



APRIL PRICING SPECIALS

.500% Bonus Non-QM
.250% Bonus Jumbo

**PRICING SPECIAL APPLIES TO
NEWLY LOCKED LOANS IN THE
MONTH OF APRIL.**

CONTACT YOUR CAPITALEND HOME LOANS ACCOUNT EXECUTIVE TODAY FOR DETAILS!



OnY Glo, Inc. DBA Capitalend Home Loans. NMLS ID #237507. Equal Housing Lender. Intended for mortgage professionals only and not intended or directed at consumers. Do not share publicly.

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

<u>CONFORMING PRODUCT</u>	
# OF UNITS	LOAN LIMITS
1	\$766,550
2	\$981,500
3	\$1,186,350
4	\$1,474,400
<u>HIGH BALANCE / SUPER CONFORMING</u>	
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

<u>LOCK EXPIRATION</u>			
15 Day		05/10/24	
30 Day		05/27/24	
45 Day		06/10/24	
<u>LOCK EXTENSION FEE</u>			
	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

CONFORMING & HB FIXED / ARM	PAGE 1
JUMBO PREMIER	PAGE 2
JUMBO MAX	PAGE 2
FHA & VA , FHA DPA	PAGE 3
OPTIMAL PORTFOLIO	PAGE 3
SERIES V DSCR /FOREIGN NATIONAL	PAGE 4 & 5
ADVANCED DSCR / PORTFOLIO	PAGE 6 & 7
SERIES D DSCR	PAGE 8

OPERATION DIRECTORY

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

INDEX INFORMATION

<u>INDICES</u>	<u>TODAY</u>
SOFR (30 day ave.)	5.330%
PRIME RATE	8.500%

LENDER FEES

	<u>CONV / DPA</u>	<u>JUMBO</u>	<u>FHA / VA</u>	<u>STREAMLINE / IRRRL</u>	<u>NON QM</u>	<u>*Blanket DSCR</u>
LENDER FEE	\$1,295.00	\$1,395.00	\$1,295.00	\$895.00	\$1,395.00	\$995.00
FLOOD CERT	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	
ADMIN. FEE	\$85.00	\$85.00	\$0.00	\$0.00	\$85.00	

* In Additiona to NON QM fee



JUMBO PREMIER / HIGH BALANCE OK																				
JUMBO 30YR			JUMBO 15YR			JUMBO 10YR ARM				<=60	60.01-65	65.01-70	70.01-75	75.01-80						
JC30	15 day	30 day	JC15	15 day	30 day	JC106	15 day	30 day	800+	(0.500)	(0.500)	(0.250)	0.000	0.000						
6.500	4.639	4.764	6.250	5.365	5.490	6.625	2.556	2.681	780-799	(0.500)	(0.500)	(0.250)	0.000	0.000						
6.625	3.889	4.014	6.375	4.615	4.740	6.750	1.931	2.056	760-779	(0.250)	(0.250)	0.000	0.000	0.000						
6.750	3.139	3.264	6.500	3.865	3.990	6.875	1.431	1.556	740-759	(0.250)	(0.250)	0.000	0.000	0.000						
6.875	2.514	2.639	6.625	3.240	3.365	7.000	0.931	1.056	720-739	(0.250)	(0.250)	0.000	0.000	0.000						
7.000	1.889	2.014	6.750	2.615	2.740	7.125	0.431	0.556	PURCHASE BONUS					(0.625)						
7.125	1.264	1.389	6.875	1.990	2.115	7.250	0.056	0.181	CASH OUT					0.500						
7.250	0.764	0.889	7.000	1.365	1.490	7.375	(0.319)	(0.194)	INVESTMENT					0.500						
7.375	0.264	0.389	7.125	0.865	0.990	7.500	(0.569)	(0.444)	ESCROW WAIVER					0.125						
7.500	(0.111)	0.014	7.250	0.365	0.490						CONDO>65%					0.125				
7.625	(0.486)	(0.361)	7.375	(0.010)	0.115						CO-OP					0.250				
7.750	(0.861)	(0.736)	7.500	(0.385)	(0.260)						SECOND HOME					0.125				
7.875	(1.111)	(0.986)											2-4 UNITS LTV<=65%					0.125		
															2-4 UNITS LTV>65%					0.250
															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
 STATE ADJUSTMENT 0.125 HIT CO, GA, TX

*FIR - Fully Indexed Rate
 Appraisal - LAMT<+\$1mm One full appraisal / LAMT>\$2mm Two full appraisals ordered from two different AMC's

