.453	1.578
6.750	1.968	2.093
6.625	2.188	2.313
6.500	2.711	2.836
6.490	2.811	2.936
6.375	3.156	3.281
6.250	3.641	3.766
6.125	4.415	4.540
6.000	5.103	5.228
5.990	5.203	5.328
5.875	5.863	5.988
5.750	6.601	6.726
5.625	8.682	8.807
5.500	9.413	9.538
5.490	9.513	9.638
5.375	10.165	10.290

FNMA High Bal 15 Year Fixed
FN15HB

RATE	30 DAY	45 DAY
7.125	(0.429)	(0.304)
7.000	(0.210)	(0.085)
6.990	(0.110)	0.015
6.875	0.053	0.178
6.750	0.326	0.451
6.625	0.433	0.558
6.500	0.706	0.831
6.490	0.806	0.931
6.375	0.970	1.095
6.250	1.275	1.400
6.125	1.425	1.550
6.000	1.732	1.857
5.990	1.832	1.957
5.875	2.079	2.204
5.750	2.448	2.573
5.625	2.848	2.973
5.500	3.275	3.400
5.490	3.375	3.500
5.375	3.717	3.842
5.250	4.174	4.299
5.125	5.191	5.316
5.000	5.643	5.768
4.990	5.743	5.868
4.875	6.108	6.233

FANNIE MAE CONVENTIONAL - ADDITIONAL TERMS

ADDITIONAL LOCK TERM - ALL FNMA

15 Day Lock	(0.125)

FNMA 20 Year Fixed
FN20

RATE	30 DAY	45 DAY
7.250	(1.439)	(1.314)
7.125	(1.462)	(1.337)
7.000	(1.047)	(0.922)
6.990	(0.947)	(0.822)
6.875	(0.630)	(0.505)
6.750	(0.190)	(0.065)
6.625	0.158	0.283
6.500	0.569	0.694
6.490	0.669	0.794
6.375	1.043	1.168
6.250	1.437	1.562
6.125	2.159	2.284
6.000	2.845	2.970
5.990	2.945	3.070
5.875	3.386	3.511
5.750	3.960	4.085
5.625	4.711	4.836
5.500	5.289	5.414
5.490	5.389	5.514
5.375	5.760	5.885
5.250	6.389	6.514
5.125	7.347	7.472
5.000	7.976	8.101
4.990	8.076	8.201

FNMA 10 Year Fixed
FN10

RATE	30 DAY	45 DAY
7.000	(2.296)	(2.171)
6.990	(2.196)	(2.071)
6.875	(2.066)	(1.941)
6.750	(1.827)	(1.702)
6.625	(1.762)	(1.637)
6.500	(1.018)	(0.893)
6.490	(0.918)	(0.793)
6.375	(0.764)	(0.639)
6.250	(0.467)	(0.342)
6.125	(0.134)	(0.009)
6.000	0.128	0.253
5.990	0.228	0.353
5.875	0.471	0.596
5.750	0.925	1.050
5.625	1.415	1.540
5.500	1.731	1.856
5.490	1.831	1.956
5.375	2.070	2.195
5.250	2.487	2.612
5.125	3.375	3.500
5.000	3.724	3.849
4.990	3.824	3.949
4.875	4.072	4.197
4.750	4.593	4.718

SEE PAGE 15 FOR FANNIE MAE PRICE ADJUSTMENTS

FANNIE MAE ARM PRICING - PLEASE CONTACT LOCK DESK

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FREDDIE MAC STANDARD CONVENTIONAL FIXED PROGRAMS

FHLMC 30/25 Year Fixed
CFH30 / CFH25

RATE	30 DAY	45 DAY
8.125	(2.174)	(2.049)
8.000	(1.695)	(1.570)
7.990	(1.595)	(1.470)
7.875	(1.473)	(1.348)
7.750	(1.000)	(0.875)
7.625	(1.391)	(1.266)
7.500	(0.973)	(0.848)
7.490	(0.873)	(0.748)
7.375	(0.487)	(0.362)
7.250	(0.116)	0.009
7.125	0.288	0.413
7.000	0.782	0.907
6.990	0.882	1.007
6.875	1.154	1.279
6.750	1.718	1.843
6.625	2.382	2.507
6.500	3.085	3.210
6.490	3.185	3.310
6.375	3.712	3.837
6.250	4.473	4.598
6.125	5.015	5.140
6.000	5.651	5.776
5.990	5.751	5.876
5.875	6.478	6.603

FHLMC 15 Year Fixed
CFH15

RATE	30 DAY	45 DAY
7.125	(0.505)	(0.380)
7.000	(0.820)	(0.695)
6.990	(0.720)	(0.595)
6.875	(0.520)	(0.395)
6.750	(0.244)	(0.119)
6.625	0.088	0.213
6.500	0.408	0.533
6.490	0.508	0.633
6.375	0.660	0.785
6.250	1.064	1.189
6.125	1.407	1.532
6.000	1.983	2.108
5.990	2.083	2.208
5.875	2.503	2.628
5.750	2.924	3.049
5.625	3.061	3.186
5.500	3.821	3.946
5.490	3.921	4.046
5.375	4.294	4.419
5.250	4.748	4.873
5.125	5.116	5.241
5.000	5.697	5.822
4.990	5.797	5.922
4.875	6.189	6.314

