CAPITALEND HOME LOANS

DECEMBER PRICING SPECIAL

EFFECTIVE 12/4/2023

0.500% BONUS NON-QM

0.250% BONUS JUMBO

0.125% BONUS FHA/VA

Winter discounts are waiting for you! Pricing special applies to newly locked loans in the month of December.

CONTACT YOUR CAPITALEND HOME LOANS ACCOUNT EXECUTIVE TODAY FOR DETAILS!

CAPITALEND HOME LOANS

CONVENTIONAL LOAN LIMITS INCREASE IN 2024

The Federal Housing Finance Agency (FHFA) has recently announced that conforming loan limits will increase for standard and high balance loans. Effective immediately, Capitalend Home Loans will adopt these increases.

In most areas, the 1-unit standard balance limit will increase from $726,200 to $766,550. The 1-unit high balance limit will increase from $1,089,300 to $1,149,825. Loan amounts will vary by area and unit.

Complete details can be found at:
https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Announces-Conforming-Loan-Limit-Values-for-2024.aspx

If you have further questions, please contact your Account Executive.

CONTACT YOUR CAPITALEND HOME LOANS ACCOUNT EXECUTIVE TODAY FOR DETAILS!

CAPITALEND HOME LOANS

COVER SHEET

LOCK CUT OFF TIME 4:30 PM PST

ANNOUNCEMENT

Daily Turn Times	Underwriting : Purch. 1 business day / Refi. 2 business days CTC : 2 business days Docs / Funding: 24 - 48 hrs
Approved States	AL, AR, AZ, CA, CO, DC, FL, ID, IL, IN, KS, LA, MD, MI, MN, MS, NC, NJ, OH, OR, TX, VA, WA ***Loans in NC that are less than $300,000 call for rate**
Mortgage Loss Payee Clause	ONY GLO INC., DBA CAPITALEND HOME LOANS ISAOA / ATIMA 6 HUTTON CENTRE DRIVE SUITE 1030 SANTA ANA, CA 92707

PRODUCT HIGHLIGHT

DSCR	**Page 4, 5, 6 & 9**
NEW WVOE	**Page 3 & 7**
FHA DPA PROGRAM	**Page 3**
JUMBO MAX	**Page 2**

Eligible for 2-4 UNITS, NOO and CASH OUT upto $2M loan amount

CONVENTIONAL LOAN LIMIT

CONFORMING PRODUCT

# OF UNITS	LOAN LIMITS
1	$766,550
2	$981,500
3	$1,186,350
4	$1,474,400

HIGH BALANCE / SUPER CONFORMING

LOS ANGELES	$1,149,825
ORANGE	$1,149,825
SAN FRANCISCO	$1,149,825
RIVERSIDE	$766,550
SAN DIEGO	$1,006,250
SAN BERNARDINO	$766,550

LOCK DESK

LOCK EXPIRATION

15 Day	12/21/23
30 Day	01/05/24
45 Day	01/22/24

LOCK EXTENSION FEE

QM Loans		Non QM Loans	
5 Days	0.125	5 Days	0.150
10 Day	0.250	10 Day	0.300
15 Day	0.375	15 Day	0.450
20 Day	0.500	20 Day	0.600

*** 15 Days will only be available for UW Approved loans with**

i. Most of PTD conditions signed off &

ii. The appraisal is completed.

RATE SHEET DIRECTORY

OPERATION DIRECTORY

SUBMISSION	SUBMISSION@CAPITALEND.COM
CONDITIONS	CONDITIONS@CAPITALEND.COM
LOCK REQUEST	LOCKDESK@CAPITALEND.COM

INDEX INFORMATION

INDICES	TODAY
SOFR (30 day ave.)	5.339%
PRIME RATE	8.500%

LENDER FEES

	CONV / DPA	JUMBO	FHA / VA	STREAMLINE / IRRRL	NON QM	*Blanket DSCR
LENDER FEE	$1,295.00	$1,395.00	$1,295.00	$895.00	$1,395.00	$995.00
FLOOD CERT	$7.00	$7.00	$7.00	$7.00	$7.00	
ADMIN. FEE	$85.00	$85.00	$0.00	$0.00	$85.00	

* In Additiona to NON QM fee

CAPITALEND HOME LOANS

Lock Cut-Off Time 4:30 PM PST
lockdesk@capitalend.com
CLW

CONFORMING FIXED

CONFORMING 30 YR FIXED				CONFORMING 20 YR FIXED				CONFORMING 15 YR FIXED			
CF30	15 day	30 day	45 day	CF20	15 day	30 day	45 day	CF15	15 day	30 day	45 day
6.250	(0.076)	0.049	0.174	5.875	0.253	0.422	0.527	6.125	(0.656)	(0.574)	(0.315)
6.375	(0.562)	(0.437)	(0.312)	6.000	(0.252)	(0.080)	0.027	6.250	(0.923)	(0.835)	(0.573)
6.499	(1.134)	(1.009)	(0.884)	6.125	(0.727)	(0.555)	(0.448)	6.375	(1.212)	(1.121)	(0.855)
6.500	(1.110)	(0.985)	(0.860)	6.250	(0.888)	(0.702)	(0.484)	6.500	(1.653)	(1.562)	(1.296)
6.624	(1.552)	(1.427)	(1.302)	6.375	(1.336)	(1.145)	(0.923)	6.625	(1.259)	(1.155)	(1.014)
6.625	(1.520)	(1.395)	(1.270)	6.499	(1.799)	(1.606)	(1.382)	6.750	(1.468)	(1.359)	(1.214)
6.750	(1.561)	(1.436)	(1.311)	6.500	(1.773)	(1.580)	(1.356)	6.875	(1.697)	(1.585)	(1.437)
6.874	(2.139)	(2.014)	(1.889)	6.624	(2.236)	(2.043)	(1.819)	6.990	(2.041)	(1.929)	(1.781)
6.875	(2.138)	(2.013)	(1.888)	6.625	(2.205)	(2.011)	(1.788)	7.000	(2.052)	(1.940)	(1.792)

New Loan Level Price Adjustment starting 3/1/2023

HIGH BALANCE FIXED

HIGH BALANCE 30 YR FIXED				HIGH BALANCE 15 YR FIXED			
HF30	15 day	30 day	45 day	HF15	15 day	30 day	45 day
6.375	(0.446)	(0.321)	(0.196)	5.875	(0.532)	(0.511)	(0.490)
6.500	(0.925)	(0.800)	(0.675)	6.000	(0.772)	(0.746)	(0.719)
6.625	(1.433)	(1.308)	(1.183)	6.125	(0.723)	(0.691)	(0.660)
6.750	(0.968)	(0.843)	(0.718)	6.250	(1.006)	(0.969)	(0.933)
6.875	(1.342)	(1.217)	(1.092)	6.375	(1.327)	(1.285)	(1.244)
6.990	(1.775)	(1.650)	(1.525)	6.500	(1.580)	(1.533)	(1.487)
7.000	(1.757)	(1.632)	(1.507)	6.625	0.068	0.120	0.172
7.125	(2.190)	(2.065)	(1.940)	6.750	(1.253)	(1.196)	(1.139)
7.250	(1.988)	(1.863)	(1.738)	6.875	(1.659)	(1.596)	(1.534)

CHECK FOR JUMBO PREMIER(PG2) with 2YR INCOME

CONFORMING ARM

CONF. 5/6 ARM			CONF. 7/6 ARM		
CA56	15 day	30 day	CA76	15 day	30 day
6.750	(0.445)	(0.289)	6.750	(0.822)	(0.665)
6.875	(0.683)	(0.521)	6.875	(1.062)	(0.900)
7.000	(0.628)	(0.462)	7.000	(1.190)	(1.023)
7.125	(0.371)	(0.199)	7.125	(1.244)	(1.072)
7.250	(0.477)	(0.300)	7.250	(1.346)	(1.170)
7.375	(0.824)	(0.642)	7.375	(1.465)	(1.282)
7.500	(1.181)	(0.994)	7.500	(1.754)	(1.567)
7.625	(1.539)	(1.347)	7.625	(2.166)	(1.973)

AGENCY ADJUSTMENTS

PURCHASE LTV & FICO ADJUSTMENTS **(Terms > 15 Yr.)**

FICO / LTV	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95
>=780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
760-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
740-759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
720-739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
700-719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
680-699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
640-659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
<=639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750

RATE & TERM LTV & FICO ADJUSTMENTS **(Terms > 15 Yr.)**

FICO / LTV	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	1/22/2024	85.01 - 90	90.01 - 95	>95
>=780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
740-759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
720-739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
700-719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
680-699	0.000	0.000	0.875	1.625	0.375	2.500	2.125	1.750	1.750
660-679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
640-659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
<=639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500