PRICING SPECIAL **0.250**

****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	(1.607)	(1.482)	8.125	(1.342)	(1.217)	8.250	(0.192)	(0.067)	8.125	(0.298)	(0.173)	8.125	0.179	0.304
8.000	(1.496)	(1.371)	8.000	(1.243)	(1.118)	8.125	(0.093)	0.032	8.000	(0.186)	(0.061)	8.000	0.311	0.436
7.875	(1.364)	(1.239)	7.875	(1.115)	(0.990)	8.000	0.005	0.130	7.875	(0.073)	0.052	7.875	0.465	0.590
7.750	(1.213)	(1.088)	7.750	(0.979)	(0.854)	7.875	0.105	0.230	7.750	0.076	0.201	7.750	0.596	0.721
7.625	(1.039)	(0.914)	7.625	(0.804)	(0.679)	7.750	0.251	0.376	7.625	0.232	0.357	7.625	0.752	0.877
7.500	(0.833)	(0.708)	7.500	(0.665)	(0.540)	7.625	0.398	0.523	7.500	0.378	0.503	7.500	0.973	1.098
7.375	(0.590)	(0.465)	7.375	(0.490)	(0.365)	7.500	0.555	0.680	7.375	0.537	0.662	7.375	1.213	1.338
7.250	(0.336)	(0.211)	7.250	(0.303)	(0.178)	7.375	0.728	0.853	7.250	0.730	0.855	7.250	1.448	1.573
7.125	(0.059)	0.066	7.125	(0.071)	0.054	7.250	0.953	1.078	7.125	0.971	1.096	7.125	1.793	1.918
7.000	0.312	0.437	7.000	0.185	0.310	7.125	1.186	1.311	7.000	1.211	1.336	7.000	2.110	2.235
6.875	0.693	0.818	6.875	0.519	0.644	7.000	1.459	1.584	6.875	1.560	1.685	6.875	2.513	2.638
6.750	1.077	1.202	6.750	0.880	1.005	6.875	1.827	1.952	6.750	1.930	2.055	6.750	2.942	3.067
6.625	1.474	1.599	6.625	1.260	1.385	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										
Credit Score	CLTV**									
	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											Jumbo Max Lock Cut Off Time 3:30 PM PST	
800+	(0.590)	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	3.035	3.535	na	CASH OUT ON 2-4 UNITS INVESTMENT PROPERTIES AVAILABLE	
780-799	(0.590)	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	3.035	3.535	na	with AUS	
760-779	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	(0.090)	3.160	3.785	na	Max Price 102.125	
740-759	(0.465)	(0.465)	(0.465)	(0.340)	(0.215)	(0.090)	0.160	3.285	3.910	na	Additional LLPA CLTV 80.01-85 85.01-90	
720-739	(0.340)	(0.340)	(0.215)	(0.090)	0.035	0.160	0.535	3.410	4.160	na	>80% LTV No MI 2.000 2.500	
700-719	(0.090)	(0.090)	0.035	0.160	0.410	0.660	1.160	3.785	4.410	na	*Second Home: Run Pricing Engine	
680-699	0.160	0.160	0.285	0.410	1.035	1.660	2.660	4.410	5.035	na	**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).	
660-679	0.660	0.660	0.910	1.410	1.910	2.910	4.160	na	na	na	*Minimum Loan Amount - \$1 higher than High Balance	

Primary CO Refi											PRICING SPECIAL 0.250	
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		
660-679	1.160	1.160	1.410	2.160	2.910	na	na	na	na	na		

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
5.990	1.112	1.203	6.375	(0.457)	(0.261)	5.875	1.288	1.359	6.250	0.790	0.880	5.625	5.850	5.894
6.000	1.065	1.155	6.490	(0.982)	(0.786)	6.000	0.803	0.874	6.375	0.162	0.358	5.750	5.365	5.409
6.125	0.471	0.561	6.500	(1.028)	(0.832)	6.125	0.322	0.394	6.500	(0.410)	(0.213)	5.875	5.563	5.634
6.250	0.077	0.168	6.625	(1.532)	(1.336)	6.250	(0.151)	(0.080)	6.625	(0.913)	(0.717)	6.000	5.078	5.149
6.375	(0.457)	(0.261)	6.750	(1.915)	(1.719)	6.375	0.277	0.335	6.750	(1.296)	(1.100)	6.125	4.597	4.669
6.490	(0.982)	(0.786)	6.875	(1.565)	(1.430)	6.500	(0.195)	(0.138)	6.875	(0.540)	(0.405)	6.250	4.124	4.195
6.500	(1.028)	(0.832)	6.990	(2.041)	(1.905)	6.625	(0.661)	(0.604)	6.990	(1.016)	(0.880)	6.375	4.552	4.610
6.625	(1.532)	(1.336)	7.000	(2.084)	(1.948)	6.750	(1.118)	(1.060)						

