

# VETERANS DAY

The Company will be open on **Veterans Day** for most business activities. As per the holiday recommendation of SIFMA for financial markets, the Lock Desk will be closed for lock requests on Monday, November 11.

*See the chart below for information about key departments.*

**\*\*\*** Veterans Day is a Federal Holiday and not counted as a business day for compliance matters such as the timing requirements for Loan Estimates, Closing Disclosures and the three-day rescission period for refinance loans.

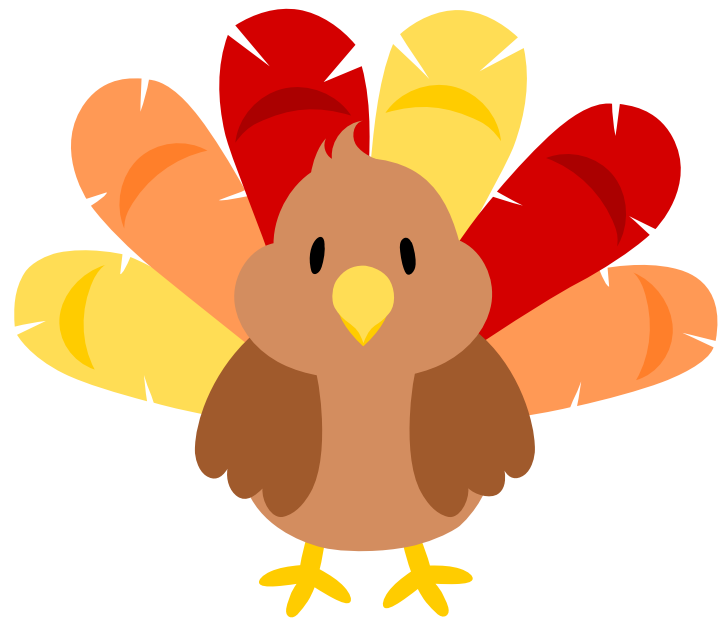
|            | Fri. Nov. 8 | Mon. Nov. 11  | Tues. Nov. 12 |
|------------|-------------|---|---------------|
| Lock Desk  | As Normal   | <b>Closed for locks, open for change requests and inquiries</b> | As Normal     |
| Funding    | As Normal   | <b>Open, but No Fundings</b>                                    | As Normal     |
| Operations | As Normal   | As Normal   | As Normal     |



# *November* **PRICING SPECIALS**

**.500 NON-QM BONUS**  
**.250 JUMBO BONUS**

PRICING SPECIAL ONLY  
APPLIES TO NEWLY  
LOCKED LOANS IN THE  
MONTH OF NOVEMBER.



Contact your Capitalend Home Loans Account Executive today for details!



OnY Glo Inc. DBA Capitalend Home Loans. NMLS #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**

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

**PRODUCT HIGHLIGHT**

|   |
|---|
| <b>No Ratio - DSCR Available</b>  |
| <b>5 - 8 Units DSCR Program Available (Min DSCR Ratio 1.000)</b>  |
| <b>P&amp;L, Bankstatement, 1099, Asset Depletion - Through Portal for Best Execution</b>                        |
| <b>Expanded Prime 2nd HELOAN - P&amp;L, Bank Statements available</b><br><i>(Please contact AE for Pricing)</i> |
| <b>**Please use Portal to price the scenario.**</b>   |

**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   |          | 11/25/24 |              |
| 30 Day   |          | 12/09/24 |              |
| 45 Day   |          | 12/23/24 |              |
| <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        |
| <b>* 15 Days will only be available for UW Approved loans with</b> |          |          |              |
| 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**

|              |  |
|--------------|--|
| APPRAISAL    | <a href="mailto:APPRAISALDESK@CAPITALEND.COM">APPRAISALDESK@CAPITALEND.COM</a>   |
| DISCLOSURE   | <a href="mailto:DISCLOSUREDESK@CAPITALEND.COM">DISCLOSUREDESK@CAPITALEND.COM</a> |
| LOCK REQUEST | <a href="mailto:LOCKDESK@CAPITALEND.COM">LOCKDESK@CAPITALEND.COM</a>             |

**INDEX INFORMATION**

| <u>INDICES</u>     | <u>TODAY</u> |
|--------------------|--------------|
| SOFR (30 day ave.) | 4.842%       |
| PRIME RATE         | 7.750%       |

