

A graphic of a sunburst with orange rays emanating from a central white circle, positioned to the left of the main title.

MAY PRICING SPECIALS

.500% Bonus Non-QM

.250% Bonus Jumbo

**Pricing special applies to newly locked loans
in the month of May.**

Contact your Capitalend Home Loans Account Executive today for details!



OnY Glo, Inc. DBA Capitalend Home Loans. NMLS ID#237507. Equal Housing Opportunity 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		05/21/24	
30 Day		06/05/24	
45 Day		06/20/24	
<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.)	5.324%
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



CONFORMING FIXED													
CONFORMING 30 YR FIXED				CONFORMING 20 YR FIXED				CONFORMING 15 YR FIXED				New Loan Level Price Adjustment starting 3/1/2023	
CF30	15 day	30 day	45 day	CF20	15 day	30 day	45 day	CF15	15 day	30 day	45 day		
6.625	(0.646)	(0.521)	(0.396)	6.375	(0.589)	(0.450)	(0.268)	5.750	(0.094)	(0.229)	(0.076)		
6.750	(0.886)	(0.761)	(0.636)	6.490	(1.054)	(0.921)	(0.738)	5.875	(0.339)	(0.306)	(0.102)		
6.875	(1.496)	(1.371)	(1.246)	6.500	(1.070)	(0.939)	(0.756)	5.990	(0.795)	(0.754)	(0.558)		
6.990	(1.898)	(1.773)	(1.648)	6.624	(1.514)	(1.385)	(1.202)	6.000	(0.801)	(0.760)	(0.564)		
7.000	(1.912)	(1.787)	(1.662)	6.625	(1.489)	(1.356)	(1.172)	6.125	(0.613)	(0.547)	(0.404)		
7.125	(2.232)	(2.107)	(1.982)	6.750	(1.334)	(1.167)	(1.015)	6.250	(0.930)	(0.876)	(0.725)		
7.250	(2.234)	(2.109)	(1.984)	6.875	(1.772)	(1.609)	(1.454)	6.375	(1.204)	(1.155)	(0.999)		
7.375	(2.747)	(2.622)	(2.497)	6.990	(2.159)	(1.999)	(1.842)	6.500	(1.686)	(1.618)	(1.476)		
7.490	(3.095)	(2.970)	(2.845)	7.000	(2.155)	(1.988)	(1.831)	6.625	(1.365)	(1.283)	(1.149)		
HIGH BALANCE FIXED								CONFORMING ARM					
HIGH BALANCE 30 YR FIXED				HIGH BALANCE 15 YR FIXED				CONF. 5/6 ARM			CONF. 7/6 ARM		
HF30	15 day	30 day	45 day	HF15	15 day	30 day	45 day	CA56	15 day	30 day	CA76	15 day	30 day
6.750	(0.533)	(0.408)	(0.283)	6.250	(0.686)	(0.656)	(0.626)	5.375	2.704	2.649	5.375	3.389	3.334
6.875	(0.950)	(0.825)	(0.700)	6.375	(0.854)	(0.819)	(0.784)	5.500	2.357	2.306	5.500	2.964	2.914
6.990	(1.265)	(1.140)	(1.015)	6.500	(1.138)	(1.097)	(1.057)	5.625	2.014	1.968	5.625	2.545	2.498
7.000	(1.327)	(1.202)	(1.077)	6.625	(0.487)	(0.400)	(0.386)	5.750	1.700	1.658	5.750	2.149	2.106
7.125	(1.701)	(1.576)	(1.451)	6.750	(0.611)	(0.560)	(0.510)	5.875	1.401	1.363	5.875	1.764	1.726
7.250	(1.750)	(1.625)	(1.500)	6.875	(1.014)	(0.958)	(0.902)	6.000	1.093	1.059	6.000	1.414	1.380
7.375	(2.001)	(1.876)	(1.751)	7.000	(1.411)	(1.350)	(1.289)	6.125	0.781	0.751	6.125	1.083	1.053
7.500	(2.224)	(2.099)	(1.974)	7.125	(1.740)	(1.674)	(1.608)	6.250	0.449	0.423	6.250	0.765	0.739
7.625	(2.570)	(2.445)	(2.320)	7.250	(1.981)	(1.910)	(1.839)	6.375	0.108	0.086	6.375	0.454	0.433
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	80.01 - 85	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				