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	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	>=720	(0.225)	(0.225)	(0.225)	(0.225)	(0.225)	(0.225)	
720 - 739	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	(0.400)	700-719	(0.080)	(0.080)	(0.080)	(0.080)	(0.080)	(0.080)	
700 - 719	(0.230)	(0.230)	(0.230)	(0.230)	(0.230)	(0.230)	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	0.250	0.250	0.250	0.250	0.250	0.250	640-659	0.600	0.600	0.600	0.600	0.600	0.600	
620 - 639	0.800	0.800	0.800	0.800	0.800	0.800	620-639	1.100	1.100	1.100	1.100	1.100	1.100	
600 - 619	1.050	1.050	1.050	1.050	1.050	1.050	600-619	1.225	1.225	1.225	1.225	1.225	1.225	
580 - 599	1.800	1.800	1.800	1.800	1.800	1.800	580-599	1.850	1.850	1.850	1.850	1.850	1.850	

FHA STREAMLINE	0.000	LAMT / FHA & VA		FHA / VA STATE ADJ.	Temp. Buy down	0.250
FHA PURCH BONUS	0.000	LAMT<=\$85,000	0.800	AZ, CA, CO, NV	VA C/O & LTV>90%	2.500
FHA Manufactured Home (LTV based off total loan amount)	0.750	LAMT<=\$110,000	0.400	DC, ID, MA, UT, WA	VA IRRRL FICO 640-650	0.250
FHA ID # 3091600008		LAMT>\$175,000*	(0.100)	MD,MN,MT,ND,NH,NJ,NY,OR,RI,VA,WY	VA PURCH BONUS	0.000
				OTHER STATES	0.020	*VA HB Max DTI 55%

FHA DPA										
NHF FHA 1st with 10Yr Fully Amortizing DPA				PRICE ADJUSTMENTS		FHA 100% DPA Program Comments				
Rate	3030NHFAS			FICO	Fee	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 • 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				
	15	30	45	FICO = > 680 ***						(0.500)
6.990	0.404	0.636	0.847	FICO 660 - 679	0.000					
7.000	0.404	0.636	0.847	FICO 640 - 659	0.500					
7.125	(0.072)	0.160	0.371	FICO 620 - 639	1.000					
7.250	(0.538)	(0.306)	(0.095)	FICO 600 - 619	1.500					
7.375	(0.290)	0.011	0.278	DTI						Fee
7.500	(0.783)	(0.482)	(0.215)	DTI >50	0.250					
7.625	(1.229)	(0.928)	(0.661)	Property Type						Fee
8.990	0.000			Manufactured Home	0.250					
9.000	0.000			2-Units	0.250					
9.125	0.000									
9.250	0.000									
9.375	0.000									
9.500	0.000									
9.625	0.000									

OPTIMAL PORTFOLIO ARM									
5/6 Month ARM (PO56)				7/6 Month ARM (PO76)				RATE ADJUSTMENTS	
Rate Cap: 2/1/6	Margin: 3%	Rate Cap: 5/1/6	Margin: 3%	Loan Amount : \$750,001 - \$1,000,000		0.000%			
Index: 30 DAY SOFR		Index: 30 DAY SOFR		Loan Amount : \$1,000,001 - \$1,500,000		0.250%			
Rate	Price	Rate	Price	Loan Amount : \$1,500,001 - \$2,000,000		0.375%			
7.125%	0.000	7.375%	0.000	Cash out > 50%		0.250%			
7.250%	(0.250)	7.500%	(0.250)	Cash out <= 50%		0.125%			
7.375%	(0.500)	7.625%	(0.500)	2-4 Units		0.250%			
Primary and Second Homes				Condominium LTV > 60%		0.125%			
Purchase/ R&T Refi		Cash-Out Refi		FICO < 700 *		0.250%			
LAMT	1-2 unit	3-4 units or Attached Condo	1-2 unit	3-4 units or Attached Condo	Borrower prepared P&L		0.000%		
\$1.5 M	70%	65%	65%	60%	Second Home / Non Owner Occupied		0.250%		
\$2 M	65%	60%	60%	55%	Foreigner Program		0.250%		
Investment Properties				Foreign National Program					
Purchase/ R&T Refi		Cash-Out Refi		Second Homes and Investment Only					
LAMT	1-2 unit	3-4 units or Attached Condo	1-2 unit	3-4 units or Attached Condo	LAMT	Purchase/ R&T Refi	Cash-Out Refi		
\$1.5 M	65%	60%	60%	55%	\$1.5 M	All property type	1-2 unit / 3-4 unit / Attached Condo		
\$2 M	60%	55%	55%	50%	\$2 M	60%	NA		
						NA	NA		

