

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, AZ, CA, CO, FL, GA, ID, IN, LA, MD, MI, MN, MS, NC, NJ, NV, 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

Series O - DSCR Program (No Ratio) - Page 9

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		01/25/25	
30 Day		02/10/25	
45 Day		02/24/25	
<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.)	4.438%
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		
6.490	0.208	0.333	0.458	6.000	1.284	1.355	1.491	5.375	1.970	2.091	2.159		
6.500	(0.030)	0.095	0.220	6.124	0.816	0.887	1.024	5.500	1.453	1.579	1.651		
6.624	(0.195)	(0.070)	0.055	6.125	0.849	0.919	1.056	5.625	0.934	1.064	1.140		
6.625	(0.277)	(0.152)	(0.027)	6.250	0.303	0.362	0.509	5.750	0.584	0.718	0.798		
6.750	(1.002)	(0.877)	(0.752)	6.375	(0.130)	(0.067)	0.082	5.875	0.262	0.401	0.484		
6.875	(1.500)	(1.375)	(1.250)	6.490	(0.521)	(0.456)	(0.303)	5.990	(0.130)	0.009	0.092		
6.990	(1.765)	(1.640)	(1.515)	6.500	(0.532)	(0.467)	(0.314)	6.000	(0.140)	(0.001)	0.082		
7.000	(1.872)	(1.747)	(1.622)	6.624	(0.980)	(0.914)	(0.762)	6.125	(0.549)	(0.646)	(0.605)		
7.125	(2.317)	(2.192)	(2.067)	6.625	(0.959)	(0.893)	(0.741)	6.250	(0.738)	(0.656)	(0.561)		
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	0.515	0.708	0.740	5.875	2.966	3.005	3.038	5.375	2.515	2.869	5.375	3.239	3.593
6.624	0.240	0.302	0.332	5.990	2.537	2.576	2.609	5.500	2.203	2.562	5.500	2.850	3.208
6.625	(0.131)	(0.070)	(0.036)	6.000	2.517	2.556	2.590	5.625	1.899	2.262	5.625	2.489	2.852
6.750	(0.509)	(0.457)	(0.418)	6.125	2.346	2.324	2.365	5.750	1.604	1.971	5.750	2.145	2.513
6.875	(1.016)	(0.961)	(0.919)	6.250	2.063	2.045	2.090	5.875	1.315	1.687	5.875	1.822	2.194
6.990	(1.379)	(1.315)	(1.268)	6.375	1.771	1.758	1.806	6.000	1.036	1.412	6.000	1.515	1.892
7.000	(1.410)	(1.347)	(1.299)	6.500	1.429	1.416	1.464	6.125	0.777	1.158	6.125	1.231	1.612
7.125	(1.524)	(1.466)	(1.417)	6.625	1.433	1.328	1.384	6.250	0.527	0.913	6.250	0.958	1.344
7.250	(2.031)	(1.972)	(1.919)	6.750	1.180	1.078	1.139	6.375	0.296	0.686	6.375	0.700	1.090
AGENCY ADJUSTMENTS													
PURCHASE LTV & FICO ADJUSTMENTS (Terms > 15 Yr.)													
FICO / LTV	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95				
>=780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125				
760-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250				
740-759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500				
720-739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750				
700-719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875				
680-699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125				
660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250				
640-659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500				
<=639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750				
RATE & TERM LTV & FICO ADJUSTMENTS (Terms > 15 Yr.)													
FICO / LTV	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95				
>=780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375				
760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625				
740-759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000				
720-739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250				
700-719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625				
680-699	0.000	0.000	0.875	1.625	0.375	2.500	2.125	1.750	1.750				
660-679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125				
640-659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500				
<=639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500				
PURCHASE OR RATE & TERM ADDITIONAL LLPA													
	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95				
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA				
Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750				
NCO	1.125	1.125	1.625	2.125	3.375	4.125	NA	NA	NA				
2nd Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	NA	NA				
Manufactured Home	NA	NA	NA	NA	NA	NA	NA	NA	NA				
2-4 Units	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	NA				
HB FIX	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	NA				
HB ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	NA				
SERIES D DSCR	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875				
DIT>40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
CASH OUT LTV & FICO ADJUSTMENTS													
FICO / LTV	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80	Temp. buy down 0.25% FEE to ALL TRANSACTIONS (only 30yr term allowed)							
>=780	0.375	0.375	0.625	0.875	1.375								
760-779	0.375	0.375	0.875	1.250	1.875								
740-759	0.375	0.375	1.000	1.625	2.375								
720-739	0.375	0.500	1.375	2.000	2.750								
700-719	0.375	0.500	1.625	2.625	3.250								
680-699	0.375	0.625	2.000	2.875	3.750								
660-679	0.375	0.875	2.750	4.000	4.750								
640-659	0.375	1.375	3.125	4.625	5.125								
<=639	0.375	1.375	3.375	4.875	5.125								
CASH OUT ADDITIONAL LLPA													
FICO / LTV	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80								
Condo	0.000	0.000	0.125	0.125	0.750								
NCO	1.125	1.125	1.625	2.125	NA								
2nd Home	1.125	1.125	1.625	2.125	NA								
Manufactured Home	NA	NA	NA	NA	NA								
2-4 Units	0.000	0.000	0.375	0.375	NA								
HB FIX	1.250	1.250	1.500	1.500	1.750								
HB ARM	2.000	2.000	2.250	2.250	3.250	ARM	MARGIN	CAPS	INDEX				
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	5YR ARM	2.75	2\1\5	4.4380%				
DIT>40%	0.000	0.000	0.000	0.000	0.000	7YR ARM	2.75	5\1\5	4.4380%				
											**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	5.788	5.913	5.500	7.270	7.395	6.375	2.627	2.752	780-799	(0.500)	(0.500)	(0.250)	0.000	0.000
6.125	4.913	5.038	5.625	6.395	6.520	6.500	2.002	2.127	760-779	(0.250)	(0.250)	0.000	0.000	0.000
6.250	4.038	4.163	5.750	5.645	5.770	6.625	1.377	1.502	740-759	(0.250)	(0.250)	0.000	0.000	0.000
6.375	3.288	3.413	5.875	4.895	5.020	6.750	0.877	1.002	720-739	(0.250)	(0.250)	0.000	0.000	0.000
6.500	2.538	2.663	6.000	4.145	4.270	6.875	0.377	0.502	PURCHASE BONUS					(0.625)
6.625	1.913	2.038	6.125	3.395	3.520	7.000	(0.123)	0.002	CASH OUT					0.500
6.750	1.288	1.413	6.250	2.770	2.895	7.125	(0.498)	(0.373)	INVESTMENT					0.500
6.875	0.663	0.788	6.375	2.145	2.270	7.250	(0.873)	(0.748)	ESCROW WAIVER					0.125
7.000	0.163	0.288	6.500	1.520	1.645	7.375	(1.123)	(0.998)	CONDO>65%					0.125
7.125	(0.337)	(0.212)	6.625	0.895	1.020	7.500	(1.373)	(1.248)	CO-OP					0.750
7.250	(0.712)	(0.587)	6.750	0.395	0.520	7.625	(1.498)	(1.373)	SECOND HOME					0.125
7.375	(1.087)	(0.962)	6.875	(0.105)	0.020	7.750	(1.623)	(1.498)	2-4 UNITS LTV<=65%					0.125
7.500	(1.462)	(1.337)	7.000	(0.480)	(0.355)	7.875	(1.748)	(1.623)	2-4 UNITS LTV>65%					0.250
7.625	(1.712)	(1.587)	7.125	(0.855)	(0.730)	8.000	(1.873)	(1.748)	LAMT>\$2MM					0.250