SERIES D DSCR	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\1.5	5.3240%				
						7YR ARM	2.75	5\1\1.5	5.3240%				
						**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				<=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	3.070	3.195	6.250	3.382	3.507	6.625	1.335	1.460	780-799	(0.500)	(0.500)	(0.250)	0.000	0.000			
6.625	2.445	2.570	6.375	2.757	2.882	6.750	0.835	0.960	760-779	(0.250)	(0.250)	0.000	0.000	0.000			
6.750	1.820	1.945	6.500	2.132	2.257	6.875	0.335	0.460	740-759	(0.250)	(0.250)	0.000	0.000	0.000			
6.875	1.195	1.320	6.625	1.507	1.632	7.000	(0.040)	0.085	720-739	(0.250)	(0.250)	0.000	0.000	0.000			
7.000	0.695	0.820	6.750	1.007	1.132	7.125	(0.415)	(0.290)	PURCHASE BONUS					(0.625)			
7.125	0.195	0.320	6.875	0.507	0.632	7.250	(0.665)	(0.540)	CASH OUT					0.500			
7.250	(0.180)	(0.055)	7.000	0.132	0.257	7.375	(0.915)	(0.790)	INVESTMENT					0.500			
7.375	(0.555)	(0.430)	7.125	(0.243)	(0.118)	7.500	(1.040)	(0.915)	ESCROW WAIVER					0.125			
7.500	(0.930)	(0.805)	7.250	(0.493)	(0.368)									CONDO>65%	0.125		
7.625	(1.180)	(1.055)	7.375	(0.743)	(0.618)									CO-OP	0.250		
7.750	(1.430)	(1.305)	7.500	(0.993)	(0.868)									SECOND HOME	0.125		
7.875	(1.680)	(1.555)									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	(2.204)	(2.079)	8.125	(1.800)	(1.675)	8.250	(1.032)	(0.907)	8.125	(1.084)	(0.959)	8.125	(0.704)	(0.579)
8.000	(2.093)	(1.968)	8.000	(1.729)	(1.604)	8.125	(0.964)	(0.839)	8.000	(1.009)	(0.884)	8.000	(0.619)	(0.494)
7.875	(1.960)	(1.835)	7.875	(1.631)	(1.506)	8.000	(0.899)	(0.774)	7.875	(0.937)	(0.812)	7.875	(0.512)	(0.387)
7.750	(1.809)	(1.684)	7.750	(1.529)	(1.404)	7.875	(0.833)	(0.708)	7.750	(0.830)	(0.705)	7.750	(0.425)	(0.300)
7.625	(1.635)	(1.510)	7.625	(1.384)	(1.259)	7.750	(0.722)	(0.597)	7.625	(0.713)	(0.588)	7.625	(0.316)	(0.191)
7.500	(1.428)	(1.303)	7.500	(1.273)	(1.148)	7.625	(0.612)	(0.487)	7.500	(0.605)	(0.480)	7.500	(0.144)	(0.019)
7.375	(1.185)	(1.060)	7.375	(1.121)	(0.996)	7.500	(0.494)	(0.369)	7.375	(0.478)	(0.353)	7.375	0.056	0.181
7.250	(0.930)	(0.805)	7.250	(0.958)	(0.833)	7.375	(0.352)	(0.227)	7.250	(0.317)	(0.192)	7.250	0.248	0.373
7.125	(0.653)	(0.528)	7.125	(0.750)	(0.625)	7.250	(0.159)	(0.034)	7.125	(0.109)	0.016	7.125	0.550	0.675
7.000	(0.280)	(0.155)	7.000	(0.520)	(0.395)	7.125	0.042	0.167	7.000	0.097	0.222	7.000	0.821	0.946
6.875	0.110	0.235	6.875	(0.213)	(0.088)	7.000	0.288	0.413	6.875	0.413	0.538	6.875	1.177	1.302
6.750	0.495	0.620	6.750	0.120	0.245	6.875	0.630	0.755	6.750	0.748	0.873	6.750	1.557	1.682
6.625	0.893	1.018	6.625	0.470	0.595	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										Jumbo Max Lock Cut Off Time 3:30 PM PST		
Credit Score	CLTV**									CASH OUT ON 2-4 UNITS INVESTMENT PROPERTIES AVAILABLE		
	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	with AUS 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	
