


 2025

In observance of **New Year's Day**, Lock Desk will be closed at 12 PM and Funding and Operations closed at 3 PM on Tuesday, Dec. 31. All departments will be closed on Wednesday, Jan. 1, 2025 and we will resume normal hours on Thursday, Jan. 2, 2025.

See the chart below for information about key departments.

******* New Year's Day 2025 is Wednesday, Jan. 1 and the company is closed, so do not count it as either a Specific or a General Business Day for Reg Z.

On Tuesday, Dec. 31, it is acceptable to count Tuesday, as a Specific Business day for the following Reg Z timing requirements:

- Delivery of the LE before closing
- The "Mailbox Rule" which counts days from mailing disclosures to the borrower's receipt
- Delivery of a change-of-circumstance LE before closing
- Delivery of a CD before closing
- Right of rescission after closing for refinance loans

	Tues. Dec. 31	Wed. Jan. 1	Thurs. Jan 2
Lock Desk	Closed at 12 PM	Closed	As Normal
Funding	Closed at 3 PM	Closed	As Normal
Operations	Closed at 3 PM	Closed	As Normal



December Pricing Specials

.500 NON-QM BONUS
.250 JUMBO BONUS

Pricing special only applies to newly locked loans in December.

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

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

PRODUCT HIGHLIGHT

No Ratio - DSCR Available

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

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

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

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

CONVENTIONAL LOAN LIMIT

<u>CONFORMING PRODUCT</u>	
# OF UNITS	LOAN LIMITS
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250
<u>HIGH BALANCE / SUPER CONFORMING</u>	
LOS ANGELES	\$1,209,750
ORANGE	\$1,209,750
SAN FRANCISCO	\$1,209,750
RIVERSIDE	\$806,500
SAN DIEGO	\$1,077,550
SAN BERNARDINO	\$806,500

LOCK DESK

<u>LOCK EXPIRATION</u>			
15 Day		01/13/25	
30 Day		01/27/25	
45 Day		02/10/25	
<u>LOCK EXTENSION FEE</u>			
	QM Loans		Non QM Loans
5 Days	0.125	5 Days	0.150
10 Day	0.250	10 Day	0.300
15 Day	0.375	15 Day	0.450
20 Day	0.500	20 Day	0.600
* 15 Days will only be available for UW Approved loans with			
i. Most of PTD conditions signed off &			
ii. The appraisal is completed.			