Qualifying Rate: 5yr ARM - Higher of noter rate + 2% or FIR*
 10yr / 7yr ARM - Higher of Note Rate or FIR
 2.75 Margin / 5/1/5 CAP
 STATE 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, VA, WI, WV, WY
 *FIR - Fully Indexed Rate
 State Adjustment 0.25 Hit - CO

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)

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	(6.157)	(6.032)	7.125	(0.031)	0.094	7.250	(0.308)	(0.183)	7.125	(0.154)	(0.029)	7.125	0.535	0.660
8.375	(5.313)	(5.188)	7.000	0.221	0.346	7.125	(0.083)	0.042	7.000	0.081	0.206	7.000	0.819	0.944
8.250	(4.625)	(4.500)	6.875	0.606	0.731	7.000	0.156	0.281	6.875	0.422	0.547	6.875	1.224	1.349
8.125	(3.883)	(3.758)	6.750	0.910	1.035	6.875	0.452	0.577	6.750	0.769	0.894	6.750	1.525	1.650
8.000	(2.818)	(2.693)	6.625	1.238	1.363	6.750	0.717	0.842	6.625	1.132	1.257	6.625	1.831	1.956
7.875	(2.300)	(2.175)	6.500	1.658	1.783	6.625	1.037	1.162	6.500	1.566	1.691	6.500	2.240	2.365
7.750	(1.940)	(1.815)	6.375	2.006	2.131	6.500	1.378	1.503	6.375	1.944	2.069	6.375	2.572	2.697
7.625	(1.577)	(1.452)	6.250	2.360	2.485	6.375	1.705	1.830	6.250	2.324	2.449	6.250	2.921	3.046
7.500	(1.213)	(1.088)	6.125	2.742	2.867	6.250	2.060	2.185	6.125	2.692	2.817	6.125	3.284	3.409
7.375	(0.679)	(0.554)	6.000	3.182	3.307	6.125	2.413	2.538	6.000	3.135	3.260	6.000	3.735	3.860
7.250	(0.402)	(0.277)	5.875	3.569	3.694	6.000	2.817	2.942	5.875	3.543	3.668	5.875	4.124	4.249
7.125	(0.220)	(0.095)	5.750	3.983	4.108	5.875	3.207	3.332	5.750	3.960	4.085	5.750	4.530	4.655
7.000	0.003	0.128	5.625	4.520	4.645	Margin 2.75 / Caps 2/1/5			Margin 2.75 / Caps 5/1/5			Margin 2.75 / Caps 5/1/5		