FHLMC High Bal 30 Year Fixed
CFH30HB

RATE	30 DAY	45 DAY
8.125	(0.174)	(0.049)
8.000	0.055	0.180
7.990	0.155	0.280
7.875	0.152	0.277
7.750	0.625	0.750
7.625	0.359	0.484
7.500	0.652	0.777
7.490	0.752	0.877
7.375	1.013	1.138
7.250	1.384	1.509
7.125	1.663	1.788
7.000	2.282	2.407
6.990	2.382	2.507
6.875	2.654	2.779
6.750	3.218	3.343
6.625	4.007	4.132
6.500	4.835	4.960
6.490	4.935	5.060
6.375	5.337	5.462
6.250	6.098	6.223
6.125	7.265	7.390
6.000	7.901	8.026
5.990	8.001	8.126
5.875	8.603	8.728

FHLMC High Bal 15 Year Fixed
CFH15HB

RATE	30 DAY	45 DAY
7.125	1.620	1.745
7.000	1.305	1.430
6.990	1.405	1.530
6.875	1.605	1.730
6.750	1.881	2.006
6.625	2.213	2.338
6.500	2.533	2.658
6.490	2.633	2.758
6.375	2.785	2.910
6.250	3.189	3.314
6.125	3.532	3.657
6.000	4.108	4.233
5.990	4.208	4.333
5.875	4.628	4.753
5.750	5.049	5.174
5.625	4.936	5.061
5.500	5.696	5.821
5.490	5.796	5.921
5.375	6.169	6.294
5.250	6.623	6.748
5.125	6.991	7.116
5.000	7.572	7.697
4.990	7.672	7.797
4.875	8.064	8.189

FREDDIE MAC CONVENTIONAL - ADDITIONAL TERMS

ADDITIONAL LOCK TERM - ALL FHLMC

15 Day Lock	(0.125)

FHLMC 20 Year Fixed
CFH20

RATE	30 DAY	45 DAY
7.250	(0.748)	(0.623)
7.125	(0.595)	(0.470)
7.000	(0.189)	(0.064)
6.990	(0.089)	0.036
6.875	0.217	0.342
6.750	0.603	0.728
6.625	0.880	1.005
6.500	1.225	1.350
6.490	1.325	1.450
6.375	1.655	1.780
6.250	2.189	2.314
6.125	2.940	3.065
6.000	3.536	3.661
5.990	3.636	3.761
5.875	4.006	4.131
5.750	4.602	4.727
5.625	5.283	5.408
5.500	5.961	6.086
5.490	6.061	6.186
5.375	6.618	6.743
5.250	7.335	7.460
5.125	8.050	8.175
5.000	8.846	8.971
4.990	8.946	9.071

FHLMC 10 Year Fixed
CFH10

RATE	30 DAY	45 DAY
7.000	(1.366)	(1.241)
6.990	(1.266)	(1.141)
6.875	(1.069)	(0.944)
6.750	(0.794)	(0.669)
6.625	(0.480)	(0.355)
6.500	(0.143)	(0.018)
6.490	(0.043)	0.082
6.375	0.107	0.232
6.250	0.509	0.634
6.125	0.839	0.964
6.000	0.675	0.800
5.990	0.775	0.900
5.875	1.046	1.171
5.750	1.461	1.586
5.625	1.845	1.970
5.500	2.588	2.713
5.490	2.688	2.813
5.375	3.060	3.185
5.250	3.514	3.639
5.125	3.874	3.999
5.000	4.465	4.590
4.990	4.565	4.690
4.875	4.957	5.082
4.750	5.418	5.543

SEE PAGE 15 FOR FREDDIE MAC PRICE ADJUSTMENTS

FREDDIE MAC ARM PRICING - PLEASE CONTACT LOCK DESK

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FANNIE MAE/FREDDIE MAC PRICE ADJUSTMENTS

PURCHASE - TERMS >15 YEARS: FICO - LTV

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

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

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

CASH-OUT REFINANCE - ALL TERMS: FICO - LTV

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

HomeReady, Home Possible, and First-Time Homebuyer (Primary Residence) LLPA Caps *	
HomeReady ***	0.000
Home Possible ***	0.000
First-Time Homebuyers **	0.000

* Caps do not apply to Loan Amount, Escrow Waiver, DTI >45% LLPA, or Fee Buy-Out LLPAs

** FTHB **Primary** with income <=100% AMI limits, or <=120% of AMI limits in High-Cost areas

*** $2,500 Credit Available for AMI <=50%

ADDITIONAL LOAN LEVEL PRICE ADJUSTMENTS - ALL TERMS:

LLPA	<=30.00	30.01-60.00	60.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-97.00
DTI > 40.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
2nd Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	N/A	N/A	N/A
Condo - Attached	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	N/A
2 Unit Property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	N/A
3-4 Unit Property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	N/A
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
Escrow Waiver - CA - 89.90% Max LTV	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A	N/A
Escrow Waiver - Non-CA	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
Loan Amount $75,000 to $100,000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
High Balance - Purchase / Limited or No Cash-Out	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	N/A
High Balance - Cash Out	1.250	1.250	1.500	1.500	1.750	N/A	N/A	N/A	N/A
Subordinate Financing - CLTV / HLTV	0.625	0.625	0.625	0.875	1.125	1.125	1.125	3.125	N/A
90.01-95.00% LTV w/ DTI >45.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.000	N/A