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										PRICING SPECIAL 0.250		
Credit Score	CLTV**									CASH OUT ON 2-4 UNITS INVESTMENT PROPERTIES AVAILABLE		
	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 CO Refi												
800+	(0.590)	(0.590)	(0.590)	(0.590)	(0.215)	0.160	0.535	na	na	na	PRICING SPECIAL 0.250	
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+	(0.340)	(0.340)	(0.090)	(0.090)	0.285	0.660	1.285	na	na	na		
780-799	(0.340)	(0.340)	(0.090)	(0.090)	0.285	0.660	1.285	na	na	na		
760-779	(0.340)	(0.340)	(0.090)	0.035	0.410	0.785	1.410	na	na	na		
740-759	(0.215)	(0.215)	0.035	0.160	0.535	0.910	1.660	na	na	na		
720-739	(0.090)	(0.090)	0.285	0.410	0.785	1.160	2.035	na	na	na		
700-719	0.160	0.160	0.535	0.660	1.160	1.660	2.710	na	na	na		
680-699	0.410	0.410	0.785	0.910	1.785	2.660	4.230	na	na	na		
660-679	0.910	0.910	1.410	1.910	2.660	na	na	na	na	na		
NOO NCO Refi												
800+	(0.340)	(0.340)	(0.090)	(0.090)	0.285	0.660	1.285	na	na	na		
780-799	(0.340)	(0.340)	(0.090)	(0.090)	0.285	0.660	1.285	na	na	na		
760-779	(0.340)	(0.340)	(0.090)	0.035	0.410	0.785	1.460	na	na	na		
740-759	(0.215)	(0.215)	0.035	0.160	0.535	0.910	1.820	na	na	na		
720-739	(0.090)	(0.090)	0.285	0.410	0.785	1.160	2.235	na	na	na		
700-719	0.160	0.160	0.535	0.660	1.160	1.660	2.910	na	na	na		
680-699	0.410	0.410	0.785	0.910	1.785	2.660	4.500	na	na	na		
660-679	0.910	0.910	1.410	1.910	2.720	na	na	na	na	na		
NOO CO Refi												
800+	(0.340)	(0.340)	(0.090)	(0.090)	0.535	1.160	na	na	na	na		
780-799	(0.340)	(0.340)	(0.090)	(0.090)	0.535	1.160	na	na	na	na		
760-779	(0.340)	(0.340)	(0.090)	0.035	0.660	1.285	na	na	na	na		
740-759	(0.215)	(0.215)	0.035	0.160	0.785	1.410	na	na	na	na		
720-739	(0.090)	(0.090)	0.285	0.410	1.035	1.660	na	na	na	na		
700-719	0.160	0.160	0.535	0.660	1.430	2.200	na	na	na	na		
680-699	0.410	0.410	0.785	0.910	2.075	3.200	na	na	na	na		
660-679	na	na	na	na	na	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
5.750	0.545	0.590	5.990	(0.316)	(0.241)	5.875	0.240	0.305	5.875	1.005	1.081	5.375	5.654	5.740
5.875	0.230	0.306	6.000	(0.363)	(0.288)	6.000	(0.242)	(0.178)	5.990	0.459	0.534	5.500	5.162	5.248
5.990	(0.316)	(0.241)	6.125	(0.957)	(0.882)	6.125	(0.719)	(0.654)	6.000	0.412	0.487	5.625	4.674	4.760
6.000	(0.363)	(0.288)	6.250	(1.338)	(1.262)	6.250	(1.187)	(1.122)	6.125	(0.182)	(0.107)	5.750	4.189	4.275
6.125	(0.957)	(0.882)	6.375	(1.408)	(1.151)	6.375	(0.523)	(0.470)	6.250	(0.563)	(0.487)	5.875	4.515	4.580
6.250	(1.338)	(1.262)	6.490	(1.927)	(1.670)	6.500	(0.984)	(0.931)	6.375	(0.696)	(0.439)	6.000	4.033	4.097
6.375	(1.408)	(1.151)	6.500	(1.973)	(1.716)	6.625	(1.434)	(1.382)	6.500	(1.260)	(1.003)	6.125	3.556	3.621
6.490	(1.927)	(1.670)	6.625	(2.468)	(2.212)	6.750	(1.874)	(1.822)						