LOAN LEVEL PRICE ADJUSTMENTS										Jumbo EXPRESS Lock Cut Off Time 3:30 PM PST
Credit Score	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	

CLTV**											CASH OUT ON 2-4 UNITS INVESTMENT PROPERTIES AVAILABLE		
Primary Purchase											with AUS		
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	Additional LLPA	CLTV	
760-779	(0.965)	(0.965)	(0.965)	(0.840)	(0.590)	(0.340)	(0.090)	0.660	1.660	na		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	2.500
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	**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).		
680-699	(0.215)	(0.215)	(0.090)	(0.090)	0.660	1.410	1.910	2.410	3.035	na	*Minimum Loan Amount - \$1 higher than High Balance		
660-679	(0.090)	(0.090)	0.410	0.910	1.410	2.160	2.910	na	na	na			

Primary CO Refi										
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

NOO Purchase										
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

NOO NCO Refi										
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

NOO CO Refi										
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
5.750	1.248	1.315	6.000	0.042	0.124	5.375	1.316	1.376	5.990	0.994	1.077	5.125	6.250	6.295
5.875	0.698	0.780	6.125	(0.532)	(0.450)	5.500	0.751	0.811	6.000	0.942	1.024	5.250	5.684	5.729
5.990	0.094	0.177	6.250	(1.059)	(0.977)	5.625	0.190	0.251	6.125	0.368	0.450	5.375	5.591	5.651
6.000	0.042	0.124	6.375	(1.138)	(1.024)	5.750	(0.359)	(0.299)	6.250	(0.159)	(0.077)	5.500	5.026	5.086
6.125	(0.532)	(0.450)	6.490	(1.713)	(1.599)	5.875	0.013	0.082	6.375	(0.269)	(0.155)	5.625	4.465	4.526
6.250	(1.059)	(0.977)	6.500	(1.763)	(1.649)	6.000	(0.535)	(0.466)	6.500	(0.895)	(0.781)	5.750	3.916	3.976
6.375	(1.138)	(1.024)	6.625	(2.313)	(2.199)	6.125	(1.077)	(1.008)	6.625	(1.444)	(1.330)	5.875	4.288	4.357
6.490	(1.713)	(1.599)	6.750	(2.809)	(2.695)	6.250	(1.611)	(1.542)	6.750	(1.941)	(1.827)	6.000	3.740	3.809

