



PRICING SPECIAL

.250 NON-QM BONUS

**PRICING SPECIAL APPLIES TO NEWLY LOCKED
LOANS IN THE MONTH OF SEPTEMBER.**

Contact your 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, 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
Check Out Series O: Expanded Prime (PG 6) and Series S: Prime (PG 7)
Series O - DSCR Program (No Ratio) - Page 8
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	
CONFORMING PRODUCT	
# OF UNITS	LOAN LIMITS
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250
HIGH BALANCE / SUPER CONFORMING	
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	
LOCK EXPIRATION	
15 Day	09/19/25
30 Day	10/06/25
45 Day	10/20/25
LOCK EXTENSION FEE	
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 EXPRESS	PAGE 2
FHA & VA , FHA DPA	PAGE 3
OPTIMAL PORTFOLIO	PAGE 3
SERIES V DSCR /FOREIGN NATIONAL	PAGE 4 & 5
SERIES O Exp. Prime & S Prime	PAGE 6 & 7
SERIES O & S DSCR	PAGE 8 & 9

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

INDEX INFORMATION	
INDICES	TODAY
SOFR (30 day ave.)	4.357%
PRIME RATE	7.500%

LENDER FEES					
	CONV / DPA	JUMBO	FHA / VA	STREAMLINE / IRRRL	NON QM
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
TAX SERV. 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				LLPA Waiver -First Time Home Buyer & AMI Level
CF30	15 day	30 day	45 day	CF20	15 day	30 day	45 day	CF15	15 day	30 day	45 day	
5.875	(0.722)	(0.597)	(0.472)	5.500	(0.587)	(0.552)	(0.326)	5.250	(0.536)	(0.411)	(0.286)	**Please run the pricing with the income and the county inside Pricing Engine**
5.990	(1.087)	(0.962)	(0.837)	5.625	(1.038)	(1.004)	(0.776)	5.375	(1.243)	(1.118)	(0.993)	
6.000	(1.249)	(1.124)	(0.999)	5.750	(1.283)	(1.241)	(1.047)	5.500	(1.534)	(1.409)	(1.284)	
6.125	(1.796)	(1.671)	(1.546)	5.875	(1.757)	(1.711)	(1.513)	5.625	(1.701)	(1.576)	(1.451)	
6.250	(1.951)	(1.826)	(1.701)	5.990	(2.197)	(2.148)	(1.947)	5.750	(1.983)	(1.858)	(1.733)	
6.375	(2.476)	(2.351)	(2.226)	6.000	(2.209)	(2.159)	(1.959)	5.875	(2.381)	(2.256)	(2.131)	
6.490	(2.746)	(2.621)	(2.496)	6.125	(2.646)	(2.597)	(2.397)	5.990	(2.523)	(2.398)	(2.273)	
6.500	(2.999)	(2.874)	(2.749)	6.250	(2.396)	(2.338)	(2.108)	6.000	(2.654)	(2.529)	(2.404)	
6.624	(3.230)	(3.105)	(2.980)	6.375	(2.799)	(2.737)	(2.504)	6.125	(2.939)	(2.814)	(2.689)	

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	
6.000	(0.707)	(0.582)	(0.457)	6.000	(2.988)	(2.863)	(2.738)	5.000	0.449	0.472	5.250	0.175	0.206	
6.125	(1.196)	(1.071)	(0.946)	6.125	(3.178)	(3.053)	(2.928)	5.125	0.127	0.154	5.375	(0.204)	(0.169)	
6.250	(1.381)	(1.256)	(1.131)	6.250	(3.082)	(2.957)	(2.832)	5.250	(0.183)	(0.152)	5.500	(0.595)	(0.557)	
6.375	(1.921)	(1.796)	(1.671)	6.375	(3.461)	(3.336)	(3.211)	5.375	(0.474)	(0.440)	5.625	(1.006)	(0.964)	
6.490	(2.326)	(2.201)	(2.076)	6.500	(4.057)	(3.932)	(3.807)	5.500	(0.741)	(0.703)	5.750	(1.351)	(1.305)	
6.500	(2.409)	(2.284)	(2.159)	6.625	(4.110)	(3.985)	(3.860)	5.625	(0.971)	(0.929)	5.875	(1.596)	(1.546)	
6.624	(2.631)	(2.506)	(2.381)	6.750	(4.125)	(4.000)	(3.875)	5.750	(1.230)	(1.184)	6.000	(1.782)	(1.728)	
6.625	(2.738)	(2.613)	(2.488)	6.875	(4.054)	(3.929)	(3.804)	5.875	(1.532)	(1.483)	6.125	(1.880)	(1.823)	
6.750	(2.828)	(2.703)	(2.578)	6.990	(4.398)	(4.273)	(4.148)	6.000	(1.828)	(1.774)	6.250	(2.015)	(1.953)	

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.)	
Rate	3.50%
Term	30 Yr.
LTV	80%
FICO	700

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

[illegible]