**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   | (0.611) | (0.486)    | (0.361)    | 6.250                    | (0.791)    | (0.776)   | (0.639)    | 5.375                  | 0.871   | 1.057   | 1.125         |   |         |  |  |
| 6.375   | (1.082) | (0.957)    | (0.832)    | 6.375                    | (1.230)    | (1.212)   | (1.073)    | 5.500                  | 0.484   | 0.622   | 0.692         |   |         |  |  |
| 6.490   | (1.268) | (1.143)    | (1.018)    | 6.490                    | (1.608)    | (1.587)   | (1.448)    | 5.625                  | 0.018   | 0.152   | 0.222         |   |         |  |  |
| 6.500   | (1.351) | (1.226)    | (1.101)    | 6.500                    | (1.624)    | (1.603)   | (1.464)    | 5.750                  | (0.294) | (0.151) | (0.076)       |   |         |  |  |
| 6.624   | (1.912) | (1.787)    | (1.662)    | 6.624                    | (2.057)    | (2.027)   | (1.883)    | 5.875                  | (0.626) | (0.481) | (0.403)       |   |         |  |  |
| 6.625   | (1.850) | (1.725)    | (1.600)    | 6.625                    | (2.023)    | (1.999)   | (1.859)    | 5.990                  | (1.006) | (0.862) | (0.786)       |   |         |  |  |
| 6.750   | (1.877) | (1.752)    | (1.627)    | 6.750                    | (1.856)    | (1.836)   | (1.688)    | 6.000                  | (1.077) | (0.930) | (0.851)       |   |         |  |  |
| 6.875   | (2.397) | (2.272)    | (2.147)    | 6.875                    | (2.226)    | (2.203)   | (2.053)    | 6.125                  | (1.085) | (0.945) | (0.914)       |   |         |  |  |
| 6.990   | (2.636) | (2.511)    | (2.386)    | 6.990                    | (2.534)    | (2.509)   | (2.358)    | 6.250                  | (1.279) | (0.958) | (0.873)       |   |         |  |  |
| 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  |  |  |
| 6.500   | (0.970) | (0.945)    | (0.924)    | 5.875                    | 2.068      | 2.114   | 2.141      | 5.375                  | 1.875   | 1.930   | 5.375         | 2.370   | 2.425   |  |  |
| 6.624   | (1.412) | (1.385)    | (1.361)    | 5.990                    | 1.713      | 1.756   | 1.783      | 5.500                  | 1.597   | 1.656   | 5.500         | 2.025   | 2.084   |  |  |
| 6.625   | (1.373) | (1.347)    | (1.323)    | 6.000                    | 1.668      | 1.693   | 1.707      | 5.625                  | 1.335   | 1.400   | 5.625         | 1.700   | 1.765   |  |  |
| 6.750   | (1.434) | (1.415)    | (1.388)    | 6.125                    | 1.880      | 2.095   | 2.126      | 5.750                  | 1.089   | 1.159   | 5.750         | 1.444   | 1.513   |  |  |
| 6.875   | (1.686) | (1.664)    | (1.636)    | 6.250                    | 1.569      | 1.791   | 1.826      | 5.875                  | 0.539   | 0.514   | 5.875         | 0.819   | 0.793   |  |  |
| 6.990   | (1.998) | (1.975)    | (1.945)    | 6.375                    | 1.237      | 1.459   | 1.498      | 6.000                  | 0.374   | 0.353   | 6.000         | 0.630   | 0.609   |  |  |
| 7.000   | (2.026) | (2.002)    | (1.973)    | 6.500                    | 1.019      | 1.225   | 1.254      | 6.125                  | 0.308   | 0.292   | 6.125         | 0.424   | 0.409   |  |  |
| 7.125   | (2.303) | (2.277)    | (2.246)    | 6.625                    | 1.131      | 1.292   | 1.334      | 6.250                  | 0.253   | 0.242   | 6.250         | 0.189   | 0.178   |  |  |
| 7.250   | (2.081) | (2.119)    | (2.081)    | 6.750                    | 0.833      | 0.985   | 1.030      | 6.375                  | 0.213   | 0.207   | 6.375         | (0.087)   | (0.093) |  |  |
| 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<br>0.25% FEE to ALL TRANSACTIONS<br>(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      |   |            |                        |         |         |               |   |         |  |  |
| Subordinate Financing                               | 0.625   | 0.625      | 0.625      | 0.875                    | 1.125      |   |            |                        |         |         |               |   |         |  |  |
| DIT>40%   | 0.000   | 0.000      | 0.000      | 0.000                    | 0.000      |   |            |                        |         |         |               |   |         |  |  |
|   |         |            |            |                          |            | ARM   | MARGIN     | CAPS                   | INDEX   |         |               |   |         |  |  |
|   |         |            |            |                          |            | 5YR ARM   | 2.75       | 2\1\5                  | 4.8420% |         |               |   |         |  |  |
|   |         |            |            |                          |            | 7YR ARM   | 2.75       | 5\1\5                  | 4.8420% |         |               |   |         |  |  |
|   |         |            |            |                          |            | **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    |
| 6.000   | 4.380   | 4.505   | 5.500      | 6.390   | 6.515   | 6.375          | 1.630   | 1.755   | 780-799                             | (0.500) | (0.500)  | (0.250)   | 0.000    | 0.000    |
| 6.125   | 3.630   | 3.755   | 5.625      | 5.640   | 5.765   | 6.500          | 1.130   | 1.255   | 760-779                             | (0.250) | (0.250)  | 0.000   | 0.000    | 0.000    |
| 6.250   | 2.880   | 3.005   | 5.750      | 4.890   | 5.015   | 6.625          | 0.630   | 0.755   | 740-759                             | (0.250) | (0.250)  | 0.000   | 0.000    | 0.000    |
| 6.375   | 2.255   | 2.380   | 5.875      | 4.140   | 4.265   | 6.750          | 0.130   | 0.255   | 720-739                             | (0.250) | (0.250)  | 0.000   | 0.000    | 0.000    |
| 6.500   | 1.630   | 1.755   | 6.000      | 3.390   | 3.515   | 6.875          | (0.245) | (0.120) | <b>PURCHASE BONUS</b>               |         |          |   |          | (0.625)  |
| 6.625   | 1.005   | 1.130   | 6.125      | 2.765   | 2.890   | 7.000          | (0.620) | (0.495) | <b>CASH OUT</b>                     |         |          |   |          | 0.500    |
| 6.750   | 0.505   | 0.630   | 6.250      | 2.140   | 2.265   | 7.125          | (0.870) | (0.745) | <b>INVESTMENT</b>                   |         |          |   |          | 0.500    |
| 6.875   | 0.005   | 0.130   | 6.375      | 1.515   | 1.640   | 7.250          | (1.120) | (0.995) | <b>ESCROW WAIVER</b>                |         |          |   |          | 0.125    |
| 7.000   | (0.370) | (0.245) | 6.500      | 0.890   | 1.015   | 7.375          | (1.245) | (1.120) | <b>CONDO&gt;65%</b>                 |         |          |   |          | 0.125    |
| 7.125   | (0.745) | (0.620) | 6.625      | 0.390   | 0.515   | 7.500          | (1.370) | (1.245) | <b>CO-OP</b>                        |         |          |   |          | 0.750    |
| 7.250   | (1.120) | (0.995) | 6.750      | (0.110) | 0.015   | 7.625          | (1.495) | (1.370) | <b>SECOND HOME</b>                  |         |          |   |          | 0.125    |
| 7.375   | (1.370) | (1.245) | 6.875      | (0.485) | (0.360) | 7.750          | (1.620) | (1.495) | <b>2-4 UNITS LTV&lt;=65%</b>        |         |          |   |          | 0.125    |
| 7.500   | (1.620) | (1.495) | 7.000      | (0.860) | (0.735) | 7.875          | (1.625) | (1.620) | <b>2-4 UNITS LTV&gt;65%</b>         |         |          |   |          | 0.250    |
| 7.625   | (1.870) | (1.745) | 7.125      | (1.110) | (0.985) | 8.000          | (1.625) | (1.625) | <b>LAMT&gt;\$2MM</b>                |         |          |   |          | 0.250    |
| <b>Qualifying Rate:</b> 5yr ARM - Higher of note rate + 2% or FIR*<br>10yr / 7yr ARM - Higher of Note Rate or FIR |         |         |            |         |         |                |         |         | <b>2.75 Margin / 5/1/5 CAP</b>      |         |          | <b>STATE Bonus 0.250</b> - AK, AL, AR, AZ, DE, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, RI, SC, SD, TN, UT, VT, VA, WI, WV, WY |          |          |
| *FIR - Fully Indexed Rate   |         |         |            |         |         |                |         |         | State Adjustment 0.25 Hlt - CO      |         |          |   |          |          |
| Appraisal - LAMT<+\$1mm One full appraisal / LAMT>\$2mm Two full appraisals ordered from two different AMC's      |         |         |            |         |         |                |         |         | <b>PRICING SPECIAL</b> <b>0.250</b> |         |          |   |          |          |
| <b>**Delegated Jumbo / Minimum loan amount - Conforming loan amount +\$1(\$726,201 / 1 unit)</b>                  |         |         |            |         |         |                |         |         |                                     |         |          |   |          |          |