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	(0.039)	0.117	0.307	FICO 660 - 679	0.000				
7.000	(0.069)	0.087	0.277	FICO 640 - 659	0.500				
7.125	(0.528)	(0.372)	(0.182)	FICO 620 - 639	1.000				
7.250	(0.957)	(0.801)	(0.611)	FICO 600 - 619	1.500				
				DTI	Fee				
7.375	(0.628)	(0.434)	(0.180)	DTI >50	0.250				
7.490	(1.065)	(0.871)	(0.617)						
7.500	(1.095)	(0.901)	(0.647)						
NHF DPA 10Yr Fully Amortizing Second				Property Type	Fee				
8.990	0.000			Manufactured Home	0.250				
9.000	0.000			2-Units	0.250				
9.125	0.000								
9.250	0.000								
9.375	0.000								
9.490	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
6.875	1.762	6.875	1.812	6.875	1.762	6.875	1.912	5yr ARM Caps	2/1/5
7.000	1.200	7.000	1.250	7.000	1.200	7.000	1.350	7yr ARM Caps	5/1/5
7.125	0.637	7.125	0.687	7.125	0.637	7.125	0.787	Reset Frequency	6 mo.
7.250	0.075	7.250	0.125	7.250	0.075	7.250	0.225	Product	Amort Terr
7.375	(0.488)	7.375	(0.438)	7.375	(0.488)	7.375	(0.338)	5yr ARM & 7yr ARM	360
7.500	(1.050)	7.500	(1.000)	7.500	(1.050)	7.500	(0.900)	5yr ARM I/O & 7yr ARM I/O	240
7.625	(1.550)	7.625	(1.500)	7.625	(1.550)	7.625	(1.400)	15 YR FIXED	180
7.750	(1.988)	7.750	(1.938)	7.750	(1.988)	7.750	(1.838)	30 YR FIXED	360
7.875	(2.425)	7.875	(2.375)	7.875	(2.425)	7.875	(2.275)	30 YR FIXED I/O	240
8.000	(2.863)	8.000	(2.813)	8.000	(2.863)	8.000	(2.713)	40 YR FIXED I/O	360
8.125	(3.238)	8.125	(3.188)	8.125	(3.238)	8.125	(3.088)	* Qualifying Rate: Note Rate	
8.250	(3.613)	8.250	(3.563)	8.250	(3.613)	8.250	(3.463)	Program Restrictions	
8.375	(3.988)	8.375	(3.938)	8.375	(3.988)	8.375	(3.838)	Housing	1x30x12
8.500	(4.363)	8.500	(4.313)	8.500	(4.363)	8.500	(4.213)	(BK/FC/SS/DIL)	24.0
8.625	(4.738)	8.625	(4.688)	8.625	(4.738)	8.625	(4.588)	Min FICO	600
8.750	(5.113)	8.750	(5.063)	8.750	(5.113)	8.750	(4.963)	Max LTV	80
8.875	(5.488)	8.875	(5.438)	8.875	(5.488)	8.875	(5.338)	Prepay Term ¹⁻⁴	Min Price
9.000	(5.863)	9.000	(5.813)	9.000	(5.863)	9.000	(5.713)	60 Months	94.375
9.125	(6.238)	9.125	(6.188)	9.125	(6.238)	9.125	(6.088)	48 Months	94.375
9.250	(6.613)	9.250	(6.563)	9.250	(6.613)	9.250	(6.463)	36 Months	94.375
9.375	(6.988)	9.375	(6.938)	9.375	(6.988)	9.375	(6.838)	24 Months	94.375
9.500	(7.300)	9.500	(7.250)	9.500	(7.300)	9.500	(7.150)	12 Months	94.375
9.625	(7.550)	9.625	(7.500)	9.625	(7.550)	9.625	(7.400)	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		760+		(1.875)	(1.625)	(1.375)	(0.875)	(0.250)	2.125
		740-759		(1.750)	(1.500)	(1.250)	(0.750)	0.000	2.375
		720-739		(1.500)	(1.250)	(1.000)	(0.500)	0.250	3.250
		700-719		(1.125)	(0.875)	(0.375)	0.125	1.000	4.000
		680-699		(0.500)	(0.125)	0.125	0.625	2.000	NA
		660-679		(0.250)	0.125	0.625	1.125	2.500	NA
		640-659		2.500	3.000	3.500	4.000	4.500	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	NA
		DSCR < 0.75		2.625	2.625	2.625	3.250	3.625	NA
Price Adj.		FICO/CLTV		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Housing History		0x60x12		0.250	0.250	0.250	0.250	0.250	NA
Housing Event Seasoning		>=36 Mo		0.00	0.00	0.00	0.00	0.00	NA
		24 - 35 Mo		0.250	0.250	0.250	0.250	0.375	NA
Loan Balance		<=\$150,000		0.750	0.750	0.875	0.875	0.875	2.000
		\$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	NA
		\$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
Purpose		Cash-Out & FICO >= 700		0.375	0.375	0.375	0.500	0.750	NA
		Cash-Out & FICO < 700		0.750	0.750	0.750	0.875	1.250	NA
Property Type		Condo		0.125	0.125	0.125	0.250	0.500	NA
		Condotel		1.375	1.375	1.375	1.375	1.375	NA
		2-4 Unit		0.500	0.500	0.500	0.500	0.625	NA
State		CT, IL, NJ, NY		0.000	0.000	0.000	0.000	0.000	0.500
Amortization		40 yr. Maturity		0.250	0.250	0.250	0.250	0.250	0.500
		Interest only		0.500	0.500	0.500	0.500	0.625	1.000
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



