

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

No Ratio - DSCR Available

5 - 8 Units DSCR Program Available (Min DSCR Ratio 1.000)

P&L, Bankstatement, 1099, Asset Depletion - Through Portal for Best Execution

Expanded Prime 2nd HELOAN - P&L, Bank Statements available
(Please contact AE for Pricing)

****Please use Portal to price the scenario.****

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		11/15/24	
30 Day		12/02/24	
45 Day		12/16/24	
<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

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JUMBO MAX	PAGE 2
FHA & VA , FHA DPA	PAGE 3
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OPERATION DIRECTORY

APPRAISAL	APPRAISALDESK@CAPITALEND.COM
DISCLOSURE	DISCLOSUREDESK@CAPITALEND.COM
LOCK REQUEST	LOCKDESK@CAPITALEND.COM

INDEX INFORMATION

<u>INDICES</u>	<u>TODAY</u>
SOFR (30 day ave.)	4.849%
PRIME RATE	8.000%

LENDER FEES

	<u>CONV / DPA</u>	<u>JUMBO</u>	<u>FHA / VA</u>	<u>STREAMLINE / IRRRL</u>	<u>NON QM</u>
LENDER FEE	\$1,295.00	\$1,395.00	\$1,295.00	\$895.00	\$1,395.00
FLOOD CERT	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00
ADMIN. FEE	\$85.00	\$85.00	\$85.00	\$85.00	\$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		
6.250	0.126	0.251	0.376	6.250	(0.048)	(0.078)	0.071	5.375	0.707	0.723	0.779		
6.375	(0.243)	(0.118)	0.007	6.375	(0.455)	(0.504)	(0.353)	5.500	0.304	0.347	0.402		
6.490	(0.773)	(0.648)	(0.523)	6.490	(0.824)	(0.890)	(0.737)	5.625	(0.142)	(0.071)	(0.012)		
6.500	(0.810)	(0.685)	(0.560)	6.500	(0.837)	(0.903)	(0.750)	5.750	(0.494)	(0.437)	(0.375)		
6.624	(1.124)	(0.999)	(0.874)	6.624	(1.276)	(1.349)	(1.194)	5.875	(0.719)	(0.692)	(0.624)		
6.625	(1.162)	(1.037)	(0.912)	6.625	(1.249)	(1.318)	(1.165)	5.990	(1.132)	(1.081)	(1.022)		
6.750	(1.446)	(1.321)	(1.196)	6.750	(1.328)	(1.341)	(1.211)	6.000	(1.143)	(1.122)	(1.051)		
6.875	(1.898)	(1.773)	(1.648)	6.875	(1.662)	(1.694)	(1.562)	6.125	(1.407)	(1.495)	(1.475)		
7.000	(2.245)	(2.120)	(1.995)	7.000	(1.922)	(1.970)	(1.836)	6.250	(1.690)	(1.602)	(1.533)		
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
6.490	(0.249)	(0.272)	(0.248)	4.750	3.365	3.352	23.340	5.375	1.565	1.528	5.375	1.981	1.944
6.500	(0.160)	(0.184)	(0.159)	4.875	2.701	2.693	22.686	5.500	1.282	1.250	5.500	1.639	1.607
6.624	(0.498)	(0.550)	(0.520)	5.000	2.210	2.208	22.205	5.625	1.009	0.981	5.625	1.321	1.293
6.625	(0.511)	(0.562)	(0.532)	5.125	1.912	1.915	21.917	5.750	0.749	0.726	5.750	1.073	1.049
6.750	(0.842)	(0.834)	(0.826)	5.250	1.637	1.645	21.653	5.875	0.507	0.487	5.875	0.912	0.892
6.875	(1.256)	(1.237)	(1.234)	5.375	0.844	0.857	20.870	6.000	0.339	0.323	6.000	0.701	0.685
7.000	(1.495)	(1.497)	(1.491)	5.500	0.913	0.931	20.949	6.125	0.267	0.256	6.125	0.419	0.408
7.125	(1.693)	(1.722)	(1.709)	5.625	3.339	3.362	23.386	6.250	0.203	0.195	6.250	0.132	0.125
7.250	(1.139)	(1.068)	(1.127)	5.750	3.183	3.212	23.240	6.375	0.155	0.152	6.375	(0.157)	(0.160)
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				
NCO	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	Temp. buy down 0.25% FEE to ALL TRANSACTIONS (only 30yr term allowed)							
>=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								
NCO	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	ARM	MARGIN	CAPS	INDEX				
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	5YR ARM	2.75	2\1\5	4.8490%				
DIT>40%	0.000	0.000	0.000	0.000	0.000	7YR ARM	2.75	5\1\5	4.8490%				
											**INDEX - SOFR		