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

### JUMBO EXPRESS

| 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 |
| 7.875      | (2.521) | (2.396) | 7.125      | 0.050  | 0.175  | 7.250                    | (0.100) | 0.025  | 7.125                    | (0.049) | 0.076  | 7.125                    | 0.220  | 0.345  |
| 7.750      | (2.168) | (2.043) | 7.000      | 0.139  | 0.264  | 7.125                    | (0.062) | 0.063  | 7.000                    | 0.042   | 0.167  | 7.000                    | 0.321  | 0.446  |
| 7.625      | (1.817) | (1.692) | 6.875      | 0.295  | 0.420  | 7.000                    | 0.013   | 0.138  | 6.875                    | 0.201   | 0.326  | 6.875                    | 0.496  | 0.621  |
| 7.500      | (1.467) | (1.342) | 6.750      | 0.560  | 0.685  | 6.875                    | 0.150   | 0.275  | 6.750                    | 0.469   | 0.594  | 6.750                    | 0.791  | 0.916  |
| 7.375      | (1.087) | (0.962) | 6.625      | 0.924  | 1.049  | 6.750                    | 0.384   | 0.509  | 6.625                    | 0.828   | 0.953  | 6.625                    | 1.167  | 1.292  |
| 7.250      | (0.709) | (0.584) | 6.500      | 1.349  | 1.474  | 6.625                    | 0.704   | 0.829  | 6.500                    | 1.239   | 1.364  | 6.500                    | 1.639  | 1.764  |
| 7.125      | (0.332) | (0.207) | 6.375      | 1.787  | 1.912  | 6.500                    | 1.073   | 1.198  | 6.375                    | 1.657   | 1.782  | 6.375                    | 2.107  | 2.232  |
| 7.000      | 0.044   | 0.169   | 6.250      | 2.218  | 2.343  | 6.375                    | 1.443   | 1.568  | 6.250                    | 2.073   | 2.198  | 6.250                    | 2.551  | 2.676  |
| 6.875      | 0.419   | 0.544   | 6.125      | 2.585  | 2.710  | 6.250                    | 1.814   | 1.939  | 6.125                    | 2.437   | 2.562  | 6.125                    | 2.927  | 3.052  |
| 6.750      | 0.785   | 0.910   | 6.000      | 3.016  | 3.141  | 6.125                    | 2.163   | 2.288  | 6.000                    | 2.850   | 2.975  | 6.000                    | 3.376  | 3.501  |
| 6.625      | 1.161   | 1.286   | 5.875      | 3.356  | 3.481  | 6.000                    | 2.551   | 2.676  | 5.875                    | 3.190   | 3.315  | 5.875                    | 3.718  | 3.843  |
| 6.500      | 1.536   | 1.661   | 5.750      | 3.757  | 3.882  | 5.875                    | 2.892   | 3.017  | 5.750                    | 3.578   | 3.703  | 5.750                    | 4.129  | 4.254  |
| 6.375      | 1.914   | 2.039   | 5.625      | 4.123  | 4.248  | 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- |  |  |
| <b>Primary Purchase</b> |         |          |          |          |          |          |          |          |          |        | <b>PRICING SPECIAL</b> <b>0.250</b>                              |  |
| 800+                    | (1.090) | (1.090)  | (0.965)  | (0.965)  | (0.715)  | (0.465)  | (0.215)  | 0.660    | 1.160    | na     |  | <b>Jumbo EXPRESS Lock Cut Off Time<br/>3:30 PM PST</b> |
| 780-799                 | (1.090) | (1.090)  | (0.965)  | (0.965)  | (0.715)  | (0.465)  | (0.215)  | 0.660    | 1.160    | na     |  |  |
| 760-779                 | (0.965) | (0.965)  | (0.965)  | (0.840)  | (0.590)  | (0.340)  | (0.090)  | 0.660    | 1.660    | na     |  |  |
| 740-759                 | (0.840) | (0.840)  | (0.840)  | (0.715)  | (0.465)  | (0.090)  | (0.090)  | 0.910    | 1.910    | na     |  |  |
| 720-739                 | (0.715) | (0.715)  | (0.590)  | (0.465)  | (0.090)  | (0.090)  | 0.410    | 1.160    | 2.160    | na     |  |  |
| 700-719                 | (0.465) | (0.465)  | (0.340)  | (0.090)  | (0.090)  | 0.410    | 0.910    | 1.785    | 2.410    | na     |  |  |
| 680-699                 | (0.215) | (0.215)  | (0.090)  | (0.090)  | 0.660    | 1.410    | 1.910    | 2.410    | 3.035    | na     |  |  |
| 660-679                 | (0.090) | (0.090)  | 0.410    | 0.910    | 1.410    | 2.160    | 2.910    | na       | na       | na     |  |  |
| <b>Primary NCO Refi</b> |         |          |          |          |          |          |          |          |          |        |  |  |
| 800+                    | (0.840) | (0.840)  | (0.715)  | (0.715)  | (0.465)  | (0.215)  | 0.035    | 0.660    | 1.160    | na     | <b>CASH OUT ON 2-4 UNITS<br/>INVESTMENT PROPERTIES AVAILABLE</b> |  |
| 780-799                 | (0.840) | (0.840)  | (0.715)  | (0.715)  | (0.465)  | (0.215)  | 0.035    | 0.660    | 1.160    | na     |  |  |
| 760-779                 | (0.715) | (0.715)  | (0.715)  | (0.590)  | (0.340)  | (0.090)  | 0.160    | 0.660    | 1.660    | na     |  |  |
| 740-759                 | (0.590) | (0.590)  | (0.590)  | (0.465)  | (0.215)  | 0.160    | 0.160    | 0.910    | 1.910    | na     |  |  |
| 720-739                 | (0.465) | (0.465)  | (0.340)  | (0.215)  | 0.160    | 0.160    | 0.660    | 1.160    | 2.160    | na     |  |  |
| 700-719                 | (0.215) | (0.215)  | (0.090)  | 0.160    | 0.160    | 0.660    | 1.160    | 1.785    | 2.410    | na     |  |  |
| 680-699                 | 0.035   | 0.035    | 0.160    | 0.160    | 0.910    | 1.660    | 2.160    | 2.410    | 3.035    | na     |  |  |
| 660-679                 | 0.160   | 0.160    | 0.660    | 1.160    | 1.660    | 2.410    | 3.160    | na       | na       | na     |  |  |
| <b>Primary CO Refi</b>  |         |          |          |          |          |          |          |          |          |        |  |  |
| 800+                    | (0.840) | (0.840)  | (0.590)  | (0.590)  | (0.090)  | 0.535    | 1.035    | na       | na       | na     |  |  |
| 780-799                 | (0.840) | (0.840)  | (0.590)  | (0.590)  | (0.090)  | 0.535    | 1.035    | na       | na       | na     |  |  |
| 760-779                 | (0.715) | (0.715)  | (0.590)  | (0.465)  | 0.035    | 0.660    | 1.160    | na       | na       | na     |  |  |
| 740-759                 | (0.590) | (0.590)  | (0.465)  | (0.340)  | 0.160    | 0.910    | 1.160    | na       | na       | na     |  |  |
| 720-739                 | (0.465) | (0.465)  | (0.215)  | (0.090)  | 0.535    | 0.910    | 1.660    | na       | na       | na     |  |  |
| 700-719                 | (0.215) | (0.215)  | 0.035    | 0.285    | 0.535    | 1.410    | 2.160    | na       | na       | na     |  |  |
| 680-699                 | 0.035   | 0.035    | 0.285    | 0.285    | 1.285    | 2.410    | 3.160    | na       | na       | na     |  |  |
| <b>NOO Purchase</b>     |         |          |          |          |          |          |          |          |          |        |  |  |
| 800+                    | (0.840) | (0.840)  | (0.465)  | (0.465)  | 0.035    | 0.535    | 1.285    | na       | na       | na     |  |  |
| 780-799                 | (0.840) | (0.840)  | (0.465)  | (0.465)  | 0.035    | 0.535    | 1.285    | na       | na       | na     |  |  |
| 760-779                 | (0.715) | (0.715)  | (0.465)  | (0.340)  | 0.160    | 0.660    | 1.410    | na       | na       | na     |  |  |
| 740-759                 | (0.590) | (0.590)  | (0.340)  | (0.215)  | 0.285    | 0.910    | 1.410    | na       | na       | na     |  |  |
| 720-739                 | (0.465) | (0.465)  | (0.090)  | 0.035    | 0.660    | 0.910    | 1.910    | na       | na       | na     |  |  |
| 700-719                 | (0.215) | (0.215)  | 0.160    | 0.410    | 0.660    | 1.410    | 2.460    | na       | na       | na     |  |  |
| 680-699                 | 0.035   | 0.035    | 0.410    | 0.410    | 1.410    | 2.410    | 3.480    | na       | na       | na     |  |  |
| 660-679                 | 0.160   | 0.160    | 0.910    | 1.410    | 2.160    | na       | na       | na       | na       | na     |  |  |
| <b>NOO NCO Refi</b>     |         |          |          |          |          |          |          |          |          |        |  |  |
| 800+                    | (0.590) | (0.590)  | (0.215)  | (0.215)  | 0.285    | 0.785    | 1.535    | na       | na       | na     |  |  |
| 780-799                 | (0.590) | (0.590)  | (0.215)  | (0.215)  | 0.285    | 0.785    | 1.535    | na       | na       | na     |  |  |
| 760-779                 | (0.465) | (0.465)  | (0.215)  | (0.090)  | 0.410    | 0.910    | 1.710    | na       | na       | na     |  |  |
| 740-759                 | (0.340) | (0.340)  | (0.090)  | 0.035    | 0.535    | 1.160    | 1.820    | na       | na       | na     |  |  |
| 720-739                 | (0.215) | (0.215)  | 0.160    | 0.285    | 0.910    | 1.160    | 2.360    | na       | na       | na     |  |  |
| 700-719                 | 0.035   | 0.035    | 0.410    | 0.660    | 0.910    | 1.660    | 2.910    | na       | na       | na     |  |  |
| 680-699                 | 0.285   | 0.285    | 0.660    | 0.660    | 1.660    | 2.660    | 4.000    | na       | na       | na     |  |  |
| 660-679                 | 0.410   | 0.410    | 1.160    | 1.660    | 2.470    | na       | na       | na       | na       | na     |  |  |
| <b>NOO CO Refi</b>      |         |          |          |          |          |          |          |          |          |        |  |  |
| 800+                    | (0.590) | (0.590)  | (0.090)  | (0.090)  | 0.660    | 1.535    | na       | na       | na       | na     |  |  |
| 780-799                 | (0.590) | (0.590)  | (0.090)  | (0.090)  | 0.660    | 1.535    | na       | na       | na       | na     |  |  |
| 760-779                 | (0.465) | (0.465)  | (0.090)  | 0.035    | 0.785    | 1.660    | na       | na       | na       | na     |  |  |
| 740-759                 | (0.340) | (0.340)  | 0.035    | 0.160    | 0.910    | 1.910    | na       | na       | na       | na     |  |  |
| 720-739                 | (0.215) | (0.215)  | 0.285    | 0.410    | 1.285    | 1.910    | na       | na       | na       | na     |  |  |
| 700-719                 | 0.035   | 0.035    | 0.535    | 0.785    | 1.305    | 2.450    | na       | na       | na       | na     |  |  |
| 680-699                 | 0.285   | 0.285    | 0.785    | 0.785    | 2.075    | 3.450    | 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 |
| 5.625                | (0.419) | (0.350) | 6.125              | (2.104) | (2.008) | 5.875              | (0.595) | (0.549) | 5.875                 | (0.234) | (0.137) | 5.125                 | 5.044  | 5.090  |
| 5.750                | (1.026) | (0.957) | 6.250              | (2.583) | (2.487) | 6.000              | (1.137) | (1.091) | 5.990                 | (0.831) | (0.735) | 5.250                 | 4.490  | 4.536  |
| 5.875                | (0.884) | (0.787) | 6.375              | (1.682) | (1.586) | 6.125              | (1.668) | (1.622) | 6.000                 | (0.883) | (0.787) | 5.375                 | 4.738  | 4.813  |
| 5.990                | (1.481) | (1.385) | 6.490              | (2.209) | (2.112) | 6.250              | (2.178) | (2.132) | 6.125                 | (1.454) | (1.358) | 5.500                 | 4.186  | 4.261  |
| 6.000                | (1.533) | (1.437) | 6.500              | (2.257) | (2.161) | 6.375              | (1.415) | (1.363) | 6.250                 | (1.913) | (1.817) | 5.625                 | 3.637  | 3.712  |
| 6.125                | (2.104) | (2.008) | 6.625              | (2.761) | (2.664) | 6.500              | (1.917) | (1.864) | 6.375                 | (0.876) | (0.779) | 5.750                 | 3.093  | 3.168  |
| 6.250                | (2.583) | (2.487) | 6.750              | (3.176) | (3.080) | 6.625              | (2.400) | (2.348) | 6.500                 | (1.451) | (1.355) | 5.875                 | 3.680  | 3.726  |
| 6.375                | (1.682) | (1.586) | 6.875              | (2.310) | (2.226) | 6.750              | (2.866) | (2.814) | 6.625                 | (1.954) | (1.858) | 6.000                 | 3.138  | 3.184  |