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				
NOO	1.125	1.125	1.625	2.125	NA				
2nd Home	1.125	1.125	1.625	2.125	NA				
Manufactured Home	NA	NA	NA	NA	NA				
2-4 Units	0.000	0.000	0.375	0.375	NA				
HB FIX	1.250	1.250	1.500	1.500	1.750	ARM	MARGIN	CAPS	INDEX
HB ARM	2.000	2.000	2.250	2.250	3.250	5YR ARM	2.75	21115	4.3570%
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	7YR ARM	2.75	51115	4.3570%
DIT>40%	0.000	0.000	0.000	0.000	0.000	**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 7YR ARM				<=60	60.01-65	65.01-70	70.01-75	75.01-80				
JC30	15 day	30 day	JC15	15 day	30 day	JC76	15 day	30 day	800+	(0.500)	(0.500)	(0.250)	0.000	0.000				
6.250	(0.470)	(0.345)	5.750	0.305	0.430	5.375	1.169	1.294	780-799	(0.500)	(0.500)	(0.250)	0.000	0.000				
6.375	(0.720)	(0.595)	5.875	(0.195)	(0.070)	5.500	0.669	0.794	760-779	(0.250)	(0.250)	0.000	0.000	0.000				
6.500	(0.970)	(0.845)	6.000	(0.570)	(0.445)	5.625	0.169	0.294	740-759	(0.250)	(0.250)	0.000	0.000	0.000				
6.625	(1.345)	(1.220)	6.125	(0.945)	(0.820)	5.750	(0.206)	(0.081)	720-739	(0.250)	(0.250)	0.000	0.000	0.000				
6.750	(1.595)	(1.470)	6.250	(1.195)	(1.070)	5.875	(0.581)	(0.456)	PURCHASE BONUS					(0.375)				
6.875	(1.720)	(1.595)	6.375	(1.445)	(1.320)	6.000	(0.956)	(0.831)	CASH OUT					0.250				
7.000	(1.845)	(1.720)	6.500	(1.695)	(1.570)	6.125	(1.081)	(0.956)	INVESTMENT					0.250				
7.125	(1.970)	(1.845)	6.625	(1.820)	(1.695)	6.250	(1.206)	(1.081)	ESCROW WAIVER					0.125				
7.250	(2.095)	(1.970)	6.750	(1.945)	(1.820)	6.375	(1.331)	(1.206)	CONDO>65%					0.125				
7.375	(2.220)	(2.095)	6.875	(2.070)	(1.945)	6.500	(1.375)	(1.331)	CO-OP					0.750				
7.500	(2.345)	(2.220)	7.000	(2.195)	(2.070)	6.625	(1.375)	(1.375)	SECOND HOME					0.125				
7.625	(2.375)	(2.345)	7.125	(2.320)	(2.195)	6.750	(1.375)	(1.375)	2-4 UNITS LTV<=65%					0.125				
7.750	(2.375)	(2.375)	7.250	(2.375)	(2.320)	6.875	(1.375)	(1.375)	2-4 UNITS LTV>65%					0.250				
7.875	(2.375)	(2.375)	7.375	(2.375)	(2.375)				LAMT>\$2MM					0.125				
Qualifying Rate: 5yr ARM - Higher of noter rate + 2% 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,WA, WI, WV, WY									
10yr / 7yr ARM - Higher of Note Rate or FIR									State Adjustment 0.25 Hit - CO									
*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)																		
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				
8.000	(3.941)	(3.816)	7.375	(1.783)	(1.658)	7.500	(2.032)	(1.907)	7.375	(1.918)	(1.793)	7.375	(1.386)	(1.261)				
7.875	(3.709)	(3.584)	7.250	(1.608)	(1.483)	7.375	(1.906)	(1.781)	7.250	(1.744)	(1.619)	7.250	(1.212)	(1.087)				
7.750	(3.394)	(3.269)	7.125	(1.417)	(1.292)	7.250	(1.732)	(1.607)	7.125	(1.555)	(1.430)	7.125	(1.022)	(0.897)				
7.625	(3.233)	(3.108)	7.000	(1.164)	(1.039)	7.125	(1.542)	(1.417)	7.000	(1.302)	(1.177)	7.000	(0.770)	(0.645)				
7.500	(3.059)	(2.934)	6.875	(0.975)	(0.850)	7.000	(1.289)	(1.164)	6.875	(1.096)	(0.971)	6.875	(0.598)	(0.473)				
7.375	(2.876)	(2.751)	6.750	(0.672)	(0.547)	6.875	(1.046)	(0.921)	6.750	(0.795)	(0.670)	6.750	(0.296)	(0.171)				
7.250	(2.626)	(2.501)	6.625	(0.355)	(0.230)	6.750	(0.745)	(0.620)	6.625	(0.479)	(0.354)	6.625	0.020	0.145				
7.125	(2.376)	(2.251)	6.500	(0.086)	0.039	6.625	(0.429)	(0.304)	6.500	(0.194)	(0.069)	6.500	0.305	0.430				
7.000	(1.718)	(1.593)	6.375	0.263	0.388	6.500	(0.119)	0.006	6.375	0.153	0.278	6.375	0.653	0.778				
6.875	(1.423)	(1.298)	6.250	0.726	0.851	6.375	0.229	0.354	6.250	0.612	0.737	6.250	1.124	1.249				
6.750	(1.120)	(0.995)	6.125	1.169	1.294	6.250	0.673	0.798	6.125	1.057	1.182	6.125	1.546	1.671				
6.625	(0.742)	(0.617)	6.000	1.638	1.763	6.125	1.148	1.273	6.000	1.517	1.642	6.000	2.035	2.160				
6.500	(0.420)	(0.295)	5.875	2.103	2.228	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																		
	CLTV**										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	90.01 -								
Primary Purchase																		
800+	(1.090)	(1.090)	(0.965)	(0.965)	(0.840)	(0.590)	(0.340)	0.660	1.160	na	CASH OUT ON 2-4 UNITS INVESTMENT PROPERTIES AVAILABLE							
780-799	(1.090)	(1.090)	(0.965)	(0.965)	(0.840)	(0.590)	(0.340)	0.660	1.160	na								
760-779	(0.965)	(0.965)	(0.965)	(0.840)	(0.715)	(0.465)	(0.215)	0.660	1.660	na								
740-759	(0.840)	(0.840)	(0.840)	(0.715)	(0.590)	(0.215)	(0.090)	0.910	1.910	na	with AUS							
720-739	(0.715)	(0.715)	(0.590)	(0.465)	(0.215)	(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	Max Price		102.125					
660-679	(0.090)	(0.090)	0.410	0.910	1.410	2.160	2.910	na	na	na	Additional LLPA		CLTV					
Primary NCO Refi																		
800+	(0.840)	(0.840)	(0.715)	(0.715)	(0.590)	(0.340)	(0.090)	0.660	1.160	na	80.01-85		85.01-90					
780-799	(0.840)	(0.840)	(0.715)	(0.715)	(0.590)	(0.340)	(0.090)	0.660	1.160	na	>80% LTV No MI							
760-779	(0.715)	(0.715)	(0.715)	(0.590)	(0.465)	(0.215)	0.035	0.660	1.660	na								
740-759	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	0.035	0.160	0.910	1.910	na	*Second Home:							
720-739	(0.465)	(0.465)	(0.340)	(0.215)	0.035	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	Run Pricing Engine							