Qualifying Ratios	43%	Income Documentation	Salary Borrowers- Full Verification of Employment
FICO	680 with price adjustment		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
Asset Documentation	1 month Bank Statement		Self-Employed Borrowers (commission<25%) - VOE
Qualifying Rate	5/6 ARM: Note Rate + 1% / 7/6 ARM: Initial Note Rate	Eligible States	CA, TX, NV
Reserves	O/O : 3 months PITIA ; 2nd / NOO : 6 months PITIA	Adverse Credit History	BK- 4 years; Foreclosure & Short Sale- 4 years; Collection, Judgements & Charge offs - None but, must be paid prior or at closing if amt > than \$250
Gift	Gift is not allowed for Investment and Foreign National borrowers.	Prepayment Penalty	No prepayment penalty
Eligible Property	SFR, PUDs, Condo, 2-4 Units	Foreign National	Copy of passport, valid VISA, and proof of ESTA Approval (for borrowers on VISA Wavier Program)
Appraisal Requirement	Two appraisal reports required when loan amount is over \$1.5MM		Borrower must have U.S. address when applying for loan
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.		Foreign assets (downpayment, closing costs, and reserves) must be transferred to a U.S. account prior to approval.
	Installment (opened accts only): 3x 30d in last 12 mo.; 4x 30d or 3x 60d in last 24 mo.		12 Months PITIA and DTI Ratio:38%
	Revolving (opened accts only): 4x 30d in last 12 mo.; 5x 30d or 4x 60d in last 24 mo.	Qualifying Rate 5/6 ARM (PO56) Note rate + 1% 7/6 ARM (PO76) Note rate	

SERIES V - DSCR										
5/6 ARM		7/6 ARM		15YR FIXED		30YR FIXED		ARM Requirements		
IS56		IS76		IS15		IS30		SOFR 30AVG		
RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	ARM Index	ARM Margin	
7.125	3.025	7.125	3.075	7.125	3.025	7.125	3.175	5yr ARM Caps	6.5	
7.250	2.462	7.250	2.512	7.250	2.462	7.250	2.612	7yr ARM Caps	2/1/5	
7.375	1.900	7.375	1.950	7.375	1.900	7.375	2.050	Reset Frequency	5/1/5	
7.500	1.337	7.500	1.387	7.500	1.337	7.500	1.487		6 mo.	
7.625	0.775	7.625	0.825	7.625	0.775	7.625	0.925	Product	Amort Terr	
7.750	0.275	7.750	0.325	7.750	0.275	7.750	0.425	5yr ARM & 7yr ARM	Term	
7.875	(0.163)	7.875	(0.113)	7.875	(0.163)	7.875	(0.013)	5yr ARM I/O & 7yr ARM I/O	I/O Term	
8.000	(0.600)	8.000	(0.550)	8.000	(0.600)	8.000	(0.450)	15 YR FIXED		
8.125	(1.038)	8.125	(0.988)	8.125	(1.038)	8.125	(0.888)	30 YR FIXED		
8.250	(1.475)	8.250	(1.425)	8.250	(1.475)	8.250	(1.325)	30 YR FIXED I/O		
8.375	(1.850)	8.375	(1.800)	8.375	(1.850)	8.375	(1.700)	40 YR FIXED I/O		
8.500	(2.225)	8.500	(2.175)	8.500	(2.225)	8.500	(2.075)	* Qualifying Rate: Note Rate		
8.625	(2.600)	8.625	(2.550)	8.625	(2.600)	8.625	(2.450)	Program Restrictions		
8.750	(2.975)	8.750	(2.925)	8.750	(2.975)	8.750	(2.825)	Housing	1x30x12	
8.875	(3.350)	8.875	(3.300)	8.875	(3.350)	8.875	(3.200)	(BK/FC/SS/DIL)	24.0	
9.000	(3.725)	9.000	(3.675)	9.000	(3.725)	9.000	(3.575)	Min FICO	600	
9.125	(4.100)	9.125	(4.050)	9.125	(4.100)	9.125	(3.950)	Max LTV	80	
9.250	(4.475)	9.250	(4.425)	9.250	(4.475)	9.250	(4.325)	Prepay Term ¹⁻⁴	Min Price	
9.375	(4.850)	9.375	(4.800)	9.375	(4.850)	9.375	(4.700)	60 Months	104.500	
9.500	(5.225)	9.500	(5.175)	9.500	(5.225)	9.500	(5.075)	48 Months	104.000	
9.625	(5.600)	9.625	(5.550)	9.625	(5.600)	9.625	(5.450)	36 Months	103.500	
9.750	(5.913)	9.750	(5.863)	9.750	(5.913)	9.750	(5.763)	24 Months	103.000	
9.875	(6.163)	9.875	(6.113)	9.875	(6.163)	9.875	(6.013)	12 Months	101.000	
								No Penalty	99.500	
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	2.125
		740-759		(1.750)	(1.500)	(1.250)	(0.750)	0.000	0.500	2.375
		720-739		(1.500)	(1.250)	(1.000)	(0.500)	0.250	0.750	3.250
		700-719		(1.125)	(0.875)	(0.375)	0.125	1.000	1.375	4.000
		680-699		(0.500)	(0.125)	0.125	0.625	2.000	3.250	NA
		660-679		(0.250)	0.125	0.625	1.125	2.500	5.000	NA
		640-659		2.500	3.000	3.500	4.000	4.500	5.500	NA
DSCR Additional Adjustments		DSCR >= 1.25		(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)
		DSCR 1.00 - 1.24		0.000	0.000	0.000	0.000	0.000	0.000	0.000
		DSCR 0.75-0.99		1.000	1.000	1.000	1.500	2.000	3.000	NA
		DSCR < 0.75		2.625	2.625	2.625	3.250	3.625	5.000	NA
Price Adj.		FICO/CLTV		<=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	0.500
		\$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		0.000	0.000	0.125	0.125	0.250	0.500	NA
		\$2,000,001 - \$2,500,000		0.375	0.375	0.500	0.750	1.000	NA	NA
		\$2,500,001 - \$3,000,000		0.750	0.750	0.750	1.125	1.250	NA	NA
Purpose		Cash-Out & FICO >= 700		0.375	0.375	0.375	0.500	0.750	1.250	NA
		Cash-Out & FICO < 700		0.750	0.750	0.750	0.875	1.250	1.750	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	0.250	0.500
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		(1.000)	(1.000)	(1.000)	(1.000)	(1.125)	(1.125)	(1.125)
		48 Months		(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(0.875)	(0.875)
		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		(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.125)
		48 Months		(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)
		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		