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	0.100					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	0.070					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	0.020					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	0.553	0.749	1.021	FICO 660 - 679		0.000								
7.000	0.553	0.749	1.021	FICO 640 - 659		0.500								
7.125	0.107	0.303	0.575	FICO 620 - 639		1.000								
7.250	(0.319)	(0.123)	0.149	FICO 600 - 619		1.500								
7.375	(0.470)	(0.214)	0.121	DTI		Fee								
7.500	(0.923)	(0.667)	(0.332)	DTI >50		0.250								
7.625	(1.329)	(1.073)	(0.738)	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							
Index: 30 DAY SOFR				Index: 30 DAY SOFR				Loan Amount : \$1,000,001 - \$1,500,000							
Rate	Price			Rate	Price			Loan Amount : \$1,500,001 - \$2,000,000							
7.125%	0.000			7.375%	0.000			Cash out > 50%							
7.250%	(0.250)			7.500%	(0.250)			Cash out <= 50%							
7.375%	(0.500)			7.625%	(0.500)			2-4 Units							
Primary and Second Homes				Condominium LTV > 60%				0.125%							
Purchase/ R&T Refi				Cash-Out Refi				FICO < 700 *							
LAMT	1-2 unit	3-4 units or Attached Condo		1-2 unit	3-4 units or Attached Condo			Borrower prepared P&L							
\$1.5 M	70%	65%		65%	60%			Second Home / Non Owner Occupied							
\$2 M	65%	60%		60%	55%			Foreigner Program							
Investment Properties				Foreign National Program				* FICO < 700 deduct 5% from MAX LTV *							
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	60%		NA		NA		
\$2 M	60%	55%		55%	50%			\$2 M	55%		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		ARM Index	
RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	SOFR 30AVG	
7.000	2.875	7.000	2.925	7.000	2.875	7.000	3.025	ARM Margin 6.5	
7.125	2.312	7.125	2.362	7.125	2.312	7.125	2.462	5yr ARM Caps 2/1/5	
7.250	1.750	7.250	1.800	7.250	1.750	7.250	1.900	7yr ARM Caps 5/1/5	
7.375	1.187	7.375	1.237	7.375	1.187	7.375	1.337	Reset Frequency 6 mo.	
7.500	0.625	7.500	0.675	7.500	0.625	7.500	0.775	Product	
7.625	0.125	7.625	0.175	7.625	0.125	7.625	0.275	Amort Term	
7.750	(0.313)	7.750	(0.263)	7.750	(0.313)	7.750	(0.163)	Term	
7.875	(0.750)	7.875	(0.700)	7.875	(0.750)	7.875	(0.600)	I/O Term	
8.000	(1.188)	8.000	(1.138)	8.000	(1.188)	8.000	(1.038)	5yr ARM & 7yr ARM 360 360 NA	
8.125	(1.625)	8.125	(1.575)	8.125	(1.625)	8.125	(1.475)	5yr ARM I/O & 7yr ARM I/O 240 360 120	
8.250	(2.000)	8.250	(1.950)	8.250	(2.000)	8.250	(1.850)	15 YR FIXED 180 180 NA	
8.375	(2.375)	8.375	(2.325)	8.375	(2.375)	8.375	(2.225)	30 YR FIXED 360 360 NA	
8.500	(2.750)	8.500	(2.700)	8.500	(2.750)	8.500	(2.600)	30 YR FIXED I/O 240 360 120	
8.625	(3.125)	8.625	(3.075)	8.625	(3.125)	8.625	(2.975)	40 YR FIXED I/O 360 480 120	
8.750	(3.500)	8.750	(3.450)	8.750	(3.500)	8.750	(3.350)	* Qualifying Rate: Note Rate	
8.875	(3.875)	8.875	(3.825)	8.875	(3.875)	8.875	(3.725)	Program Restrictions	
9.000	(4.250)	9.000	(4.200)	9.000	(4.250)	9.000	(4.100)	Housing 1x30x12	
9.125	(4.625)	9.125	(4.575)	9.125	(4.625)	9.125	(4.475)	(BK/FC/SS/DIL) 24.0	