| 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 640-659 | 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 •<br>DPA 10Yr Fixed Fully Amortizing Plus 2% of the 1st Lien Rate •<br>DTI per DU Approval •<br>Manufactured Housing (Double Wide Only) •<br>SFR, 2 Units, PUDs, Townhomes, Condo (must not be in litigation) •<br>Minimum FICO Score 600<br>Full UW approval is needed to lock / No prelock is allowed<br><b>FHA DPA Lock Cut Off Time 2:30 PM PST TODAY</b> |
|  |           | 15      | 30                | 45                | FICO => 680                   |  |
| 6.990                                      | 0.042     | 0.211   | 0.376             | FICO 660 - 679    | 0.000                         |  |
| 7.000                                      | 0.032     | 0.201   | 0.366             | FICO 640 - 659    | 0.500                         |  |
| 7.125                                      | (0.417)   | (0.248) | (0.083)           | FICO 620 - 639    | 1.000                         |  |
| 7.250                                      | (0.846)   | (0.677) | (0.512)           | FICO 600 - 619    | 1.500                         |  |
| 7.375                                      | (1.069)   | (0.863) | (0.637)           | DTI               |                               |  |
| 7.500                                      | (1.526)   | (1.320) | (1.094)           | DTI >50           | 0.250                         |  |
| 7.625                                      | (1.935)   | (1.729) | (1.503)           | Property Type     |                               |  |
|  |           |         |                   | Manufactured Home | 0.250                         |  |
|  |           |         |                   | 2-Units           | 0.250                         |  |
|  |           |         |                   |                   |                               |  |
|  |           |         |                   |                   |                               |  |
|  |           |         |                   |                   |                               |  |
|  |           |         |                   |                   |                               |  |
|  |           |         |                   |                   |                               |  |