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

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
6.000	(0.448)	(0.369)	6.250	(1.512)	(1.434)	5.875	(0.064)	(0.018)	5.875	0.859	0.937	5.125	5.559	5.606
6.125	(1.035)	(0.956)	6.375	(1.038)	(0.943)	6.000	(0.609)	(0.562)	5.990	0.255	0.333	5.250	5.005	5.052
6.250	(1.512)	(1.434)	6.490	(1.573)	(1.478)	6.125	(1.145)	(1.099)	6.000	0.202	0.281	5.375	5.219	5.281
6.375	(1.038)	(0.943)	6.500	(1.622)	(1.527)	6.250	(1.666)	(1.620)	6.125	(0.385)	(0.306)	5.500	4.665	4.727
6.490	(1.573)	(1.478)	6.625	(2.131)	(2.036)	6.375	(0.986)	(0.940)	6.250	(0.862)	(0.784)	5.625	4.115	4.177
6.500	(1.622)	(1.527)	6.750	(2.550)	(2.455)	6.500	(1.496)	(1.450)	6.375	(0.231)	(0.137)	5.750	3.569	3.631
6.625	(2.131)	(2.036)	6.875	(1.787)	(1.789)	6.625	(1.986)	(1.940)	6.500	(0.816)	(0.721)	5.875	4.211	4.257
6.750	(2.550)	(2.455)	6.990	(2.286)	(2.288)	6.750	(2.458)	(2.411)	6.625	(1.325)	(1.230)	6.000	3.666	3.713

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	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	>=720	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	
720 - 739	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	(0.350)	700-719	(0.030)	(0.030)	(0.030)	(0.030)	(0.030)	(0.030)	
700 - 719	(0.180)	(0.180)	(0.180)	(0.180)	(0.180)	(0.180)	680-699	0.000	0.000	0.000	0.000	0.000	0.000	
660 - 699	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	660-679	(0.005)	(0.005)	(0.005)	(0.005)	(0.005)	(0.005)	
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	0.700	0.700	0.700	0.700	0.700	0.700	620-639	1.000	1.000	1.000	1.000	1.000	1.000	
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	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	DC, ID, MA, UT, WA	VA IRRRL FICO 640-650	0.250
FHA ID # 3091600008		LAMT<=\$150,000	MD,MN,MT,ND,NH,NJ,NY,OR,RI,VA,WY	VA PURCH BONUS	0.000
		LAMT>\$175,000*	OTHER STATES	*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			
6.990	(0.447)	(0.280)	(0.089)	FICO => 680	(0.500)	
7.000	(0.457)	(0.290)	(0.099)	FICO 660 - 679	0.000	
7.125	(0.916)	(0.749)	(0.558)	FICO 640 - 659	0.500	
7.250	(1.345)	(1.178)	(0.987)	FICO 620 - 639	1.000	
7.375	(0.851)	(0.647)	(0.404)	FICO 600 - 619	1.500	
7.500	(1.318)	(1.114)	(0.871)	DTI		
7.625	(1.737)	(1.533)	(1.290)	DTI >50	0.250	
NHF DPA 10Yr Fully Amortizing Second			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)					RATE ADJUSTMENTS	
Rate Cap: 2/1/6	Margin: 3%		Loan Amount : \$750,001 - \$1,000,000		0.000%	
Index: 30 DAY SOFR			Loan Amount : \$1,000,001 - \$1,500,000		0.000%	
Rate	Price		Loan Amount : \$1,500,001 - \$2,000,000		0.000%	
6.500%	(0.500)		Cash out > 50%		0.250%	
6.625%	(0.625)		Cash out <= 50%		0.125%	
6.750%	(0.750)		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	1-4 unit, SFR, PUD	Condo	1-4 unit, SFR, PUD	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					* FICO < 700 deduct 5% from MAX LTV *	
Purchase/ R&T Refi		Cash-Out Refi			Pricing Special won't be applied to this product.	
LAMT	1-4 unit, SFR, PUD	Condo	1-4 unit, SFR, PUD	Condo		
\$1.5 M	65%	60%	60%	55%		
\$2 M	60%	55%	55%	50%		