9.250	(5.000)	9.250	(4.950)	9.250	(5.000)	9.250	(4.850)	Min FICO 600	
9.375	(5.375)	9.375	(5.325)	9.375	(5.375)	9.375	(5.225)	Max LTV 80	
9.500	(5.750)	9.500	(5.700)	9.500	(5.750)	9.500	(5.600)	Prepay Term ¹⁻⁴ Min Price Max Price	
9.625	(6.063)	9.625	(6.013)	9.625	(6.063)	9.625	(5.913)	60 Months 94.500 104.500	
9.750	(6.313)	9.750	(6.263)	9.750	(6.313)	9.750	(6.163)	48 Months 94.500 104.000	
								36 Months 94.500 103.500	
								24 Months 94.500 103.000	
								12 Months 94.500 101.000	
								No Penalty 94.500 99.500	
Price Adj.		FICO/CLTV		<=50		50.01-55		55.01-60	
		760+		(1.875)		(1.625)		(1.375)	
		740-759		(1.750)		(1.500)		(1.250)	
		720-739		(1.500)		(1.250)		(1.000)	
		700-719		(1.125)		(0.875)		(0.375)	
		680-699		(0.500)		(0.125)		0.125	
		660-679		(0.250)		0.125		0.625	
		640-659		2.500		3.000		3.500	
		620-639		NA		NA		NA	
		600-619		NA		NA		NA	
		DSCR >= 1.25		(0.625)		(0.625)		(0.625)	
		DSCR 1.00 - 1.24		0.000		0.000		0.000	
		DSCR 0.75-0.99		1.000		1.000		1.500	
		DSCR < 0.75		2.625		2.625		3.250	
Price Adj.		<=50		50.01-55		55.01-60		60.01-65	
		0x60x12		0.250		0.250		0.250	
		>=36 Mo		0.00		0.00		0.00	
		24 - 35 Mo		0.250		0.250		0.250	
		<=\$150,000		0.750		0.750		0.875	
		\$150,001 - \$250,000		0.250		0.250		0.250	
		\$250,001 - \$500,000		0.000		0.000		0.000	
		\$500,001 - \$1,000,000		0.000		0.000		0.000	
		\$1,000,001 - \$1,500,000		0.000		0.000		0.000	
		\$1,500,001 - \$2,000,000		0.000		0.000		0.125	
		\$2,000,001 - \$2,500,000		0.375		0.375		0.500	
		\$2,500,001 - \$3,000,000		0.750		0.750		1.125	
		\$3,000,001 - \$3,500,000		1.500		1.500		2.000	
		Cash-Out & FICO >= 700		0.375		0.375		0.375	
		Cash-Out & FICO < 700		0.750		0.750		0.750	
		Condo		0.125		0.125		0.125	
		Condotel		1.375		1.375		1.375	
		2-4 Unit		0.500		0.500		0.500	
		CT, IL, NJ, NY		0.000		0.000		0.000	
		40 yr. Maturity		0.250		0.250		0.250	
		Interest only		0.500		0.500		0.500	
		60 Months		(1.000)		(1.000)		(1.000)	
		48 Months		(0.750)		(0.750)		(0.750)	
		36 Months		(0.250)		(0.250)		(0.250)	
		24 Months		0.375		0.375		0.375	
		12 Months		1.125		1.125		1.375	
		No Penalty		1.750		1.750		2.000	
		60 Months		(0.750)		(0.750)		(0.750)	
		48 Months		(0.500)		(0.500)		(0.500)	
		36 Months		0.000		0.000		0.000	
		24 Months		0.500		0.500		0.500	
		12 Months		1.250		1.250		1.500	
		No Penalty		1.750		1.750		2.000	
		Escrow Waiver		0.250		0.250		0.250	

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

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	
7.000	2.875	7.000	2.925	7.000	2.875	7.000	3.025	ARM Margin (DTI)	4.5
7.125	2.312	7.125	2.362	7.125	2.312	7.125	2.462	ARM Margin (DSCR)	6.5
7.250	1.750	7.250	1.800	7.250	1.750	7.250	1.900	5yr ARM Caps	2/1/5
7.375	1.187	7.375	1.237	7.375	1.187	7.375	1.337	7yr ARM Caps	5/1/5
7.500	0.625	7.500	0.675	7.500	0.625	7.500	0.775	Reset Frequency	6 mo.