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)
6.875	2.012	6.875	2.062	6.875	2.012	6.875	2.162	ARM Margin (DSCR)	4.5
7.000	1.450	7.000	1.500	7.000	1.450	7.000	1.600	5yr ARM Caps	6.5
7.125	0.887	7.125	0.937	7.125	0.887	7.125	1.037	7yr ARM Caps	2/1/5
7.250	0.325	7.250	0.375	7.250	0.325	7.250	0.475	Reset Frequency	6 mo.
7.375	(0.238)	7.375	(0.188)	7.375	(0.238)	7.375	(0.088)	Product	Amort Terr
7.500	(0.800)	7.500	(0.750)	7.500	(0.800)	7.500	(0.650)	5yr ARM & 7yr ARM	360
7.625	(1.300)	7.625	(1.250)	7.625	(1.300)	7.625	(1.150)	5yr ARM I/O & 7yr ARM I/O	240
7.750	(1.738)	7.750	(1.688)	7.750	(1.738)	7.750	(1.588)	15 YR FIXED	180
7.875	(2.175)	7.875	(2.125)	7.875	(2.175)	7.875	(2.025)	30 YR FIXED	360
8.000	(2.613)	8.000	(2.563)	8.000	(2.613)	8.000	(2.463)	30 YR FIXED I/O	240
8.125	(2.988)	8.125	(2.938)	8.125	(2.988)	8.125	(2.838)	40 YR FIXED I/O	360
8.250	(3.363)	8.250	(3.313)	8.250	(3.363)	8.250	(3.213)	* Qualifying Rate: Note Rate	
8.375	(3.738)	8.375	(3.688)	8.375	(3.738)	8.375	(3.588)	Program Restrictions	
8.500	(4.113)	8.500	(4.063)	8.500	(4.113)	8.500	(3.963)	Housing	0x30x12
8.625	(4.488)	8.625	(4.438)	8.625	(4.488)	8.625	(4.338)	(BK/FC/SS/DIL)	48 MO
8.750	(4.863)	8.750	(4.813)	8.750	(4.863)	8.750	(4.713)	Min FICO	680 or Foreign Credit
8.875	(5.238)	8.875	(5.188)	8.875	(5.238)	8.875	(5.088)	Max LTV	75
9.000	(5.613)	9.000	(5.563)	9.000	(5.613)	9.000	(5.463)	Prepay Term¹⁻⁴	Min Price
9.125	(5.988)	9.125	(5.938)	9.125	(5.988)	9.125	(5.838)	60 Months	94.375
9.250	(6.363)	9.250	(6.313)	9.250	(6.363)	9.250	(6.213)	48 Months	94.375
9.375	(6.738)	9.375	(6.688)	9.375	(6.738)	9.375	(6.588)	36 Months	94.375
9.500	(7.050)	9.500	(7.000)	9.500	(7.050)	9.500	(6.900)	24 Months	94.375
9.625	(7.300)	9.625	(7.250)	9.625	(7.300)	9.625	(7.150)	12 Months	94.375
9.750	(7.550)	9.750	(7.500)	9.750	(7.550)	9.750	(7.400)	No Penalty	94.375
Price Adj.		FICO/CLTV		<=50		50.01-55		55.01-60	
DSCR		680+		(0.500)		0.000		0.125	
		Foreign Credit		(0.500)		0.000		0.125	
DSCR Additional Adjustments		>=1.25		(0.625)		(0.625)		(0.625)	
		1.00-1.24%		0.000		0.000		0.000	
		0.75-0.99%		1.000		1.000		1.000	
		<0.75		2.625		2.625		3.250	
Price Adj.		FICO/CLTV		<=50		50.01-55		55.01-60	
Loan Balance		<=\$150,000		1.000		1.000		1.125	
		\$150,001-\$250,000		0.500		0.500		0.500	
		\$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		0.125		0.125		0.250	
Purpose		Cash-Out & DSCR >= 1.0		0.375		0.375		0.375	
		Cash-Out & DSCR < 1.0		0.750		0.750		0.750	
Property Type		Condo		0.250		0.250		0.250	
		Condotel		1.375		1.375		1.375	
		2-4 Unit		0.375		0.375		0.375	
State		CT, IL, NJ, NY		0.000		0.000		0.000	
Amortization		40yr Maturity		0.250		0.250		0.250	
		Interest only		0.500		0.500		0.500	
5% Fixed Prepayment Penalty Term		60 Months		(1.000)		(1.000)		(1.000)	
		48 Months		(0.750)		(0.750)		(0.750)	
		36 Months		(0.250)		(0.250)		(0.250)	
		24 Months		0.375		0.375		0.375	
		12 Months		1.125		1.125		1.375	
		No Penalty		1.750		1.750		2.000	
Prepayment Penalty Term (Other allowable PPP, NOO only)		60 Months		(0.750)		(0.750)		(0.750)	
		48 Months		(0.500)		(0.500)		(0.500)	
		36 Months		0.000		0.000		0.000	
		24 Months		0.500		0.500		0.500	
		12 Months		1.250		1.250		1.500	
		No Penalty		1.750		1.750		2.000	
Other		Less than 12 Months Reserves		0.250		0.250		0.250	
		Escrow Waiver		0.250		0.250		0.250	