| 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  | <b>Borrower prepared P&amp;L</b><br>0.000%      |        |       |
| \$1.5 M                  | 70%                | 65%           | 65%                                     | 60%  | Second Home / Non Owner Occupied<br>0.250%      |        |       |
| \$2 M                    | 65%                | 60%           | 60%                                     | 55%  | Foreigner Program<br>0.250%                     |        |       |
| Investment Properties    |                    |               |   |  | <b>* FICO &lt; 700 deduct 5% from MAX LTV *</b> |        |       |
| Purchase/ R&T Refi       |                    | Cash-Out Refi |   | <b>Pricing Special won't be applied to this product.</b> |   |        |       |
| 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  | <b>Two appraisal reports required when loan amount is over \$1.5MM</b>                  |                        | 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.   | <b>Qualifying Rate</b> |   |
|  |   | 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        |
| 6.750                                       | 2.575   | 6.750                     | 2.625   | 6.750      | 2.575   | 6.750      | 2.725   | 5yr ARM Caps              | 6.5               |
| 6.875                                       | 2.012   | 6.875                     | 2.062   | 6.875      | 2.012   | 6.875      | 2.162   | 7yr ARM Caps              | 2/1/5             |
| 7.000                                       | 1.450   | 7.000                     | 1.500   | 7.000      | 1.450   | 7.000      | 1.600   | Reset Frequency           | 5/1/5             |
| 7.125                                       | 0.887   | 7.125                     | 0.937   | 7.125      | 0.887   | 7.125      | 1.037   |                           | 6 mo.             |
| 7.250                                       | 0.325   | 7.250                     | 0.375   | 7.250      | 0.325   | 7.250      | 0.475   | <b>Product</b>            | <b>Amort Term</b> |
| 7.375                                       | (0.238) | 7.375                     | (0.188) | 7.375      | (0.238) | 7.375      | (0.088) | 5yr ARM & 7yr ARM         | 360               |
| 7.500                                       | (0.738) | 7.500                     | (0.688) | 7.500      | (0.738) | 7.500      | (0.588) | 5yr ARM I/O & 7yr ARM I/O | 360               |
| 7.625                                       | (1.175) | 7.625                     | (1.125) | 7.625      | (1.175) | 7.625      | (1.025) | 15 YR FIXED               | 180               |
| 7.750                                       | (1.613) | 7.750                     | (1.563) | 7.750      | (1.613) | 7.750      | (1.463) | 30 YR FIXED               | 360               |
| 7.875                                       | (2.050) | 7.875                     | (2.000) | 7.875      | (2.050) | 7.875      | (1.900) | 30 YR FIXED I/O           | 240               |
| 8.000                                       | (2.425) | 8.000                     | (2.375) | 8.000      | (2.425) | 8.000      | (2.275) | 40 YR FIXED I/O           | 360               |
| 8.125                                       | (2.800) | 8.125                     | (2.750) | 8.125      | (2.800) | 8.125      | (2.650) |                           | 480               |
| 8.250                                       | (3.175) | 8.250                     | (3.125) | 8.250      | (3.175) | 8.250      | (3.025) |                           | 120               |
| 8.375                                       | (3.550) | 8.375                     | (3.500) | 8.375      | (3.550) | 8.375      | (3.400) |                           |                   |
| 8.500                                       | (3.925) | 8.500                     | (3.875) | 8.500      | (3.925) | 8.500      | (3.775) |                           |                   |
| 8.625                                       | (4.300) | 8.625                     | (4.250) | 8.625      | (4.300) | 8.625      | (4.150) |                           |                   |
| 8.750                                       | (4.675) | 8.750                     | (4.625) | 8.750      | (4.675) | 8.750      | (4.525) |                           |                   |
| 8.875                                       | (5.050) | 8.875                     | (5.000) | 8.875      | (5.050) | 8.875      | (4.900) |                           |                   |
| 9.000                                       | (5.425) | 9.000                     | (5.375) | 9.000      | (5.425) | 9.000      | (5.275) |                           |                   |
| 9.125                                       | (5.800) | 9.125                     | (5.750) | 9.125      | (5.800) | 9.125      | (5.650) |                           |                   |
| 9.250                                       | (6.175) | 9.250                     | (6.125) | 9.250      | (6.175) | 9.250      | (6.025) |                           |                   |
| 9.375                                       | (6.488) | 9.375                     | (6.438) | 9.375      | (6.488) | 9.375      | (6.338) |                           |                   |
| 9.500                                       | (6.738) | 9.500                     | (6.688) | 9.500      | (6.738) | 9.500      | (6.588) |                           |                   |
| Price Adj.                                  |         | FICO/CLTV                 |         | <=50       |         | 50.01-55   |         | 55.01-60                  |                   |
| DSCR  |         | 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             |
|   |         | 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.                                  |         | FICO/CLTV                 |         | <=50       |         | 50.01-55   |         | 55.01-60                  |                   |
| Housing History                             |         | 0x60x12                   |         | 0.250      | 0.250   | 0.250      | 0.250   | 0.250                     | 0.250             |
| Housing Event Seasoning                     |         | >=36 Mo                   |         | 0.00       | 0.00    | 0.00       | 0.00    | 0.00                      | 0.00              |
|   |         | 24 - 35 Mo                |         | 0.250      | 0.250   | 0.250      | 0.250   | 0.375                     | 0.375             |
| Loan Balance                                |         | <=\$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             |
|   |         | \$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             |
| <b>PRICING SPECIAL</b>                      |         |                           |         |            |         |            |         | <b>0.500</b>              |                   |