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	**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).							
Primary CO Refi																		
800+	(0.840)	(0.840)	(0.590)	(0.590)	(0.215)	0.410	0.910	na	na	na								
780-799	(0.840)	(0.840)	(0.590)	(0.590)	(0.215)	0.410	0.910	na	na	na								
760-779	(0.715)	(0.715)	(0.590)	(0.465)	(0.090)	0.535	1.035	na	na	na								
740-759	(0.590)	(0.590)	(0.465)	(0.340)	0.035	0.785	1.160	na	na	na								
720-739	(0.465)	(0.465)	(0.215)	(0.090)	0.410	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								
660-679	0.160	0.160	0.660	1.160	1.660	2.410	3.160	na	na	na								
NOO Purchase																		
800+	(0.840)	(0.840)	(0.465)	(0.465)	(0.090)	0.410	1.160	na	na	na								
780-799	(0.840)	(0.840)	(0.465)	(0.465)	(0.090)	0.410	1.160	na	na	na								
760-779	(0.715)	(0.715)	(0.465)	(0.340)	0.035	0.535	1.285	na	na	na								
740-759	(0.590)	(0.590)	(0.340)	(0.215)	0.160	0.785	1.410	na	na	na								
720-739	(0.465)	(0.465)	(0.090)	0.035	0.535	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)	0.160	0.660	1.410	na	na	na								
780-799	(0.590)	(0.590)	(0.215)	(0.215)	0.160	0.660	1.410	na	na	na								
760-779	(0.465)	(0.465)	(0.215)	(0.090)	0.285	0.785	1.585	na	na	na								
740-759	(0.340)	(0.340)	(0.090)	0.035	0.410	1.035	1.820	na	na	na								
720-739	(0.215)	(0.215)	0.160	0.285	0.785	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)	0.535	1.410	na	na	na	na								
780-799	(0.590)	(0.590)	(0.090)	(0.090)	0.535	1.410	na	na	na	na								
760-779	(0.465)	(0.465)	(0.090)	0.035	0.660	1.535	na	na	na	na								
740-759	(0.340)	(0.340)	0.035	0.160	0.785	1.785	na	na	na	na								
720-739	(0.215)	(0.215)	0.285	0.410	1.160	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
5.500	(1.128)	(1.047)	5.500	(1.128)	(1.047)	5.375	(1.114)	(1.064)	6.125	(2.073)	(1.993)	5.125	3.225	3.288
5.625	(1.770)	(1.689)	5.625	(1.770)	(1.689)	5.500	(1.656)	(1.607)	6.250	(2.560)	(2.480)	5.250	2.679	2.741
5.750	(2.193)	(2.113)	5.750	(2.193)	(2.113)	5.625	(2.194)	(2.145)	6.375	(1.935)	(1.855)	5.375	3.161	3.211
5.875	(1.917)	(1.837)	5.875	(1.917)	(1.837)	5.750	(2.722)	(2.673)	6.500	(2.521)	(2.441)	5.500	2.619	2.668
5.990	(2.489)	(2.409)	5.990	(2.489)	(2.409)	5.875	(2.193)	(2.144)	6.625	(3.041)	(2.960)	5.625	2.081	2.130
6.000	(2.511)	(2.431)	6.000	(2.511)	(2.431)	6.000	(2.720)	(2.671)	6.750	(3.542)	(3.461)	5.750	1.553	1.602
6.125	(2.998)	(2.918)	6.125	(2.998)	(2.918)	6.125	(3.235)	(3.186)	6.875	(2.171)	(2.108)	5.875	2.082	2.131
6.250	(3.335)	(3.255)	6.250	(3.335)	(3.255)	6.250	(3.739)	(3.690)	6.990	(2.677)	(2.613)	6.000	1.555	1.604
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	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)	(0.450)		>=720	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)
720 - 739	(0.420)	(0.420)	(0.420)	(0.420)	(0.420)	(0.420)		700-719	0.050	0.050	0.050	0.050	0.050	0.050
700 - 719	(0.280)	(0.280)	(0.280)	(0.280)	(0.280)	(0.280)		680-699	0.080	0.080	0.080	0.080	0.080	0.080
660 - 699	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)		660-679	0.080	0.080	0.080	0.080	0.080	0.080
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	1.150	1.150	1.150	1.150	1.150	1.150		600-619	1.350	1.350	1.350	1.350	1.350	1.350
580 - 599	1.900	1.900	1.900	1.900	1.900	1.900		580-599	1.950	1.950	1.950	1.950	1.950	1.950
FHA STREAMLINE	0.000		LAMT / FHA & VA					FHA / VA STATE ADJ.				Temp. Buy down	1.500	
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, HI, ID, MA, UT, WA	0.070			VA IRRRL FICO 640-650	0.250	
			LAMT<=\$150,000			0.250		FL, IN, KS, MD, MI, OR, TN,VA	0.020			VA PURCH BONUS	0.000	
FHA ID # 3091600008			LAMT>\$175,000*			(0.150)		OTHER STATES	0.020			*Not Available for High Balance		
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							
	15	30	45											
6.990	(0.658)	(0.498)	(0.266)	FICO 660 - 679		0.000								
7.000	(0.688)	(0.528)	(0.296)	99.891		0.000								
7.125	(1.104)	(0.944)	(0.712)	99.921		0.000								
7.250	(1.510)	(1.350)	(1.118)	100.337		0.000								
7.375	(1.745)	(1.547)	(1.258)	DTI		Fee								
7.490	(2.149)	(1.951)	(1.662)	100.883		0.000								
7.500	(2.179)	(1.981)	(1.692)											
NHF DPA 10Yr Fully Amortizing Second				Property Type		Fee								
8.990	0.000			101.317		0.000								
9.000	0.000			101.703		0.000								
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%				Purchase <= 65%	-0.250%						
6.625%			(0.250)				Loan Amount : \$1,000,001 - \$1,500,000	0.000%						
6.750%			(0.375)				Loan Amount : \$1,500,001 - \$2,000,000	0.000%						
6.875%			(0.500)				Cash out > 50%	0.375%						
7.000%			(0.625)				Cash out <= 50%	0.125%						
7.125%			(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 *	0.375%						
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							PRICE ADJUSTMENTS							
	Purchase/ R&T Refi			Cash-Out Refi			No Impound	0.125%						
LAMT	1-4 unit, SFR, PUD	Condo		1-4 unit, SFR, PUD	Condo		Index: 30 DAY SOFR							
\$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					Asset Documentation	Self-Employed Borrowers (Sole Prop, Partnership, S Corp., C Corp., & Commission > 25%) YTD P&L & CPA letter to verify SE over last 2-yr;							