PURCHASE OR RATE & TERM ADDITIONAL LLPA

	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
NOO	1.125	1.125	1.625	2.125	3.375	4.125	NA	NA	NA
2nd Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	NA	NA
Manufactured Home	NA	NA	NA	NA	NA	NA	NA	NA	NA
2-4 Units	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	NA
HB FIX	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	NA
HB ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	NA
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
DIT>40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

CASH OUT LTV & FICO ADJUSTMENTS

FICO / LTV	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80
>=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
<=639	0.375	1.375	3.375	4.875	5.125

CASH OUT ADDITIONAL LLPA

FICO / LTV	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80
Condo	0.000	0.000	0.125	0.125	0.750
NOO	1.125	1.125	1.625	2.125	NA
2nd Home	1.125	1.125	1.625	2.125	NA
Manufactured Home	NA	NA	NA	NA	NA
2-4 Units	0.000	0.000	0.375	0.375	NA
HB FIX	1.250	1.250	1.500	1.500	1.750
HB ARM	2.000	2.000	2.250	2.250	3.250
Subordinate Financing	0.625	0.625	0.625	0.875	1.125
DIT>40%	0.000	0.000	0.000	0.000	0.000

Temp. buy down
0.125% FEE to ALL TRANSACTIONS
(only 30yr term allowed)

ARM	MARGIN	CAPS	INDEX
5YR ARM	2.75	2 \ 1 \ 5	5.3390%
7YR ARM	2.75	5 \ 1 \ 5	5.3390%

**INDEX - SOFR

*The representative credit score is used for pricing regardless of the credit score used for DU eligibility.

JUMBO PREMIER / HIGH BALANCE OK

JUMBO 30YR			JUMBO 15YR			JUMBO 10YR ARM		
JC30	15 day	30 day	JC15	15 day	30 day	JC106	15 day	30 day
6.500	1.206	1.331	6.250	3.249	3.374	6.625	(0.041)	0.084
6.625	0.581	0.706	6.375	2.624	2.749	6.750	(0.541)	(0.416)
6.750	0.081	0.206	6.500	1.999	2.124	6.875	(0.916)	(0.791)
6.875	(0.419)	(0.294)	6.625	1.374	1.499	7.000	(1.291)	(1.166)
7.000	(0.794)	(0.669)	6.750	0.749	0.874	7.125	(1.541)	(1.416)
7.125	(1.169)	(1.044)	6.875	0.249	0.374	7.250	(1.791)	(1.666)
7.250	(1.544)	(1.419)	7.000	(0.251)	(0.126)	7.375	(1.916)	(1.791)
7.375	(1.794)	(1.669)	7.125	(0.626)	(0.501)	7.500	(2.000)	(1.916)
7.500	(2.044)	(1.919)	7.250	(1.001)	(0.876)	7.625	(2.000)	(2.000)
7.625	(2.294)	(2.169)	7.375	(1.251)	(1.126)	7.750	(2.000)	(2.000)
7.750	(2.419)	(2.294)	7.500	(1.501)	(1.376)	7.875	(2.000)	(2.000)
7.875	(2.500)	(2.419)						
8.000	(2.500)	(2.500)						
8.125	(2.500)	(2.500)						

	<=60	60.01-65	65.01-70	70.01-75	75.01-80
800+	(0.500)	(0.500)	(0.250)	0.000	0.000
780-799	(0.500)	(0.500)	(0.250)	0.000	0.000
760-779	(0.250)	(0.250)	0.000	0.000	0.000
740-759	(0.250)	(0.250)	0.000	0.000	0.000
720-739	(0.250)	(0.250)	0.000	0.000	0.000
PURCHASE BONUS					(0.625)
CASH OUT					0.500
INVESTMENT					0.500
ESCROW WAIVER					0.125
CONDO>65%					0.125
CO-OP					0.250
SECOND HOME					0.125
2-4 UNITS LTV<=65%					0.125
2-4 UNITS LTV>65%					0.250
SELF EMPLOYED LAMT>$2MM					0.250

Qualifying Rate: 5yr ARM - Higher of noter rate + 2% or FIR*
10yr / 7yr ARM - Higher of Note Rate or FIR

2.75 Margin / 5/1/5 CAP

STATE ADJUSTMENT 0.25 HIT CA, CT, DC, FL, IL, MD, NJ, NV, NY, VA

PRICING SPECIAL **0.250**

*FIR - Fully Indexed Rate

Appraisal - LAMT<+$1mm One full appraisal / LAMT>$2mm Two full appraisals ordered from two different AMC's

Delegated Jumbo / Minimum loan amount - Conforming loan amount +$1($726,201 / 1 unit)

When the subject property is located in a depreciating market, the maximum LTV/CLTV/HCLTV is reduced by % as shown in the matrix

JUMBO MAX

JUMBO 30YR			JUMBO 15YR			JUMBO 5YR ARM			JUMBO 7YR ARM			JUMBO 10YR ARM		
JM30	15 day	30 day	JM15	15 day	30 day	JM56	15 day	30 day	JM76	15 day	30 day	JM106	15 day	30 day
8.125	(2.572)	(2.447)	8.125	(1.332)	(1.207)	8.250	(1.041)	(0.916)	8.125	(1.161)	(1.036)	8.125	(0.755)	(0.630)
8.000	(2.364)	(2.239)	8.000	(1.307)	(1.182)	8.125	(0.916)	(0.791)	8.000	(1.042)	(0.917)	8.000	(0.629)	(0.504)
7.875	(2.143)	(2.018)	7.875	(1.267)	(1.142)	8.000	(0.794)	(0.669)	7.875	(0.924)	(0.799)	7.875	(0.458)	(0.333)
7.750	(1.909)	(1.784)	7.750	(1.110)	(0.985)	7.875	(0.672)	(0.547)	7.750	(0.775)	(0.650)	7.750	(0.311)	(0.186)
7.625	(1.657)	(1.532)	7.625	(0.889)	(0.764)	7.750	(0.507)	(0.382)	7.625	(0.593)	(0.468)	7.625	(0.141)	(0.016)
7.500	(1.390)	(1.265)	7.500	(0.704)	(0.579)	7.625	(0.344)	(0.219)	7.500	(0.431)	(0.306)	7.500	0.089	0.214
7.375	(1.091)	(0.966)	7.375	(0.481)	(0.356)	7.500	(0.174)	(0.049)	7.375	(0.248)	(0.123)	7.375	0.350	0.475
7.250	(0.763)	(0.638)	7.250	(0.252)	(0.127)	7.375	0.022	0.147	7.250	(0.032)	0.093	7.250	0.600	0.725
7.125	(0.430)	(0.305)	7.125	0.024	0.149	7.250	0.269	0.394	7.125	0.234	0.359	7.125	0.964	1.089
7.000	(0.089)	0.036	7.000	0.322	0.447	7.125	0.531	0.656	7.000	0.493	0.618	7.000	1.292	1.417
6.875	0.259	0.384	6.875	0.634	0.759	7.000	0.838	0.963	6.875	0.798	0.923	6.875	1.636	1.761
6.750	0.606	0.731	6.750	0.966	1.091	6.875	1.178	1.303	6.750	1.120	1.245	6.750	2.002	2.127
6.625	0.968	1.093	6.625	1.318	1.443	Margin 2.75 / Caps 2/1/5			Margin 2.75 / Caps 5/1/5			Margin 2.75 / Caps 5/1/5		