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.	<table border="1"> <thead> <tr> <th colspan="4">Qualifying Rate</th> </tr> </thead> <tbody> <tr> <td>5/6 ARM (PO56)</td> <td>Note rate + 1%</td> <td>7/6 ARM (PO76)</td> <td>Note rate</td> </tr> </tbody> </table>			Qualifying Rate				5/6 ARM (PO56)	Note rate + 1%	7/6 ARM (PO76)	Note rate
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
6.625	2.775	6.625	2.825	6.625	2.775	6.625	2.925	5yr ARM Caps	6.5
6.750	2.212	6.750	2.262	6.750	2.212	6.750	2.362	7yr ARM Caps	2/1/5
6.875	1.650	6.875	1.700	6.875	1.650	6.875	1.800	Reset Frequency	5/1/5
7.000	1.087	7.000	1.137	7.000	1.087	7.000	1.237	6 mo.	
7.125	0.525	7.125	0.575	7.125	0.525	7.125	0.675	Product	Amort Terr
7.250	(0.038)	7.250	0.012	7.250	(0.038)	7.250	0.112	5yr ARM & 7yr ARM	360
7.375	(0.538)	7.375	(0.488)	7.375	(0.538)	7.375	(0.388)	5yr ARM I/O & 7yr ARM I/O	360
7.500	(0.975)	7.500	(0.925)	7.500	(0.975)	7.500	(0.825)	15 YR FIXED	180
7.625	(1.413)	7.625	(1.363)	7.625	(1.413)	7.625	(1.263)	30 YR FIXED	360
7.750	(1.850)	7.750	(1.800)	7.750	(1.850)	7.750	(1.700)	30 YR FIXED I/O	240
7.875	(2.225)	7.875	(2.175)	7.875	(2.225)	7.875	(2.075)	40 YR FIXED I/O	360
8.000	(2.600)	8.000	(2.550)	8.000	(2.600)	8.000	(2.450)	* Qualifying Rate: Note Rate	
8.125	(2.975)	8.125	(2.925)	8.125	(2.975)	8.125	(2.825)	Program Restrictions	
8.250	(3.350)	8.250	(3.300)	8.250	(3.350)	8.250	(3.200)	Housing	1x30x12
8.375	(3.725)	8.375	(3.675)	8.375	(3.725)	8.375	(3.575)	(BK/FC/SS/DIL)	24.0
8.500	(4.100)	8.500	(4.050)	8.500	(4.100)	8.500	(3.950)	Min FICO	600
8.625	(4.475)	8.625	(4.425)	8.625	(4.475)	8.625	(4.325)	Max LTV	80
8.750	(4.850)	8.750	(4.800)	8.750	(4.850)	8.750	(4.700)	Prepay Term ¹⁻⁴	Min Price
8.875	(5.225)	8.875	(5.175)	8.875	(5.225)	8.875	(5.075)	60 Months	94.375
9.000	(5.600)	9.000	(5.550)	9.000	(5.600)	9.000	(5.450)	48 Months	103.875
9.125	(5.975)	9.125	(5.925)	9.125	(5.975)	9.125	(5.825)	36 Months	103.375
9.250	(6.288)	9.250	(6.238)	9.250	(6.288)	9.250	(6.138)	24 Months	102.875
9.375	(6.538)	9.375	(6.488)	9.375	(6.538)	9.375	(6.388)	12 Months	100.875
								No Penalty	99.375
Price Adj.		FICO/CLTV		<=50		50.01-55		55.01-60	
		760+		(1.875)	(1.625)	(1.375)	(0.875)	(0.250)	0.250
		740-759		(1.750)	(1.500)	(1.250)	(0.750)	0.000	0.500
		720-739		(1.500)	(1.250)	(1.000)	(0.500)	0.250	0.750
		700-719		(1.125)	(0.875)	(0.375)	0.125	1.000	1.375
DSCR		680-699		(0.500)	(0.125)	0.125	0.625	2.000	3.250
		660-679		(0.250)	0.125	0.625	1.125	2.500	5.000
		640-659		2.500	3.000	3.500	4.000	4.500	5.500
		620-639		NA	NA	NA	NA	NA	NA
		600-619		NA	NA	NA	NA	NA	NA
DSCR Additional Adjustments		DSCR >=1.25		(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
		DSCR 0.75-0.99		1.000	1.000	1.000	1.500	2.000	3.000