SERIES V - FOREIGN NATIONAL DSCR													
5/6 ARM		7/6 ARM		15YR FIXED		30YR FIXED		ARM Requirements					
ISFN56		ISFN76		ISFN15		ISFN30		SOFR 30AVG					
RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	ARM Index	ARM Margin (DTI)				
7.125	3.025	7.125	3.075	7.125	3.025	7.125	3.175	ARM Margin (DSCR)	4.5				
7.250	2.462	7.250	2.512	7.250	2.462	7.250	2.612	5yr ARM Caps	6.5				
7.375	1.900	7.375	1.950	7.375	1.900	7.375	2.050	7yr ARM Caps	2/1/5				
7.500	1.337	7.500	1.387	7.500	1.337	7.500	1.487	Reset Frequency	6 mo.				
7.625	0.775	7.625	0.825	7.625	0.775	7.625	0.925	Product	Amort Terr				
7.750	0.275	7.750	0.325	7.750	0.275	7.750	0.425	5yr ARM & 7yr ARM	360				
7.875	(0.163)	7.875	(0.113)	7.875	(0.163)	7.875	(0.013)	5yr ARM I/O & 7yr ARM I/O	240				
8.000	(0.600)	8.000	(0.550)	8.000	(0.600)	8.000	(0.450)	15 YR FIXED	180				
8.125	(1.038)	8.125	(0.988)	8.125	(1.038)	8.125	(0.888)	30 YR FIXED	360				
8.250	(1.475)	8.250	(1.425)	8.250	(1.475)	8.250	(1.325)	30 YR FIXED I/O	240				
8.375	(1.850)	8.375	(1.800)	8.375	(1.850)	8.375	(1.700)	40 YR FIXED I/O	360				
8.500	(2.225)	8.500	(2.175)	8.500	(2.225)	8.500	(2.075)	* Qualifying Rate: Note Rate					
8.625	(2.600)	8.625	(2.550)	8.625	(2.600)	8.625	(2.450)	Program Restrictions					
8.750	(2.975)	8.750	(2.925)	8.750	(2.975)	8.750	(2.825)	Housing	0x30x12				
8.875	(3.350)	8.875	(3.300)	8.875	(3.350)	8.875	(3.200)	(BK/FC/SS/DIL)	48 MO				
9.000	(3.725)	9.000	(3.675)	9.000	(3.725)	9.000	(3.575)	Min FICO	680 or Foreign Credit				
9.125	(4.100)	9.125	(4.050)	9.125	(4.100)	9.125	(3.950)	Max LTV	75				
9.250	(4.475)	9.250	(4.425)	9.250	(4.475)	9.250	(4.325)	Prepay Term¹⁻⁴	Min Price				
9.375	(4.850)	9.375	(4.800)	9.375	(4.850)	9.375	(4.700)	60 Months	98.000				
9.500	(5.225)	9.500	(5.175)	9.500	(5.225)	9.500	(5.075)	48 Months	98.000				
9.625	(5.600)	9.625	(5.550)	9.625	(5.600)	9.625	(5.450)	36 Months	98.000				
9.750	(5.913)	9.750	(5.863)	9.750	(5.913)	9.750	(5.763)	24 Months	98.000				
9.875	(6.163)	9.875	(6.113)	9.875	(6.163)	9.875	(6.013)	12 Months	98.000				
10.000	(6.413)	10.000	(6.363)	10.000	(6.413)	10.000	(6.263)	No Penalty	98.000				
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						(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)
		1.00-1.24%						0.000	0.000	0.000	0.000	0.000	0.000
		0.75-0.99%						1.000	1.000	1.000	1.500	NA	NA
		<0.75						2.625	2.625	2.625	3.250	NA	NA
Price Adj.		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 & DSCR >= 1.0						0.375	0.375	0.375	0.500	NA	NA
		Cash-Out & DSCR < 1.0						0.750	0.750	0.750	0.875	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						(1.000)	(1.000)	(1.000)	(1.000)	(1.125)	(1.125)
		48 Months						(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(0.875)
		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						(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)
		48 Months						(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)
		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					