LOAN LEVEL PRICE ADJUSTMENTS

	CLTV**									
Credit Score	0-50	50.01-55	55.01-60	60.01 -65	65.01 -70	70.01 -75	75.01 -80	80.01 -85	85.01 -90	90.01 -
Primary Purchase										
800+	(0.590)	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	3.035	3.535	na
780-799	(0.590)	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	3.035	3.535	na
760-779	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	(0.090)	3.160	3.785	na
740-759	(0.465)	(0.465)	(0.465)	(0.340)	(0.215)	(0.090)	0.160	3.285	3.910	na
720-739	(0.340)	(0.340)	(0.215)	(0.090)	0.035	0.160	0.535	3.410	4.160	na
700-719	(0.090)	(0.090)	0.035	0.160	0.410	0.660	1.160	3.785	4.410	na
680-699	0.160	0.160	0.285	0.410	1.035	1.660	2.660	4.410	5.035	na
660-679	0.660	0.660	0.910	1.410	1.910	2.910	4.160	na	na	na
Primary NCO Refi										
800+	(0.590)	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	3.035	3.535	na
780-799	(0.590)	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	3.035	3.535	na
760-779	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	(0.090)	3.160	3.785	na
740-759	(0.465)	(0.465)	(0.465)	(0.340)	(0.215)	(0.090)	0.160	3.285	3.910	na
720-739	(0.340)	(0.340)	(0.215)	(0.090)	0.035	0.160	0.535	3.410	4.160	na
700-719	(0.090)	(0.090)	0.035	0.160	0.410	0.660	1.160	3.785	4.410	na
680-699	0.160	0.160	0.285	0.410	1.035	1.660	2.660	4.410	5.035	na
660-679	0.660	0.660	0.910	1.410	1.910	2.910	4.160	na	na	na
Primary CO Refi										
800+	(0.590)	(0.590)	(0.590)	(0.590)	(0.215)	0.160	0.535	na	na	na
780-799	(0.590)	(0.590)	(0.590)	(0.590)	(0.215)	0.160	0.535	na	na	na
760-779	(0.590)	(0.590)	(0.590)	(0.465)	(0.090)	0.285	0.660	na	na	na
740-759	(0.465)	(0.465)	(0.465)	(0.340)	0.035	0.410	0.910	na	na	na
720-739	(0.340)	(0.340)	(0.215)	(0.090)	0.285	0.660	1.285	na	na	na
700-719	(0.090)	(0.090)	0.035	0.160	0.660	1.160	1.910	na	na	na
680-699	0.160	0.160	0.285	0.410	1.285	2.160	3.410	na	na	na
NOO Purchase										
800+	(0.090)	(0.090)	(0.090)	0.160	0.535	0.910	1.535	na	na	na
780-799	(0.090)	(0.090)	(0.090)	0.160	0.535	0.910	1.535	na	na	na
760-779	(0.090)	(0.090)	(0.090)	0.285	0.660	1.035	1.660	na	na	na
740-759	0.035	0.035	0.035	0.410	0.785	1.160	1.910	na	na	na
720-739	0.160	0.160	0.285	0.660	1.035	1.410	2.285	na	na	na
700-719	0.410	0.410	0.535	0.910	1.410	1.910	2.960	na	na	na
680-699	0.660	0.660	0.785	1.160	2.035	2.910	4.480	na	na	na
660-679	1.160	1.160	1.410	2.160	2.910	na	na	na	na	na
NOO NCO Refi										
800+	(0.090)	(0.090)	(0.090)	0.160	0.535	0.910	1.535	na	na	na
780-799	(0.090)	(0.090)	(0.090)	0.160	0.535	0.910	1.535	na	na	na
760-779	(0.090)	(0.090)	(0.090)	0.285	0.660	1.035	1.710	na	na	na
740-759	0.035	0.035	0.035	0.410	0.785	1.160	2.070	na	na	na
720-739	0.160	0.160	0.285	0.660	1.035	1.410	2.485	na	na	na
700-719	0.410	0.410	0.535	0.910	1.410	1.910	3.160	na	na	na
680-699	0.660	0.660	0.785	1.160	2.035	2.910	4.750	na	na	na
660-679	1.160	1.160	1.410	2.160	2.970	na	na	na	na	na
NOO CO Refi										
800+	(0.090)	(0.090)	(0.090)	0.160	0.785	1.410	na	na	na	na
780-799	(0.090)	(0.090)	(0.090)	0.160	0.785	1.410	na	na	na	na
760-779	(0.090)	(0.090)	(0.090)	0.285	0.910	1.535	na	na	na	na
740-759	0.035	0.035	0.035	0.410	1.035	1.660	na	na	na	na
720-739	0.160	0.160	0.285	0.660	1.285	1.910	na	na	na	na
700-719	0.410	0.410	0.535	0.910	1.680	2.450	na	na	na	na
680-699	0.660	0.660	0.785	1.160	2.325	3.450	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na

Jumbo Max Lock Cut Off Time 3:30 PM PST

CASH OUT ON 2-4 UNITS INVESTMENT PROPERTIES AVAILABLE

Max Price	102.125	
Additional LLPA	CLTV	
	80.01-85	85.01-90
>80% LTV No MI	2.000	2.500
*Second Home:	Run Pricing Engine	

**CLTV should be calculated using the unpaid principal balance on all closed-end subordinate financing and the full amount of any HELOCs (whether or not funds have been drawn).

*Minimum Loan Amount - $1 higher than High Balance

PRICING SPECIAL **0.250**

CAPITALEND
HOME LOANS

Lock Cut-Off Time 4:30 PM PST
lockdesk@capitalend.com
CLW

FHA / VA FIXED / ARM

FHA / VA 30 YR FIX			FHA / VA 20 YR FIX			FHA / VA 15 YR FIX			FHA / VA HB 30 YR FIX			FHA / VA HB 15 YR FIX		
GF30	15 day	30 day	GF20	15 day	30 day	GF15	15 day	30 day	GJ30	15 day	30 day	GJ15	15 day	30 day
5.875	(0.427)	(0.375)	5.500	0.783	0.792	5.250	1.246	1.259	6.375	(0.878)	(0.819)	5.250	5.521	5.534
5.990	(0.920)	(0.869)	5.625	0.220	0.229	5.375	1.258	1.277	6.500	(1.373)	(1.315)	5.375	5.533	5.552
6.000	(0.964)	(0.913)	5.750	(0.333)	(0.324)	5.500	0.791	0.810	6.625	(1.793)	(1.735)	5.500	5.066	5.085
6.125	(1.485)	(1.434)	5.875	(0.427)	(0.375)	5.625	0.328	0.347	6.750	(2.115)	(2.057)	5.625	4.603	4.622
6.250	(1.889)	(1.837)	5.990	(0.920)	(0.869)	5.750	(0.130)	(0.111)	6.875	(1.721)	(1.656)	5.750	4.145	4.164
6.375	(1.590)	(1.532)	6.000	(0.964)	(0.913)	5.875	0.297	0.290	6.990	(2.130)	(2.064)	5.875	4.572	4.565
6.490	(2.045)	(1.986)	6.125	(1.485)	(1.434)	6.000	(0.159)	(0.166)	7.000	(2.167)	(2.102)	6.000	4.116	4.109
6.500	(2.086)	(2.027)	6.250	(1.889)	(1.837)									

FHA / VA ADJUSTMENTS

FHA	<70	70-79.9	80-89.9	90-94.9	95-99.9	>=100		VA	<70	70-79.9	80-89.9	90-94.9	95-99.9	>=100
>=740	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	PRICING SPECIAL	>=720	(0.275)	(0.275)	(0.275)	(0.275)	(0.275)	(0.275)
720 - 739	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)	(0.425)		700-719	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)
700 - 719	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		680-699	0.000	0.000	0.000	0.000	0.000	0.000
660 - 679	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)		660-679	0.025	0.025	0.025	0.025	0.025	0.025
640 - 659	0.200	0.200	0.200	0.200	0.200	0.200		640-659	0.550	0.550	0.550	0.550	0.550	0.550
620 - 639	0.750	0.750	0.750	0.750	0.750	0.750	0.125	620-639	1.050	1.050	1.050	1.050	1.050	1.050
600 - 619	1.150	1.150	1.150	1.150	1.150	1.150		600-619	1.325	1.325	1.325	1.325	1.325	1.325
580 - 599	1.900	1.900	1.900	1.900	1.900	1.900		580-599	1.950	1.950	1.950	1.950	1.950	1.950

FHA STREAMLINE	0.125	LAMT / FHA & VA		FHA / VA STATE ADJ.			
FHA PURCH BONUS	(0.125)	LAMT<=$85,000	0.800	AZ, CA, CO, NV	0.150	VA C/O & LTV>90%	2.500
FHA Manufactured Home	0.750	LAMT<=$110,000	0.400	DC, HI, ID, MA, UT, WA	0.100	VA IRRRL FICO 640-659	0.250
(LTV based off total loan amount)		LAMT<=$150,000	0.250	MD,MN,MT,ND,NH,NJ,NY,OR,RI,VA,WY	0.050	VA PURCH BONUS	(0.125)
FHA ID # 3091600008		LAMT>$175,000*	(0.150)	OTHER STATES	0.020	*VA HB Max DTI 55%	

FHA DPA

NHF FHA 1st with 10Yr Fully Amortizing DPA			
Rate	3030NHFAS		
	15	30	45
7.625	(0.050)	0.136	0.442
7.750	(0.384)	(0.198)	0.108
7.875	(0.608)	(0.381)	(0.003)
7.990	(0.962)	(0.735)	(0.357)
8.000	(0.962)	(0.735)	(0.357)
8.125	(1.285)	(1.058)	(0.680)
8.250	(1.589)	(1.362)	(0.984)