NO MO' MI PROGRAM - DISCONTINUED

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FHA STANDARD PROGRAMS

30 Yr FHA Standard
F30

RATE	30 DAY	45 DAY
7.250	(2.460)	(2.335)
7.125	(2.128)	(2.003)
7.000	(1.766)	(1.641)
6.990	(1.666)	(1.541)
6.875	(1.363)	(1.238)
6.750	(1.554)	(1.429)
6.625	(1.182)	(1.057)
6.500	(0.780)	(0.655)
6.490	(0.680)	(0.555)
6.375	(0.327)	(0.202)
6.250	0.509	0.634
6.125	1.081	1.206
6.000	1.523	1.648
5.990	1.623	1.748
5.875	2.026	2.151
5.750	2.504	2.629
5.625	3.541	3.666
5.500	4.033	4.158
5.490	4.133	4.258
5.375	4.576	4.701

15 Yr FHA Standard
F15

RATE	30 DAY	45 DAY
6.625	(0.824)	(0.699)
6.500	(0.499)	(0.374)
6.375	(0.196)	(0.071)
6.250	0.127	0.252
6.125	0.435	0.560
6.000	0.826	0.951
5.875	1.237	1.362
5.750	1.668	1.793
5.625	2.235	2.360
5.500	2.667	2.792
5.375	3.104	3.229
5.250	3.547	3.672
5.125	4.816	4.941
5.000	5.259	5.384

30 Yr FHA Stand. High Balance
F30HB

RATE	30 DAY	45 DAY
7.250	(1.122)	(0.997)
7.125	(0.790)	(0.665)
7.000	(0.428)	(0.303)
6.990	(0.328)	(0.203)
6.875	(0.025)	0.100
6.750	(0.904)	(0.779)
6.625	(0.532)	(0.407)
6.500	(0.130)	(0.005)
6.490	(0.030)	0.095
6.375	0.323	0.448
6.250	1.128	1.253
6.125	1.550	1.675
6.000	1.992	2.117
5.990	2.092	2.217
5.875	2.495	2.620
5.750	3.098	3.223
5.625	4.135	4.260

15 Yr FHA Stand. High Balance
F15HB

RATE	30 DAY	45 DAY
6.625	1.133	1.258
6.500	1.406	1.531
6.375	1.670	1.795
6.250	1.976	2.101
6.125	2.075	2.200
6.000	2.382	2.507
5.875	2.729	2.854
5.750	3.098	3.223
5.625	3.498	3.623

ZERO-DOWN Home Loan: 96.50% 30 Yr FHA 1st with 3.50% 10 Yr DPA 2nd
FDPA30 / FDPA2ND

1st Lien RATE	2nd Lien RATE	30 Day Price
7.750	9.750	0.983
7.625	9.625	1.333
7.500	9.500	1.712
7.375	9.375	2.204
7.250	9.250	2.728
7.125	9.125	3.438
6.990	8.990	3.937
6.875	8.875	4.429
6.750	8.750	4.531
6.625	8.625	5.081
6.500	8.500	5.670
6.375	8.375	6.292

Pricing Calculation Based on 1st Lien Balance
2nd Lien Priced to Par/100.000
Now Available in the State of Washington

FHA Price Adjusters (Cumulative):

FICO => 680	(0.500)	Temporary 2-1 Buydown	0.250
FICO 660-679	0.000	DTI > 50.00%	0.500
FICO 640-659	0.000	2 Units	0.250
FICO 620-639	1.250	Manufactured	0.250
15 Day Lock	(0.125)	Kentucky	0.500

FHA Standard Adjusters:

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

* Standard Balance Only - Max DTI 50%

Max Final Price (5.000)

FHA Standard FICO Adjusters:

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

* Standard Balance Only

FHA STREAMLINE PROGRAMS

30 Yr FHA Streamline
F30SL

RATE	30 DAY	45 DAY
7.250	(2.210)	(2.085)
7.125	(1.878)	(1.753)
7.000	(1.516)	(1.391)
6.990	(1.416)	(1.291)
6.875	(1.113)	(0.988)
6.750	(1.304)	(1.179)
6.625	(0.932)	(0.807)
6.500	(0.530)	(0.405)
6.490	(0.430)	(0.305)
6.375	(0.077)	0.048
6.250	0.759	0.884
6.125	1.331	1.456
6.000	1.773	1.898
5.990	1.873	1.998
5.875	2.276	2.401
5.750	2.754	2.879
5.625	3.791	3.916
5.500	4.283	4.408
5.490	4.383	4.508
5.375	4.826	4.951

15 Yr FHA Streamline
F15SL

RATE	30 DAY	45 DAY
6.625	(0.574)	(0.449)
6.500	(0.249)	(0.124)
6.375	0.054	0.179
6.250	0.377	0.502
6.125	0.685	0.810
6.000	1.076	1.201
5.875	1.487	1.612
5.750	1.918	2.043
5.625	2.485	2.610
5.500	2.917	3.042
5.375	3.354	3.479
5.250	3.797	3.922