		DSCR <0.75		2.625	2.625	2.625	3.250	3.625	5.000
Price Adj.		<=50		50.01-55		55.01-60		60.01-65	
		0x60x12		0.250	0.250	0.250	0.250	0.250	0.250
Housing History		>=36 Mo		0.00	0.00	0.00	0.00	0.00	0.00
Housing Event Seasoning		24 - 35 Mo		0.250	0.250	0.250	0.250	0.375	0.375
		<=\$150,000		0.750	0.750	0.875	0.875	0.875	1.750
		\$150,001 - \$250,000		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
Loan Balance		\$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	0.500
		\$1,500,001 - \$2,000,000		0.000	0.000	0.125	0.125	0.250	0.500
		\$2,000,001 - \$2,500,000		0.375	0.375	0.500	0.750	1.000	NA
		\$2,500,001 - \$3,000,000		0.750	0.750	0.750	1.125	1.250	NA
		\$3,000,001 - \$3,500,000		1.500	1.500	1.500	1.500	2.000	NA
Purpose		Cash-Out & FICO >=700		0.375	0.375	0.375	0.500	0.750	1.250
		Cash-Out & FICO <700		0.750	0.750	0.750	0.875	1.250	1.750
Property Type		Condo		0.125	0.125	0.125	0.250	0.500	0.750
		Condotel		1.375	1.375	1.375	1.375	1.375	1.375
		2-4 Unit		0.500	0.500	0.500	0.500	0.625	0.750
State		CT, IL, NJ, NY		0.000	0.000	0.000	0.000	0.000	0.250
Amortization		40 yr. 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		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)	(0.750)
		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		Escrow Waiver		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						
6.625	3.025	6.625	3.075	6.625	3.025	6.625	3.175	ARM Index	4.5				
6.750	2.462	6.750	2.512	6.750	2.462	6.750	2.612	ARM Margin (DTI)	6.5				
6.875	1.900	6.875	1.950	6.875	1.900	6.875	2.050	ARM Margin (DSCR)	6.5				
7.000	1.337	7.000	1.387	7.000	1.337	7.000	1.487	5yr ARM Caps	2/1/5				
7.125	0.775	7.125	0.825	7.125	0.775	7.125	0.925	7yr ARM Caps	5/1/5				
7.250	0.212	7.250	0.262	7.250	0.212	7.250	0.362	Reset Frequency	6 mo.				
7.375	(0.288)	7.375	(0.238)	7.375	(0.288)	7.375	(0.138)	Product	Amort Terr				
7.500	(0.725)	7.500	(0.675)	7.500	(0.725)	7.500	(0.575)	5yr ARM & 7yr ARM	360				
7.625	(1.163)	7.625	(1.113)	7.625	(1.163)	7.625	(1.013)	5yr ARM I/O & 7yr ARM I/O	360				
7.750	(1.600)	7.750	(1.550)	7.750	(1.600)	7.750	(1.450)	15 YR FIXED	180				
7.875	(1.975)	7.875	(1.925)	7.875	(1.975)	7.875	(1.825)	30 YR FIXED	360				
8.000	(2.350)	8.000	(2.300)	8.000	(2.350)	8.000	(2.200)	30 YR FIXED I/O	240				
8.125	(2.725)	8.125	(2.675)	8.125	(2.725)	8.125	(2.575)	40 YR FIXED I/O	360				
8.250	(3.100)	8.250	(3.050)	8.250	(3.100)	8.250	(2.950)	* Qualifying Rate: Note Rate	480				
8.375	(3.475)	8.375	(3.425)	8.375	(3.475)	8.375	(3.325)	Program Restrictions					
8.500	(3.850)	8.500	(3.800)	8.500	(3.850)	8.500	(3.700)	Housing	0x30x12				
8.625	(4.225)	8.625	(4.175)	8.625	(4.225)	8.625	(4.075)	(BK/FC/SS/DIL)	48 MO				