7.625	0.125	7.625	0.175	7.625	0.125	7.625	0.275	Product	Amort Terr
7.750	(0.313)	7.750	(0.263)	7.750	(0.313)	7.750	(0.163)	5yr ARM & 7yr ARM	360
7.875	(0.750)	7.875	(0.700)	7.875	(0.750)	7.875	(0.600)	5yr ARM I/O & 7yr ARM I/O	360
8.000	(1.188)	8.000	(1.138)	8.000	(1.188)	8.000	(1.038)	15 YR FIXED	180
8.125	(1.625)	8.125	(1.575)	8.125	(1.625)	8.125	(1.475)	30 YR FIXED	360
8.250	(2.000)	8.250	(1.950)	8.250	(2.000)	8.250	(1.850)	30 YR FIXED I/O	240
8.375	(2.375)	8.375	(2.325)	8.375	(2.375)	8.375	(2.225)	40 YR FIXED I/O	360
8.500	(2.750)	8.500	(2.700)	8.500	(2.750)	8.500	(2.600)	* Qualifying Rate: Note Rate	
8.625	(3.125)	8.625	(3.075)	8.625	(3.125)	8.625	(2.975)	Program Restrictions	
8.750	(3.500)	8.750	(3.450)	8.750	(3.500)	8.750	(3.350)	Housing	0x30x12
8.875	(3.875)	8.875	(3.825)	8.875	(3.875)	8.875	(3.725)	(BK/FC/SS/DIL)	48 MO
9.000	(4.250)	9.000	(4.200)	9.000	(4.250)	9.000	(4.100)	Min FICO	680 or Foreign Credit
9.125	(4.625)	9.125	(4.575)	9.125	(4.625)	9.125	(4.475)	Max LTV	75
9.250	(5.000)	9.250	(4.950)	9.250	(5.000)	9.250	(4.850)	Prepay Term¹⁻⁴	Min Price
9.375	(5.375)	9.375	(5.325)	9.375	(5.375)	9.375	(5.225)	60 Months	98.000
9.500	(5.750)	9.500	(5.700)	9.500	(5.750)	9.500	(5.600)	48 Months	98.000
9.625	(6.063)	9.625	(6.013)	9.625	(6.063)	9.625	(5.913)	36 Months	98.000
9.750	(6.313)	9.750	(6.263)	9.750	(6.313)	9.750	(6.163)	24 Months	98.000
9.875	(6.563)	9.875	(6.513)	9.875	(6.563)	9.875	(6.413)	12 Months	98.000
								No Penalty	99.750
Price Adj.		FICO/CLTV		<=50		50.01-55		55.01-60	
DSCR		680+		(0.500)		0.000		0.125	
		Foreign Credit		(0.500)		0.000		0.125	
DSCR		≥1.25		(0.625)		(0.625)		(0.625)	
Additional Adjustments		1.00-1.24%		0.000		0.000		0.000	
		0.75-0.99%		1.000		1.000		1.500	
		<0.75		2.625		2.625		3.250	
Price Adj.		<=\$150,000		<=50		50.01-55		55.01-60	
Loan Balance		\$150,001-\$250,000		1.000		1.000		1.125	
		\$250,001 - \$500,000		0.500		0.500		0.500	
		\$500,001 - \$1,000,000		0.000		0.000		0.000	
		\$1,000,001 - \$1,500,000		0.000		0.000		0.000	
		\$1,500,001 - \$2,000,000		0.125		0.125		0.250	
Purpose		Cash-Out & DSCR ≥ 1.0		0.375		0.375		0.500	
		Cash-Out & DSCR < 1.0		0.750		0.750		0.750	
Property Type		Condo		0.250		0.250		0.250	
		Condotel		1.375		1.375		1.375	
		2-4 Unit		0.375		0.375		0.500	