30 Yr FHA High Balance Streamline
F30HBSL

RATE	30 DAY	45 DAY
7.250	(0.872)	(0.747)
7.125	(0.540)	(0.415)
7.000	(0.178)	(0.053)
6.990	(0.078)	0.047
6.875	0.225	0.350
6.750	(0.654)	(0.529)
6.625	(0.282)	(0.157)
6.500	0.120	0.245
6.490	0.220	0.345
6.375	0.573	0.698
6.250	1.378	1.503
6.125	1.800	1.925
6.000	2.242	2.367
5.990	2.342	2.467
5.875	2.745	2.870
5.750	3.348	3.473
5.625	4.385	4.510

15 Yr FHA High Balance Streamline
F15HBSL

RATE	30 DAY	45 DAY
6.625	1.383	1.508
6.500	1.656	1.781
6.375	1.920	2.045
6.250	2.226	2.351
6.125	2.325	2.450
6.000	2.632	2.757
5.875	2.979	3.104
5.750	3.348	3.473
5.625	3.748	3.873

5/1 FHA ARM Streamline
F51SL

RATE	30 DAY	45 DAY
4.500	N/A	N/A
4.375	N/A	N/A
4.250	N/A	N/A
4.125	N/A	N/A
4.000	N/A	N/A
3.875	N/A	N/A
3.750	N/A	N/A
3.625	N/A	N/A
3.500	N/A	N/A
3.375	N/A	N/A
3.250	N/A	N/A
3.125	N/A	N/A
3.000	N/A	N/A
2.875	N/A	N/A
2.750	N/A	N/A

5/1- Caps: 1/1/5 Margin: 2.000

5/1 FHA High Balance ARM Streamline
F51HBSL

RATE	30 DAY	45 DAY
4.500	N/A	N/A
4.375	N/A	N/A
4.250	N/A	N/A
4.125	N/A	N/A
4.000	N/A	N/A
3.875	N/A	N/A
3.750	N/A	N/A
3.625	N/A	N/A
3.500	N/A	N/A
3.375	N/A	N/A
3.250	N/A	N/A
3.125	N/A	N/A
3.000	N/A	N/A
2.875	N/A	N/A
2.750	N/A	N/A

5/1- Caps: 1/1/5 Margin: 2.000

FHA Streamline Adjusters:

Loan Amount	
$75K <=$100K	0.750
>$100K <=$125K	0.250
3 - 4 Units	1.000
Mfg Home	1.250
Investment Property	0.250
15 Day Lock	(0.125)

Max Final Price (5.000)

FHA Streamline FICO Adjusters:

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

* Standard Balance Only

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VA STANDARD PROGRAMS

30 Yr VA Standard — V30

RATE	30 DAY	45 DAY
7.250	(2.210)	(2.085)
7.125	(1.878)	(1.753)
7.000	(1.516)	(1.391)
6.990	(1.416)	(1.291)
6.875	(1.113)	(0.988)
6.750	(1.304)	(1.179)
6.625	(0.932)	(0.807)
6.500	(0.530)	(0.405)
6.490	(0.430)	(0.305)
6.375	(0.077)	0.048
6.250	0.759	0.884
6.125	1.331	1.456
6.000	1.773	1.898
5.990	1.873	1.998
5.875	2.276	2.401
5.750	2.754	2.879
5.625	3.791	3.916
5.500	4.283	4.408
5.490	4.383	4.508
5.375	4.826	4.951

15 Yr VA Standard — V15

RATE	30 DAY	45 DAY
6.625	(0.574)	(0.449)
6.500	(0.249)	(0.124)
6.375	0.054	0.179
6.250	0.377	0.502
6.125	0.685	0.810
6.000	1.076	1.201
5.875	1.487	1.612
5.750	1.918	2.043
5.625	2.485	2.610
5.500	2.917	3.042
5.375	3.354	3.479
5.250	3.797	3.922

30 Yr VA Stand. High Balance — V30HB

RATE	30 DAY	45 DAY
7.250	(0.872)	(0.747)
7.125	(0.540)	(0.415)
7.000	(0.178)	(0.053)
6.990	(0.078)	0.047
6.875	0.225	0.350
6.750	(0.654)	(0.529)
6.625	(0.282)	(0.157)
6.500	0.120	0.245
6.490	0.220	0.345
6.375	0.573	0.698
6.250	1.378	1.503
6.125	1.800	1.925
6.000	2.242	2.367
5.990	2.342	2.467
5.875	2.745	2.870
5.750	3.348	3.473
5.625	4.385	4.510

15 Yr VA Stand. High Balance — V15HB

RATE	30 DAY	45 DAY
6.625	1.383	1.508
6.500	1.656	1.781
6.375	1.920	2.045
6.250	2.226	2.351
6.125	2.325	2.450
6.000	2.632	2.757
5.875	2.979	3.104
5.750	3.348	3.473
5.625	3.748	3.873

5/1 VA Standard — V51

RATE	30 DAY	45 DAY
4.500	N/A	N/A
4.375	N/A	N/A
4.250	N/A	N/A
4.125	N/A	N/A
4.000	N/A	N/A
3.875	N/A	N/A
3.750	N/A	N/A
3.625	N/A	N/A
3.500	N/A	N/A
3.375	N/A	N/A
3.250	N/A	N/A
3.125	N/A	N/A
3.000	N/A	N/A
2.875	N/A	N/A
2.750	N/A	N/A