NHF DPA 10Yr Fully Amortizing Second	
9.625	0.000
9.750	0.000
9.875	0.000
9.990	0.000
10.000	0.000
10.125	0.000
10.250	0.000

PRICE ADJUSTMENTS

FICO	Fee
FICO =>680	0.000
FICO 660 - 679	0.000
FICO 640 - 659	0.500
FICO 620 - 639	1.000
FICO 600 - 619	1.500

DTI	Fee
DTI >50	0.250

Property Type	Fee
Manufactured Home	0.250
2-Units	0.250

FHA 100% DPA Program Comments

DPA Second is 3.50% of Purchase Price or Appraised Value whichever is less •
DPA 10Yr Fixed Fully Amortizing Plus 2% of the 1st Lien Rate •
DTI per DU Approval •
Maximum Origination Fee allowed is 2% •
Manufactured Housing (Double Wide Only) •
SFR, 2 Units, PUDs, Townhomes, Condo (must not be in litigation) •
Minimum FICO Score 600

Full UW approval is needed to lock / No prelock is allowed

FHA DPA Lock Cut Off Time 2:30 PM PST TODAY

OPTIMAL PORTFOLIO ARM

5/6 Month ARM (PO56)		7/6 Month ARM (PO76)	
Rate Cap: 2/1/6	Margin: 3%	Rate Cap: 5/1/6	Margin: 3%
Index: 30 DAY SOFR		Index: 30 DAY SOFR	
Rate	Price	Rate	Price
8.000%	**0.500**	**8.250%**	**0.500**
8.125%	**0.250**	**8.375%**	**0.250**
8.250%	**0.000**	**8.500%**	**0.000**

RATE ADJUSTMENTS	
Loan Amount : $750,001 - $1,000,000	0.000%
Loan Amount : $1,000,001 - $1,500,000	0.250%
Loan Amount : $1,500,001 - $2,000,000	0.375%
Cash out > 50%	0.250%
Cash out <= 50%	0.125%
2-4 Units	0.250%
Attached Condominium LTV <= 60%	0.000%
Attached Condominium LTV > 60%	0.125%
FICO < 700 *	0.125%
Borrower prepared P&L	0.125%
Non Owner Occupied	0.250%
Foreigner Program	0.250%

Primary and Second Homes				
	Purchase/ R&T Refi		Cash-Out Refi	
LAMT	1-2 unit	3-4 units or Attached Condo	1-2 unit	3-4 units or Attached Condo
$1.5 M	70%	65%	65%	60%
$2 M	65%	60%	60%	55%

Investment Properties				
	Purchase/ R&T Refi		Cash-Out Refi	
LAMT	1-2 unit	3-4 units or Attached Condo	1-2 unit	3-4 units or Attached Condo
$1.5 M	65%	60%	60%	55%
$2 M	60%	55%	55%	50%

Foreign National Program			
Primary and Second Homes			
LAMT	Purchase/ R&T Refi	Cash-Out Refi	
	All property type	1-2 unit	3-4 unit / Attached Condo
$1.5 M	60%	50%	45%
$2 M	55%	45%	40%

Qualifying Ratios	43%
FICO	660 with price adjustment
Asset Documentation	1 month Bank Statement
Qualifying Rate	5/6 ARM: Note Rate + 1% / 7/6 ARM: Initial Note Rate
Reserves	3 months PITIA
Gift	All funds needed to complete the transaction can come from a gift. Gift is not allowed for Foreign National borrowers.
Eligible Property	SFR, PUDs, Condo, 2-4 Units
Appraisal Requirement	**Two appraisal reports required when loan amount is over $1.5MM**
Allowed # of late payments (w/in last 24 mos. from application date)	Housing: 0x 30d in last 12 mo.; 2x 30d in the last 24 mo. Installment (opened accts only): 3x 30d in last 12 mo.; 4x 30d or 3x 60d in last 24 mo. Revolving (opened accts only): 4x 30d in last 12 mo.; 5x 30d or 4x 60d in last 24 mo.

Income Documentation	Salary Borrowers- Full Verification of Employment Self-Employed Borrowers (Sole Prop, Partnership, S Corp., C Corp., & Commission > 25%) YTD P&L & CPA letter to verify SE over last 2-yr; Business license Self-Employed Borrowers (commission<25%) - VOE
Eligible States	CA, TX, NV
Adverse Credit History	BK- 2 years; Foreclosure & Short Sale- 4 years; Collection, Judgements & Charge offs - None but, must be paid prior or at closing if amt > than $250
Prepayment Penalty	No prepayment penalty
Foreign National	Copy of passport, valid VISA, and proof of ESTA Approval (for borrowers on VISA Wavier Program) Borrower must have U.S. address when applying for loan Foreign assets (downpayment, closing costs, and reserves) must be transferred to a U.S. account prior to approval. 12 Months PITIA and DTI Ratio:38%

Qualifying Rate			
5/6 ARM (PO56)	Note rate + 1%	7/6 ARM (PO76)	Note rate

EQUAL HOUSING OPPORTUNITY

CAPITALEND
HOME LOANS

December 6, 2023
9:00 AM

Lock Cut-Off Time 4:30 PM PST
lockdesk@capitalend.com
CLW

SERIES V - DSCR

5/6 ARM		7/6 ARM		15YR FIXED		30YR FIXED	
IS56		IS76		IS15		IS30	
RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	RATE	30 DAY
7.125	4.350	7.125	4.400	7.125	4.350	7.125	4.500
7.250	3.600	7.250	3.650	7.250	3.600	7.250	3.750
7.375	2.850	7.375	2.900	7.375	2.850	7.375	3.000
7.500	2.225	7.500	2.275	7.500	2.225	7.500	2.375
7.625	1.600	7.625	1.650	7.625	1.600	7.625	1.750
7.750	0.975	7.750	1.025	7.750	0.975	7.750	1.125
7.875	0.600	7.875	0.650	7.875	0.600	7.875	0.750
8.000	0.225	8.000	0.275	8.000	0.225	8.000	0.375
8.125	(0.150)	8.125	(0.100)	8.125	(0.150)	8.125	0.000
8.250	(0.525)	8.250	(0.475)	8.250	(0.525)	8.250	(0.375)
8.375	(0.900)	8.375	(0.850)	8.375	(0.900)	8.375	(0.750)
8.500	(1.275)	8.500	(1.225)	8.500	(1.275)	8.500	(1.125)
8.625	(1.650)	8.625	(1.600)	8.625	(1.650)	8.625	(1.500)
8.750	(2.025)	8.750	(1.975)	8.750	(2.025)	8.750	(1.875)
8.875	(2.400)	8.875	(2.350)	8.875	(2.400)	8.875	(2.250)
9.000	(2.775)	9.000	(2.725)	9.000	(2.775)	9.000	(2.625)
9.125	(3.150)	9.125	(3.100)	9.125	(3.150)	9.125	(3.000)
9.250	(3.525)	9.250	(3.475)	9.250	(3.525)	9.250	(3.375)
9.375	(3.900)	9.375	(3.850)	9.375	(3.900)	9.375	(3.750)
9.500	(4.275)	9.500	(4.225)	9.500	(4.275)	9.500	(4.125)
9.625	(4.650)	9.625	(4.600)	9.625	(4.650)	9.625	(4.500)
9.750	(4.900)	9.750	(4.850)	9.750	(4.900)	9.750	(4.750)
9.875	(5.150)	9.875	(5.100)	9.875	(5.150)	9.875	(5.000)

ARM Requirements			
ARM Index	SOFR 30AVG		
ARM Margin	6.5		
5yr ARM Caps	2/1/5		
7yr ARM Caps	5/1/5		
Reset Frequency	6 mo.		
Product	**Amort Term**	**Term**	**I/O Term**
5yr ARM & 7yr ARM	360	360	NA
5yr ARM I/O & 7yr ARM I/O	240	360	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

** Qualifying Rate: Note Rate*

Program Restrictions	
Housing	1x30x12
(BK/FC/SS/DIL)	24.0
Min FICO	**600**
Max LTV	80

Prepay Term[1-4]	Min Price	Max Price
60 Months	98.000	104.750
48 Months	98.000	104.250
36 Months	98.000	103.750
24 Months	98.000	103.250
12 Months	98.000	100.750
No Penalty	98.000	99.750

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
3) Prepayment penalties not allowed on loan amounts less than $301,022 in PA
4) Only declining prepayment penalty structures allowed in MS