State		CT, IL, NJ, NY		0.000		0.000		0.000	
Amortization		40yr Maturity		0.250		0.250		0.250	
		Interest only		0.500		0.500		0.500	
5% Fixed Prepayment Penalty Term		60 Months		(1.000)		(1.000)		(1.000)	
		48 Months		(0.750)		(0.750)		(0.750)	
		36 Months		(0.250)		(0.250)		(0.250)	
		24 Months		0.375		0.375		0.375	
		12 Months		1.125		1.125		1.375	
		No Penalty		1.750		1.750		2.000	
Prepayment Penalty Term (Other allowable PPP, NOO only)		60 Months		(0.750)		(0.750)		(0.750)	
		48 Months		(0.500)		(0.500)		(0.500)	
		36 Months		0.000		0.000		0.000	
		24 Months		0.500		0.500		0.500	
		12 Months		1.250		1.250		1.500	
		No Penalty		1.750		1.750		2.000	
Other		Less than 12 Months Reserves		0.250		0.250		0.250	
		Escrow Waiver		0.250		0.250		0.250	
PRICING SPECIAL								0.500	

ADVANCED PORTFOLIO													
30YR FIXED			15YR FIXED			7/6 ARM			5/6 ARM			Program Restrictions	
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		
6.875	0.875	1.605	6.875	N/A	N/A	6.875	N/A	N/A	6.875	N/A	N/A	Housing	0x30x12
7.000	0.395	1.125	7.000	N/A	N/A	7.000	N/A	N/A	7.000	N/A	N/A	(BK/FC/SS/DIL)	48.0
7.125	(0.085)	0.645	7.125	N/A	N/A	7.125	N/A	N/A	7.125	N/A	N/A	Min FICO	660
7.250	(0.565)	0.165	7.250	N/A	N/A	7.250	N/A	N/A	7.250	N/A	N/A	Max LTV	90
7.375	(1.000)	(0.315)	7.375	N/A	N/A	7.375	N/A	N/A	7.375	N/A	N/A	Prepay Penalty (NOO only)	
7.500	(1.250)	(0.750)	7.500	N/A	N/A	7.500	N/A	N/A	7.500	N/A	N/A	No Penalty	0.750
7.625	(1.500)	(1.000)	7.625	N/A	N/A	7.625	N/A	N/A	7.625	N/A	N/A	12 Months	0.500
7.750	(1.750)	(1.250)	7.750	N/A	N/A	7.750	N/A	N/A	7.750	N/A	N/A	24 Months	0.250
7.875	(2.000)	(1.500)	7.875	N/A	N/A	7.875	N/A	N/A	7.875	N/A	N/A	>=36 Months	0.000
8.000	(2.250)	(1.750)	8.000	N/A	N/A	8.000	N/A	N/A	8.000	N/A	N/A	ARM Requirements	
8.125	(2.438)	(2.000)	8.125	N/A	N/A	8.125	N/A	N/A	8.125	N/A	N/A	ARM Index	SOFR 30AVG
8.250	(2.625)	(2.250)	8.250	N/A	N/A	8.250	N/A	N/A	8.250	N/A	N/A	ARM Margin	4.5
8.375	(2.813)	(2.438)	8.375	N/A	N/A	8.375	N/A	N/A	8.375	N/A	N/A	5yr ARM Caps	2/1/5
8.500	(2.969)	(2.625)	8.500	N/A	N/A	8.500	N/A	N/A	8.500	N/A	N/A	7yr ARM Caps	5/1/5
8.625	(3.125)	(2.813)	8.625	N/A	N/A	8.625	N/A	N/A	8.625	N/A	N/A	Reset Frequency	6 mo.
8.750	(3.281)	(2.969)	8.750	N/A	N/A	8.750	N/A	N/A	8.750	N/A	N/A	*Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.	