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	3.806	5yr ARM Caps	2/1/5
6.375	N/A	6.375	N/A	6.375	N/A	6.375	3.454	7yr ARM Caps	5/1/5
6.500	N/A	6.500	N/A	6.500	N/A	6.500	3.105	Reset Frequency	6 mo.
6.625	N/A	6.625	N/A	6.625	N/A	6.625	2.760	Product	Amort Terr
6.750	N/A	6.750	N/A	6.750	N/A	6.750	2.419	5yr ARM & 7yr ARM	Term
6.875	N/A	6.875	N/A	6.875	N/A	6.875	2.081	5yr ARM I/O & 7yr ARM I/O	I/O Term
7.000	N/A	7.000	N/A	7.000	N/A	7.000	1.747	15 YR FIXED	
7.125	N/A	7.125	N/A	7.125	N/A	7.125	1.417	30 YR FIXED	
7.250	N/A	7.250	N/A	7.250	N/A	7.250	1.091	30 YR FIXED I/O	
7.375	N/A	7.375	N/A	7.375	N/A	7.375	0.779	40 YR FIXED I/O	
7.500	N/A	7.500	N/A	7.500	N/A	7.500	0.472	* Qualifying Rate: Note Rate	
7.625	N/A	7.625	N/A	7.625	N/A	7.625	0.172	Program Restrictions	
7.750	N/A	7.750	N/A	7.750	N/A	7.750	(0.121)	Housing	1x30x12
7.875	N/A	7.875	N/A	7.875	N/A	7.875	(0.409)	(BK/FC/SS/DIL)	24.0
8.000	N/A	8.000	N/A	8.000	N/A	8.000	(0.659)	Min FICO	620
8.125	N/A	8.125	N/A	8.125	N/A	8.125	(0.903)	Max LTV	80
8.250	N/A	8.250	N/A	8.250	N/A	8.250	(1.140)	Prepay Term¹⁻⁴	Min Price
8.375	N/A	8.375	N/A	8.375	N/A	8.375	(1.353)	60 Months	98.000
8.500	N/A	8.500	N/A	8.500	N/A	8.500	(1.559)	48 Months	98.000
8.625	N/A	8.625	N/A	8.625	N/A	8.625	(1.715)	36 Months	98.000
8.750	N/A	8.750	N/A	8.750	N/A	8.750	(1.865)	24 Months	98.000
8.875	N/A	8.875	N/A	8.875	N/A	8.875	(2.009)	12 Months	98.000
9.000	N/A	9.000	N/A	9.000	N/A	9.000	(2.146)	No Penalty	99.375
Price Adj.		FICO/CLTV		<=50		50.01-55		55.01-60	
DSCR: >= 1.15x		760+		(1.375)		(1.000)		(0.750)	
DSCR => 1.00x and < 1.15		740-759		(1.250)		(0.875)		(0.625)	
DSCR < 1.00x No less than 0.75x		720-739		(1.000)		(0.875)		(0.625)	
		700-719		(0.625)		(0.375)		0.000	
		680-699		(0.125)		0.125		0.375	
		660-679		0.250		0.500		1.000	
		640-659		1.875		2.250		2.875	
		620-639		2.875		3.250		3.875	
		760+		1.250		1.375		1.500	
		740-759		1.500		1.750		2.000	
		720-739		1.750		2.000		2.500	
		700-719		2.500		3.000		3.500	
		680-699		NA		NA		NA	
		660-679		NA		NA		NA	
		640-659		NA		NA		NA	
		620-639		NA		NA		NA	
Price Adj.		<=50		50.01-55		55.01-60		60.01-65	
Housing History		0x60x12		0.250		0.250		0.250	
Housing Event Seasoning		1 - 12 Mo		NA		NA		NA	
		13 - 24 Mo		NA		NA		NA	
		25 - 36 Mo		0.250		0.250		0.250	
Loan Balance		<=\$150,000		1.000		1.000		1.125	
		\$150,001 - \$250,000		0.500		0.500		0.500	
		\$1,000,001 - \$1,500,000		0.000		0.000		0.000	
		\$1,500,001 - \$2,000,000		0.125		0.125		0.250	
		\$2,000,001 - \$2,500,000		0.500		0.500		0.625	
		\$2,500,001 - \$3,000,000		0.750		0.750		0.875	
		\$3,000,001 - \$3,500,000		0.500		0.500		0.625	
Purpose		Cash-Out & FICO>=700		0.375		0.375		0.500	
		Cash-Out & FICO<700		0.500		0.500		0.500	
Property Type		Condo other than Condotel		0.125		0.125		0.250	
		Non-Warrantable Condo		0.500		0.500		0.750	
		2-4 Unit		0.500		0.500		0.500	
State		CT, IL, NJ		0.000		0.000		0.000	
Amortization		Interest Only, 30-year term		1.500		1.625		1.750	
		Interest Only, 40-year term		2.000		2.125		2.250	
Prepayment		60 Months		(0.250)		(0.250)		(0.375)	
		48 Months		(0.125)		(0.125)		(0.125)	
		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	