5/1- Caps: 1/1/5 Margin: 2.000

5/1 VA High Balance ARM — V51HB

RATE	30 DAY	45 DAY
4.500	N/A	N/A
4.375	N/A	N/A
4.250	N/A	N/A
4.125	N/A	N/A
4.000	N/A	N/A
3.875	N/A	N/A
3.750	N/A	N/A
3.625	N/A	N/A
3.500	N/A	N/A
3.375	N/A	N/A
3.250	N/A	N/A
3.125	N/A	N/A
3.000	N/A	N/A
2.875	N/A	N/A
2.750	N/A	N/A

5/1- Caps: 1/1/5 Margin: 2.000

VA Standard Adjusters:

Loan Amount	
$75K <=$100K	0.750
>$100K <=$125K	0.250
3 - 4 Units	1.000
Mfg Home Purch-R/T Refi	1.250
Mfg Home Cash Out	1.750
DTI > 50.00%	0.250
Purchase Transactions	0.000
15 Day Lock	(0.125)
Max Final Price	(5.000)

VA Standard FICO Adjusters:

720 +	(0.250)
700 - 719	(0.125)
680 - 699	(0.125)
660 - 679	0.000
640 - 659	0.250
620 - 639	1.500

VA IRRRL PROGRAMS

30 Yr VA IRRRL — V30IR

RATE	30 DAY	45 DAY
7.250	(1.960)	(1.835)
7.125	(1.628)	(1.503)
7.000	(1.266)	(1.141)
6.990	(1.166)	(1.041)
6.875	(0.863)	(0.738)
6.750	(1.054)	(0.929)
6.625	(0.682)	(0.557)
6.500	(0.280)	(0.155)
6.490	(0.180)	(0.055)
6.375	0.173	0.298
6.250	1.009	1.134
6.125	1.581	1.706
6.000	2.023	2.148
5.990	2.123	2.248
5.875	2.526	2.651
5.750	3.004	3.129
5.625	4.041	4.166
5.500	4.533	4.658
5.490	4.633	4.758
5.375	5.076	5.201

15 Yr VA IRRRL — V15IR

RATE	30 DAY	45 DAY
6.625	(0.324)	(0.199)
6.500	0.001	0.126
6.375	0.304	0.429
6.250	0.627	0.752
6.125	0.935	1.060
6.000	1.326	1.451
5.875	1.737	1.862
5.750	2.168	2.293
5.625	2.735	2.860
5.500	3.167	3.292
5.375	3.604	3.729
5.250	4.047	4.172

30 Yr VA High Balance IRRRL — V30HBIR

RATE	30 DAY	45 DAY
7.250	(0.622)	(0.497)
7.125	(0.290)	(0.165)
7.000	0.072	0.197
6.990	0.172	0.297
6.875	0.475	0.600
6.750	(0.404)	(0.279)
6.625	(0.032)	0.093
6.500	0.370	0.495
6.490	0.470	0.595
6.375	0.823	0.948
6.250	1.628	1.753
6.125	2.050	2.175
6.000	2.492	2.617
5.990	2.592	2.717
5.875	2.995	3.120
5.750	3.598	3.723
5.625	4.635	4.760

15 Yr VA High Balance IRRRL — F15HBIR

RATE	30 DAY	45 DAY
6.625	1.633	1.758
6.500	1.906	2.031
6.375	2.170	2.295
6.250	2.476	2.601
6.125	2.575	2.700
6.000	2.882	3.007
5.875	3.229	3.354
5.750	3.598	3.723
5.625	3.998	4.123

5/1 VA ARM IRRRL — V51IR

RATE	30 DAY	45 DAY
4.500	N/A	N/A
4.375	N/A	N/A
4.250	N/A	N/A
4.125	N/A	N/A
4.000	N/A	N/A
3.875	N/A	N/A
3.750	N/A	N/A
3.625	N/A	N/A
3.500	N/A	N/A
3.375	N/A	N/A
3.250	N/A	N/A
3.125	N/A	N/A
3.000	N/A	N/A
2.875	N/A	N/A
2.750	N/A	N/A

5/1- Caps: 1/1/5 Margin: 2.000

5/1 VA High Balance ARM IRRRL — V51HBIR

RATE	30 DAY	45 DAY
4.500	N/A	N/A
4.375	N/A	N/A
4.250	N/A	N/A
4.125	N/A	N/A
4.000	N/A	N/A
3.875	N/A	N/A
3.750	N/A	N/A
3.625	N/A	N/A
3.500	N/A	N/A
3.375	N/A	N/A
3.250	N/A	N/A
3.125	N/A	N/A
3.000	N/A	N/A
2.875	N/A	N/A
2.750	N/A	N/A

5/1- Caps: 1/1/5 Margin: 2.000

VA IRRRL Adjusters:

Loan Amount	
$75K <=$100K	0.750
>$100K <=$125K	0.250
3 - 4 Units	1.000
Mfg Home	1.250
Investment Property	0.250
15 Day Lock	(0.125)
Max Final Price	(5.000)

VA IRRRL FICO Adjusters:

720+	(0.250)
700 - 719	(0.125)
680 - 699	(0.125)
660 - 679	0.000
640 - 659	0.250
620 - 639	1.500

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SILVER CLOSED END SECOND - FULL/ALT DOC