8.875	(3.438)	(3.125)	8.875	N/A	N/A	8.875	N/A	N/A	8.875	N/A	N/A	Amor. Term / Term / IO Term	
9.000	(3.594)	(3.281)	9.000	N/A	N/A	9.000	N/A	N/A	9.000	N/A	N/A	5yr I/O & 7yr I/O (30 Yr.)	240 / 360 / 120
9.125	(3.750)	(3.438)	9.125	N/A	N/A	9.125	N/A	N/A	9.125	N/A	N/A	5yr I/O & 7yr I/O (40 Yr.)	360 / 480 / 120
9.250	(3.906)	(3.594)	9.250	N/A	N/A	9.250	N/A	N/A	9.250	N/A	N/A	30 YR FIXED I/O	240 / 360 / 120
9.375	(4.063)	(3.750)	9.375	N/A	N/A	9.375	N/A	N/A	9.375	N/A	N/A	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+		(0.500)	(0.375)	(0.250)	(0.250)	(0.250)	(0.125)	0.000	1.250	2.250	
		760-779		(0.500)	(0.375)	(0.250)	(0.250)	(0.250)	(0.125)	0.125	1.375	2.375	
		740-759		(0.500)	(0.375)	(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+		(0.500)	(0.375)	(0.250)	(0.250)	(0.250)	(0.125)	0.125	1.375	2.500	
		760-779		(0.500)	(0.375)	(0.250)	(0.250)	(0.250)	(0.125)	0.250	1.500	2.625	
		740-759		(0.500)	(0.375)	(0.250)	(0.250)	(0.125)	0.000	0.375	2.000	3.250	
		720-739		(0.375)	(0.375)	(0.125)	(0.125)	-0.125	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		
Additional adjustments 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	0.125	0.500	0.500
		WVOE		0.250	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	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	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	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	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	0.000
		\$1,500,001 - \$2,000,000		0.000	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	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	NA
\$3,000,001 - \$3,500,000		0.500	0.500	0.500	0.500	0.750	1.000	NA	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	0.375	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 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					≤ \$1,500,000	101.625				
7.000	2.025	2.325	7.000	2.025	2.325	60	0.600	FICO	640+	≤ \$2,000,000	101.125				
7.125	1.475	1.775	7.125	1.475	1.775			Min. LAMT	\$100,000	≤ \$3,000,000	N/A				
7.250	0.975	1.275	7.250	0.975	1.275			Max. LAMT	\$2,000,000	Min Price: 98.000					
7.375	0.475	0.775	7.375	0.475	0.775			Core Portfolio		Max Price/Prepay Buydown		ARM features			
7.500	(0.025)	0.275	7.500	(0.025)	0.275	Min Loan Amount	\$100K	Prepay	LLPA	Max Px	5/6 ARM	7/6 ARM			
7.625	(0.400)	(0.100)	7.625	(0.400)	(0.100)	Max Loan Amount	\$2M	5 Year	(0.750)	101.750	Margin	6.00%	NA		
7.750	(0.775)	(0.475)	7.750	(0.775)	(0.475)	Mortgage History	1x30x12	2 Year	0.750	100.750	Caps	2/1/5	NA		
7.875	(1.150)	(0.850)	7.875	(1.150)	(0.850)	Bankruptcy Seasoning	36 mo.	1 Year	1.500	100.250	Index	SOFR 30D	NA		
7.990	(1.500)	(1.200)	7.990	(1.500)	(1.200)	FC/SS/DIL Seasoning	36 mo.	No Prepay	2.000	99.250	Floor	6.00%	NA		
8.125	(1.750)	(1.450)	8.125	(1.750)	(1.450)	Prepay Penalties allowed on Investor only. See matrix for state restrictions. <table border="1" style="float: right; margin-top: 10px;"> <thead> <tr> <th>Qual Rate: Max (Fully Indexed or Note Rate)</th> </tr> </thead> <tbody> <tr> <td style="background-color: yellow; color: red; font-weight: bold; padding: 10px;">PRICING SPECIAL</td> </tr> <tr> <td style="background-color: yellow; color: red; font-weight: bold; padding: 10px;">0.500</td> </tr> <tr> <td style="background-color: lightgray; text-align: center; padding: 10px;">DSCR<1.00 AVAILABLE</td> </tr> </tbody> </table>						Qual Rate: Max (Fully Indexed or Note Rate)	PRICING SPECIAL	0.500	DSCR<1.00 AVAILABLE
Qual Rate: Max (Fully Indexed or Note Rate)															
PRICING SPECIAL															
0.500															
DSCR<1.00 AVAILABLE															
8.250	(2.000)	(1.700)	8.250	(2.000)	(1.700)										
8.375	(2.250)	(1.950)	8.375	(2.250)	(1.950)										
8.500	(2.500)	(2.200)	8.500	(2.500)	(2.200)										
8.625	(2.750)	(2.450)	8.625	(2.750)	(2.450)										
8.750	(3.000)	(2.700)	8.750	(3.000)	(2.700)										
8.875	(3.250)	(2.950)	8.875	(3.250)	(2.950)										
8.990	(3.500)	(3.200)	8.990	(3.500)	(3.200)										
9.125	(3.750)	(3.450)	9.125	(3.750)	(3.450)										
9.250	(4.000)	(3.700)	9.250	(4.000)	(3.700)										
9.375	(4.250)	(3.950)	9.375	(4.250)	(3.950)										
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			