**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                    |                       |           |  |          |          |
| 6.750   | 2.825   | 6.750   | 2.875   | 6.750                        | 2.825   | 6.750      | 2.975   | ARM Margin (DTI)             | 4.5                   |           |  |          |          |
| 6.875   | 2.262   | 6.875   | 2.312   | 6.875                        | 2.262   | 6.875      | 2.412   | ARM Margin (DSCR)            | 6.5                   |           |  |          |          |
| 7.000   | 1.700   | 7.000   | 1.750   | 7.000                        | 1.700   | 7.000      | 1.850   | 5yr ARM Caps                 | 2/1/5                 |           |  |          |          |
| 7.125   | 1.137   | 7.125   | 1.187   | 7.125                        | 1.137   | 7.125      | 1.287   | 7yr ARM Caps                 | 5/1/5                 |           |  |          |          |
| 7.250   | 0.575   | 7.250   | 0.625   | 7.250                        | 0.575   | 7.250      | 0.725   | Reset Frequency              | 6 mo.                 |           |  |          |          |
|   |         |         |         |                              |         |            |         | Product                      | Amort Terr            | Term      | I/O Term   |          |          |
| 7.375   | 0.012   | 7.375   | 0.062   | 7.375                        | 0.012   | 7.375      | 0.162   | 5yr ARM & 7yr ARM            | 360                   | 360       | NA   |          |          |
| 7.500   | (0.488) | 7.500   | (0.438) | 7.500                        | (0.488) | 7.500      | (0.338) | 5yr ARM I/O & 7yr ARM I/O    | 240                   | 360       | 120  |          |          |
| 7.625   | (0.925) | 7.625   | (0.875) | 7.625                        | (0.925) | 7.625      | (0.775) | 15 YR FIXED                  | 180                   | 180       | NA   |          |          |
| 7.750   | (1.363) | 7.750   | (1.313) | 7.750                        | (1.363) | 7.750      | (1.213) | 30 YR FIXED                  | 360                   | 360       | NA   |          |          |
| 7.875   | (1.800) | 7.875   | (1.750) | 7.875                        | (1.800) | 7.875      | (1.650) | 30 YR FIXED I/O              | 240                   | 360       | 120  |          |          |
| 8.000   | (2.175) | 8.000   | (2.125) | 8.000                        | (2.175) | 8.000      | (2.025) | 40 YR FIXED I/O              | 360                   | 480       | 120  |          |          |
| 8.125   | (2.550) | 8.125   | (2.500) | 8.125                        | (2.550) | 8.125      | (2.400) | * Qualifying Rate: Note Rate |                       |           |  |          |          |
| 8.250   | (2.925) | 8.250   | (2.875) | 8.250                        | (2.925) | 8.250      | (2.775) | <b>Program Restrictions</b>  |                       |           |  |          |          |
| 8.375   | (3.300) | 8.375   | (3.250) | 8.375                        | (3.300) | 8.375      | (3.150) | Housing                      | 0x30x12               |           |  |          |          |
| 8.500   | (3.675) | 8.500   | (3.625) | 8.500                        | (3.675) | 8.500      | (3.525) | (BK/FC/SS/DIL)               | 48 MO                 |           |  |          |          |
| 8.625   | (4.050) | 8.625   | (4.000) | 8.625                        | (4.050) | 8.625      | (3.900) | Min FICO                     | 680 or Foreign Credit |           |  |          |          |
| 8.750   | (4.425) | 8.750   | (4.375) | 8.750                        | (4.425) | 8.750      | (4.275) | Max LTV                      | 75                    |           |  |          |          |
|   |         |         |         |                              |         |            |         | Prepay Term <sup>1-4</sup>   | Min Price             | Max Price |  |          |          |
| 9.000   | (5.175) | 9.000   | (5.125) | 9.000                        | (5.175) | 9.000      | (5.025) | 60 Months                    | 94.375                | 104.375   | 1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI<br>2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ<br>3) Prepayment penalties not allowed on loan amounts less than \$301,022 in PA<br>4) Only declining prepayment penalty structures allowed in MS |          |          |
| 9.125   | (5.550) | 9.125   | (5.500) | 9.125                        | (5.550) | 9.125      | (5.400) | 48 Months                    | 94.375                | 103.875   |  |          |          |
| 9.250   | (5.925) | 9.250   | (5.875) | 9.250                        | (5.925) | 9.250      | (5.775) | 36 Months                    | 94.375                | 103.375   |  |          |          |
| 9.375   | (6.238) | 9.375   | (6.188) | 9.375                        | (6.238) | 9.375      | (6.088) | 24 Months                    | 94.375                | 102.875   |  |          |          |
| 9.500   | (6.488) | 9.500   | (6.438) | 9.500                        | (6.488) | 9.500      | (6.338) | 12 Months                    | 94.375                | 100.875   |  |          |          |
| 9.625   | (6.738) | 9.625   | (6.688) | 9.625                        | (6.738) | 9.625      | (6.588) | No Penalty                   | 94.375                | 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    |
|   |         |         |         | ≥1.25                        |         |            |         | (0.625)                      | (0.625)               | (0.625)   | (0.625)  | (0.625)  | (0.625)  |
| DSCR 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.  |         |         |         | FICO/CLTV                    |         |            |         | <=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       |
| <b>PRICING SPECIAL</b>                                  |         |         |         |                              |         |            |         | <b>0.500</b>                 |                       |           |  |          |          |