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



ADVANCED PORTFOLIO														
30YR FIXED			15YR FIXED			7/6 ARM			5/6 ARM			Program Restrictions		
AP30			AP15			AP76			AP56					
30 day Lock			30 day Lock			30 day Lock			30 day Lock					
RATE	FULL	ALT	RATE	FULL	ALT	RATE	FULL	ALT	RATE	FULL	ALT			
5.625	2.736	3.136	5.625	N/A	N/A	5.625	N/A	N/A	5.625	N/A	N/A	Housing	0x30x12	
5.750	2.372	2.772	5.750	N/A	N/A	5.750	N/A	N/A	5.750	N/A	N/A	(BK/FC/SS/DIL)	48.0	
5.875	2.012	2.412	5.875	N/A	N/A	5.875	N/A	N/A	5.875	N/A	N/A	Min FICO	660	
6.000	1.656	2.056	6.000	N/A	N/A	6.000	N/A	N/A	6.000	N/A	N/A	Max LTV	90	
6.125	1.304	1.704	6.125	N/A	N/A	6.125	N/A	N/A	6.125	N/A	N/A	Prepay Penalty (NOO only)		
6.250	0.955	1.355	6.250	N/A	N/A	6.250	N/A	N/A	6.250	N/A	N/A	No Penalty	0.750	
6.375	0.610	1.010	6.375	N/A	N/A	6.375	N/A	N/A	6.375	N/A	N/A	12 Months	0.500	
6.500	0.269	0.669	6.500	N/A	N/A	6.500	N/A	N/A	6.500	N/A	N/A	24 Months	0.250	
6.625	(0.069)	0.331	6.625	N/A	N/A	6.625	N/A	N/A	6.625	N/A	N/A	>=36 Months	0.000	
6.750	(0.403)	(0.003)	6.750	N/A	N/A	6.750	N/A	N/A	6.750	N/A	N/A	ARM Requirements		
6.875	(0.733)	(0.333)	6.875	N/A	N/A	6.875	N/A	N/A	6.875	N/A	N/A	ARM Index	SOFR 30AVG	
7.000	(1.059)	(0.659)	7.000	N/A	N/A	7.000	N/A	N/A	7.000	N/A	N/A	ARM Margin	4.5	
7.125	(1.381)	(0.981)	7.125	N/A	N/A	7.125	N/A	N/A	7.125	N/A	N/A	5yr ARM Caps	2/1/5	
7.250	(1.694)	(1.294)	7.250	N/A	N/A	7.250	N/A	N/A	7.250	N/A	N/A	7yr ARM Caps	5/1/5	
7.375	(2.000)	(1.600)	7.375	N/A	N/A	7.375	N/A	N/A	7.375	N/A	N/A	Reset Frequency	6 mo.	
7.500	(2.300)	(1.900)	7.500	N/A	N/A	7.500	N/A	N/A	7.500	N/A	N/A	*Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.		
7.625	(2.594)	(2.194)	7.625	N/A	N/A	7.625	N/A	N/A	7.625	N/A	N/A	Amor. Term / Term / IO Term		
7.750	(2.869)	(2.469)	7.750	N/A	N/A	7.750	N/A	N/A	7.750	N/A	N/A	5yr I/O & 7yr I/O (30 Yr.)	240 / 360 / 120	
7.875	(3.125)	(2.725)	7.875	N/A	N/A	7.875	N/A	N/A	7.875	N/A	N/A	5yr I/O & 7yr I/O (40 Yr.)	360 / 480 / 120	
8.000	(3.363)	(2.963)	8.000	N/A	N/A	8.000	N/A	N/A	8.000	N/A	N/A	30 YR FIXED I/O	240 / 360 / 120	
8.125	(3.581)	(3.181)	8.125	N/A	N/A	8.125	N/A	N/A	8.125	N/A	N/A	40 YR FIXED I/O	360 / 480 / 120	
												Max Price	101.875	
Price Adj.			FICO/CLTV			<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc - 2 Years		780+	(0.150)	(0.100)	(0.100)	0.500	0.750	1.000	1.625	1.750	2.500			
		760-779	(0.150)	(0.100)	(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	1.375	1.375	2.125	2.125	2.250	3.250	N/A	NA				
Full Doc - 1 Year (Addition to the 2Year Adj.)			0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.125	0.125	0.250	0.375	
Alt Doc - 24 mo. Bank Statement / 24 months 1099 / Asset Utilization		780+	0.100	0.250	0.500	0.750	1.000	1.250	1.875	2.000	2.750			
		760-779	0.100	0.250	0.500	0.750	1.250	1.375	1.875	2.000	2.750			
		740-759	0.200	0.500	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	1.500	1.625	2.375	2.500	3.000	3.500	N/A	NA				
Additional adjustments to Alt Doc 24 mo		12 month Bank Statements	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500	0.500		
		12 month 1099	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500	0.500		
		WVOE	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A			
		CPA / EA Prepared 24 month	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A			
		CPA / EA Prepared 12 month	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A			
Price Adjustments			<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90			
DTI		43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125			
		>50%	0.125	0.125	0.250	0.250	0.250	0.250	0.250	NA	NA			
Loan Balance		<=\$250,000	0.500	0.500	0.500	0.500	0.500	0.625	0.625	0.750	0.875			
		\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
		\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
		\$1,000,001 - \$1,500,000	0.150	0.150	0.150	0.150	0.150	0.150	0.000	0.000	0.000			
		\$1,500,001 - \$2,000,000	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000	NA			
		\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.250	0.250	0.500	NA	NA			
		\$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.500	NA	NA	NA			
\$3,000,001 - \$3,500,000		0.500	0.500	0.500	0.500	0.750	1.000	NA	NA	NA				
Purpose		Rate-Term Refi	0.125	0.250	0.375	0.375	0.375	0.375	0.500	0.625	NA			
		Cash-Out Refi	0.375	0.500	0.625	0.625	0.625	0.750	1.125	NA	NA			
Occupancy		2nd Home	0.125	0.125	0.250	0.250	0.250	0.250	0.250	0.375	NA			
		Investor	0.125	0.250	0.375	0.375	0.375	0.375	0.375	0.375	0.500	NA		
Property Type		Condo other than Condotel	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125			
		Non-Warrantable Condo	0.250	0.250	0.250	0.250	0.250	0.250	0.375	NA	NA			
		2-4 Unit	0.250	0.250	0.250	0.250	0.250	0.375	0.500	0.500	NA			
		5+ Unit	NA	NA	NA	NA	NA	NA	NA	NA	NA			
State		CT, IL, NJ	0.000	0.000	0.000	0.000	0.000	0.125	0.125	0.250	0.500			
Other		LTV / CLTV over 80%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.500			
Amortization		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			
Impound		Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.250			