8.750	(4.600)	8.750	(4.550)	8.750	(4.600)	8.750	(4.450)	Min FICO	680 or Foreign Credit				
8.875	(4.975)	8.875	(4.925)	8.875	(4.975)	8.875	(4.825)	Max LTV	75				
9.000	(5.350)	9.000	(5.300)	9.000	(5.350)	9.000	(5.200)	Prepay Term ¹⁻⁴	Min Price				
9.125	(5.725)	9.125	(5.675)	9.125	(5.725)	9.125	(5.575)	60 Months	104.375				
9.250	(6.038)	9.250	(5.988)	9.250	(6.038)	9.250	(5.888)	48 Months	103.875				
9.375	(6.288)	9.375	(6.238)	9.375	(6.288)	9.375	(6.138)	36 Months	103.375				
9.500	(6.538)	9.500	(6.488)	9.500	(6.538)	9.500	(6.388)	24 Months	102.875				
								12 Months	100.875				
								No Penalty	99.375				
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		≥1.25						(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)
Additional Adjustments		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									
6.250	N/A	6.250	N/A	6.250	N/A	6.250	2.544	ARM Margin 6.5									
6.375	N/A	6.375	N/A	6.375	N/A	6.375	2.094	5yr ARM Caps 2/1/5									
6.500	N/A	6.500	N/A	6.500	N/A	6.500	1.650	7yr ARM Caps 5/1/5									
6.625	N/A	6.625	N/A	6.625	N/A	6.625	1.213	Reset Frequency 6 mo.									
6.750	N/A	6.750	N/A	6.750	N/A	6.750	0.781	Product Amort Term Term I/O Term									
6.875	N/A	6.875	N/A	6.875	N/A	6.875	0.356	5yr ARM & 7yr ARM 360 360 NA									
7.000	N/A	7.000	N/A	7.000	N/A	7.000	(0.062)	5yr ARM I/O & 7yr ARM I/O 240 360 120									
7.125	N/A	7.125	N/A	7.125	N/A	7.125	(0.475)	15 YR FIXED 180 180 NA									
7.250	N/A	7.250	N/A	7.250	N/A	7.250	(0.881)	30 YR FIXED 360 360 NA									
7.375	N/A	7.375	N/A	7.375	N/A	7.375	(1.281)	30 YR FIXED I/O 240 360 120									
7.500	N/A	7.500	N/A	7.500	N/A	7.500	(1.675)	40 YR FIXED I/O 360 480 120									
7.625	N/A	7.625	N/A	7.625	N/A	7.625	(2.062)	* Qualifying Rate: Note Rate									
7.750	N/A	7.750	N/A	7.750	N/A	7.750	(2.431)	Program Restrictions									
7.875	N/A	7.875	N/A	7.875	N/A	7.875	(2.781)	Housing 1x30x12									
8.000	N/A	8.000	N/A	8.000	N/A	8.000	(3.112)	(BK/FC/SS/DIL) 24.0									
8.125	N/A	8.125	N/A	8.125	N/A	8.125	(3.425)	Min FICO 620									
8.250	N/A	8.250	N/A	8.250	N/A	8.250	(3.719)	Max LTV 80									
8.375	N/A	8.375	N/A	8.375	N/A	8.375	(3.994)	Prepay Term¹⁻⁴ Min Price Max Price									
8.500	N/A	8.500	N/A	8.500	N/A	8.500	(4.250)	60 Months 98.000 101.875									
8.625	N/A	8.625	N/A	8.625	N/A	8.625	(4.487)	48 Months 98.000 101.875									
8.750	N/A	8.750	N/A	8.750	N/A	8.750	(4.706)	36 Months 98.000 101.875									
8.875	N/A	8.875	N/A	8.875	N/A	8.875	(4.906)	24 Months 98.000 101.875									
9.000	N/A	9.000	N/A	9.000	N/A	9.000	(5.087)	12 Months 98.000 100.375									
								No Penalty 98.000 99.375									
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		1.750		1.875		3.875	