| ADVANCED DSCR                      |                           |                             |        |            |          |            |              |                              |   |          |
|------------------------------------|---------------------------|-----------------------------|--------|------------|----------|------------|--------------|------------------------------|---|----------|
| 5/6 ARM                            |                           | 7/6 ARM                     |        | 15YR FIXED |          | 30YR FIXED |              | ARM Requirements             |   |          |
| DR56                               |                           | DR76                        |        | DR15       |          | DR30       |              | SOFR 30AVG                   |   |          |
| RATE                               | 30 DAY                    | RATE                        | 30 DAY | RATE       | 30 DAY   | RATE       | 30 DAY       | ARM Index                    | ARM Margin  |          |
| 6.250                              | N/A                       | 6.250                       | N/A    | 6.250      | N/A      | 6.250      | 2.544        | 5yr ARM Caps                 | 6.5   |          |
| 6.375                              | N/A                       | 6.375                       | N/A    | 6.375      | N/A      | 6.375      | 2.094        | 7yr ARM Caps                 | 2/1/5   |          |
| 6.500                              | N/A                       | 6.500                       | N/A    | 6.500      | N/A      | 6.500      | 1.650        | Reset Frequency              | 5/1/5   |          |
| 6.625                              | N/A                       | 6.625                       | N/A    | 6.625      | N/A      | 6.625      | 1.213        | Product                      | 6 mo.   |          |
| 6.750                              | N/A                       | 6.750                       | N/A    | 6.750      | N/A      | 6.750      | 0.781        | 5yr ARM & 7yr ARM            | Amort Terr  |          |
| 6.875                              | N/A                       | 6.875                       | N/A    | 6.875      | N/A      | 6.875      | 0.356        | 5yr ARM I/O & 7yr ARM I/O    | Term  |          |
| 7.000                              | N/A                       | 7.000                       | N/A    | 7.000      | N/A      | 7.000      | (0.062)      | 15 YR FIXED                  | I/O Term  |          |
| 7.125                              | N/A                       | 7.125                       | N/A    | 7.125      | N/A      | 7.125      | (0.475)      | 30 YR FIXED                  |   |          |
| 7.250                              | N/A                       | 7.250                       | N/A    | 7.250      | N/A      | 7.250      | (0.881)      | 30 YR FIXED I/O              |   |          |
| 7.375                              | N/A                       | 7.375                       | N/A    | 7.375      | N/A      | 7.375      | (1.281)      | 40 YR FIXED I/O              |   |          |
| 7.500                              | N/A                       | 7.500                       | N/A    | 7.500      | N/A      | 7.500      | (1.675)      | * Qualifying Rate: Note Rate |   |          |
| 7.625                              | N/A                       | 7.625                       | N/A    | 7.625      | N/A      | 7.625      | (2.062)      | Program Restrictions         |   |          |
| 7.750                              | N/A                       | 7.750                       | N/A    | 7.750      | N/A      | 7.750      | (2.431)      | Housing                      | 1x30x12   |          |
| 7.875                              | N/A                       | 7.875                       | N/A    | 7.875      | N/A      | 7.875      | (2.781)      | (BK/FC/SS/DIL)               | 24.0  |          |
| 8.000                              | N/A                       | 8.000                       | N/A    | 8.000      | N/A      | 8.000      | (3.112)      | Min FICO                     | 620   |          |
| 8.125                              | N/A                       | 8.125                       | N/A    | 8.125      | N/A      | 8.125      | (3.425)      | Max LTV                      | 80  |          |
| 8.250                              | N/A                       | 8.250                       | N/A    | 8.250      | N/A      | 8.250      | (3.719)      | Prepay Term <sup>1-4</sup>   | Min Price   |          |
| 8.375                              | N/A                       | 8.375                       | N/A    | 8.375      | N/A      | 8.375      | (3.994)      | 60 Months                    | Max Price   |          |
| 8.500                              | N/A                       | 8.500                       | N/A    | 8.500      | N/A      | 8.500      | (4.250)      | 48 Months                    | 1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI           |          |
| 8.625                              | N/A                       | 8.625                       | N/A    | 8.625      | N/A      | 8.625      | (4.487)      | 36 Months                    | 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ |          |
| 8.750                              | N/A                       | 8.750                       | N/A    | 8.750      | N/A      | 8.750      | (4.706)      | 24 Months                    | 3) Prepayment penalties not allowed on loan amounts less than \$301,022 in PA   |          |
| 8.875                              | N/A                       | 8.875                       | N/A    | 8.875      | N/A      | 8.875      | (4.906)      | 12 Months                    | 4) Only declining prepayment penalty structures allowed in MS                   |          |
| 9.000                              | N/A                       | 9.000                       | N/A    | 9.000      | N/A      | 9.000      | (5.087)      | 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        | 1.875                        | 3.875   | NA       |
|                                    |                           | 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<br>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       |
|                                    | Housing Event Seasoning   | 1 - 12 Mo                   |        | NA         | NA       | NA         | NA           | NA                           | NA  | NA       |
|                                    |                           | 13 - 24 Mo                  |        | NA         | NA       | NA         | NA           | NA                           | NA  | NA       |
|                                    |                           | 25 - 36 Mo                  |        | 0.250      | 0.250    | 0.250      | 0.250        | 0.375                        | 0.375   | NA       |
|                                    | Loan Balance              | <=\$150,000                 |        | 1.000      | 1.000    | 1.125      | 1.125        | 1.125                        | NA  | NA       |
|                                    |                           | \$150,001 - \$250,000       |        | 0.500      | 0.500    | 0.500      | 0.500        | 0.500                        | 0.500   | 0.500    |
|                                    |                           | \$1,000,001 - \$1,500,000   |        | 0.000      | 0.000    | 0.000      | 0.000        | 0.000                        | 0.000   | 0.375    |
| \$1,500,001 - \$2,000,000          |                           |                             | 0.125  | 0.125      | 0.250    | 0.250      | 0.375        | 0.500                        | 0.750   |          |
| \$2,000,001 - \$2,500,000          |                           |                             | 0.500  | 0.500      | 0.500    | 0.625      | 0.500        | 0.750                        | NA  |          |
| \$2,500,001 - \$3,000,000          |                           |                             | 0.750  | 0.750      | 0.750    | 0.875      | 0.750        | 1.000                        | NA  |          |
| Purpose                            | Cash-Out & FICO>=700      |                             | 0.375  | 0.375      | 0.375    | 0.500      | 0.500        | 1.000                        | NA  |          |
|                                    | Cash-Out & FICO<700       |                             | 0.500  | 0.500      | 0.500    | 0.500      | 0.750        | NA                           | NA  |          |
| Property Type                      | Condo other than Condotel |                             | 0.125  | 0.125      | 0.125    | 0.250      | 0.250        | 0.250                        | NA  |          |
|                                    | Non-Warrantable Condo     |                             | 0.500  | 0.500      | 0.500    | 0.750      | 0.750        | NA                           | NA  |          |
|                                    | 2-4 Unit                  |                             | 0.500  | 0.500      | 0.500    | 0.500      | 0.500        | 0.625                        | 0.875   |          |
| State                              |                           | CT, IL, NJ                  |        | 0.000      | 0.000    | 0.000      | 0.000        | 0.000                        | 0.250   | 0.250    |
| Amortization                       |                           | Interest Only, 30-year term |        | 1.500      | 1.625    | 1.750      | 1.875        | 2.000                        | 2.125   | 2.250    |
|                                    |                           | Interest Only, 40-year term |        | 2.000      | 2.125    | 2.250      | 2.375        | 2.500                        | 2.625   | 2.750    |
| Prepayment                         |                           | 60 Months                   |        | (0.250)    | (0.250)  | (0.250)    | (0.375)      | (0.500)                      | (0.625)   | (0.750)  |
|                                    |                           | 48 Months                   |        | (0.125)    | (0.125)  | (0.125)    | (0.250)      | (0.375)                      | (0.375)   | (0.500)  |
|                                    |                           | 36 Months                   |        | 0.000      | 0.000    | 0.000      | 0.000        | 0.000                        | 0.000   | 0.000    |
|                                    |                           | 24 Months                   |        | 0.500      | 0.500    | 0.500      | 0.500        | 0.625                        | 0.625   | 0.625    |
|                                    |                           | 12 Months                   |        | 1.250      | 1.250    | 1.500      | 1.500        | 1.750                        | 1.750   | 1.750    |
| 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    |
| <b>PRICING SPECIAL</b>             |                           |                             |        |            |          |            | <b>0.500</b> |                              |   |          |

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        |          |          | Housing   |                 |
| 30 day Lock  |         |                               | 30 day Lock |              |          | 30 day Lock |          |          | 30 day Lock |          |          | (BK/FC/SS/DIL)  |                 |
| RATE   | FULL    | ALT                           | RATE        | FULL         | ALT      | RATE        | FULL     | ALT      | RATE        | FULL     | ALT      | Min FICO  | Max LTV         |
| 5.625  | 2.525   | 2.925                         | 5.625       | N/A          | N/A      | 5.625       | N/A      | N/A      | 5.625       | N/A      | N/A      | 660   | 90              |
| 5.750  | 2.137   | 2.537                         | 5.750       | N/A          | N/A      | 5.750       | N/A      | N/A      | 5.750       | N/A      | N/A      | <b>Prepay Penalty (NOO only)</b>  |                 |
| 5.875  | 1.756   | 2.156                         | 5.875       | N/A          | N/A      | 5.875       | N/A      | N/A      | 5.875       | N/A      | N/A      | No Penalty  | 0.750           |
| 6.000  | 1.381   | 1.781                         | 6.000       | N/A          | N/A      | 6.000       | N/A      | N/A      | 6.000       | N/A      | N/A      | 12 Months   | 0.500           |
| 6.125  | 1.013   | 1.413                         | 6.125       | N/A          | N/A      | 6.125       | N/A      | N/A      | 6.125       | N/A      | N/A      | 24 Months   | 0.250           |
| 6.250  | 0.650   | 1.050                         | 6.250       | N/A          | N/A      | 6.250       | N/A      | N/A      | 6.250       | N/A      | N/A      | >=36 Months   | 0.000           |
| 6.375  | 0.294   | 0.694                         | 6.375       | N/A          | N/A      | 6.375       | N/A      | N/A      | 6.375       | N/A      | N/A      | <b>ARM Requirements</b>   |                 |
| 6.500  | (0.056) | 0.344                         | 6.500       | N/A          | N/A      | 6.500       | N/A      | N/A      | 6.500       | N/A      | N/A      | ARM Index   | SOFR 30AVG      |
| 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 Margin  | 4.5             |
| 6.750  | (0.737) | (0.337)                       | 6.750       | N/A          | N/A      | 6.750       | N/A      | N/A      | 6.750       | N/A      | N/A      | 5yr ARM Caps  | 2/1/5           |
| 6.875  | (1.069) | (0.669)                       | 6.875       | N/A          | N/A      | 6.875       | N/A      | N/A      | 6.875       | N/A      | N/A      | 7yr ARM Caps  | 5/1/5           |
| 7.000  | (1.394) | (0.994)                       | 7.000       | N/A          | N/A      | 7.000       | N/A      | N/A      | 7.000       | N/A      | N/A      | Reset Frequency   | 6 mo.           |
| 7.125  | (1.712) | (1.312)                       | 7.125       | N/A          | N/A      | 7.125       | N/A      | N/A      | 7.125       | N/A      | N/A      | *Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. |                 |
| 7.250  | (2.025) | (1.625)                       | 7.250       | N/A          | N/A      | 7.250       | N/A      | N/A      | 7.250       | N/A      | N/A      | <b>Amor. Term / Term / IO Term</b>  |                 |
| 7.375  | (2.331) | (1.931)                       | 7.375       | N/A          | N/A      | 7.375       | N/A      | N/A      | 7.375       | N/A      | N/A      | 5yr I/O & 7yr I/O (30 Yr.)  | 240 / 360 / 120 |
| 7.500  | (2.631) | (2.231)                       | 7.500       | N/A          | N/A      | 7.500       | N/A      | N/A      | 7.500       | N/A      | N/A      | 5yr I/O & 7yr I/O (40 Yr.)  | 360 / 480 / 120 |
| 7.625  | (2.925) | (2.525)                       | 7.625       | N/A          | N/A      | 7.625       | N/A      | N/A      | 7.625       | N/A      | N/A      | 30 YR FIXED I/O   | 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      | 40 YR FIXED I/O   | 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      | <b>Max Price</b>  |                 |
| 8.000  | (3.694) | (3.294)                       | 8.000       | N/A          | N/A      | 8.000       | N/A      | N/A      | 8.000       | N/A      | N/A      | 101.875   |                 |
| 8.125  | (3.912) | (3.512)                       | 8.125       | N/A          | N/A      | 8.125       | N/A      | N/A      | 8.125       | N/A      | N/A      |   |                 |
| 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       | 1.625    | 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    | 0.250    | 0.375   |                 |
| Alt Doc - 24 mo.<br>Bank Statement / 24 months 1099 /<br>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<br>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    | 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   |                 |
| <b>PRICING SPECIAL</b>   |         |                               |             | <b>0.500</b> |          |             |          |          |             |          |          |   |                 |