Price Adj.	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	760+	(1.875)	(1.625)	(1.375)	(0.875)	(0.250)	0.250	2.500
	740-759	(1.750)	(1.500)	(1.250)	(0.750)	0.000	0.500	2.750
	720-739	(1.500)	(1.250)	(1.000)	(0.500)	0.250	0.750	3.500
	700-719	(0.875)	(0.625)	(0.375)	0.125	1.000	1.375	4.250
	680-699	(0.250)	0.125	0.125	0.625	1.750	3.000	NA
	660-679	0.000	0.375	0.625	1.125	2.250	4.750	NA
	640-659	2.500	3.000	3.500	4.000	4.250	NA	NA
	620-639	3.500	4.000	4.250	4.750	5.000	NA	NA
	600-619	NA	NA	NA	NA	NA	NA	NA
DSCR Additional Adjustments	DSCR>=1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 0.75-0.99	1.375	1.375	1.375	1.875	2.375	2.625	NA
	DSCR <0.75	2.375	2.375	2.375	3.125	3.375	4.125	NA

Price Adj.		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Housing History	0x60x12	0.250	0.250	0.250	0.250	0.250	0.250	NA
Housing Event Seasoning	>=36 Mo	0.00	0.00	0.00	0.00	0.00	0.00	NA
	24 - 35 Mo	0.250	0.250	0.250	0.250	0.375	0.375	NA
Loan Balance	<=$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000
	$150,001 - $250,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	$250,001 - $500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	$500,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	**0.500**
	$1,500,001 - $2,000,000	0.125	0.125	0.250	0.250	0.375	**0.500**	NA
	$2,000,001 - $2,500,000	0.125	0.125	0.250	0.375	0.500	NA	NA
	$2,500,001 - $3,000,000	0.500	0.500	0.500	0.625	0.750	NA	NA
	$3,000,001 - $3,500,000	0.750	0.750	0.750	0.875	1.000	NA	NA
Purpose	Cash-Out & FICO>=700	0.375	0.375	0.375	0.500	0.750	1.250	NA
	Cash-Out & FICO<700	0.500	0.500	0.500	0.500	1.500	2.000	NA
Property Type	Condo	0.125	0.125	0.125	0.250	0.500	0.750	NA
	Condotel	1.375	1.375	1.375	1.375	1.375	1.375	NA
	2-4 Unit	0.500	0.500	0.500	0.500	0.625	0.750	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	NA
Amortization	40 yr. Maturity	0.250	0.250	0.250	0.250	0.250	0.375	0.500
	Interest only	0.500	0.500	0.500	0.500	0.625	0.750	1.000
5% Fixed Prepayment Penalty Term	60 Months	(0.875)	(0.875)	(0.875)	(0.875)	(1.000)	(1.000)	(1.000)
	48 Months	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.750)	(0.750)
	36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	24 Months	0.375	0.375	0.375	0.375	0.500	0.500	0.500
	12 Months	1.125	1.125	1.375	1.375	1.625	1.625	1.625
	No Penalty	1.750	1.750	2.000	2.000	2.250	2.250	2.250
Prepayment Penalty Term Other allowable PPP	60 Months	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)
	48 Months	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	0.500	0.500	0.500	0.500	0.625	0.625	0.625
	12 Months	1.250	1.250	1.500	1.500	1.750	1.750	1.750
	No Penalty	1.750	1.750	2.000	2.000	2.250	2.250	2.250
Other	Escrow Waiver	0.250	0.250	0.250	0.250	0.250	0.250	0.250

PRICING SPECIAL	0.500

EQUAL HOUSING OPPORTUNITY

CAPITALEND HOME LOANS

December 6, 2023
9:00 AM

Lock Cut-Off Time 4:30 PM PST

lockdesk@capitalend.com
CLW

SERIES V - FOREIGN NATIONAL DSCR

5/6 ARM		7/6 ARM		15YR FIXED		30YR FIXED	
ISFN56		ISFN76		ISFN15		ISFN30	
RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	RATE	30 DAY
7.125	4.350	7.125	4.400	7.125	4.350	7.125	4.500
7.250	3.600	7.250	3.650	7.250	3.600	7.250	3.750
7.375	2.850	7.375	2.900	7.375	2.850	7.375	3.000
7.500	2.225	7.500	2.275	7.500	2.225	7.500	2.375
7.625	1.600	7.625	1.650	7.625	1.600	7.625	1.750
7.750	0.975	7.750	1.025	7.750	0.975	7.750	1.125
7.875	0.600	7.875	0.650	7.875	0.600	7.875	0.750
8.000	0.225	8.000	0.275	8.000	0.225	8.000	0.375
8.125	(0.150)	8.125	(0.100)	8.125	(0.150)	8.125	0.000
8.250	(0.525)	8.250	(0.475)	8.250	(0.525)	8.250	(0.375)
8.375	(0.900)	8.375	(0.850)	8.375	(0.900)	8.375	(0.750)
8.500	(1.275)	8.500	(1.225)	8.500	(1.275)	8.500	(1.125)
8.625	(1.650)	8.625	(1.600)	8.625	(1.650)	8.625	(1.500)
8.750	(2.025)	8.750	(1.975)	8.750	(2.025)	8.750	(1.875)
8.875	(2.400)	8.875	(2.350)	8.875	(2.400)	8.875	(2.250)
9.000	(2.775)	9.000	(2.725)	9.000	(2.775)	9.000	(2.625)
9.125	(3.150)	9.125	(3.100)	9.125	(3.150)	9.125	(3.000)
9.250	(3.525)	9.250	(3.475)	9.250	(3.525)	9.250	(3.375)
9.375	(3.900)	9.375	(3.850)	9.375	(3.900)	9.375	(3.750)
9.500	(4.275)	9.500	(4.225)	9.500	(4.275)	9.500	(4.125)
9.625	(4.650)	9.625	(4.600)	9.625	(4.650)	9.625	(4.500)
9.750	(4.900)	9.750	(4.850)	9.750	(4.900)	9.750	(4.750)
9.875	(5.150)	9.875	(5.100)	9.875	(5.150)	9.875	(5.000)
10.000	(5.400)	10.000	(5.350)	10.000	(5.400)	10.000	(5.250)

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin (DTI)	4.5
ARM Margin (DSCR)	6.5
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo.

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr ARM I/O & 7yr ARM I/O	240	360	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

** Qualifying Rate: Note Rate*

Program Restrictions	
Housing	0x30x12
(BK/FC/SS/DIL)	48 MO
Min FICO	680 or Foreign Credit
Max LTV	75

Prepay Term[1-4]	Min Price	Max Price
60 Months	98.000	104.750
48 Months	98.000	104.250
36 Months	98.000	103.750
24 Months	98.000	103.250
12 Months	98.000	100.750
No Penalty	98.000	99.750

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
3) Prepayment penalties not allowed on loan amounts less than $301,022 in PA
4) Only declining prepayment penalty structures allowed in MS

Price Adj.	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
DSCR	680+	(0.500)	0.000	0.125	0.625	1.375	2.500
	Foreign Credit	(0.500)	0.000	0.125	0.625	1.375	2.500
DSCR Additional Adjustments	>=1.25	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	1.00-1.24%	0.000	0.000	0.000	0.000	0.000	0.000
	0.75-0.99%	1.375	1.375	1.375	1.625	NA	NA
	<0.75	1.875	1.875	1.875	2.125	NA	NA

Price Adj.		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Loan Balance	<=$150,000	1.000	1.000	1.125	1.125	1.125	2.000
	$150,001-$250,000	0.500	0.500	0.500	0.500	0.500	0.500
	$250,001 - $500,000	0.000	0.000	0.000	0.000	0.000	0.000
	$500,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
	$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000
	$1,500,001 - $2,000,000	0.125	0.125	0.250	0.250	0.375	NA
Purpose	Cash-Out Refi	0.500	0.625	0.750	1.000	NA	NA
Property Type	Condo	0.250	0.250	0.250	0.375	NA	NA
	Condotel	1.375	1.375	1.375	1.375	NA	NA
	2-4 Unit	0.375	0.375	0.375	0.500	NA	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	40yr Maturity	0.250	0.250	0.250	0.250	0.250	0.375
	Interest only	0.500	0.500	0.500	0.500	0.625	0.750
5% Fixed Prepayment Penalty Term	60 Months	(0.875)	(0.875)	(0.875)	(0.875)	(1.000)	(1.000)
	48 Months	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(0.750)
	36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	24 Months	0.375	0.375	0.375	0.375	0.500	0.500
	12 Months	1.125	1.125	1.375	1.375	1.625	1.625
	No Penalty	1.750	1.750	2.000	2.000	2.250	2.250
Prepayment Penalty Term (Other allowable PPP, NOO only)	60 Months	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
	48 Months	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	0.500	0.500	0.500	0.500	0.625	0.625
	12 Months	1.250	1.250	1.500	1.500	1.750	1.750
	No Penalty	1.750	1.750	2.000	2.000	2.250	2.250
Other	Less than 12 Months Reserves	0.250	0.250	0.250	0.250	NA	NA
	Escrow Waiver	0.250	0.250	0.250	0.250	0.250	NA