Asset Documentation	1 month Bank Statement						Business license							
Qualifying Rate	5/6 ARM: Note Rate + 1% / 7/6 ARM: Initial Note Rate						Self-Employed Borrowers (commission<25%) - VOE							
Reserves	O/O : 3 months PITIA ; 2nd / NOO : 6 months PITIA					Eligible States	CA, TX, NV							
Gift	Gift is not allowed for Investment and Foreign National borrowers.					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							
Eligible Property	SFR, PUDs, Condo, 2-4 Units					Prepayment Penalty	No prepayment penalty							
Appraisal Requirement	Two appraisal reports required when loan amount is over \$1.5MM					Foreign National	Copy of passport, valid VISA, and proof of ESTA Approval (for borrowers on VISA Wavier Program)							
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.						Borrower must have U.S. address when applying for loan							
	Installment (opened accts only): 3x 30d in last 12 mo.; 4x 30d or 3x 60d in last 24 mo.						Foreign assets (downpayment, closing costs, and reserves) must be transferred to a U.S. account prior to approval.							
	Revolving (opened accts only): 4x 30d in last 12 mo.; 5x 30d or 4x 60d in last 24 mo.						12 Months PITIA and DTI Ratio:38%							
	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			
6.250	2.211	6.250	2.261	6.250	2.211	6.250	2.361	5yr ARM Caps			21/15			
6.375	1.336	6.375	1.386	6.375	1.336	6.375	1.486	7yr ARM Caps			5/1/5			
6.500	0.461	6.500	0.511	6.500	0.461	6.500	0.611	Reset Frequency			6 mo.			
6.625	(0.258)	6.625	(0.208)	6.625	(0.258)	6.625	(0.108)	Product	Amort Term		Term	I/O Term		
6.750	(0.976)	6.750	(0.926)	6.750	(0.976)	6.750	(0.826)	5yr ARM & 7yr ARM		360	360	NA		
6.875	(1.695)	6.875	(1.645)	6.875	(1.695)	6.875	(1.545)	5yr ARM I/O & 7yr ARM I/O		240	360	120		
7.000	(2.382)	7.000	(2.332)	7.000	(2.382)	7.000	(2.232)	15 YR FIXED		180	180	NA		
7.125	(3.007)	7.125	(2.957)	7.125	(3.007)	7.125	(2.857)	30 YR FIXED		360	360	NA		
7.250	(3.695)	7.250	(3.645)	7.250	(3.695)	7.250	(3.545)	30 YR FIXED I/O		240	360	120		
7.375	(4.382)	7.375	(4.332)	7.375	(4.382)	7.375	(4.232)	* Qualifying Rate: Note Rate						
7.500	(5.070)	7.500	(5.020)	7.500	(5.070)	7.500	(4.920)							
7.625	(5.757)	7.625	(5.707)	7.625	(5.757)	7.625	(5.607)	Program Restrictions						
7.750	(6.320)	7.750	(6.270)	7.750	(6.320)	7.750	(6.170)	Housing		1x30x12				
7.875	(6.789)	7.875	(6.739)	7.875	(6.789)	7.875	(6.639)	(BK/FC/SS/DIL)		24.0				
8.000	(7.258)	8.000	(7.208)	8.000	(7.258)	8.000	(7.108)	Min FICO		600				
8.125	(7.695)	8.125	(7.645)	8.125	(7.695)	8.125	(7.545)	Max LTV		80				
8.250	(8.070)	8.250	(8.020)	8.250	(8.070)	8.250	(7.920)	Prepay Term ¹⁻⁴		Min Price	Max Price	1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ 3) Prepayment penalties not allowed on loan amounts less than \$301,022 in PA 4) Only declining prepayment penalty structures allowed in MS 5) PPP cannot exceed 1% of the loan balance in the first 5 years for 1-2 units in OH.		
8.375	(8.445)	8.375	(8.395)	8.375	(8.445)	8.375	(8.295)	60 Months		94.375	104.500			
8.500	(8.820)	8.500	(8.770)	8.500	(8.820)	8.500	(8.670)	48 Months		94.375	104.000			
8.625	(9.195)	8.625	(9.145)	8.625	(9.195)	8.625	(9.045)	36 Months		94.375	103.500			
8.750	(9.570)	8.750	(9.520)	8.750	(9.570)	8.750	(9.420)	24 Months		94.375	103.000			
8.875	(9.945)	8.875	(9.895)	8.875	(9.945)	8.875	(9.795)	12 Months		94.375	101.000			
9.000	(10.320)	9.000	(10.270)	9.000	(10.320)	9.000	(10.170)	No Penalty		94.375	100.000			
Price Adj.				FICO/CLTV				<=50 50.01-55 55.01-60 60.01-65 65.01-70 70.01-75 75.01-80						
DSCR				760+				(1.375)	(1.250)	(1.250)	(0.875)	(0.250)	0.250	1.875
				740-759				(1.375)	(1.250)	(1.125)	(0.750)	0.000	0.500	2.125
				720-739				(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.875
				700-719				(0.875)	(0.750)	(0.375)	0.125	1.000	1.375	3.875
				680-699				(0.500)	(0.125)	0.125	0.625	2.000	3.250	NA
				660-679				(0.250)	0.125	0.625	1.125	2.500	5.000	NA
				640-659				2.500	3.000	3.500	4.000	4.500	5.500	NA
				620-639				NA	NA	NA	NA	NA	NA	NA
DSCR Additional Adjustments				600-619				NA	NA	NA	NA	NA	NA	
				DSCR>=1.25				(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)
				DSCR 1.00 - 1.24				0.000	0.000	0.000	0.000	0.000	0.000	0.000
				DSCR 0.75-0.99				0.750	0.750	0.750	1.000	1.500	2.375	NA
Price Adj.				DSCR <0.75				2.250	2.250	2.250	2.750	3.000	4.375	NA
Price Adj.				FICO/CLTV				<=50 50.01-55 55.01-60 60.01-65 65.01-70 70.01-75 75.01-80						
Housing History				1x30x12				0.250	0.250	0.250	0.250	0.250	0.250	NA
				0x60x12				0.375	0.375	0.375	0.500	0.500	0.500	NA
Housing Event Seasoning				>=36 Mo				0.000	0.000	0.000	0.000	0.000	0.000	NA
				24 - 35 Mo				0.500	0.500	0.500	0.500	0.500	0.500	NA
Loan Balance				<=\$150,000				0.750	0.750	0.875	0.875	0.875	1.750	2.000
				\$150,001 - \$250,000				0.250	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	0.000
				\$500,001 - \$1,000,000				0.000	0.000	0.000	0.000	0.000	0.000	0.000
				\$1,000,001 - \$1,500,000				0.000	0.000	0.000	0.000	0.000	0.000	0.500