RATE SHEET DIRECTORY

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

OPERATION DIRECTORY

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

INDEX INFORMATION

<u>INDICES</u>	<u>TODAY</u>
SOFR (30 day ave.)	4.547%
PRIME RATE	7.500%

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				
6.375	(0.024)	0.101	0.226	6.000	0.838	0.831	0.968	5.375	1.710	1.812	1.879				
6.490	(0.397)	(0.272)	(0.147)	6.124	0.376	0.367	0.504	5.500	1.229	1.329	1.400				
6.500	(0.481)	(0.356)	(0.231)	6.125	0.411	0.401	0.538	5.625	0.730	0.823	0.898				
6.624	(0.791)	(0.666)	(0.541)	6.250	(0.110)	(0.094)	0.053	5.750	0.407	0.488	0.568				
6.625	(0.861)	(0.736)	(0.611)	6.375	(0.522)	(0.510)	(0.360)	5.875	0.098	0.177	0.261				
6.750	(1.360)	(1.235)	(1.110)	6.490	(0.904)	(0.890)	(0.738)	5.990	(0.298)	(0.214)	(0.130)				
6.875	(1.789)	(1.664)	(1.539)	6.500	(0.916)	(0.903)	(0.750)	6.000	(0.305)	(0.221)	(0.137)				
6.990	(2.131)	(2.006)	(1.881)	6.624	(1.372)	(1.360)	(1.208)	6.125	(0.531)	(0.597)	(0.556)				
7.000	(2.212)	(2.087)	(1.962)	6.625	(1.347)	(1.338)	(1.186)	6.250	(0.694)	(0.597)	(0.501)				
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	(0.086)	(0.066)	(0.033)	5.875	2.816	2.898	2.932	5.375	1.875	1.930	5.375	2.370	2.425		
6.624	(0.480)	(0.525)	(0.495)	5.990	2.463	2.492	2.526	5.500	1.597	1.656	5.500	2.025	2.084		
6.625	(0.526)	(0.496)	(0.466)	6.000	2.469	2.476	2.511	5.625	1.335	1.400	5.625	1.700	1.765		
6.750	(1.151)	(1.146)	(1.107)	6.125	2.360	2.519	2.560	5.750	1.089	1.159	5.750	1.444	1.513		
6.875	(1.519)	(1.480)	(1.438)	6.250	2.122	2.269	2.314	5.875	1.111	1.068	5.875	1.503	1.461		
6.990	(1.828)	(1.803)	(1.755)	6.375	1.913	1.993	2.043	6.000	0.827	0.790	6.000	1.192	1.155		
7.000	(1.860)	(1.837)	(1.789)	6.500	1.663	1.663	1.710	6.125	0.564	0.531	6.125	0.903	0.871		
7.125	(2.134)	(2.055)	(2.004)	6.625	1.646	1.822	1.878	6.250	0.312	0.284	6.250	0.633	0.605		
7.250	(2.643)	(2.561)	(2.507)	6.750	1.414	1.565	1.624	6.375	0.087	0.064	6.375	0.386	0.363		
AGENCY ADJUSTMENTS															
PURCHASE LTV & FICO ADJUSTMENTS (Terms > 15 Yr.)															
FICO / LTV	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95						
>=780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125						
760-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250						
740-759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500						
720-739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750						
700-719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875						
680-699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125						
660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250						
640-659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500						
<=639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750						
RATE & TERM LTV & FICO ADJUSTMENTS (Terms > 15 Yr.)															
FICO / LTV	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95						
>=780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375						
760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625						
740-759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000						
720-739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250						
700-719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625						
680-699	0.000	0.000	0.875	1.625	0.375	2.500	2.125	1.750	1.750						
660-679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125						
640-659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500						
<=639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500						
PURCHASE OR RATE & TERM ADDITIONAL LLPA															
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95						
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA						
Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750						
NCO	1.125	1.125	1.625	2.125	3.375	4.125	NA	NA	NA						
2nd Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	NA	NA						
Manufactured Home	NA	NA	NA	NA	NA	NA	NA	NA	NA						
2-4 Units	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	NA						
HB FIX	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	NA						
HB ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	NA						
SERIES D DSCR	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875						
DIT>40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
CASH OUT LTV & FICO ADJUSTMENTS															
FICO / LTV	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	Temp. buy down 0.25% FEE to ALL TRANSACTIONS (only 30yr term allowed)									
>=780	0.375	0.375	0.625	0.875	1.375										
760-779	0.375	0.375	0.875	1.250	1.875										
740-759	0.375	0.375	1.000	1.625	2.375										
720-739	0.375	0.500	1.375	2.000	2.750										
700-719	0.375	0.500	1.625	2.625	3.250										
680-699	0.375	0.625	2.000	2.875	3.750										
660-679	0.375	0.875	2.750	4.000	4.750										
640-659	0.375	1.375	3.125	4.625	5.125										
<=639	0.375	1.375	3.375	4.875	5.125										
CASH OUT ADDITIONAL LLPA															
FICO / LTV	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80										
Condo	0.000	0.000	0.125	0.125	0.750										
NCO	1.125	1.125	1.625	2.125	NA										
2nd Home	1.125	1.125	1.625	2.125	NA										
Manufactured Home	NA	NA	NA	NA	NA										
2-4 Units	0.000	0.000	0.375	0.375	NA										
HB FIX	1.250	1.250	1.500	1.500	1.750										
HB ARM	2.000	2.000	2.250	2.250	3.250	ARM	MARGIN	CAPS	INDEX						
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	5YR ARM	2.75	2\1\1.5	4.5470%						
DIT>40%	0.000	0.000	0.000	0.000	0.000	7YR ARM	2.75	5\1\1.5	4.5470%						
											**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	5.122	5.247	5.500	6.633	6.758	6.375	2.212	2.337	780-799	(0.500)	(0.500)	(0.250)	0.000	0.000
6.125	4.247	4.372	5.625	5.883	6.008	6.500	1.587	1.712	760-779	(0.250)	(0.250)	0.000	0.000	0.000
6.250	3.497	3.622	5.750	5.133	5.258	6.625	1.087	1.212	740-759	(0.250)	(0.250)	0.000	0.000	0.000
6.375	2.747	2.872	5.875	4.383	4.508	6.750	0.587	0.712	720-739	(0.250)	(0.250)	0.000	0.000	0.000
6.500	2.122	2.247	6.000	3.633	3.758	6.875	0.087	0.212	PURCHASE BONUS					(0.625)
6.625	1.497	1.622	6.125	3.008	3.133	7.000	(0.288)	(0.163)	CASH OUT					0.500
6.750	0.872	0.997	6.250	2.383	2.508	7.125	(0.663)	(0.538)	INVESTMENT					0.500
6.875	0.372	0.497	6.375	1.758	1.883	7.250	(0.913)	(0.788)	ESCROW WAIVER					0.125
7.000	(0.128)	(0.003)	6.500	1.133	1.258	7.375	(1.163)	(1.038)	CONDO>65%					0.125
7.125	(0.503)	(0.378)	6.625	0.633	0.758	7.500	(1.288)	(1.163)	CO-OP					0.750
7.250	(0.878)	(0.753)	6.750	0.133	0.258	7.625	(1.413)	(1.288)	SECOND HOME					0.125
7.375	(1.253)	(1.128)	6.875	(0.242)	(0.117)	7.750	(1.538)	(1.413)	2-4 UNITS LTV<=65%					0.125
7.500	(1.503)	(1.378)	7.000	(0.617)	(0.492)	7.875	(1.625)	(1.538)	2-4 UNITS LTV>65%					0.250
7.625	(1.753)	(1.628)	7.125	(0.867)	(0.742)				LAMT>\$2MM					0.250

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

*FIR - Fully Indexed Rate

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

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

2.75 Margin / 5/1/5 CAP	STATE Bonus 0.250 - 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, WA, WI, WV, WY	State Adjustment 0.25 Hlt - CO
	PRICING SPECIAL	0.250