		640-659		1.875		2.250		2.875		3.500		4.125		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	
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		NA		NA		NA		NA		NA		NA		NA	
		660-679		NA		NA		NA		NA		NA		NA		NA	
		640-659		NA		NA		NA		NA		NA		NA		NA	
Housing History		0x60x12		0.250		0.250		0.250		0.250		0.250		NA		NA	
		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	
		<=\$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	
Loan Balance		\$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	
		Cash-Out & FICO>=700		0.375		0.375		0.375		0.500		0.500		1.000		NA	
Purpose		Cash-Out & FICO<700		0.500		0.500		0.500		0.500		0.750		NA		NA	
		Condo other than Condotel		0.125		0.125		0.125		0.250		0.250		0.250		NA	
Property Type		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	
Other		No Penalty		1.750		1.750		2.000		2.000		2.250		2.250		2.250	
Escrow Waiver		0.250		0.250		0.250		0.250		0.250		0.250		0.250		0.250	
		0.250		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														
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	Housing	0x30x12	
5.625	2.525	2.925	5.625	N/A	N/A	5.625	N/A	N/A	5.625	N/A	N/A	(BK/FC/SS/DIL)	48.0	
5.750	2.137	2.537	5.750	N/A	N/A	5.750	N/A	N/A	5.750	N/A	N/A	Min FICO	660	
5.875	1.756	2.156	5.875	N/A	N/A	5.875	N/A	N/A	5.875	N/A	N/A	Max LTV	90	
6.000	1.381	1.781	6.000	N/A	N/A	6.000	N/A	N/A	6.000	N/A	N/A	Prepay Penalty (NOO only)		
6.125	1.013	1.413	6.125	N/A	N/A	6.125	N/A	N/A	6.125	N/A	N/A	No Penalty	0.750	
6.250	0.650	1.050	6.250	N/A	N/A	6.250	N/A	N/A	6.250	N/A	N/A	12 Months	0.500	
6.375	0.294	0.694	6.375	N/A	N/A	6.375	N/A	N/A	6.375	N/A	N/A	24 Months	0.250	
6.500	(0.056)	0.344	6.500	N/A	N/A	6.500	N/A	N/A	6.500	N/A	N/A	>=36 Months	0.000	
6.625	(0.400)	0.000	6.625	N/A	N/A	6.625	N/A	N/A	6.625	N/A	N/A	ARM Requirements		
6.750	(0.737)	(0.337)	6.750	N/A	N/A	6.750	N/A	N/A	6.750	N/A	N/A	ARM Index	SOFR 30AVG	
6.875	(1.069)	(0.669)	6.875	N/A	N/A	6.875	N/A	N/A	6.875	N/A	N/A	ARM Margin	4.5	
7.000	(1.394)	(0.994)	7.000	N/A	N/A	7.000	N/A	N/A	7.000	N/A	N/A	5yr ARM Caps	2/1/5	
7.125	(1.712)	(1.312)	7.125	N/A	N/A	7.125	N/A	N/A	7.125	N/A	N/A	7yr ARM Caps	5/1/5	
7.250	(2.025)	(1.625)	7.250	N/A	N/A	7.250	N/A	N/A	7.250	N/A	N/A	Reset Frequency	6 mo.	
7.375	(2.331)	(1.931)	7.375	N/A	N/A	7.375	N/A	N/A	7.375	N/A	N/A	*Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.		
7.500	(2.631)	(2.231)	7.500	N/A	N/A	7.500	N/A	N/A	7.500	N/A	N/A	Amor. Term / Term / IO Term		
7.625	(2.925)	(2.525)	7.625	N/A	N/A	7.625	N/A	N/A	7.625	N/A	N/A	5yr I/O & 7yr I/O (30 Yr.)	240 / 360 / 120	
7.750	(3.200)	(2.800)	7.750	N/A	N/A	7.750	N/A	N/A	7.750	N/A	N/A	5yr I/O & 7yr I/O (40 Yr.)	360 / 480 / 120	
7.875	(3.456)	(3.056)	7.875	N/A	N/A	7.875	N/A	N/A	7.875	N/A	N/A	30 YR FIXED I/O	240 / 360 / 120	