| 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                                       | 3.500   | 3.800   | 6.250      | 3.500   | 3.800   | 60   | 0.600   | FICO            | 640+        | ≤ \$2,000,000            | 100.875 |   |    |                 |       |                     |  |
| 6.375                                       | 3.000   | 3.300   | 6.375      | 3.000   | 3.300   |  |         | Min. LAMT       | \$100,000   | ≤ \$3,000,000            | N/A     |   |    |                 |       |                     |  |
| 6.500                                       | 2.500   | 2.800   | 6.500      | 2.500   | 2.800   |  |         | Max. LAMT       | \$2,000,000 | Min Price: 98.000        |         |   |    |                 |       |                     |  |
| 6.625                                       | 2.000   | 2.300   | 6.625      | 2.000   | 2.300   |  |         | Core Portfolio  |             | Max Price/Prepay Buydown |         | ARM features                                |    |                 |       |                     |  |
| 6.750                                       | 1.500   | 1.800   | 6.750      | 1.500   | 1.800   | Min Loan Amount  | \$100K  | Prepay          | LLPA        | Max Px                   | 5/6 ARM | 7/6 ARM                                     |    |                 |       |                     |  |
| 6.875                                       | 1.050   | 1.350   | 6.875      | 1.050   | 1.350   | Max Loan Amount  | \$2M    | 5 Year          | (0.750)     | 101.750                  | Margin  | 6.00%                                       | NA |                 |       |                     |  |
| 6.990                                       | 0.675   | 0.975   | 6.990      | 0.675   | 0.975   | Mortgage History   | 1x30x12 | 2 Year          | 0.750       | 100.750                  | Caps    | 2/1/5                                       | NA |                 |       |                     |  |
| 7.125                                       | 0.300   | 0.600   | 7.125      | 0.300   | 0.600   | Bankruptcy Seasoning   | 36 mo.  | 1 Year          | 1.500       | 100.250                  | Index   | SOFR 30D                                    | NA |                 |       |                     |  |
| 7.250                                       | (0.025) | 0.275   | 7.250      | (0.025) | 0.275   | FC/SS/DIL Seasoning  | 36 mo.  | No Prepay       | 2.000       | 99.250                   | Floor   | 6.00%                                       | NA |                 |       |                     |  |
| 7.375                                       | (0.275) | 0.025   | 7.375      | (0.275) | 0.025   | Prepay Penalties allowed on Investor only. See matrix for state restrictions. <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2">Qual Rate: Max (Fully Indexed or Note Rate)</th> </tr> </thead> <tbody> <tr> <td style="background-color: yellow; color: red; text-align: center; font-weight: bold;">PRICING SPECIAL</td> <td style="background-color: yellow; color: red; text-align: center; font-weight: bold;">0.500</td> </tr> <tr> <td colspan="2" style="text-align: center; background-color: #e0e0e0; font-weight: bold;">DSCR&lt;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                         |         |         |            |         |         |  |         |                 |             |                          |         |   |    |                 |       |                     |  |
| 7.500                                       | (0.525) | (0.225) | 7.500      | (0.525) | (0.225) |  |         |                 |             |                          |         |   |    |                 |       |                     |  |
| 7.625                                       | (0.775) | (0.475) | 7.625      | (0.775) | (0.475) |  |         |                 |             |                          |         |   |    |                 |       |                     |  |
| 7.750                                       | (1.025) | (0.725) | 7.750      | (1.025) | (0.725) |  |         |                 |             |                          |         |   |    |                 |       |                     |  |
| 7.875                                       | (1.275) | (0.975) | 7.875      | (1.275) | (0.975) |  |         |                 |             |                          |         |   |    |                 |       |                     |  |
| 7.990                                       | (1.525) | (1.225) | 7.990      | (1.525) | (1.225) |  |         |                 |             |                          |         |   |    |                 |       |                     |  |
| 8.125                                       | (1.775) | (1.475) | 8.125      | (1.775) | (1.475) |  |         |                 |             |                          |         |   |    |                 |       |                     |  |
| 8.250                                       | (2.025) | (1.725) | 8.250      | (2.025) | (1.725) |  |         |                 |             |                          |         |   |    |                 |       |                     |  |
| 8.375                                       | (2.275) | (1.975) | 8.375      | (2.275) | (1.975) |  |         |                 |             |                          |         |   |    |                 |       |                     |  |
| 8.500                                       | (2.525) | (2.225) | 8.500      | (2.525) | (2.225) |  |         |                 |             |                          |         |   |    |                 |       |                     |  |
| 8.625                                       | (2.775) | (2.475) | 8.625      | (2.775) | (2.475) |  |         |                 |             |                          |         |   |    |                 |       |                     |  |
| 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) | (0.500)                                     |    |                 |       |                     |  |
|   |         |         |            |         |         | DSCR 1.15 - 1.24   | (0.250) | (0.250)         | (0.250)     | (0.250)                  | (0.250) | (0.250)                                     |    |                 |       |                     |  |
|   |         |         |            |         |         | DSCR < 1.00  | 2.500   | 2.625           | 3.250       | 3.875                    | N/A     | N/A   |    |                 |       |                     |  |
| Price Adj.                                  |         |         |            |         |         | <=55   | <=60    | <=65            | <=70        | <=75                     | <=80    |   |    |                 |       |                     |  |
| Loan Amount                                 |         |         |            |         |         | < 150,000  | 1.250   | 1.250           | 1.250       | 1.250                    | 1.250   | 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                                       |    |                 |       |                     |  |