PRICING SPECIAL	0.500

EQUAL HOUSING OPPORTUNITY

Lock Cut-Off Time 4:30 PM PST
lockdesk@capitalend.com
CLW

CAPITALEND HOME LOANS

ADVANCED DSCR

5/6 ARM		7/6 ARM		15YR FIXED		30YR FIXED	
DR56		DR76		DR15		DR30	
RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	RATE	30 DAY
8.125	1.400	8.125	1.450	8.125	1.025	8.125	1.000
8.250	1.025	8.250	1.075	8.250	0.712	8.250	0.500
8.375	0.712	8.375	0.762	8.375	0.400	8.375	0.000
8.500	0.400	8.500	0.450	8.500	0.025	8.500	(0.500)
8.625	0.025	8.625	0.075	8.625	(0.288)	8.625	(0.875)
8.750	(0.288)	8.750	(0.238)	8.750	(0.600)	8.750	(1.188)
8.875	(0.600)	8.875	(0.550)	8.875	(0.850)	8.875	(1.500)
9.000	(0.850)	9.000	(0.800)	9.000	(1.100)	9.000	(1.875)
9.125	(1.100)	9.125	(1.050)	9.125	(1.350)	9.125	(2.188)
9.250	(1.350)	9.250	(1.300)	9.250	(1.600)	9.250	(2.500)
9.375	(1.600)	9.375	(1.550)	9.375	(1.850)	9.375	(2.750)
9.500	(1.850)	9.500	(1.800)	9.500	(2.100)	9.500	(3.000)
9.625	(2.100)	9.625	(2.050)	9.625	(2.319)	9.625	(3.250)
9.750	(2.319)	9.750	(2.269)	9.750	(2.569)	9.750	(3.500)
9.875	(2.569)	9.875	(2.519)	9.875	(2.756)	9.875	(3.750)
10.000	(2.756)	10.000	(2.706)	10.000	(2.944)	10.000	(4.000)
10.125	(2.944)	10.125	(2.894)	10.125	(3.131)	10.125	(4.250)
10.250	(3.131)	10.250	(3.081)	10.250	(3.319)	10.250	(4.500)
10.375	(3.319)	10.375	(3.269)	10.375	(3.506)	10.375	(4.750)
10.500	(3.506)	10.500	(3.456)	10.500	(3.694)	10.500	(5.000)
10.625	(3.694)	10.625	(3.644)	10.625	(3.881)	10.625	(5.250)
10.750	(3.881)	10.750	(3.831)	10.750	(4.069)	10.750	(5.500)
10.875	(4.069)	10.875	(4.019)	10.875	(4.256)	10.875	(5.750)

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	6.5
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo.

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr ARM I/O & 7yr ARM I/O	240	360	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

** Qualifying Rate: Note Rate*

Program Restrictions	
Housing	1x30x12
(BK/FC/SS/DIL)	24.0
Min FICO	620
Max LTV	80

Prepay Term[1-4]	Min Price	Max Price
60 Months	98.000	103.250
48 Months	98.000	103.250
36 Months	98.000	103.250
24 Months	98.000	103.250
12 Months	98.000	100.750
No Penalty	98.000	99.750

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
3) Prepayment penalties not allowed on loan amounts less than $301,022 in PA
4) Only declining prepayment penalty structures allowed in MS

Price Adj.	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR: >= 1.15x	760+	(1.625)	(1.375)	(1.000)	(0.750)	(0.375)	0.250	1.250
	740-759	(1.500)	(1.250)	(0.875)	(0.625)	-0.125	0.500	1.500
	720-739	(1.250)	(1.000)	(0.625)	(0.375)	0..125	0.750	1.750
	700-719	(0.625)	(0.375)	0.000	0.250	0.750	1.375	2.625
	680-699	(0.125)	0.125	0.375	0.750	1.250	1.875	3.125
	660-679	0.250	0.500	1.000	1.375	1.875	3.875	NA
	640-659	1.875	2.250	2.875	3.500	4.125	NA	NA
	620-639	2.875	3.250	3.875	4.500	5.125	NA	NA
DSCR => 1.00x and < 1.15	760+	(1.500)	(1.250)	(0.875)	(0.625)	(0.250)	0.375	1.375
	740-759	(1.375)	(1.125)	(0.750)	(0.500)	0.000	0.625	1.625
	720-739	(1.125)	(0.875)	(0.500)	(0.250)	0.250	0.875	1.875
	700-719	(0.500)	-0.250	0.125	0..375	0.875	1.500	2.750
	680-699	0.000	0.250	0.500	0.875	1.375	2.000	3.250
	660-679	0.375	0.625	1.125	1.500	2.000	4.000	NA
	640-659	2.000	2.375	3.000	3.625	4.250	NA	NA
	620-639	3.000	3.375	4.000	4.625	5.250	NA	NA
DSCR < 1.00x No less than 0.75x	760+	**1.000**	**1.250**	**1.500**	**1.750**	**2.000**	**2.250**	NA
	740-759	**1.250**	**1.500**	**2.000**	**2.250**	**2.500**	**3.000**	NA
	720-739	**1.500**	**2.000**	**2.500**	**3.000**	**3.500**	**4.000**	NA
	700-719	**2.500**	**3.000**	**3.500**	**4.000**	**4.500**	**5.000**	NA
	680-699	1.250	1.500	1.750	2.125	2.625	3.250	NA
	660-679	1.625	1.875	2.375	2.750	3.250	5.250	NA
	640-659	3.250	3.625	4.250	4.875	5.500	NA	NA
	620-639	NA	NA	NA	NA	NA	NA	NA

Price Adj.		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Housing History	0x60x12	0.250	0.250	0.250	0.250	0.250	NA	NA
Housing Event Seasoning	1 - 12 Mo	NA	NA	NA	NA	NA	NA	NA
	13 - 24 Mo	NA	NA	NA	NA	NA	NA	NA
	25 - 36 Mo	0.250	0.250	0.250	0.250	0.375	0.375	NA
Loan Balance	<=$150,000	1.000	1.000	1.125	1.125	1.125	NA	NA
	$150,001 - $250,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.375
	$1,500,001 - $2,000,000	0.125	0.125	0.250	0.250	0.375	0.500	0.750
	$2,000,001 - $2,500,000	0.500	0.500	0.500	0.625	0.500	0.750	NA
	$2,500,001 - $3,000,000	0.750	0.750	0.750	0.875	0.750	1.000	NA
	$3,000,001 - $3,500,000	0.500	0.500	0.500	0.625	1.000	1.500	NA
Purpose	Cash-Out & FICO>=700	0.375	0.375	0.375	0.500	0.500	1.000	NA
	Cash-Out & FICO<700	0.500	0.500	0.500	0.500	0.750	NA	NA
Property Type	Condo other than Condotel	0.125	0.125	0.125	0.250	0.250	0.250	NA
	Non-Warrantable Condo	0.500	0.500	0.500	0.750	0.750	NA	NA
	2-4 Unit	0.500	0.500	0.500	0.500	0.500	0.625	**0.875**
State	CT, IL, NJ	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Amortization	Interest Only, 30-year term	**1.500**	**1.625**	**1.750**	**1.875**	**2.000**	**2.125**	**2.250**
	Interest Only, 40-year term	**2.000**	**2.125**	**2.250**	**2.375**	**2.500**	**2.625**	**2.750**
Prepayment	60 Months	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)
	48 Months	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.500)
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	0.500	0.500	0.500	0.500	0.625	0.625	0.625
	12 Months	1.250	1.250	1.500	1.500	1.750	1.750	1.750
	No Penalty	1.750	1.750	2.000	2.000	2.250	2.250	2.250
Other	Escrow Waiver	0.250	0.250	0.250	0.250	0.250	0.250	0.250