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
8.500	(5.419)	(5.294)	7.125	0.840	0.965	7.250	0.614	0.739	7.125	0.749	0.874	7.125	1.070	1.195
8.375	(4.630)	(4.505)	7.000	0.930	1.055	7.125	0.655	0.780	7.000	0.841	0.966	7.000	1.171	1.296
8.250	(3.945)	(3.820)	6.875	1.222	1.347	7.000	0.732	0.857	6.875	1.109	1.234	6.875	1.514	1.639
8.125	(3.207)	(3.082)	6.750	1.484	1.609	6.875	0.932	1.057	6.750	1.374	1.499	6.750	1.804	1.929
8.000	(2.147)	(2.022)	6.625	1.850	1.975	6.750	1.166	1.291	6.625	1.734	1.859	6.625	2.198	2.323
7.875	(1.680)	(1.555)	6.500	2.424	2.549	6.625	1.485	1.610	6.500	2.254	2.379	6.500	2.804	2.929
7.750	(1.321)	(1.196)	6.375	2.888	3.013	6.500	1.906	2.031	6.375	2.688	2.813	6.375	3.301	3.426
7.625	(0.960)	(0.835)	6.250	3.337	3.462	6.375	2.292	2.417	6.250	3.114	3.239	6.250	3.765	3.890
7.500	(0.598)	(0.473)	6.125	3.707	3.832	6.250	2.674	2.799	6.125	3.480	3.605	6.125	4.145	4.270
7.375	(0.120)	0.005	6.000	4.211	4.336	6.125	3.025	3.150	6.000	3.962	4.087	6.000	4.663	4.788
7.250	0.156	0.281	5.875	4.547	4.672	6.000	3.454	3.579	5.875	4.299	4.424	5.875	5.001	5.126
7.125	0.337	0.462	5.750	4.948	5.073	5.875	3.792	3.917	5.750	4.685	4.810	5.750	5.412	5.537
7.000	0.559	0.684	5.625	5.408	5.533	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	90.01-95

Jumbo EXPRESS Lock Cut Off Time 3:30 PM PST

Primary Purchase											CASH OUT ON 2-4 UNITS INVESTMENT PROPERTIES AVAILABLE		
800+	(1.090)	(1.090)	(0.965)	(0.965)	(0.715)	(0.465)	(0.215)	0.660	1.160	na	Max Price	102.125	
780-799	(1.090)	(1.090)	(0.965)	(0.965)	(0.715)	(0.465)	(0.215)	0.660	1.160	na		CLTV	
760-779	(0.965)	(0.965)	(0.965)	(0.840)	(0.590)	(0.340)	(0.090)	0.660	1.660	na	Additional LLPA	80.01-85	85.01-90
740-759	(0.840)	(0.840)	(0.840)	(0.715)	(0.465)	(0.090)	(0.090)	0.910	1.910	na		>80% LTV No MI	2.000
720-739	(0.715)	(0.715)	(0.590)	(0.465)	(0.090)	(0.090)	0.410	1.160	2.160	na	*Second Home:	Run Pricing Engine	
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	**CLTV should be calculated using the unpaid principal balance on all closed-end subordinate financing and the full amount of any HELOCs (whether or not funds have been drawn).		
660-679	(0.090)	(0.090)	0.410	0.910	1.410	2.160	2.910	na	na	na	*Minimum Loan Amount - \$1 higher than High Balance		

Primary CO Refi											PRICING SPECIAL	0.250
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		



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	1.122	1.168	5.875	0.270	0.347	5.375	1.078	1.136	5.875	1.170	1.247	5.125	5.901	5.945
5.750	0.486	0.531	5.990	(0.334)	(0.257)	5.500	0.513	0.572	5.990	0.566	0.643	5.250	5.336	5.381
5.875	0.270	0.347	6.000	(0.386)	(0.309)	5.625	(0.045)	0.013	6.000	0.514	0.591	5.375	5.353	5.411
5.990	(0.334)	(0.257)	6.125	(0.951)	(0.874)	5.750	(0.590)	(0.532)	6.125	(0.051)	0.026	5.500	4.788	4.847
6.000	(0.386)	(0.309)	6.250	(1.475)	(1.398)	5.875	(0.011)	0.048	6.250	(0.575)	(0.498)	5.625	4.230	4.288
6.125	(0.951)	(0.874)	6.375	(1.284)	(1.192)	6.000	(0.557)	(0.499)	6.375	(0.416)	(0.323)	5.750	3.685	3.743
6.250	(1.475)	(1.398)	6.490	(1.856)	(1.764)	6.125	(1.097)	(1.039)	6.500	(1.038)	(0.945)	5.875	4.264	4.323
6.375	(1.284)	(1.192)	6.500	(1.906)	(1.814)	6.250	(1.629)	(1.571)	6.625	(1.571)	(1.479)	6.000	3.718	3.776

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	0.700	AZ, CA, CO, NV	0.100	VA C/O & LTV>90%	2.500
FHA Manufactured Home (LTV based off total loan amount)	0.750	LAMT<=\$110,000	0.300	DC, ID, MA, UT, WA	0.070	VA IRRRL FICO 640-650	0.250
FHA ID # 3091600008		LAMT>\$175,000*	(0.150)	MD,MN,MT,ND,NH,NJ,NY,OR,RI,VA,WY	0.020	VA PURCH BONUS	0.000
				OTHER STATES	0.020	*VA HB Max DTI 55%	