FULL/ALT DOC		
Rate	10/15/20 Yr	25/30 Yr
12.875	(13.995)	(13.745)
12.750	(13.745)	(13.495)
12.625	(13.495)	(13.245)
12.500	(13.245)	(12.995)
12.375	(12.995)	(12.745)
12.250	(12.845)	(12.595)
12.125	(12.595)	(12.345)
12.000	(12.445)	(12.195)
11.875	(12.195)	(11.945)
11.750	(12.045)	(11.795)
11.625	(11.795)	(11.545)
11.500	(11.645)	(11.395)
11.375	(11.395)	(11.145)
11.250	(11.145)	(10.895)
11.125	(10.895)	(10.645)
11.000	(10.645)	(10.395)
10.875	(10.395)	(10.145)
10.750	(10.145)	(9.895)
10.625	(9.895)	(9.645)
10.500	(9.645)	(9.395)
10.375	(9.270)	(9.020)
10.250	(8.895)	(8.645)
10.125	(8.520)	(8.270)
10.000	(8.145)	(7.895)
9.875	(7.745)	(7.495)
9.750	(7.320)	(7.070)
9.625	(6.845)	(6.595)
9.500	(6.370)	(6.120)
9.375	(5.895)	(5.645)
9.250	(5.395)	(5.145)
9.125	(4.870)	(4.620)
9.000	(4.345)	(4.095)
8.875	(3.820)	(3.570)
8.750	(3.295)	(3.045)
8.625	(2.645)	(2.395)
8.500	(1.965)	(1.715)
8.375	(1.315)	(1.065)
8.250	(0.655)	(0.405)
8.125	(0.005)	0.245
8.000	0.645	0.895
7.875	1.320	1.570

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.125)
30 Day Lock	0.000

MD, TX, Philadelphia PA - Not Eligible

MAX PRICE = PAR (100.000)

BORR PAID COMP ONLY

MIN PRICE = 2.000 DISCOUNT (98.000)

EXTENSIONS - 15 DAY CUMULATIVE MAX

5 Day Extension	0.125
10 Day Extension	0.250

FICO - CLTV

FICO	<=55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780+	(1.250)	(1.000)	(0.625)	(0.375)	0.250	1.000	5.000	7.500
760-779	(0.750)	(0.500)	0.000	0.375	0.750	2.000	6.000	8.500
740-759	(0.375)	(0.250)	0.125	0.500	1.250	3.000	7.250	10.500
720-739	0.375	0.500	0.625	0.875	1.750	4.125	8.750	12.500
700-719	0.750	1.125	1.500	2.000	3.375	6.375	10.000	14.500
680-699	1.500	2.250	2.375	4.000	5.875	8.500	N/A	N/A

ADDITIONAL LLPAs: CLTV

LLPA	<=60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
DTI 40.01-45.00%	0.000	0.625	0.875	1.625	2.500	3.750	4.000
DTI 45.01-50.00%	0.500	0.625	0.875	1.625	2.500	3.750	4.000
Bank Stmts - FICO >= 720	0.875	1.000	1.125	1.125	1.375	1.875	N/A
Bank Stmts - FICO 680-719	1.375	1.750	1.750	1.750	2.000	2.625	N/A
P&L Only - FICO >= 720	3.125	3.375	3.500	3.875	N/A	N/A	N/A
P&L Only - FICO 680-719	4.000	4.125	4.250	4.375	N/A	N/A	N/A
I/O - 30yr Term Only	1.750	2.000	2.250	N/A	N/A	N/A	N/A
2nd Home	1.000	1.000	1.000	1.000	1.000	N/A	N/A
Investment Property	2.500	3.000	3.500	4.000	5.250	N/A	N/A
Condo	0.500	0.500	0.500	0.500	0.500	0.500	N/A
Non-Warrantable Condo	1.000	1.000	1.000	1.000	N/A	N/A	N/A
2 Unit Property	0.500	0.500	0.500	0.500	0.500	1.500	2.000
3-4 Unit Property	0.500	0.500	0.500	0.500	N/A	N/A	N/A
Credit/Housing Event <84 Mos	1.000	1.000	1.000	1.000	1.000	1.000	1.250
$125,000-$150K	0.750	0.750	0.750	0.750	0.750	0.750	0.750
$150,001-$500K	0.000	0.000	0.000	0.000	0.000	0.000	0.000
$500,001-$750K	0.000	0.000	0.000	0.250	0.625	N/A	N/A
$750,001-$1.0MM	1.500	2.250	N/A	N/A	N/A	N/A	N/A
STATE: FL	0.000	0.000	0.000	0.000	0.000	0.500	0.750

SILVER CLOSED END SECOND - DSCR

DSCR		
Rate	15/20 Yr	25/30 Yr
12.750	(7.612)	(7.612)
12.625	(7.487)	(7.487)
12.500	(7.300)	(7.300)
12.375	(7.112)	(7.112)
12.250	(6.925)	(6.925)
12.125	(6.737)	(6.737)
12.000	(6.550)	(6.550)
11.875	(6.362)	(6.362)
11.750	(6.112)	(6.112)
11.625	(5.862)	(5.862)
11.500	(5.612)	(5.612)
11.375	(5.362)	(5.362)
11.250	(5.112)	(5.112)
11.125	(4.862)	(4.862)
11.000	(4.612)	(4.612)
10.875	(4.362)	(4.362)
10.750	(4.112)	(4.112)
10.625	(3.862)	(3.862)
10.500	(3.590)	(3.590)
10.375	(3.317)	(3.317)
10.250	(3.045)	(3.045)
10.125	(2.772)	(2.772)
10.000	(2.500)	(2.500)
9.875	(2.156)	(2.156)
9.750	(1.800)	(1.800)
9.625	(1.425)	(1.425)
9.500	(1.050)	(1.050)
9.375	(0.644)	(0.644)
9.250	(0.238)	(0.238)
9.125	0.200	0.200
9.000	0.700	0.700
8.875	1.200	1.200
8.750	1.700	1.700
8.625	2.231	2.231
8.500	2.762	2.762
8.375	3.294	3.294
8.250	3.825	3.825
8.125	4.356	4.356
8.000	4.887	4.887