PRICING SPECIAL	0.500

Note: MORE RESTRICTIVE OF LTV/FICO MATRIX AND LLPA SCHEDULE LIMITS ELIGIBILITY

CAPITALEND HOME LOANS

December 6, 2023
9:00 AM

Lock Cut-Off Time 4:30 PM PST

lockdesk@capitalend.com
CLW

ADVANCED PORTFOLIO

30YR FIXED			15YR FIXED			7/6 ARM			5/6 ARM		
AP30			AP15			AP76			AP56		
30 day Lock			30 day Lock			30 day Lock			30 day Lock		
RATE	FULL	ALT	RATE	FULL	ALT	RATE	FULL	ALT	RATE	FULL	ALT
7.500	0.500	0.813	7.500	101.500	0.400	7.500	101.500	1.075	7.500	101.500	1.025
7.625	0.250	0.500	7.625	101.500	0.150	7.625	101.500	0.762	7.625	101.500	0.712
7.750	0.000	0.250	7.750	101.500	(0.100)	7.750	101.500	0.450	7.750	101.500	0.400
7.875	(0.250)	0.000	7.875	101.500	(0.350)	7.875	101.500	0.200	7.875	101.500	0.150
8.000	(0.500)	(0.250)	8.000	101.500	(0.569)	8.000	101.500	(0.050)	8.000	101.500	(0.100)
8.125	(0.750)	(0.500)	8.125	101.500	(0.788)	8.125	101.500	(0.300)	8.125	101.500	(0.350)
8.250	(1.000)	(0.750)	8.250	101.500	(1.038)	8.250	101.500	(0.519)	8.250	101.500	(0.569)
8.375	(1.250)	(1.000)	8.375	101.500	(1.288)	8.375	101.500	(0.738)	8.375	101.500	(0.788)
8.500	(1.500)	(1.250)	8.500	101.500	(1.538)	8.500	101.500	(0.988)	8.500	101.500	(1.038)
8.625	(1.750)	(1.500)	8.625	101.500	(1.788)	8.625	101.500	(1.238)	8.625	101.500	(1.288)
8.750	(2.000)	(1.750)	8.750	101.500	(2.038)	8.750	101.500	(1.488)	8.750	101.500	(1.538)
8.875	(2.250)	(2.000)	8.875	101.500	(2.288)	8.875	101.500	(1.738)	8.875	101.500	(1.788)
9.000	(2.500)	(2.250)	9.000	101.500	(2.538)	9.000	101.500	(1.988)	9.000	101.500	(2.038)
9.125	(2.688)	(2.500)	9.125	101.500	(2.725)	9.125	101.500	(2.238)	9.125	101.500	(2.288)
9.250	(2.875)	(2.688)	9.250	101.500	(2.913)	9.250	101.500	(2.488)	9.250	101.500	(2.538)
9.375	(3.063)	(2.875)	9.375	101.500	(3.100)	9.375	101.500	(2.675)	9.375	101.500	(2.725)
9.500	(3.219)	(3.063)	9.500	101.500	(3.256)	9.500	101.500	(2.863)	9.500	101.500	(2.913)
9.625	(3.375)	(3.219)	9.625	101.500	(3.413)	9.625	101.500	(3.050)	9.625	101.500	(3.100)
9.750	(3.531)	(3.375)	9.750	101.500	(3.569)	9.750	101.500	(3.206)	9.750	101.500	(3.256)
9.875	(3.688)	(3.531)	9.875	101.500	(3.725)	9.875	101.500	(3.363)	9.875	101.500	(3.413)
10.000	(3.844)	(3.688)	10.000	101.500	(3.881)	10.000	101.500	(3.519)	10.000	101.500	(3.569)

Program Restrictions	
Housing	0x30x12
(BK/FC/SS/DIL)	48.0
Min FICO	660
Max LTV	90
Prepay Penalty (NOO only)	
No Penalty	0.750
12 Months	0.500
24 Months	0.250
>=36 Months	0.000
ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	4.5
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo.
*Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.	
Amor. Term / Term / IO Term	
5yr I/O & 7yr I/O (30 Yr.)	240 / 360 / 120
5yr I/O & 7yr I/O (40 Yr.)	360 / 480 / 120
30 YR FIXED I/O	240 / 360 / 120
40 YR FIXED I/O	360 / 480 / 120
Max Price	
102.25	

Price Adj.	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc - 2 Years	780+	(0.625)	(0.625)	(0.375)	(0.375)	(0.250)	(0.125)	0.000	1.250	2.250
	760-779	(0.625)	(0.625)	(0.375)	(0.375)	(0.250)	(0.125)	0.125	1.375	2.375
	740-759	(0.500)	(0.500)	(0.250)	(0.250)	(0.125)	0.000	0.250	1.750	2.875
	720-739	(0.375)	(0.375)	(0.125)	(0.125)	0.000	0.250	0.750	2.250	3.500
	700-719	(0.250)	(0.250)	0.000	0.000	0.375	0.875	1.375	3.125	4.375
	680-699	(0.125)	0.000	0.125	0.375	0.750	1.625	2.000	3.875	NA
	660-679	0.375	0.625	0.875	1.250	1.750	2.750	3.250	N/A	NA
Full Doc - 1 Year (Addition to the 2Year Adj.)		0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.250	0.375
Alt Doc - 24 mo. Bank Statement / 24 months 1099 / Asset Utilization	780+	(0.625)	(0.625)	(0.375)	(0.375)	(0.250)	-0.125	0.125	1.375	2.500
	760-779	(0.625)	(0.625)	(0.375)	(0.375)	(0.250)	-0.125	0.250	1.500	2.625
	740-759	(0.500)	(0.500)	(0.250)	(0.250)	(0.125)	0.000	0.375	2.000	3.250
	720-739	(0.375)	(0.375)	(0.125)	-0.125	0.000	0.375	1.000	2.625	3.875
	700-719	(0.250)	(0.250)	0.000	0.000	0.375	1.000	1.625	3.500	4.875
	680-699	(0.125)	0.000	0.125	0.375	0.750	1.875	2.500	4.375	NA
	660-679	0.375	0.625	1.000	1.375	1.875	3.000	3.750	N/A	NA
Additiona adjustements to Alt Doc 24 mo	**12 month Bank Statements**	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500	0.500
	12 month 1099	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500	0.500
	WVOE	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
	CPA / EA Prepared 24 month	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
	CPA / EA Prepared 12 month	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
	>50%	0.125	0.125	0.250	0.250	0.250	0.250	0.250	NA	NA
Loan Balance	<=$250,000	0.500	0.500	0.500	0.500	0.500	0.625	0.625	0.750	0.875
	$250,001 - $750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	$750,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	$1,500,001 - $2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	$2,000,001 - $2,500,000	0.125	0.125	0.125	0.125	0.250	0.250	0.500	NA	NA
	$2,500,001 - $3,000,000	0.375	0.375	0.375	0.375	0.500	0.500	NA	NA	NA
	$3,000,001 - $3,500,000	0.500	0.500	0.500	0.500	0.750	1.000	NA	NA	NA
Purpose	Rate-Term Refi	0.125	0.250	0.375	0.375	0.375	0.375	0.500	**0.625**	NA
	Cash-Out Refi	0.375	0.500	0.625	0.625	0.625	0.750	1.125	NA	NA
Occupancy	2nd Home	0.125	0.125	0.250	0.250	0.250	0.250	0.250	0.375	NA
	Investor	0.125	0.250	0.375	0.375	0.375	0.375	0.375	0.500	NA
Property Type	Condo other than Condotel	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	**0.125**
	Non-Warrantable Condo	0.250	0.250	0.250	0.250	0.250	0.250	0.375	NA	NA
	2-4 Unit	0.250	0.250	0.250	0.250	0.250	0.375	0.500	0.500	NA
	5+ Unit	NA	NA	NA	NA	NA	NA	NA	NA	NA
State	CT, IL, NJ	0.000	0.000	0.000	0.000	0.000	0.125	0.125	0.250	0.500
Amortization	40 year term fully amortizing	**0.250**	**0.250**	**0.375**	**0.500**	**0.625**	**0.750**	**0.875**	**1.000**	**1.250**
	Interest Only: 30-year term	**0.500**	**0.625**	**0.750**	**0.875**	**1.000**	**1.125**	**1.250**	**1.375**	**NA**
	Interest Only: 40-year term	**1.000**	**1.125**	**1.250**	**1.375**	**1.500**	**1.625**	**1.750**	**1.875**	**NA**
Other	Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	**0.250**	**0.250**

PRICING SPECIAL	0.500

SERIES F ITIN

Agency Fallout - Full and Alternative Doc, Non-QM, Self-Employed, and ITIN

30 Year Fixed Par Rates

Credit / LTV	up to 60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01 - 85%
>=720	9.375%	9.625%	9.750%	9.990%	10.250%	10.375%
700 - 719	9.625%	9.750%	9.875%	10.125%	10.375%	10.500%
690 - 699	10.500%	10.625%	10.875%	10.990%	11.500%	Floor Rate
680 - 689	10.500%	10.625%	10.875%	10.990%	11.500%	8.375%

Rate Adjustments

Loan Size	SFOO (detached)	0.000%	Loan Term	15 year	-0.250%
	2nd Home (detached)	0.000%		20 year	-0.125%
	ndo(No Highrises)/Townho (ANY ATTACHED)	0.500%		25 year	0.000%
				30 year	0.000%
Loan Size	$75,000 - $726,200	0.000%	Other	Full Doc	0.000%
	$726,201 - $825,000	0.150%		All Alt Doc. (P&L BSI)	0.250%
	$825,001 - $1,250,000	0.300%		Cash Out Refi**	0.500%

LTV Parameters	LTV Limits
$75,000 - $726,200	Max 85%*
$726,201 - $825,000	Max 80%
$825,001 - $1,250,000	Max 75%
2nd Home / Condo / Townhome or Any Gift Funds	Max 80%
*Max 80% in CA, HI, IL, NY	

Cash Out Refinance* (Not Available in TX)	
$75,000 - $825,000	Max 75%
$825,001 - $1,250,000	Max 70%

No bankruptcy, foreclosure, or short sale within 4 years. View our requirements to see criteria to obtain a specific LTV.