FHA DPA										
NHF FHA 1st with 10Yr Fully Amortizing DPA				PRICE ADJUSTMENTS		FHA 100% DPA Program Comments				
Rate	3030NHFAS			FICO	Fee	DPA Second is 3.50% of Purchase Price or Appraised Value whichever is less • DPA 10Yr Fixed Fully Amortizing Plus 2% of the 1st Lien Rate • DTI per DU Approval • Manufactured Housing (Double Wide Only) • SFR, 2 Units, PUDs, Townhomes, Condo (must not be in litigation) • Minimum FICO Score 600 Full UW approval is needed to lock / No prelock is allowed FHA DPA Lock Cut Off Time 2:30 PM PST TODAY				
	15	30	45	FICO = > 680						
6.990	0.416	0.599	0.796	FICO 660 - 679	0.000					
7.000	0.386	0.569	0.766	FICO 640 - 659	0.500					
7.125	(0.073)	0.110	0.307	FICO 620 - 639	1.000					
7.250	(0.502)	(0.319)	(0.122)	FICO 600 - 619	1.500					
7.375	(0.583)	(0.364)	(0.129)	DTI						Fee
7.490	(1.020)	(0.801)	(0.566)	DTI >50	0.250					
7.500	(1.050)	(0.831)	(0.596)	Property Type						Fee
8.990	0.000			Manufactured Home	0.250					
9.000	0.000			2-Units	0.250					
9.125	0.000									
9.250	0.000									
9.375	0.000									
9.490	0.000									
9.500	0.000									

OPTIMAL PORTFOLIO ARM										
5/6 Month ARM (PO56)					RATE ADJUSTMENTS					
Rate Cap: 2/1/6		Margin: 3%			Loan Amount : \$750,001 - \$1,000,000					0.000%
Index: 30 DAY SOFR					Loan Amount : \$1,000,001 - \$1,500,000					0.000%
Rate		Price			Loan Amount : \$1,500,001 - \$2,000,000					0.000%
6.500%		(0.500)			Cash out > 50%					0.250%
6.625%		(0.625)			Cash out <= 50%					0.125%
6.750%		(0.750)			2-4 Units					0.250%
Primary and Second Homes					Condominium LTV > 60%					0.125%
Purchase/ R&T Refi		Cash-Out Refi			FICO < 700 *					0.250%
LAMT	1-4 unit, SFR, PUD	Condo	1-4 unit, SFR, PUD	Condo	Borrower prepared P&L					0.000%
\$1.5 M	70%	65%	65%	60%	Second Home / Non Owner Occupied					0.250%
\$2 M	65%	60%	60%	55%	Foreigner Program					0.250%
Investment Properties					* FICO < 700 deduct 5% from MAX LTV *					
Purchase/ R&T Refi		Cash-Out Refi			Pricing Special won't be applied to this product.					
LAMT	1-4 unit, SFR, PUD	Condo	1-4 unit, SFR, PUD	Condo						
\$1.5 M	65%	60%	60%	55%						
\$2 M	60%	55%	55%	50%						

Qualifying Ratios	43%	Income Documentation	Salary Borrowers- Full Verification of Employment	
FICO	680 with price adjustment		Self-Employed Borrowers (Sole Prop, Partnership, S Corp., C Corp., & Commission > 25%) YTD P&L & CPA letter to verify SE over last 2-yr; Business license	
Asset Documentation	1 month Bank Statement		Self-Employed Borrowers (commission<25%) - VOE	
Qualifying Rate	5/6 ARM: Note Rate + 1% / 7/6 ARM: Initial Note Rate	Eligible States	CA, TX, NV	
Reserves	O/O : 3 months PITIA ; 2nd / NOO : 6 months PITIA	Adverse Credit History	BK- 4 years; Foreclosure & Short Sale- 4 years; Collection, Judgements & Charge offs - None but, must be paid prior or at closing if amt > than \$250	
Gift	Gift is not allowed for Investment and Foreign National borrowers.	Prepayment Penalty	No prepayment penalty	
Eligible Property	SFR, PUDs, Condo, 2-4 Units	Foreign National	Copy of passport, valid VISA, and proof of ESTA Approval (for borrowers on VISA Wavier Program)	
Appraisal Requirement	Two appraisal reports required when loan amount is over \$1.5MM	Borrower must have U.S. address when applying for loan		
Allowed # of late payments (w/in last 24 mos. from application date)	Housing: 0x 30d in last 12 mo.; 2x 30d in the last 24 mo.	Foreign assets (downpayment, closing costs, and reserves) must be transferred to a U.S. account prior to approval.		
	Installment (opened accts only): 3x 30d in last 12 mo.; 4x 30d or 3x 60d in last 24 mo.	12 Months PITIA and DTI Ratio:38%		
	Revolving (opened accts only): 4x 30d in last 12 mo.; 5x 30d or 4x 60d in last 24 mo.	Qualifying Rate		
Introductory or fully indexed interest rate (margin + 30-Day Average SOFR index as of the lock date) whichever is higher.				