8.000	(3.694)	(3.294)	8.000	N/A	N/A	8.000	N/A	N/A	8.000	N/A	N/A	40 YR FIXED I/O	360 / 480 / 120	
8.125	(3.912)	(3.512)	8.125	N/A	N/A	8.125	N/A	N/A	8.125	N/A	N/A	Max Price		
												101.875		
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+	(0.150)	(0.050)	(0.100)	0.500	0.750	1.000	1.125	1.625	1.750	2.500	
			760-779	(0.150)	(0.050)	(0.100)	0.500	1.000	1.125	1.625	1.750	2.500		
			740-759	(0.050)	(0.100)	0.500	1.000	1.125	1.625	1.750	1.875	2.875		
			720-739	(0.050)	0.500	1.000	1.125	1.625	1.750	1.875	2.250	3.500		
			700-719	0.250	0.750	1.125	1.625	1.750	1.875	2.000	3.125	4.375		
			680-699	0.750	1.000	1.250	1.750	1.875	2.000	2.250	3.875	NA		
660-679			1.250	1.125	1.375	2.125	2.000	2.250	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	0.125	0.125	0.250	0.375	
Alt Doc - 24 mo. Bank Statement / 24 months 1099 / Asset Utilization			780+	0.100	0.200	0.150	0.750	1.000	1.250	1.875	2.000	2.750		
			760-779	0.100	0.200	0.150	0.750	1.250	1.375	1.875	2.000	2.750		
			740-759	0.200	0.150	0.750	1.250	1.375	1.875	2.000	2.125	3.125		
			720-739	0.200	0.750	1.250	1.375	1.875	2.000	2.125	2.500	3.750		
			700-719	0.500	1.000	1.375	1.875	2.000	2.125	2.250	3.375	4.625		
			680-699	1.000	1.250	1.500	2.000	2.125	2.250	2.500	4.125	NA		
660-679			1.500	1.375	1.625	2.375	2.250	3.000	3.500	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	0.125	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	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	0.150	0.150	0.150	0.150	0.150	0.150	0.000	0.000	0.000		
			\$1,500,001 - \$2,000,000	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000	NA		
			\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	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	0.375	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	NA	NA	NA	NA	NA	NA	NA	NA	NA		
			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	NA	NA	NA	NA	NA	NA	NA	NA	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	101.375										
6.250	3.175	3.475	6.250	3.175	3.475	60	0.600	FICO	640+	≤ \$2,000,000	100.875										
6.375	2.675	2.975	6.375	2.675	2.975			Min. LAMT	\$100,000	≤ \$3,000,000	N/A										
6.500	2.175	2.475	6.500	2.175	2.475			Max. LAMT	\$2,000,000	Min Price: 98.000											
6.625	1.675	1.975	6.625	1.675	1.975			Core Portfolio		Max Price/Prepay Buydown		ARM features									
6.750	1.175	1.475	6.750	1.175	1.475	Min Loan Amount	\$100K	Prepay	LLPA	Max Px	5/6 ARM	7/6 ARM									
6.875	0.725	1.025	6.875	0.725	1.025	Max Loan Amount	\$2M	5 Year	(0.750)	101.750	Margin	6.00%	NA								
6.990	0.350	0.650	6.990	0.350	0.650	Mortgage History	1x30x12	2 Year	0.750	100.750	Caps	2/1/5	NA								