				\$1,500,001 - \$2,000,000				0.000	0.000	0.125	0.125	0.250	0.500	NA
				\$2,000,001 - \$2,500,000				0.375	0.375	0.500	0.750	1.000	NA	NA
				\$2,500,001 - \$3,000,000				0.750	0.750	0.750	1.125	1.250	NA	NA
Purpose				\$3,000,001 - \$3,500,000				1.500	1.500	1.500	1.500	2.000	NA	NA
				Cash-Out & FICO>=700				0.375	0.375	0.375	0.500	0.750	1.250	NA
Property Type				Cash-Out & FICO<700				0.750	0.750	0.750	0.875	1.250	1.750	NA
				Condo				0.125	0.125	0.125	0.250	0.500	0.750	NA
				Condotel				1.375	1.375	1.375	1.375	1.375	1.375	NA
State				2-4 Unit				0.500	0.500	0.500	0.500	0.625	0.750	NA
				CT, IL, NJ, NY				0.000	0.000	0.000	0.000	0.000	0.250	0.500
Amortization				40 yr. Maturity				N/A						
				Interest only				0.500	0.500	0.500	0.500	0.625	0.750	1.000
5% Fixed Prepayment Penalty Term				60 Months				(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.125)	(1.125)
				48 Months				(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(0.875)	(0.875)
				36 Months				(0.250)	(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	0.500
				12 Months				0.750	0.750	1.000	1.000	1.375	1.375	1.375
				No Penalty				1.250	1.250	1.500	1.500	1.750	1.750	1.750
Prepayment Penalty Term Other allowable PPP				60 Months				(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.125)
				48 Months				(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)
				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				0.875	0.875	1.125	1.125	1.500	1.500	1.500
				No Penalty				1.250	1.250	1.500	1.500	1.750	1.750	1.750
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						
6.250	2.711	6.250	2.761	6.250	2.711	6.250	2.861	ARM Margin (DTI)			4.5			
6.375	1.836	6.375	1.886	6.375	1.836	6.375	1.986	ARM Margin (DSCR)			6.5			
6.500	0.961	6.500	1.011	6.500	0.961	6.500	1.111	5yr ARM Caps			2/1/5			
6.625	0.242	6.625	0.292	6.625	0.242	6.625	0.392	7yr ARM Caps			5/1/5			
6.750	(0.476)	6.750	(0.426)	6.750	(0.476)	6.750	(0.326)	Reset Frequency			6 mo.			
6.875	(1.195)	6.875	(1.145)	6.875	(1.195)	6.875	(1.045)	Product		Amort Term		Term	I/O Term	
7.000	(1.882)	7.000	(1.832)	7.000	(1.882)	7.000	(1.732)	5yr ARM & 7yr ARM		360		360	NA	
7.125	(2.507)	7.125	(2.457)	7.125	(2.507)	7.125	(2.357)	5yr ARM I/O & 7yr ARM I/O		240		360	120	
7.250	(3.195)	7.250	(3.145)	7.250	(3.195)	7.250	(3.045)	15 YR FIXED		180		180	NA	
7.375	(3.882)	7.375	(3.832)	7.375	(3.882)	7.375	(3.732)	30 YR FIXED		360		360	NA	
7.500	(4.570)	7.500	(4.520)	7.500	(4.570)	7.500	(4.420)	30 YR FIXED I/O		240		360	120	
7.625	(5.257)	7.625	(5.207)	7.625	(5.257)	7.625	(5.107)	* Qualifying Rate: Note Rate						
7.750	(5.820)	7.750	(5.770)	7.750	(5.820)	7.750	(5.670)	Program Restrictions						
7.875	(6.289)	7.875	(6.239)	7.875	(6.289)	7.875	(6.139)	Housing			0x30x12			
8.000	(6.758)	8.000	(6.708)	8.000	(6.758)	8.000	(6.608)	(BK/FC/SS/DIL)			48 MO			
8.125	(7.195)	8.125	(7.145)	8.125	(7.195)	8.125	(7.045)	Min FICO			680 or Foreign Credit			
8.250	(7.570)	8.250	(7.520)	8.250	(7.570)	8.250	(7.420)	Max LTV			75			
8.375	(7.945)	8.375	(7.895)	8.375	(7.945)	8.375	(7.795)	Prepay Term ¹⁻⁴		Min Price	Max Price	1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI		
8.500	(8.320)	8.500	(8.270)	8.500	(8.320)	8.500	(8.170)	60 Months		94.375	104.375	2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ		
8.625	(8.695)	8.625	(8.645)	8.625	(8.695)	8.625	(8.545)	48 Months		94.375	103.875	3) Prepayment penalties not allowed on loan amounts less than \$301,022 in PA		
8.750	(9.070)	8.750	(9.020)	8.750	(9.070)	8.750	(8.920)	36 Months		94.375	103.375	4) Only declining prepayment penalty structures allowed in MS		
8.875	(9.445)	8.875	(9.395)	8.875	(9.445)	8.875	(9.295)	24 Months		94.375	102.875	5) PPP cannot exceed 1% of the loan balance in the first 5 years for 1-2 units in OH.		
9.000	(9.820)	9.000	(9.770)	9.000	(9.820)	9.000	(9.670)	12 Months		94.375	100.875			
9.125	(10.195)	9.125	(10.145)	9.125	(10.195)	9.125	(10.045)	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	
DSCR Additional Adjustments				>=1.25				(0.500)	(0.500)	(0.500)	(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%				0.750	0.750	0.750	1.000	NA	NA	
				<0.75				2.250	2.250	2.250	2.750	NA	NA	
Price Adj.								<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	
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	0.250	
				\$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				0.000	0.000	0.125	0.125	0.250	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				N/A						
				Interest only				0.500	0.500	0.500	0.500	0.625	0.750	
5% Fixed Prepayment Penalty Term				60 Months				(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.125)	
				48 Months				(0.625)	(0.625)	(0.625)	(0.625)	(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				0.750	0.750	1.000	1.000	1.375	1.375	
				No Penalty				1.250	1.250	1.500	1.500	1.750	1.750	
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				0.875	0.875	1.125	1.125	1.500	1.500	
				No Penalty				1.250	1.250	1.500	1.500	1.750	1.750	
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	