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.125)
30 Day Lock	0.000

EXTENSIONS - 15 DAY CUMULATIVE MAX

5 Day Extension	0.125
10 Day Extension	0.250

MD, TX, Philadelphia PA - Not Eligible

PREPAY PENALTY LLPAs*

60 Month PPP	(0.750)
48 Month PPP	(0.500)
36 Month PPP	(0.250)
24 Month PPP	0.000
12 Month PPP	0.250
No PPP	1.500

*PPP Not Available: KY, LA, MN, MS, NJ, NM, OH, RI, PA <$329,412 L/Amt, IL Individuals

MAX PRICE

60 Month PPP	0.000
48 Month PPP	0.000
36 Month PPP	0.000
24 Month PPP	0.000
12 Month PPP	0.000
No PPP	0.000

BORR PAID COMP ONLY

MIN PRICE = 2.000 DISCOUNT (98.000)

FICO - CLTV

FICO	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
800+	(0.500)	0.750	1.500	3.250	4.625	5.250	N/A
780-799	(0.500)	0.750	1.500	3.250	4.625	5.250	N/A
760-779	0.000	1.250	3.000	4.000	5.125	6.000	N/A
740-759	0.625	1.750	4.000	5.250	6.125	7.250	N/A
720-739	2.375	4.250	5.250	6.000	7.625	9.250	N/A
700-719	3.625	7.000	8.500	9.500	10.875	N/A	N/A

ADDITIONAL LLPAs: CLTV

LLPA	<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
DSCR 1.00 - 1.14	0.000	0.000	0.000	0.000	0.000	0.000	N/A
DSCR 1.15 - 1.25	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A
DSCR > 1.25	(1.125)	(1.250)	(1.500)	(1.500)	(1.875)	(2.000)	N/A
2 Unit Property	0.375	0.375	0.500	0.500	0.625	N/A	N/A
3-4 Unit Property	0.375	0.375	0.500	0.500	N/A	N/A	N/A
$125,000-$150K	0.750	0.750	0.750	0.750	0.750	0.750	N/A
$150,001-$350K	0.375	0.750	1.125	1.750	2.500	2.875	N/A
State: FL	0.000	0.000	0.000	0.000	0.000	0.000	N/A

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PLATINUM CLOSED END SECOND

FULL/ALT DOC & DSCR

Rate	10 - 20 Year	30 Year
12.250	(9.050)	(8.925)
12.125	(8.925)	(8.800)
12.000	(8.800)	(8.675)
11.875	(8.550)	(8.425)
11.750	(8.300)	(8.175)
11.625	(8.050)	(7.925)
11.500	(7.800)	(7.675)
11.375	(7.550)	(7.425)
11.250	(7.300)	(7.175)
11.125	(7.050)	(6.925)
11.000	(6.800)	(6.675)
10.875	(6.550)	(6.425)
10.750	(6.300)	(6.175)
10.625	(6.050)	(5.925)
10.500	(5.800)	(5.675)
10.375	(5.550)	(5.425)
10.250	(5.300)	(5.175)
10.125	(5.050)	(4.925)
10.000	(4.800)	(4.675)
9.875	(4.550)	(4.425)
9.750	(4.300)	(4.175)
9.625	(4.050)	(3.925)
9.500	(3.800)	(3.675)
9.375	(3.550)	(3.425)
9.250	(3.300)	(3.175)
9.125	(2.925)	(2.800)
9.000	(2.550)	(2.425)
8.875	(2.050)	(1.925)
8.750	(1.550)	(1.425)
8.625	(1.050)	(0.925)
8.500	(0.550)	(0.425)
8.375	0.075	0.200
8.250	0.700	0.825
8.125	1.450	1.575
8.000	2.325	2.450
7.875	2.950	3.075
7.750	3.575	3.700

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.125)
30 Day Lock	0.000

EXTENSIONS - 15 DAY CUMULATIVE MAX

5 Day Extension	0.125
10 Day Extension	0.250

10, 15, 20, OR 30 YR FIXED TERMS

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

MAX PRICE = PAR (100.000)

BORR PAID COMP ONLY

PREPAY PENALTY LLPAs* (NOO Only)

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

*PPP Not Available: KY, LA, MN, MS, NJ, NM, OH, RI, PA <$329,412 L/Amt, IL Individuals