ADVANCED DSCR										
5/6 ARM		7/6 ARM		15YR FIXED		30YR FIXED		ARM Requirements		
DR56		DR76		DR15		DR30		ARM Index		
RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	SOFR 30AVG		
7.750	1.100	7.750	1.200	7.750	1.200	7.750	1.250	ARM Margin 6.5		
7.875	0.600	7.875	0.700	7.875	0.700	7.875	0.750	5yr ARM Caps 2/1/5		
8.000	0.100	8.000	0.200	8.000	0.200	8.000	0.250	7yr ARM Caps 5/1/5		
8.125	(0.400)	8.125	(0.300)	8.125	(0.300)	8.125	(0.250)	Reset Frequency 6 mo.		
8.250	(0.775)	8.250	(0.675)	8.250	(0.675)	8.250	(0.625)	Product		
8.375	(1.087)	8.375	(0.987)	8.375	(0.987)	8.375	(0.938)	Amort Terr		
8.500	(1.400)	8.500	(1.300)	8.500	(1.300)	8.500	(1.250)	Term		
8.625	(1.775)	8.625	(1.675)	8.625	(1.675)	8.625	(1.625)	I/O Term		
8.750	(2.087)	8.750	(1.988)	8.750	(1.988)	8.750	(1.938)	5yr ARM & 7yr ARM 360 360 NA		
8.875	(2.400)	8.875	(2.300)	8.875	(2.300)	8.875	(2.250)	5yr ARM I/O & 7yr ARM I/O 240 360 120		
9.000	(2.587)	9.000	(2.488)	9.000	(2.488)	9.000	(2.500)	15 YR FIXED 180 180 NA		
9.125	(2.775)	9.125	(2.675)	9.125	(2.675)	9.125	(2.750)	30 YR FIXED 360 360 NA		
9.250	(3.025)	9.250	(2.925)	9.250	(2.925)	9.250	(3.000)	30 YR FIXED I/O 240 360 120		
9.375	(3.275)	9.375	(3.175)	9.375	(3.175)	9.375	(3.250)	40 YR FIXED I/O 360 480 120		
9.500	(3.525)	9.500	(3.425)	9.500	(3.425)	9.500	(3.500)	* Qualifying Rate: Note Rate		
9.625	(3.775)	9.625	(3.675)	9.625	(3.675)	9.625	(3.750)	Program Restrictions		
9.750	(4.025)	9.750	(3.925)	9.750	(3.925)	9.750	(4.000)	Housing 1x30x12		
9.875	(4.275)	9.875	(4.175)	9.875	(4.175)	9.875	(4.250)	(BK/FC/SS/DIL) 24.0		
10.000	(4.525)	10.000	(4.425)	10.000	(4.425)	10.000	(4.500)	Min FICO 620		
10.125	(4.775)	10.125	(4.675)	10.125	(4.675)	10.125	(4.750)	Max LTV 80		
10.250	(5.025)	10.250	(4.925)	10.250	(4.925)	10.250	(5.000)	Prepay Term¹⁻⁴		
10.375	(5.275)	10.375	(5.175)	10.375	(5.175)	10.375	(5.250)	Min Price		
10.500	(5.525)	10.500	(5.425)	10.500	(5.425)	10.500	(5.500)	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+	760+		(1.625)	(1.375)	(1.000)	(0.750)	(0.375)	0.250	1.250
	740-759	740-759		(1.500)	(1.250)	(0.875)	(0.625)	-0.125	0.500	1.500
	720-739	720-739		(1.250)	(1.000)	(0.625)	(0.375)	0.125	0.750	1.750
	700-719	700-719		(0.625)	(0.375)	0.000	0.250	0.750	1.375	2.625
	680-699	680-699		(0.125)	0.125	0.375	0.750	1.250	1.875	3.125
	660-679	660-679		0.250	0.500	1.000	1.375	1.875	3.875	NA
	640-659	640-659		1.875	2.250	2.875	3.500	4.125	NA	NA
DSCR => 1.00x and < 1.15	760+	760+		(1.500)	(1.250)	(0.875)	(0.625)	(0.250)	0.375	1.375
	740-759	740-759		(1.375)	(1.125)	(0.750)	(0.500)	0.000	0.625	1.625