Series O: Expanded Prime														
30 YR Fixed			5/6 ARM			Highlights				Cash Out Amount				
OEP30			OEP56											
RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS	Max DTI		55%		LTV > 60%	\$750k			
9.000	(7.046)	(6.896)	9.000	(7.247)	(7.097)	FICO		660						
8.875	(6.796)	(6.646)	8.875	(6.997)	(6.847)	Max LTV		90%		LTV <= 60%	Unlimited Cash Out			
8.750	(6.546)	(6.396)	8.750	(6.747)	(6.597)	2 - 4 units		85%						
8.625	(6.296)	(6.146)	8.625	(6.497)	(6.347)	Loan Amount / Credit		Income Qualification		ARM features				
8.500	(6.046)	(5.896)	8.500	(6.247)	(6.097)	Min Loan Amount		\$150K	Full / 24M BS	90% LTV		5/6 ARM	7/6 ARM	
8.375	(5.796)	(5.646)	8.375	(5.997)	(5.847)	Max Loan Amount		\$3.5M	12M BS	90% LTV	Margin	4.00%	4.00%	
8.250	(5.546)	(5.396)	8.250	(5.747)	(5.597)	Mortgage History		0x30x12	12M PnL	80% LTV	Caps	2/1/5	5/1/5	
8.125	(5.265)	(5.115)	8.125	(5.465)	(5.315)	Bankruptcy Seasoning		48mo.	Asset Depletion	85% LTV, Min 700 FICO	Index	SOFR 30D	SOFR 30D	
8.000	(4.984)	(4.834)	8.000	(5.184)	(5.034)	FC/SS/DIL Seasoning		48 mo.	1099.000	90% LTV	Floor	4.00%	4.00%	
7.875	(4.671)	(4.521)	7.875	(4.872)	(4.722)	Reserve Requirements								
7.750	(4.359)	(4.209)	7.750	(4.559)	(4.409)	\$150,000 - \$500,000		6 Months						
7.625	(3.984)	(3.834)	7.625	(4.184)	(4.034)	\$500,001 - \$1,000,000		6 Months						
7.500	(3.609)	(3.459)	7.500	(3.809)	(3.659)	\$1,000,001 - \$2,000,000		9 Months						
7.375	(3.234)	(3.084)	7.375	(3.434)	(3.284)	\$2,000,001 - \$3,500,000		12 Months						
7.250	(2.859)	(2.709)	7.250	(3.059)	(2.909)									
7.125	(2.484)	(2.334)	7.125	(2.684)	(2.534)									
7.000	(2.109)	(1.959)	7.000	(2.309)	(2.159)									
6.875	(1.671)	(1.521)	6.875	(1.872)	(1.722)									
6.750	(1.234)	(1.084)	6.750	(1.434)	(1.284)									
6.625	(0.734)	(0.584)	6.625	(0.934)	(0.784)									
						<=50	<=55	<=60	<=65	<=70	<=75	<=80	<=85	<=90
Full Documentation	780+		(1.125)	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)	(0.125)	2.250	4.125			
	760 - 779		(1.000)	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)	(0.125)	2.500	4.250			
	740 - 759		(1.000)	(0.875)	(0.750)	(0.625)	(0.250)	0.000	0.250	3.125	5.125			
	720 - 739		(0.875)	(0.750)	(0.625)	(0.500)	(0.125)	0.500	1.125	4.000	N/A			
	700 - 719		(0.750)	(0.625)	(0.500)	(0.250)	0.125	0.750	1.500	5.250	N/A			
	680 - 699		(0.250)	(0.125)	0.500	0.875	1.500	2.625	3.250	N/A	N/A			
	660 - 679		0.375	0.500	1.125	1.375	2.375	3.500	4.375	N/A	N/A			
Alt Documentation	780+		(1.125)	(1.000)	(0.875)	(0.750)	(0.500)	(0.375)	0.000	2.500	4.500			
	760 - 779		(1.000)	(0.875)	(0.750)	(0.625)	(0.375)	(0.250)	0.000	2.625	4.750			
	740 - 759		(1.000)	(0.875)	(0.625)	(0.500)	(0.125)	0.000	0.375	3.500	6.000			
	720 - 739		(0.875)	(0.750)	(0.500)	(0.250)	0.000	0.500	1.375	4.375	N/A			
	700 - 719		(0.750)	(0.625)	(0.375)	(0.125)	0.375	1.125	1.875	5.625	N/A			
	680 - 699		(0.125)	0.000	0.625	1.125	1.875	3.125	4.000	N/A	N/A			
	660 - 679		0.500	0.625	1.500	1.875	2.875	3.875	4.625	N/A	N/A			
			<=50	<=55	<=60	<=65	<=70	<=75	<=80	<=85	<=90			
Loan Amount	< \$250,000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	1.000	1.500				
	> \$2M <= \$2.5M	0.000	0.000	0.125	0.250	0.250	0.500	0.625	N/A	N/A				
	> \$2.5M <= \$3.0M	0.000	0.125	0.250	0.375	0.500	0.625	N/A	N/A	N/A				
	> \$3.0M <= \$3.5M	0.250	0.250	0.500	0.625	N/A	N/A	N/A	N/A	N/A				
Loan Type	DTI > 50	0.000	0.125	0.250	0.250	0.375	0.500	0.750	1.000	1.500	N/A			
	Interest Only	0.250	0.375	0.500	0.500	0.625	0.750	1.000	1.500	N/A				
	No Impound	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.375	0.500				
	Purchase Bonus	(0.325)	(0.325)	(0.325)	(0.325)	(0.325)	(0.325)	(0.325)	0.000	0.000				
	Cash Out	0.375	0.375	0.500	0.750	0.875	1.250	1.500	N/A	N/A				
	2nd Home	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	0.000	0.000	N/A				
	Investment	0.000	0.000	0.125	0.125	0.250	0.250	0.500	0.750	N/A				
Property	Condo	0.250	0.250	0.375	0.375	0.500	0.625	0.750	1.000	N/A				
	Florida Condo	0.375	0.500	0.500	0.625	0.625	0.750	0.875	1.250	N/A				
	Non Warrantable Condo	0.375	0.375	0.500	0.500	0.625	0.750	0.750	N/A	N/A				
	2 - 4 Units	0.250	0.250	0.375	0.375	0.500	0.500	0.750	1.250	N/A				
	States*	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)				
	Florida	0.000	0.000	0.000	0.125	0.250	0.375	0.500	0.875	1.000				
Full Documentation	Full Doc 1YR	0.000	0.000	0.125	0.250	0.250	0.250	0.250	0.625	0.875				
	Asset Depletion	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A				
	1099	0.250	0.250	0.375	0.375	0.500	0.625	0.625	0.875	1.125				
Alt Documentation	12mo Bank Statement	0.000	0.000	0.000	0.000	0.125	0.250	0.250	0.750	1.125				
	12mo CPA P&L	0.000	0.000	0.000	0.000	0.375	0.500	0.750	N/A	N/A				
	WVOE	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.000	N/A	N/A				
Prepay	5 YR	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A				
	4 YR	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A				
	3 YR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A				
	2 YR	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A				
	1 YR	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A				
	No Prepay	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	N/A				