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	2.462	6.750	2.512	6.750	2.462	6.750	2.612	5yr ARM Caps	6.5
6.875	1.900	6.875	1.950	6.875	1.900	6.875	2.050	7yr ARM Caps	2/1/5
7.000	1.337	7.000	1.387	7.000	1.337	7.000	1.487	Reset Frequency	5/1/5
7.125	0.775	7.125	0.825	7.125	0.775	7.125	0.925		6 mo.
7.250	0.212	7.250	0.262	7.250	0.212	7.250	0.362	Product	Amort Term
7.375	(0.350)	7.375	(0.300)	7.375	(0.350)	7.375	(0.200)	5yr ARM & 7yr ARM	360
7.500	(0.850)	7.500	(0.800)	7.500	(0.850)	7.500	(0.700)	5yr ARM I/O & 7yr ARM I/O	360
7.625	(1.288)	7.625	(1.238)	7.625	(1.288)	7.625	(1.138)	15 YR FIXED	180
7.750	(1.725)	7.750	(1.675)	7.750	(1.725)	7.750	(1.575)	30 YR FIXED	360
7.875	(2.163)	7.875	(2.113)	7.875	(2.163)	7.875	(2.013)	30 YR FIXED I/O	240
8.000	(2.538)	8.000	(2.488)	8.000	(2.538)	8.000	(2.388)	40 YR FIXED I/O	360
8.125	(2.913)	8.125	(2.863)	8.125	(2.913)	8.125	(2.763)		480
8.250	(3.288)	8.250	(3.238)	8.250	(3.288)	8.250	(3.138)	* Qualifying Rate: Note Rate	
8.375	(3.663)	8.375	(3.613)	8.375	(3.663)	8.375	(3.513)	Program Restrictions	
8.500	(4.038)	8.500	(3.988)	8.500	(4.038)	8.500	(3.888)	Housing	1x30x12
8.625	(4.413)	8.625	(4.363)	8.625	(4.413)	8.625	(4.263)	(BK/FC/SS/DIL)	24.0
8.750	(4.788)	8.750	(4.738)	8.750	(4.788)	8.750	(4.638)	Min FICO	600
8.875	(5.163)	8.875	(5.113)	8.875	(5.163)	8.875	(5.013)	Max LTV	80
9.000	(5.538)	9.000	(5.488)	9.000	(5.538)	9.000	(5.388)	Prepay Term ¹⁻⁴	Min Price
9.125	(5.913)	9.125	(5.863)	9.125	(5.913)	9.125	(5.763)	60 Months	104.375
9.250	(6.288)	9.250	(6.238)	9.250	(6.288)	9.250	(6.138)	48 Months	103.875
9.375	(6.600)	9.375	(6.550)	9.375	(6.600)	9.375	(6.450)	36 Months	103.375
9.500	(6.850)	9.500	(6.800)	9.500	(6.850)	9.500	(6.700)	24 Months	102.875
								12 Months	100.875
								No Penalty	99.375
Price Adj.		FICO/CLTV		<=50		50.01-55		55.01-60	
DSCR		760+		(1.875)		(1.625)		(1.375)	
		740-759		(1.750)		(1.500)		(1.250)	
		720-739		(1.500)		(1.250)		(1.000)	
		700-719		(1.125)		(0.875)		(0.375)	
		680-699		(0.500)		(0.125)		0.125	
		660-679		(0.250)		0.125		0.625	
		640-659		2.500		3.000		3.500	
		620-639		NA		NA		NA	
		600-619		NA		NA		NA	
DSCR Additional Adjustments		DSCR>=1.25		(0.625)		(0.625)		(0.625)	
		DSCR 1.00 - 1.24		0.000		0.000		0.000	
		DSCR 0.75-0.99		1.000		1.000		1.500	
		DSCR <0.75		2.625		2.625		3.250	
Price Adj.		<=50		50.01-55		55.01-60		60.01-65	
Housing History		0x60x12		0.250		0.250		0.250	
Housing Event Seasoning		>=36 Mo		0.00		0.00		0.00	
		24 - 35 Mo		0.250		0.250		0.250	
Loan Balance		<=\$150,000		0.750		0.750		0.875	
		\$150,001 - \$250,000		0.250		0.250		0.250	
		\$250,001 - \$500,000		0.000		0.000		0.000	
		\$500,001 - \$1,000,000		0.000		0.000		0.000	
		\$1,000,001 - \$1,500,000		0.000		0.000		0.000	
		\$1,500,001 - \$2,000,000		0.000		0.000		0.125	
		\$2,000,001 - \$2,500,000		0.375		0.375		0.500	
		\$2,500,001 - \$3,000,000		0.750		0.750		1.125	
		\$3,000,001 - \$3,500,000		1.500		1.500		2.000	
Purpose		Cash-Out & FICO>=700		0.375		0.375		0.375	
		Cash-Out & FICO<700		0.750		0.750		0.750	
Property Type		Condo		0.125		0.125		0.125	
		Condotel		1.375		1.375		1.375	
		2-4 Unit		0.500		0.500		0.500	
State		CT, IL, NJ, NY		0.000		0.000		0.000	
Amortization		40 yr. Maturity		0.250		0.250		0.250	
		Interest only		0.500		0.500		0.500	
5% Fixed Prepayment Penalty Term		60 Months		(1.000)		(1.000)		(1.000)	
		48 Months		(0.750)		(0.750)		(0.750)	
		36 Months		(0.250)		(0.250)		(0.250)	
		24 Months		0.375		0.375		0.375	
		12 Months		1.125		1.125		1.375	
		No Penalty		1.750		1.750		2.000	
Prepayment Penalty Term Other allowable PPP		60 Months		(0.750)		(0.750)		(0.750)	
		48 Months		(0.500)		(0.500)		(0.500)	
		36 Months		0.000		0.000		0.000	
		24 Months		0.500		0.500		0.500	
		12 Months		1.250		1.250		1.500	
		No Penalty		1.750		1.750		2.000	
Other		Escrow Waiver		0.250		0.250		0.250	
PRICING SPECIAL								0.500	