	720-739	720-739		(1.125)	(0.875)	(0.500)	(0.250)	0.250	0.875	1.875
	700-719	700-719		(0.500)	-0.250	0.125	0.375	0.875	1.500	2.750
	680-699	680-699		0.000	0.250	0.500	0.875	1.375	2.000	3.250
	660-679	660-679		0.375	0.625	1.125	1.500	2.000	4.000	NA
	640-659	640-659		2.000	2.375	3.000	3.625	4.250	NA	NA
DSCR < 1.00x No less than 0.75x	760+	760+		1.000	1.250	1.500	1.750	2.000	2.250	NA
	740-759	740-759		1.250	1.500	2.000	2.250	2.500	3.000	NA
	720-739	720-739		1.500	2.000	2.500	3.000	3.500	4.000	NA
	700-719	700-719		2.500	3.000	3.500	4.000	4.500	5.000	NA
	680-699	680-699		1.250	1.500	1.750	2.125	2.625	3.250	NA
	660-679	660-679		1.625	1.875	2.375	2.750	3.250	5.250	NA
	640-659	640-659		3.250	3.625	4.250	4.875	5.500	NA	NA
Price Adj.		FICO/CLTV		<=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		1 - 12 Mo		NA	NA	NA	NA	NA	NA
	13 - 24 Mo		13 - 24 Mo		NA	NA	NA	NA	NA	NA
	25 - 36 Mo		25 - 36 Mo		0.250	0.250	0.250	0.250	0.375	0.375
Loan Balance	<=\$150,000		<=\$150,000		1.000	1.000	1.125	1.125	1.125	NA
	\$150,001 - \$250,000		\$150,001 - \$250,000		0.500	0.500	0.500	0.500	0.500	0.500
	\$1,000,001 - \$1,500,000		\$1,000,001 - \$1,500,000		0.000	0.000	0.000	0.000	0.000	0.375
	\$1,500,001 - \$2,000,000		\$1,500,001 - \$2,000,000		0.125	0.125	0.250	0.250	0.375	0.500
	\$2,000,001 - \$2,500,000		\$2,000,001 - \$2,500,000		0.500	0.500	0.500	0.625	0.500	0.750
	\$2,500,001 - \$3,000,000		\$2,500,001 - \$3,000,000		0.750	0.750	0.750	0.875	0.750	1.000
Purpose	Cash-Out & FICO>=700		Cash-Out & FICO>=700		0.375	0.375	0.375	0.500	0.500	1.000
	Cash-Out & FICO<700		Cash-Out & FICO<700		0.500	0.500	0.500	0.500	0.750	NA
Property Type	Condo other than Condotel		Condo other than Condotel		0.125	0.125	0.125	0.250	0.250	NA
	Non-Warrantable Condo		Non-Warrantable Condo		0.500	0.500	0.500	0.750	0.750	NA
	2-4 Unit		2-4 Unit		0.500	0.500	0.500	0.500	0.500	0.625
State	CT, IL, NJ		CT, IL, NJ		0.000	0.000	0.000	0.000	0.000	0.250
Amortization	Interest Only, 30-year term		Interest Only, 30-year term		1.500	1.625	1.750	1.875	2.000	2.125
	Interest Only, 40-year term		Interest Only, 40-year term		2.000	2.125	2.250	2.375	2.500	2.625
Prepayment	60 Months		60 Months		(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)
	48 Months		48 Months		(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)
	36 Months		36 Months		0.000	0.000	0.000	0.000	0.000	0.000
	24 Months		24 Months		0.500	0.500	0.500	0.500	0.625	0.625
	12 Months		12 Months		1.250	1.250	1.500	1.500	1.750	1.750
Other	Escrow Waiver		Escrow Waiver		1.750	1.750	2.000	2.000	2.250	2.250
Escrow Waiver		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