7.125	(0.025)	0.275	7.125	(0.025)	0.275	Bankruptcy Seasoning	36 mo.	1 Year	1.500	100.250	Index	SOFR 30D	NA								
7.250	(0.350)	(0.050)	7.250	(0.350)	(0.050)	FC/SS/DIL Seasoning	36 mo.	No Prepay	2.000	99.250	Floor	6.00%	NA								
7.375	(0.600)	(0.300)	7.375	(0.600)	(0.300)	Prepay Penalties allowed on Investor only. See matrix for state restrictions. <table border="1" style="width:100%; margin-top:10px;"> <tr> <td colspan="2" style="background-color:yellow; text-align:center;">PRICING SPECIAL</td> <td colspan="2" style="background-color:yellow; text-align:center;">0.500</td> </tr> <tr> <td colspan="4" style="text-align:center;">DSCR<1.00 AVAILABLE</td> </tr> </table>						PRICING SPECIAL		0.500		DSCR<1.00 AVAILABLE				Qual Rate: Max (Fully Indexed or Note Rate)	
PRICING SPECIAL		0.500																			
DSCR<1.00 AVAILABLE																					
7.500	(0.850)	(0.550)	7.500	(0.850)	(0.550)																
7.625	(1.100)	(0.800)	7.625	(1.100)	(0.800)																
7.750	(1.350)	(1.050)	7.750	(1.350)	(1.050)																
7.875	(1.600)	(1.300)	7.875	(1.600)	(1.300)																
7.990	(1.850)	(1.550)	7.990	(1.850)	(1.550)																
8.125	(2.100)	(1.800)	8.125	(2.100)	(1.800)																
8.250	(2.350)	(2.050)	8.250	(2.350)	(2.050)																
8.375	(2.600)	(2.300)	8.375	(2.600)	(2.300)																
8.500	(2.850)	(2.550)	8.500	(2.850)	(2.550)																
8.625	(3.100)	(2.800)	8.625	(3.100)	(2.800)																
DSCR						<=55	<=60	<=65	<=70	<=75	<=80										
FICOxLTV						760+	(0.375)	(0.375)	(0.250)	0.000	0.500	1.375									
						740 - 759	(0.375)	(0.250)	(0.250)	0.250	0.750	2.000									
						720 - 739	(0.250)	(0.250)	0.000	0.500	1.000	2.625									
						700 - 719	(0.250)	0.000	0.250	1.000	1.500	3.250									
						680 - 699	0.250	0.500	0.750	1.500	2.500	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	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)										
						DSCR 1.15 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)										
						DSCR < 1.00	2.500	2.625	3.250	3.875	N/A										
Price Adj.						<=55	<=60	<=65	<=70	<=75	<=80										
Loan Amount						< 150,000	1.250	1.250	1.250	1.250	1.250	1.750									
						<250,000	0.000	0.000	0.000	0.125	0.125	0.375									
						> 1,500,000	0.000	0.000	0.125	0.250	0.250	N/A									
						> 2,000,000	0.250	0.375	0.500	0.500	N/A	N/A									
Other						Cash-Out & FICO ≥720	0.250	0.250	0.375	0.500	1.000	N/A									
						Cash-Out & FICO <720	0.500	0.500	0.625	0.875	1.500	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	0.750									
						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									
Short Term Rental	1.500	1.500	1.500	1.500	1.500	2.000															