SERIES V - FOREIGN NATIONAL DSCR									
5/6 ARM		7/6 ARM		15YR FIXED		30YR FIXED		ARM Requirements	
ISFN56		ISFN76		ISFN15		ISFN30		SOFR 30AVG	
RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	ARM Index	ARM Margin (DTI)
6.750	2.712	6.750	2.762	6.750	2.712	6.750	2.862	ARM Margin (DSCR)	4.5
6.875	2.150	6.875	2.200	6.875	2.150	6.875	2.300	5yr ARM Caps	2/1/5
7.000	1.587	7.000	1.637	7.000	1.587	7.000	1.737	7yr ARM Caps	5/1/5
7.125	1.025	7.125	1.075	7.125	1.025	7.125	1.175	Reset Frequency	6 mo.
7.250	0.462	7.250	0.512	7.250	0.462	7.250	0.612	Product	Amort Terr
7.375	(0.100)	7.375	(0.050)	7.375	(0.100)	7.375	0.050	5yr ARM & 7yr ARM	360
7.500	(0.600)	7.500	(0.550)	7.500	(0.600)	7.500	(0.450)	5yr ARM I/O & 7yr ARM I/O	240
7.625	(1.038)	7.625	(0.988)	7.625	(1.038)	7.625	(0.888)	15 YR FIXED	180
7.750	(1.475)	7.750	(1.425)	7.750	(1.475)	7.750	(1.325)	30 YR FIXED	360
7.875	(1.913)	7.875	(1.863)	7.875	(1.913)	7.875	(1.763)	30 YR FIXED I/O	240
8.000	(2.288)	8.000	(2.238)	8.000	(2.288)	8.000	(2.138)	40 YR FIXED I/O	360
8.125	(2.663)	8.125	(2.613)	8.125	(2.663)	8.125	(2.513)		480
8.250	(3.038)	8.250	(2.988)	8.250	(3.038)	8.250	(2.888)	* Qualifying Rate: Note Rate	
8.375	(3.413)	8.375	(3.363)	8.375	(3.413)	8.375	(3.263)	Program Restrictions	
8.500	(3.788)	8.500	(3.738)	8.500	(3.788)	8.500	(3.638)	Housing	0x30x12
8.625	(4.163)	8.625	(4.113)	8.625	(4.163)	8.625	(4.013)	(BK/FC/SS/DIL)	48 MO
8.750	(4.538)	8.750	(4.488)	8.750	(4.538)	8.750	(4.388)	Min FICO	680 or Foreign Credit
8.875	(4.913)	8.875	(4.863)	8.875	(4.913)	8.875	(4.763)	Max LTV	75
9.000	(5.288)	9.000	(5.238)	9.000	(5.288)	9.000	(5.138)	Prepay Term¹⁻⁴	Min Price
9.125	(5.663)	9.125	(5.613)	9.125	(5.663)	9.125	(5.513)	60 Months	94.375
9.250	(6.038)	9.250	(5.988)	9.250	(6.038)	9.250	(5.888)	48 Months	94.375
9.375	(6.350)	9.375	(6.300)	9.375	(6.350)	9.375	(6.200)	36 Months	94.375
9.500	(6.600)	9.500	(6.550)	9.500	(6.600)	9.500	(6.450)	24 Months	94.375
9.625	(6.850)	9.625	(6.800)	9.625	(6.850)	9.625	(6.700)	12 Months	94.375
								No Penalty	94.375
Price Adj.		FICO/CLTV		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
DSCR		680+		(0.500)	0.000	0.125	0.625	1.375	2.500
		Foreign Credit		(0.500)	0.000	0.125	0.625	1.375	2.500
DSCR Additional Adjustments		≥1.25		(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)
		1.00-1.24%		0.000	0.000	0.000	0.000	0.000	0.000
		0.75-0.99%		1.000	1.000	1.000	1.500	NA	NA
		<0.75		2.625	2.625	2.625	3.250	NA	NA
Price Adj.		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
PRICING SPECIAL								0.500	