ADVANCED PORTFOLIO

Table with columns: 30YR FIXED, 15YR FIXED, 7/6 ARM, 5/6 ARM, Program Restrictions, Price Adj., FICO/CLTV, DTI, Loan Balance, Purpose, Occupancy, Property Type, State, Amortization, Other. Includes a yellow 'PRICING SPECIAL' banner at the bottom with a value of 0.500.



SERIES D - DSCR																	
5/6 ARM			30YR FIXED			Term/Extension Adjustments		DSCR Highlights		Max Price Tiers							
CD56			CD30			Days	Adj.	LTVs up to	80%	Loan Amount	Max Price						
RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS					60	0.600	FICO	640+	≤ \$1,500,000	101.625		
7.000	2.450	2.750	7.000	2.450	2.750					≤ \$2,000,000	101.125						
7.125	1.900	2.200	7.125	1.900	2.200			Min. LAMT	\$100,000	≤ \$3,000,000	N/A						
7.250	1.400	1.700	7.250	1.400	1.700			Max. LAMT	\$2,000,000	Min Price: 98.000							
7.375	0.900	1.200	7.375	0.900	1.200	Core Portfolio		Max Price/Prepay Buydown		ARM features							
7.500	0.400	0.700	7.500	0.400	0.700	Min Loan Amount	\$100K	Prepay	LLPA	Max Px	5/6 ARM	7/6 ARM					
7.625	0.025	0.325	7.625	0.025	0.325	Max Loan Amount	\$2M	5 Year	(0.750)	101.750	Margin	6.00%	NA				
7.750	(0.350)	(0.050)	7.750	(0.350)	(0.050)	Mortgage History	1x30x12	2 Year	0.750	100.750	Caps	2/1/5	NA				
7.875	(0.725)	(0.425)	7.875	(0.725)	(0.425)	Bankruptcy Seasoning	36 mo.	1 Year	1.500	100.250	Index	SOFR 30D	NA				
7.990	(1.075)	(0.775)	7.990	(1.075)	(0.775)	FC/SS/DIL Seasoning	36 mo.	No Prepay	2.000	99.250	Floor	6.00%	NA				
8.125	(1.325)	(1.025)	8.125	(1.325)	(1.025)	Prepay Penalties allowed on Investor only. See matrix for state restrictions. <table border="1" style="float: right; margin-top: 10px;"> <tr> <th>Qual Rate: Max (Fully Indexed or Note Rate)</th> </tr> <tr> <td>0.500</td> </tr> </table>						Qual Rate: Max (Fully Indexed or Note Rate)	0.500	PRICING SPECIAL		0.500	
Qual Rate: Max (Fully Indexed or Note Rate)																	
0.500																	
8.250	(1.575)	(1.275)	8.250	(1.575)	(1.275)							DSCR < 1.00 AVAILABLE					
8.375	(1.825)	(1.525)	8.375	(1.825)	(1.525)												
8.500	(2.075)	(1.775)	8.500	(2.075)	(1.775)												
8.625	(2.325)	(2.025)	8.625	(2.325)	(2.025)												
8.750	(2.575)	(2.275)	8.750	(2.575)	(2.275)												
8.875	(2.825)	(2.525)	8.875	(2.825)	(2.525)												
8.990	(3.075)	(2.775)	8.990	(3.075)	(2.775)												
9.125	(3.325)	(3.025)	9.125	(3.325)	(3.025)												
9.250	(3.575)	(3.275)	9.250	(3.575)	(3.275)												
9.375	(3.825)	(3.525)	9.375	(3.825)	(3.525)												
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	1.125	1.625	1.875	2.625	5.125	N/A					
						640 - 659	N/A	N/A	N/A	N/A	N/A	N/A					
DSCR						DSCR ≥ 1.25	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)					
						DSCR < 1.00	2.500	2.625	3.250	N/A	N/A	N/A					
Price Adj.							<=55	<=60	<=65	<=70	<=75	<=80					
Loan Amount						< 150,000	1.000	1.000	1.000	1.000	1.250	1.750					
						<250,000	0.000	0.000	0.000	0.125	0.125	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	0.000	N/A					
Other						Cash-Out	0.250	0.250	0.375	0.500	1.125	N/A					
						Interest Only	0.500	0.500	0.500	0.625	0.750	N/A					
						2-4 Units	0.125	0.250	0.250	0.375	0.500	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					