States* - Other than TX, LA, GA, SC, NC, CO, AZ and FL

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



Series S: Prime																	
30 YR Fixed			Full Doc / 2YR 1099	FICO & LTV/CLTV													
SD30					<= 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				
Rate	30 Day	45 Day		780+	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.750	5.750				
8.250	(4.625)	(4.475)		760-779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750				
8.125	(4.375)	(4.225)		740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125				
8.000	(4.125)	(3.975)		720-739	(0.375)	(0.375)	(0.125)	(0.125)	0.000	0.250	0.750	2.750	6.250				
7.875	(3.875)	(3.725)		700-719	(0.250)	(0.250)	0.000	0.000	0.375	0.875	1.375	3.625	7.125				
7.750	(3.625)	(3.475)		680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A				
7.625	(3.375)	(3.225)		660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A				
7.500	(3.125)	(2.975)		12 MO Bank Statements	780+	0.875	0.875	0.625	0.500	0.375	0.250	(0.125)	(2.125)	(6.000)			
7.375	(2.875)	(2.725)	760-779		0.875	0.875	0.500	0.500	0.250	0.250	(0.250)	(2.250)	(6.000)				
7.250	(2.500)	(2.350)	740-759		0.625	0.625	0.375	0.375	0.250	0.125	(0.375)	(2.750)	(6.375)				
7.125	(2.125)	(1.975)	720-739		0.250	0.250	0.000	0.000	(0.125)	(0.500)	(1.125)	(3.375)	(6.500)				
7.000	(1.750)	(1.600)	700-719		0.125	0.125	(0.125)	(0.125)	(0.500)	(1.125)	(1.750)	(4.250)	(7.375)				
6.875	(1.375)	(1.225)	680-699		0.000	(0.125)	(0.250)	(0.500)	(1.000)	(2.375)	(2.750)	(5.125)	NA				
6.750	(1.000)	(0.850)	660-679		(0.500)	(0.750)	(1.000)	(1.500)	(2.125)	(3.250)	(4.000)	NA	NA				
6.625	(0.500)	(0.350)															
6.500	0.125	0.275															
Others																	
LTV/ 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							
DTI > 43% - 50%		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125							
DTI > 50%		0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A							
30 YR Interest Only		0.125	0.125	0.250	0.375	0.500	0.750	1.000	1.250	N/A							
40 YR Interest Only		0.250	0.250	0.375	0.500	0.625	0.875	1.125	N/A	N/A							
40yr Fully Am		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250							
UPB <= 250K		0.500	0.500	0.500	0.500	0.500	0.625	0.625	0.750	0.875							
UPB 250,001-500,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
UPB 500,001-750,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
UPB 750,001 - 1,000,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
UPB 1,000,001 - 1,500,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
UPB 1,500,001-2,000,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
UPB 2,000,001 - 2,500,000		0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A	N/A							
UPB 2,500,001 - 3,000,000		0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A							
UPB >3,000,000		0.500	0.500	0.500	0.500	0.750	1.500	N/A	N/A	N/A							
Purchase		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
R/T Refi		0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.375	N/A							
Cash Out / Debt Consolidation		0.375	0.500	0.625	0.625	0.625	0.750	1.125	N/A	N/A							
Investor		0.125	0.125	0.250	0.250	0.375	0.375	0.375	N/A	N/A							
Second Home		0.125	0.125	0.250	0.250	0.250	0.250	0.250	0.375	N/A							
Condos/COOPs		0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A							
Non-Warrantable Condo		0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A							
2-4 Unit Property		0.250	0.250	0.250	0.250	0.250	0.375	0.500	0.500	1.500							
Asset Utilization1		0.000	0.000	0.125	0.125	0.125	0.125	0.125	N/A	N/A							
Housing History: 1X30X12		0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.000	1.500							
Full Doc - 1yr Tax Return (or 1099) + PnL 1		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500	0.500							
24 Month Bank Statements3		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)							
12 Month CPA PnL1		0.625	0.625	0.625	0.625	0.750	0.750	0.875	N/A	N/A							
24 Month CPA PnL1		0.500	0.500	0.500	0.500	0.625	0.625	0.750	N/A	N/A							
WVOE Doc Type1		0.250	0.250	0.250	0.250	0.250	0.500	0.625	N/A	N/A							
NY, NJ, CT, IL		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500							
Escrow Waiver		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.250							
All LLPAs are cumulative																	
1. Additive to Full Doc FICOxLTV Adjustment																	
2. Additive to 12 Month Bank Statement FICOxLTV Adjustment																	
Prepayment Penalty (Investment Only)																	
5 YR		(0.375)															
4 YR		(0.375)															
3 YR		(0.375)															
2 YR		0.000															
1 YR		0.125															
No PPP		0.750															
Highlights				Cash Out Amount													
Max DTI		55%		LTV > 70%	\$1M			LTV <= 70%	Unlimited Cash Out								
FICO		660															
Max LTV		90%		LTV <= 70%	Unlimited Cash Out												
Condo		85%															
Loan Amount / Credit		Reserve Requirements															
Min Loan Amount	\$125K	Full Doc - 2YR				3 Months											
Max Loan Amount	\$3.0M	Bank ST, P&L and WVOE				6 Months											
Mortgage History	1x30x12	R&T, MAX LTV/CLTV 60% and 0x30x12				No Reserve											
Credit Events	48mo.																

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%	\$500k			
8.875	(8.552)	(8.402)	8.875	(8.752)	(8.602)	FICO		660						
8.750	(8.271)	(8.121)	8.750	(8.471)	(8.321)	2-4 units		Max 75%		LTV <= 60%	Unlimited Cash Out			
8.625	(7.990)	(7.840)	8.625	(8.190)	(8.040)	Non-Warrantable Condo		Max 75%						
8.500	(7.709)	(7.559)	8.500	(7.909)	(7.759)	Loan Amount / Credit		Max Price/Prepay Buydown		ARM features				
8.375	(7.427)	(7.277)	8.375	(7.627)	(7.477)	Min Loan Amount	\$125K	Prepay	Max Px		5/6 ARM	7/6 ARM		
8.250	(7.146)	(6.996)	8.250	(7.346)	(7.196)	Max Loan Amount	\$2M	5 Year	(5.000)	Margin	5.00%	5.00%		
8.125	(6.864)	(6.714)	8.125	(7.064)	(6.914)	Mortgage History	0x30x12	2-4Year	(4.500)	Caps	2/1/5	5/1/5		
8.000	(6.583)	(6.433)	8.000	(6.783)	(6.633)	Bankruptcy Seasoning	36 mo.	1 Year	(4.000)	Index	SOFR 30D	SOFR 30D		
7.875	(6.271)	(6.121)	7.875	(6.471)	(6.321)	FC/SS/DIL Seasoning	36 mo.	No Prepay	(3.500)	Floor	5.00%	5.00%		
7.750	(5.958)	(5.808)	7.750	(6.158)	(6.008)	Reserve Requirements				No Ratio Available				
7.625	(5.583)	(5.433)	7.625	(5.783)	(5.633)	\$125,000 - \$500,000		3 Months						
7.500	(5.208)	(5.058)	7.500	(5.408)	(5.258)	\$500,001 - \$1,000,000		6 Months						
7.375	(4.833)	(4.683)	7.375	(5.033)	(4.883)	\$1,000,001 - \$2,000,000		6 MOnths						
7.250	(4.396)	(4.246)	7.250	(4.596)	(4.446)									
7.125	(3.958)	(3.808)	7.125	(4.158)	(4.008)									
7.000	(3.458)	(3.308)	7.000	(3.658)	(3.508)									
6.875	(2.958)	(2.808)	6.875	(3.158)	(3.008)									
6.750	(2.396)	(2.246)	6.750	(2.596)	(2.446)									
6.625	(1.833)	(1.683)	6.625	(2.033)	(1.883)									
6.500	(1.271)	(1.121)	6.500	(1.471)	(1.321)									
							<=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
Credit Event							660 - 679	0.000	0.375	0.750	2.000	3.000	N/A	N/A
DSCR							FC/SS/DIL/BK7 36-47mo	0.500	0.500	0.500	0.500	0.500	0.500	0.875
							DSCR ≥ 1.25	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)
							DSCR 1.00 - 1.24	0.000	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	N/A
							DSCR < 0.750	1.125	1.375	1.500	1.750	2.000	2.375	N/A
							<=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	N/A
Purpose							Purchase	0.000	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	0.000
							Cash-Out	0.500	0.500	0.500	0.750	1.125	1.500	N/A
Other							Interest Only	0.125	0.125	0.250	0.250	0.500	0.625	N/A
							40 YR	N/A	N/A	N/A	N/A	N/A	N/A	N/A
							Florida Condo	0.000	0.125	0.125	0.250	0.250	0.375	N/A
							Condo	0.125	0.125	0.250	0.250	0.375	0.500	N/A
							Non-Warrantable Condo	0.375	0.375	0.500	0.500	0.625	0.750	N/A
							Escrow Waiver	0.125	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	N/A
							5 YR	(1.000)	(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)	(0.500)
							3 YR	0.000	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	0.375
							1 YR	0.750	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	