ADVANCED DSCR																	
5/6 ARM		7/6 ARM		15YR FIXED		30YR FIXED		ARM Requirements									
DR56		DR76		DR15		DR30		ARM Index									
RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	SOFR 30AVG									
6.250	N/A	6.250	N/A	6.250	N/A	6.250	2.669	ARM Margin 6.5									
6.375	N/A	6.375	N/A	6.375	N/A	6.375	2.219	5yr ARM Caps 2/1/5									
6.500	N/A	6.500	N/A	6.500	N/A	6.500	1.775	7yr ARM Caps 5/1/5									
6.625	N/A	6.625	N/A	6.625	N/A	6.625	1.338	Reset Frequency 6 mo.									
6.750	N/A	6.750	N/A	6.750	N/A	6.750	0.906	Product Amort Term Term I/O Term									
6.875	N/A	6.875	N/A	6.875	N/A	6.875	0.481	5yr ARM & 7yr ARM 360 360 NA									
7.000	N/A	7.000	N/A	7.000	N/A	7.000	0.063	5yr ARM I/O & 7yr ARM I/O 240 360 120									
7.125	N/A	7.125	N/A	7.125	N/A	7.125	(0.350)	15 YR FIXED 180 180 NA									
7.250	N/A	7.250	N/A	7.250	N/A	7.250	(0.756)	30 YR FIXED 360 360 NA									
7.375	N/A	7.375	N/A	7.375	N/A	7.375	(1.156)	30 YR FIXED I/O 240 360 120									
7.500	N/A	7.500	N/A	7.500	N/A	7.500	(1.550)	40 YR FIXED I/O 360 480 120									
7.625	N/A	7.625	N/A	7.625	N/A	7.625	(1.937)	* Qualifying Rate: Note Rate									
7.750	N/A	7.750	N/A	7.750	N/A	7.750	(2.306)	Program Restrictions									
7.875	N/A	7.875	N/A	7.875	N/A	7.875	(2.656)	Housing 1x30x12									
8.000	N/A	8.000	N/A	8.000	N/A	8.000	(2.987)	(BK/FC/SS/DIL) 24.0									
8.125	N/A	8.125	N/A	8.125	N/A	8.125	(3.300)	Min FICO 620									
8.250	N/A	8.250	N/A	8.250	N/A	8.250	(3.594)	Max LTV 80									
8.375	N/A	8.375	N/A	8.375	N/A	8.375	(3.869)	Prepay Term¹⁻⁴ Min Price Max Price									
8.500	N/A	8.500	N/A	8.500	N/A	8.500	(4.125)	60 Months 98.000 101.875									
8.625	N/A	8.625	N/A	8.625	N/A	8.625	(4.362)	48 Months 98.000 101.875									
8.750	N/A	8.750	N/A	8.750	N/A	8.750	(4.581)	36 Months 98.000 101.875									
8.875	N/A	8.875	N/A	8.875	N/A	8.875	(4.781)	24 Months 98.000 101.875									
9.000	N/A	9.000	N/A	9.000	N/A	9.000	(4.962)	12 Months 98.000 100.375									
								No Penalty 98.000 99.375									
Price Adj.		FICO/CLTV		<=50		50.01-55		55.01-60		60.01-65		65.01-70		70.01-75		75.01-80	
DSCR: >= 1.15x		760+		(1.625)		(1.375)		(1.000)		(0.750)		(0.375)		0.250		1.250	
		740-759		(1.500)		(1.250)		(0.875)		(0.625)		-0.125		0.500		1.500	
		720-739		(1.250)		(1.000)		(0.625)		(0.375)		0.125		0.750		1.750	
		700-719		(0.625)		(0.375)		0.000		0.250		0.750		1.375		2.625	
		680-699		(0.125)		0.125		0.375		0.750		1.250		1.875		3.125	
		660-679		0.250		0.500		1.000		1.375		1.750		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 No less than 0.75x		760+		1.000		1.250		1.500		1.750		2.000		2.250		NA	
		740-759		1.250		1.500		2.000		2.250		2.500		3.000		NA	
		720-739		1.500		2.000		2.500		3.000		3.500		4.000		NA	
		700-719		2.500		3.000		3.500		4.000		4.500		5.000		NA	
		680-699		NA		NA		NA		NA		NA		NA		NA	
		660-679		NA		NA		NA		NA		NA		NA		NA	
		640-659		NA		NA		NA		NA		NA		NA		NA	
Housing History		0x60x12		0.250		0.250		0.250		0.250		0.250		NA		NA	
		1 - 12 Mo		NA		NA		NA		NA		NA		NA		NA	
		13 - 24 Mo		NA		NA		NA		NA		NA		NA		NA	
		25 - 36 Mo		0.250		0.250		0.250		0.250		0.375		0.375		NA	
		<=\$150,000		1.000		1.000		1.125		1.125		1.125		NA		NA	
		\$150,001 - \$250,000		0.500		0.500		0.500		0.500		0.500		0.500		0.500	
		\$1,000,001 - \$1,500,000		0.000		0.000		0.000		0.000		0.000		0.000		0.375	
Loan Balance		\$1,500,001 - \$2,000,000		0.125		0.125		0.250		0.250		0.375		0.500		0.750	
		\$2,000,001 - \$2,500,000		0.500		0.500		0.500		0.625		0.500		0.750		NA	
		\$2,500,001 - \$3,000,000		0.750		0.750		0.750		0.875		0.750		1.000		NA	
		\$3,000,001 - \$3,500,000		0.500		0.500		0.500		0.625		1.000		1.500		NA	
		Cash-Out & FICO>=700		0.375		0.375		0.375		0.500		0.500		1.000		NA	
Purpose		Cash-Out & FICO<700		0.500		0.500		0.500		0.500		0.750		NA		NA	
		Condo other than Condotel		0.125		0.125		0.125		0.250		0.250		0.250		NA	
Property Type		Non-Warrantable Condo		0.500		0.500		0.500		0.750		0.750		NA		NA	
		2-4 Unit		0.500		0.500		0.500		0.500		0.500		0.625		0.875	
State		CT, IL, NJ		0.000		0.000		0.000		0.000		0.000		0.250		0.250	
Amortization		Interest Only, 30-year term		1.500		1.625		1.750		1.875		2.000		2.125		2.250	
		Interest Only, 40-year term		2.000		2.125		2.250		2.375		2.500		2.625		2.750	
Prepayment		60 Months		(0.250)		(0.250)		(0.250)		(0.375)		(0.500)		(0.625)		(0.750)	
		48 Months		(0.125)		(0.125)		(0.125)		(0.250)		(0.375)		(0.375)		(0.500)	
		36 Months		0.000		0.000		0.000		0.000		0.000		0.000		0.000	
		24 Months		0.500		0.500		0.500		0.500		0.625		0.625		0.625	
		12 Months		1.250		1.250		1.500		1.500		1.750		1.750		1.750	
Other		No Penalty		1.750		1.750		2.000		2.000		2.250		2.250		2.250	
Escrow Waiver		0.250		0.250		0.250		0.250		0.250		0.250		0.250		0.250	
		0.250		0.250		0.250		0.250		0.250		0.250		0.250		0.250	
PRICING SPECIAL								0.500									