SERIES O - DSCR													
30 YR Fixed			5/6 ARM			Highlights				Cash Out Amount			
ODC30			ODC56										
RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS	LTVs up to		80%		LTV > 60%			
8.875	(5.161)	(5.011)	8.875	(5.361)	(5.211)	FICO		660		\$500k			
8.750	(4.911)	(4.761)	8.750	(5.111)	(4.961)	2-4 units		Max 75%		LTV <= 60%			
8.625	(4.661)	(4.511)	8.625	(4.861)	(4.711)	Non-Warrantable Condo		Max 75%		Unlimited Cash Out			
8.500	(4.411)	(4.261)	8.500	(4.611)	(4.461)	Loan Amount / Credit		Max Price/Prepay Buydown		ARM features			
8.375	(4.161)	(4.011)	8.375	(4.361)	(4.211)	Min Loan Amount	\$125K	Prepay	Max Px	5/6 ARM	7/6 ARM		
8.250	(3.911)	(3.761)	8.250	(4.111)	(3.961)	Max Loan Amount	\$2M	5 Year	(5.000)	Margin	5.00%		
8.125	(3.629)	(3.479)	8.125	(3.829)	(3.679)	Mortgage History	0x30x12	2-4Year	(4.500)	Caps	2/1/5		
8.000	(3.348)	(3.198)	8.000	(3.548)	(3.398)	Bankruptcy Seasoning	36 mo.	1 Year	(4.000)	Index	SOFRR 30D		
7.875	(3.036)	(2.886)	7.875	(3.236)	(3.086)	FC/SS/DIL Seasoning	36 mo.	No Prepay	(3.500)	Floor	5.00%		
7.750	(2.723)	(2.573)	7.750	(2.923)	(2.773)	Reserve Requirements					5.00%	5.00%	
7.625	(2.348)	(2.198)	7.625	(2.548)	(2.398)	\$125,000 - \$500,000		3 Months					
7.500	(1.973)	(1.823)	7.500	(2.173)	(2.023)	\$500,001 - \$1,000,000		6 Months					
7.375	(1.598)	(1.448)	7.375	(1.798)	(1.648)	\$1,000,001 - \$2,000,000		6 MOnths					
7.250	(1.161)	(1.011)	7.250	(1.361)	(1.211)								
7.125	(0.723)	(0.573)	7.125	(0.923)	(0.773)								
7.000	(0.223)	(0.073)	7.000	(0.423)	(0.273)								
6.875	0.277	0.427	6.875	0.077	0.227								
6.750	0.839	0.989	6.750	0.639	0.789								
6.625	1.402	1.552	6.625	1.202	1.352								
6.500	1.964	2.114	6.500	1.764	1.914								
						No Ratio Available							
						<=50	<=55	<=60	<=65	<=70	<=75	<=80	
FICO & LTV						780+	(0.875)	(0.625)	(0.500)	(0.125)	0.375	0.875	1.500
						760 - 779	(0.875)	(0.625)	(0.375)	0.125	0.500	1.000	1.625
						740 - 759	(0.750)	(0.500)	(0.250)	0.125	0.500	1.000	1.625
						720 - 739	(0.625)	(0.375)	(0.125)	0.250	0.750	1.125	1.875
						700 - 719	0.500	0.125	0.125	0.625	1.250	2.500	N/A
						680 - 699	0.250	0.125	0.500	1.750	2.750	3.125	N/A
660 - 679						0.000	0.375	0.750	2.000	3.000	N/A	N/A	
Credit Event						FC/SS/DIL/BK7 36-47mo	0.500	0.500	0.500	0.500	0.500	0.875	
DSCR						DSCR ≥ 1.25	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	
						DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	
						DSCR 0.75 - 0.99	0.500	0.625	0.750	0.750	0.875	1.000	
						DSCR < 0.750	1.125	1.375	1.500	1.750	2.000	2.375	
						<=55	<=55	<=60	<=65	<=70	<=75	<=80	
Loan Amount						<250,000	0.000	0.000	0.000	0.000	0.000	0.375	0.500
						> 2,000,000	N/A	N/A	N/A	N/A	N/A	N/A	
Purpose						Purchase	0.000	0.000	0.000	0.000	0.000	0.000	
						Rate Term	0.000	0.000	0.000	0.000	0.000	0.000	
						Cash-Out	0.500	0.500	0.500	0.750	1.125	1.500	
Other						Interest Only	0.125	0.125	0.250	0.250	0.500	0.625	
						40 YR	0.125	0.125	0.125	0.250	0.250	0.375	
						Florida Condo	0.000	0.125	0.125	0.250	0.250	0.375	
						Condo	0.125	0.125	0.250	0.250	0.375	0.500	
						Non-Warrantable Condo	0.375	0.375	0.500	0.500	0.625	0.750	
						Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	
Prepay						2 - 4 Units	0.250	0.250	0.500	0.500	0.500	0.750	
						5 YR	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
						4 YR	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
						3 YR	0.000	0.000	0.000	0.000	0.000	0.000	
						2 YR	0.375	0.375	0.375	0.375	0.375	0.375	
						1 YR	0.750	0.750	0.750	0.750	0.750	0.750	
No Prepay						1.125	1.125	1.125	1.125	1.125	1.125		