FICO - CLTV

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

ADDITIONAL LLPAs: CLTV

LLPA	<=60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
DTI 43.01-45.00%	0.125	0.250	0.375	0.375	0.500	0.750	0.750
DTI 45.01-50.00%	0.250	0.375	0.500	0.500	0.750	1.000	N/A
1 Year W2 or Tax Return	0.000	0.000	0.250	0.250	0.500	1.000	3.000
12 Month Bank Statement	0.000	0.000	0.250	0.250	0.500	1.000	N/A
12 Month P&L	2.375	2.625	3.125	4.625	N/A	N/A	N/A
DSCR 1+	5.000	5.750	8.000	9.000	N/A	N/A	N/A
2nd Home	0.750	0.750	1.000	1.250	1.500	N/A	N/A
Investment Property (Full/Alt)	2.250	2.500	2.500	2.750	4.500	N/A	N/A
Condo	0.125	0.125	0.125	0.125	0.125	N/A	N/A
2 Unit Property	0.625	0.625	0.875	0.875	1.375	1.625	1.875
3-4 Unit Property	0.625	0.625	0.875	0.875	N/A	N/A	N/A
$125,000-$150K	0.750	0.750	0.750	0.750	0.750	0.750	0.750
$150,001-$200K	0.000	0.000	0.000	0.000	0.000	0.000	0.000
$200,001-$350K	0.000	0.000	0.000	0.000	0.000	1.000	1.750
$350,001-$500K	0.000	0.000	0.000	0.000	0.000	N/A	N/A
$500,001-$750K	1.250	1.250	1.250	1.250	N/A	N/A	N/A
CT, IL, NJ, NY	0.250	0.250	0.250	0.500	0.750	1.000	1.000

BLUEXPANDED CLOSED END SECOND

FULL DOC

Rate	10 - 25 Year	30 Year
11.250	(8.126)	(8.176)
11.125	(7.876)	(7.926)
11.000	(7.626)	(7.676)
10.875	(7.269)	(7.426)
10.750	(6.912)	(7.069)
10.625	(6.548)	(6.712)
10.500	(6.183)	(6.348)
10.375	(5.810)	(5.983)
10.250	(5.436)	(5.610)
10.125	(5.062)	(5.236)
10.000	(4.687)	(4.862)
9.875	(4.312)	(4.487)
9.750	(3.875)	(4.112)
9.625	(3.419)	(3.675)
9.500	(3.419)	(3.219)
9.375	(3.046)	(2.846)
9.250	(2.601)	(2.401)
9.125	(2.155)	(1.955)
9.000	(1.709)	(1.509)
8.875	(1.263)	(1.063)
8.750	(0.794)	(0.594)
8.625	(0.326)	(0.126)
8.500	0.143	0.343
8.375	0.611	0.811
8.250	1.080	1.280
8.125	1.561	1.761
8.000	2.061	2.261
7.875	2.561	2.761

LOCK TERMS - 30 DAY MAX

15 Day Lock	(0.125)
30 Day Lock	0.000

EXTENSIONS
15 DAY CUMULATIVE MAX

5 Day Ext	0.125
10 Day Ext	0.250

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

MAX PRICE = PAR (100.000)

BORR PAID COMP ONLY

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

FULL DOC:
1 YEAR W2 OR 1 YEAR TAX RETURNS

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

12 MONTHS BUSINESS BANK STMTS

1 YEAR 1099

ALT DOC

Rate	10 - 25 Year	30 Year
11.250	(7.269)	(7.426)
11.125	(6.912)	(7.069)
11.000	(6.548)	(6.712)
10.875	(6.183)	(6.348)
10.750	(5.810)	(5.983)
10.625	(5.436)	(5.610)
10.500	(5.062)	(5.236)
10.375	(4.687)	(4.862)
10.250	(4.312)	(4.487)
10.125	(3.875)	(4.112)
10.000	(3.419)	(3.675)
9.875	(3.419)	(3.219)
9.750	(3.046)	(2.846)
9.625	(2.601)	(2.401)
9.500	(2.155)	(1.955)
9.375	(1.709)	(1.509)
9.250	(1.263)	(1.063)
9.125	(0.794)	(0.594)
9.000	(0.326)	(0.126)
8.875	0.143	0.343
8.750	0.611	0.811
8.625	1.080	1.280
8.500	1.561	1.761
8.375	2.061	2.261
8.250	2.561	2.761
8.125	3.061	3.261
8.000	3.561	3.761
7.875	4.186	4.386

FULL DOC: FICO - CLTV

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

ALT DOC: FICO - CLTV

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

ADDITIONAL LLPAs: CLTV

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

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

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P&L 85

Rate 25/30 Year Fixed	Credit Score 740+	Credit Score 720-739	Credit Score 700-719
9.875	N/A	N/A	0.000
9.750	N/A	0.000	0.250
9.625	N/A	0.250	0.500
9.500	0.000	0.500	0.750
9.375	0.250	0.750	1.000
9.250	0.500	1.000	1.250
9.125	0.750	1.250	1.500
9.000	1.000	1.500	N/A
8.875	1.250	N/A	N/A
8.750	1.500	N/A	N/A

Rate Adjustment - Second Home	0.000

BORR PAID COMP ONLY

30 Day Lock Term

INVESTOR APPROVAL REQUIRED PRIOR TO LOCKING

- MAX PRICE = PAR (100.000)
- BORROWER PAID COMP ONLY
- In-House/Third-Party Processing Fees Not Allowed
- Primary Residence or Second Home
- Purchase or Rate/Term Refinance
- SFR or Detached PUD
- LTV/CLTV 80.01-85.00%
- Minimum Loan Amount $250,000
- Maximum Loan Amount $1,125,000
- No Bank Statement Requirements
- No Reserve Requirements
- No Tradeline Requirements
- First-Time Home Buyer Eligible
- Washington State Ineligible

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