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



SERIES D - DSCR																
5/6 ARM			30YR FIXED			Term/Extension Adjustments		DSCR Highlights		Max Price Tiers						
CD56			CD30			Days	Adj.	LTVs up to	80%	Loan Amount	Max Price					
RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS					60	0.600	FICO	640+	≤ \$1,500,000	101.375	
6.625	1.550	1.850	6.625	1.550	1.850					≤ \$2,000,000	100.875					
6.750	1.050	1.350	6.750	1.050	1.350			Min. LAMT	\$100,000	≤ \$3,000,000	N/A					
6.875	0.600	0.900	6.875	0.600	0.900			Max. LAMT	\$2,000,000	Min Price: 98.000						
6.990	0.225	0.525	6.990	0.225	0.525	Core Portfolio		Max Price/Prepay Buydown		ARM features						
7.125	(0.150)	0.150	7.125	(0.150)	0.150	Min Loan Amount	\$100K	Prepay	LLPA	Max Px	5/6 ARM	7/6 ARM				
7.250	(0.525)	(0.225)	7.250	(0.525)	(0.225)	Max Loan Amount	\$2M	5 Year	(0.750)	101.750	Margin	6.00%	NA			
7.375	(0.850)	(0.550)	7.375	(0.850)	(0.550)	Mortgage History	1x30x12	2 Year	0.750	100.750	Caps	2/1/5	NA			
7.500	(1.175)	(0.875)	7.500	(1.175)	(0.875)	Bankruptcy Seasoning	36 mo.	1 Year	1.500	100.250	Index	SOFR 30D	NA			
7.625	(1.425)	(1.125)	7.625	(1.425)	(1.125)	FC/SS/DIL Seasoning	36 mo.	No Prepay	2.000	99.250	Floor	6.00%	NA			
7.750	(1.675)	(1.375)	7.750	(1.675)	(1.375)	Prepay Penalties allowed on Investor only. See matrix for state restrictions. <table border="1" style="float: right; margin-top: 10px;"> <tr> <td>Qual Rate: Max (Fully Indexed or Note Rate)</td> </tr> </table>						Qual Rate: Max (Fully Indexed or Note Rate)				
Qual Rate: Max (Fully Indexed or Note Rate)																
7.875	(1.925)	(1.625)	7.875	(1.925)	(1.625)											
7.990	(2.175)	(1.875)	7.990	(2.175)	(1.875)											
8.125	(2.425)	(2.125)	8.125	(2.425)	(2.125)											
8.250	(2.675)	(2.375)	8.250	(2.675)	(2.375)											
8.375	(2.925)	(2.625)	8.375	(2.925)	(2.625)											
8.500	(3.175)	(2.875)	8.500	(3.175)	(2.875)											
8.625	(3.425)	(3.125)	8.625	(3.425)	(3.125)											
8.750	(3.675)	(3.375)	8.750	(3.675)	(3.375)											
8.875	(3.925)	(3.625)	8.875	(3.925)	(3.625)											
8.990	(4.175)	(3.875)	8.990	(4.175)	(3.875)											
PRICING SPECIAL										0.500						
DSCR<1.00 AVAILABLE																
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				
Foreign National						1.250	1.750	2.250	2.750	N/A	N/A					
DSCR						DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)					
						DSCR 1.15 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)					
						DSCR < 1.00	2.500	2.625	3.250	3.875	N/A					
Price Adj.						<=55	<=60	<=65	<=70	<=75	<=80					
Loan Amount						< 150,000	1.250	1.250	1.250	1.250	1.250	1.750				
						<250,000	0.000	0.000	0.000	0.125	0.125	0.375				
						> 1,500,000	0.000	0.000	0.125	0.250	0.250	N/A				
						> 2,000,000	0.250	0.375	0.500	0.500	N/A	N/A				
Other						Cash-Out & FICO ≥720	0.250	0.250	0.375	0.500	1.000	N/A				
						Cash-Out & FICO <720	0.500	0.500	0.625	0.875	1.500	N/A				
						Interest Only	0.500	0.500	0.500	0.625	0.750	N/A				
						2-4 Units	0.125	0.250	0.250	0.375	0.500	0.750				
						Condo	0.000	0.000	0.125	0.125	0.250	0.250				
						Non-Warrantable	0.750	0.750	0.750	0.750	1.000	N/A				
						Escrow Waiver	0.250	0.250	0.250	0.250	0.250	0.250				
						Short Term Rental	0.500	0.500	0.500	0.500	0.500	0.500				