*If cash-out >$2,000 after loan payoff, closing costs, and prepaids. Cash-Out Refis not available in TX.
High-cost mortgages (12 CFR 1026.32) are ineligible for purchase

SERIES F ITIN EXPANDED

30 Year Fixed Par Rates

Credit / LTV	up to 60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
>=740	9.625%	9.750%	9.875%	10.250%	10.500%
720 - 739	9.750%	9.875%	10.250%	10.375%	10.625%
700 - 719	9.875%	10.250%	10.375%	10.500%	10.750%
680 - 699	10.990%	11.125%	11.250%	11.375%	11.625%
660 - 679	11.125%	11.250%	11.375%	11.500%	11.750%
640 - 659	11.750%	11.875%	11.990%	12.125%	NA
621 - 639	12.375%	12.500%	12.625%	12.750%	NA
620/No Score	12.750%	12.875%	12.990%	13.125%	NA
600 - 619	13.500%	13.625%	13.750%	13.875%	NA

Floor Rate 8.625%

LTV Parameters	LTV Limits
$50,000 - $75,000	70%
$75,001 - $726,200	80%
$726,201 - $825,000 (> 640 credit)	75%
Condo / TownHome / 2nd Home/2 unit OC	75%
NOO / Multi-Family/(3-4 Unit)	70%
Mobile Home with Land	70%

Need 0X30 housing history for 6 months To Qualify for 75.01% - 80%

Cash Out Refinance (> 640 Credit Min) (Not Available in TX)	
$50,000 - $75,000	Max 70%
$75,001 - $726,200	Max 75%
$726,201 - $825,000	Max 70%

Rate Adjustments

Property Note: Highrises not eligible.	SFOO/2nd Home	0.000%	Loan Size (Min. 640 credit if loan > $510,400)	$50,000 - $75,000	1.000%
	Condo/Townhome - ATTACHED	0.500%		$75,001 - $726,200	0.000%
				$726,201 - $825,000	0.350%
	Multi Family 2-4 units	0.500%	Term	< 15 Year Term	-0.375%
	Mobile on Land	1.000%		20 Year Term	-0.125%
				> 25 Year Term	0.000%
Occupancy	Owner Occupied	0.000%	Other	LTV < 50%	-0.125%
				Full Doc	0.000%
	Non Owner Occupied	1.000%		All Alternative Doc	0.250%
				Cash-Out Refi*	0.500%

*If cash-out >$2,000 after loan payoff, closing costs, and prepaids. Cash-Out Refis not available in TX.

Max Terms	
Single Wide Mobile Home	15 Years
Double Wide Mobile Home	20 years
NOO>=$75,000 OR SFR/2ND HOME/CONDO <$75,000	25 Years
SFR/2ND HOME/CONDO >=$75,000	30 Years

SERIES F Buy Up Table

Rate Adj.	YSP
0	100.000
0.125%	100.250
0.250%	100.500
0.375%	100.750
0.500%	101.000
0.625%	101.250
0.750%	101.500

SERIES D - DSCR

5/6 ARM			30YR FIXED		
CD56			CD30		
RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS
7.250	4.050	4.350	7.250	4.050	4.350
7.375	3.375	3.675	7.375	3.375	3.675
7.500	2.700	3.000	7.500	2.700	3.000
7.625	2.050	2.350	7.625	2.050	2.350
7.750	1.400	1.700	7.750	1.400	1.700
7.875	0.750	1.050	7.875	0.750	1.050
7.990	0.100	0.400	7.990	0.100	0.400
8.125	(0.525)	(0.225)	8.125	(0.525)	(0.225)
8.250	(1.100)	(0.800)	8.250	(1.100)	(0.800)
8.375	(1.625)	(1.325)	8.375	(1.625)	(1.325)
8.500	(2.000)	(1.700)	8.500	(2.000)	(1.700)
8.625	(2.375)	(2.075)	8.625	(2.375)	(2.075)
8.750	(2.725)	(2.425)	8.750	(2.725)	(2.425)
8.875	(3.025)	(2.725)	8.875	(3.025)	(2.725)
8.990	(3.300)	(3.000)	8.990	(3.300)	(3.000)
9.125	(3.575)	(3.275)	9.125	(3.575)	(3.275)
9.250	(3.825)	(3.525)	9.250	(3.825)	(3.525)
9.375	(4.075)	(3.775)	9.375	(4.075)	(3.775)
9.500	(4.300)	(4.000)	9.500	(4.300)	(4.000)
9.625	(4.500)	(4.200)	9.625	(4.500)	(4.200)

Term/Extension Adjustments		
	Days	Adj.
Lock Term	60	0.600

DSCR Highlights	
LTVs up to	80%
FICO	640+
Min. LAMT	$100,000
Max. LAMT	$2,000,000

Max Price Tiers	
Loan Amount	Max Price
≤ $1,500,000	101.625
≤ $2,000,000	101.125
≤ $3,000,000	N/A
Min Price: 98.000	

Core Portfolio	
Min Loan Amount	$100K
Max Loan Amount	$2M
Mortgage History	1x30x12
Bankruptcy Seasoning	36 mo.
FC/SS/DIL Seasoning	36 mo.

Max Price/Prepay Buydown		
Prepay	LLPA	Max Px
5 Year	(0.750)	101.750
2 Year	0.750	100.750
1 Year	1.500	100.250
No Prepay	2.000	99.250

Prepay Penalties allowed on Investor only. See matrix for state restrictions.

ARM features		
	5/6 ARM	7/6 ARM
Margin	6.00%	NA
Caps	2/1/5	NA
Index	SOFR 30D	NA
Floor	6.00%	NA

Qual Rate: Max (Fully Indexed or Note Rate)

PRICING SPECIAL	0.500

DSCR<1.00 AVAILABLE

DSCR		<=55	<=60	<=65	<=70	<=75	<=80
FICOxLTV	760+	(0.875)	(0.625)	(0.500)	0.000	0.500	1.375
	740 - 759	(0.750)	(0.375)	(0.250)	0.250	0.750	2.000
	720 - 739	(0.375)	(0.250)	0.000	0.500	1.000	2.625
	700 - 719	(0.250)	0.000	0.250	1.000	1.750	3.250
	680 - 699	0.250	0.625	1.000	1.750	3.250	N/A
	660 - 679	1.000	1.500	1.750	2.500	5.000	N/A
	640 - 659	N/A	N/A	N/A	N/A	N/A	N/A
	620 - 639	N/A	N/A	N/A	N/A	N/A	N/A
	Foreign National	1.250	1.750	2.250	2.750	N/A	N/A
DSCR	DSCR ≥ 1.25	**(0.500)**	**(0.500)**	**(0.500)**	**(0.500)**	**(0.500)**	**(0.500)**
	DSCR < 1.00	**1.375**	**1.500**	**1.875**	**2.625**	N/A	N/A

Price Adj.		<=55	<=60	<=65	<=70	<=75	<=80
Loan Amount	< 150,000	**1.250**	**1.250**	**1.250**	**1.250**	**1.500**	**1.750**
	<250,000	**0.000**	**0.000**	**0.125**	**0.250**	**0.250**	**0.375**
	> 500,000	0.000	0.000	0.000	0.000	0.000	0.000
	> 1,000,000	0.000	0.000	0.000	0.000	N/A	N/A
Other	Cash-Out	0.250	0.250	0.500	0.750	1.125	N/A
	Interest Only	0.500	0.500	0.500	0.625	0.750	N/A
	2-4 Units	0.500	0.500	0.625	0.750	0.875	1.500
	Condo	0.000	0.000	0.125	0.125	0.250	0.250
	Non-Warrantable	0.750	0.750	0.750	0.750	1.000	N/A
	Escrow Waiver	0.250	0.250	0.250	0.250	0.250	0.250