Series S DSCR														
30 YR Fixed					FICO & LTV/CLTV									
SD30					<= 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	
Rate	30 Day	45 Day	60 Day		780+	(1.125)	(1.125)	(0.875)	(0.875)	(0.500)	0.125	1.000	4.375	N/A
8.375	(5.375)	(5.175)	(4.875)		760-779	(1.125)	(1.125)	(0.875)	(0.875)	(0.250)	0.250	1.000	4.875	N/A
8.250	(5.125)	(4.925)	(4.625)		740-759	(1.125)	(0.875)	(0.875)	(0.750)	0.000	0.500	1.500	5.375	N/A
8.125	(4.875)	(4.675)	(4.375)		720-739	(0.750)	(0.625)	(0.500)	(0.250)	0.500	1.000	2.250	N/A	N/A
8.000	(4.625)	(4.425)	(4.125)		700-719	(0.500)	(0.250)	(0.125)	0.000	1.000	1.500	3.250	N/A	N/A
7.875	(4.250)	(4.050)	(3.750)		680-699	0.000	0.250	0.375	0.500	1.500	2.000	4.750	N/A	N/A
7.750	(3.875)	(3.675)	(3.375)		660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
7.625	(3.500)	(3.300)	(3.000)		640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
7.500	(3.125)	(2.925)	(2.625)		620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
7.375	(2.875)	(2.675)	(2.375)											
7.250	(2.500)	(2.300)	(2.000)											
7.125	(2.125)	(1.925)	(1.625)											
7.000	(1.625)	(1.425)	(1.125)											
6.875	(1.125)	(0.925)	(0.625)											
6.750	(0.500)	(0.300)	0.000											
6.625	0.250	0.450	0.750											
Others														
LTV/ 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				
No Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A				
DSCR 0.75 - 0.99	0.625	0.625	0.750	1.125	2.000	2.250	N/A	N/A	N/A	N/A				
DSCR 1.00 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A	N/A				
DSCR 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000	N/A	N/A				
DSCR >= 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A	N/A				
UPB <=150K	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A	N/A				
UPB >150K - 250K	0.125	0.125	0.125	0.125	0.250	0.500	0.500	0.750	N/A	N/A				
UPB 250,001-350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A				
UPB 350,001-500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A				
UPB 500,001 - 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A				
UPB 1,000,001 - 1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A				
UPB > 1.5mm - 2.0mm	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A	N/A				
UPB >2.0mm - 2.5mm	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A				
UPB >2.5mm - 3.0mm	0.625	0.625	0.625	0.625	N/A	N/A	N/A	N/A	N/A	N/A				
Cash Out / Debt Consolidation	0.000	0.000	0.000	0.500	0.500	0.750	N/A	N/A	N/A	N/A				
Non-Warrantable Condo	0.500	0.500	0.500	0.500	0.750	1.000	1.500	N/A	N/A	N/A				
Condo	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A	N/A				
2 Unit Property	0.125	0.125	0.125	0.375	0.500	0.625	1.250	1.250	N/A	N/A				
3-4 Unit Property	0.125	0.125	0.125	0.375	0.500	0.625	1.500	1.500	N/A	N/A				
5yr PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A				
4yr PPP	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	(0.125)	(0.125)	N/A	N/A				
3yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A				
2yr PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A				
1yr PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A				
No PPP	2.000	2.000	2.000	2.000	2.000	2.000	2.000	N/A	N/A	N/A				
30 YR IO	0.125	0.125	0.250	0.250	0.375	0.500	0.875	N/A	N/A	N/A				
40 YR IO	0.500	0.500	0.500	0.500	0.625	0.750	1.000	N/A	N/A	N/A				
40yr Fully Am	0.375	0.375	0.375	0.375	0.375	0.375	0.625	N/A	N/A	N/A				
Short-Term Rental	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A				
Declining Prepay (i.e. 5/4/3/2/1)**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A				
5% Flat Prepay (i.e. 5/5/5/5/5)**	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A				
6 Months Interest Prepay Penalty**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A				
Special (700+ FICO, >=1 DSCR)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	N/A	N/A	N/A				
** LLPA only applies to >= 3YR PPP Term														
Highlights				Cash Out Amount										
MAX LTV	85%			LTV 70.01% - 75.00%		\$750k								
FICO	620			LTV 65.01% - 70.00%		\$750k								
First Time Home Buyer	Min 1.0 DSCR / Min 720 FICO / MAX 70% LTV / LAMT 750K			LTV <= 65%		\$1.5M								
First Time Investor	Min 1.0 DSCR / Min 680 FICO													
Loan Amount / Credit		Max Price/Prepay Buydown		Short Term Rental										
Min Loan Amount	\$100K	Prepay	Max Px	Refi	DSCR 1.250, MAX LTV 70%, FICO 700 & 1YR experience operation STR									
Max Loan Amount	\$3.0M	5 Year	(3.875)											
Mortgage History	1x30x12	3-4Year	(2.875)											
Bankruptcy Seasoning	36 mo.	2 Year	(1.875)	Purchase	DSCR 1.500, MAX LTV 75%, FICO 700 w 1YR experience on STR / MAX LTV 70% without 1YR									
FC/SS/DIL Seasoning	36 mo.	0 - 1 Year	(0.875)											
Reserve Requirements														
DSCR 1.0 +	Pur / Rate Term		Loan AMT <=\$1.5M		LTV <= 70%	No Reserve								
DSCR 1.0 +	Pur / Rate Term		Loan AMT <=\$1.5M		LTV > 70%	6 months								
DSCR 1.0 +	Pur / Rate Term		Loan AMT > \$1.5M		all LTV	9 months								
DSCR 1.0 +	Cash Out		all Loan Amount		all LTV	6 months								
DSCR < 1.0	Pur / Rate Term		Loan AMT <=\$1.5M		all LTV	6 months								
DSCR < 1.0	Pur / Rate Term		Loan AMT > \$1.5M		all LTV	9 months								