



PRICING SPECIAL

.250% BONUS

FOR ALL NON-QM
PRODUCTS

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

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

NQM Price Special >> 0.250% Bonus

Series O - DSCR Program (No Ratio) - Page 8

Series D - 2nd Lien Products - Available w/ Full Doc / DSCR

Expanded Prime 2nd HELOAN - P&L, Bank Statements available

(Please contact AE for Pricing)



NO FICO - FHA / MIN 500 - VA - Check out FHA / VA PORTFOLIO PROGRAM - PG3



CONVENTIONAL LOAN LIMIT

<u>CONFORMING PRODUCT</u>	
# OF UNITS	LOAN LIMITS
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750
<u>HIGH BALANCE / SUPER CONFORMING</u>	
LOS ANGELES	\$1,249,125
ORANGE	\$1,249,125
SAN FRANCISCO	\$1,249,125
RIVERSIDE	\$832,750
SAN DIEGO	\$1,104,000
SAN BERNARDINO	\$832,750

LOCK DESK

<u>LOCK EXPIRATION</u>			
15 Day		07/22/26	
30 Day		08/06/26	
45 Day		08/21/26	
<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 EXPRESS	PAGE 2
FHA & VA	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

<u>INDICES</u>	<u>TODAY</u>
SOFR (30 day ave.)	3.636%
PRIME RATE	6.750%

LENDER FEES

	<u>CONV / DPA</u>	<u>JUMBO</u>	<u>FHA / VA</u>	<u>STREAMLINE / IRRRL</u>	<u>NON QM</u>
LENDER FEE	\$1,295.00	\$1,395.00	\$1,295.00	\$895.00	\$1,395.00
FLOOD CERT	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00
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 **Please run the pricing with the income and the county inside Pricing Engine**			
CF30	15 day	30 day	45 day	CF20	15 day	30 day	45 day	CF15	15 day	30 day	45 day				
5.990	(0.128)	(0.003)	0.122	5.625	0.518	0.630	0.776	5.000	1.575	1.700	1.825				
6.000	(0.484)	(0.359)	(0.234)	5.750	0.016	0.089	0.241	5.125	0.831	0.956	1.081				
6.124	(0.619)	(0.494)	(0.369)	5.875	(0.486)	(0.403)	(0.246)	5.250	0.195	0.320	0.445				
6.125	(0.860)	(0.735)	(0.610)	5.990	(0.940)	(0.853)	(0.693)	5.375	(0.210)	(0.085)	0.040				
6.250	(1.375)	(1.250)	(1.125)	6.000	(0.940)	(0.853)	(0.694)	5.500	(0.592)	(0.467)	(0.342)				
6.375	(1.871)	(1.746)	(1.621)	6.124	(1.366)	(1.279)	(1.120)	5.625	(0.857)	(0.732)	(0.607)				
6.500	(2.322)	(2.197)	(2.072)	6.125	(1.340)	(1.253)	(1.093)	5.750	(1.205)	(1.080)	(0.955)				
6.625	(2.694)	(2.569)	(2.444)	6.250	(1.117)	(1.022)	(0.856)	5.875	(1.753)	(1.628)	(1.503)				
6.750	(2.967)	(2.842)	(2.717)	6.375	(1.559)	(1.461)	(1.292)	5.990	(1.738)	(1.613)	(1.488)				
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		
5.990	0.346	0.471	0.596	5.500	1.808	1.933	2.058	5.250	0.973	1.026	5.500	0.497	0.560		
6.000	(0.210)	(0.085)	0.040	5.625	1.330	1.455	1.580	5.375	0.649	0.707	5.625	0.116	0.183		
6.124	(0.435)	(0.310)	(0.185)	5.750	1.005	1.130	1.255	5.500	0.422	0.484	5.750	(0.171)	(0.098)		
6.125	(0.656)	(0.531)	(0.406)	5.875	0.712	0.837	0.962	5.625	0.093	0.161	5.875	(0.495)	(0.418)		
6.250	(1.203)	(1.078)	(0.953)	5.990	0.420	0.545	0.670	5.750	(0.147)	(0.074)	6.000	(0.834)	(0.752)		
6.375	(1.677)	(1.552)	(1.427)	6.000	0.414	0.539	0.664	5.875	(0.434)	(0.356)	6.125	(1.066)	(0.979)		
6.500	(2.197)	(2.072)	(1.947)	6.125	0.070	0.195	0.320	6.000	(0.707)	(0.625)	6.250	(1.290)	(1.198)		
6.625	(2.532)	(2.407)	(2.282)	6.250	(0.180)	(0.055)	0.070	6.125	(0.831)	(0.744)	6.375	(1.513)	(1.416)		
6.750	(2.702)	(2.577)	(2.452)	6.375	(0.438)	(0.313)	(0.188)	6.250	(1.023)	(0.931)	6.500	(1.700)	(1.598)		
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						
NOO	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						
Subordinate Financing	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										
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										
HB ARM	2.000	2.000	2.250	2.250	3.250										
Subordinate Financing	0.625	0.625	0.625	0.875	1.125										
DIT>40%	0.000	0.000	0.000	0.000	0.000										
						ARM	MARGIN	CAPS	INDEX						
						5YR ARM	2.75	2\1\1.5	3.6360%						
						7YR ARM	2.75	5\1\1.5	3.6360%						
						**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+						
6.000	(0.131)	(0.006)	5.375	3.660	3.785	5.250	1.897	2.022	780-799	(0.500)	(0.500)	(0.250)	0.000	0.000	
6.125	(0.756)	(0.631)	5.500	2.910	3.035	5.375	1.272	1.397	760-779	(0.250)	(0.250)	0.000	0.000	0.000	
6.250	(1.131)	(1.006)	5.625	2.285	2.410	5.500	0.772	0.897	740-759	(0.250)	(0.250)	0.000	0.000	0.000	
6.375	(1.381)	(1.256)	5.750	1.660	1.785	5.625	0.272	0.397	720-739	(0.250)	(0.250)	0.000	0.000	0.000	
6.500	(1.506)	(1.381)	5.875	1.035	1.160	5.750	(0.228)	(0.103)	CASH OUT					0.250	
6.625	(1.631)	(1.506)	6.000	0.410	0.535	5.875	(0.603)	(0.478)	INVESTMENT					0.250	
6.750	(1.881)	(1.756)	6.125	(0.090)	0.035	6.000	(0.978)	(0.853)	ESCROW WAIVER					0.125	
6.875	(2.131)	(2.006)	6.250	(0.590)	(0.465)	6.125	(1.353)	(1.228)	CONDO>65%					0.125	
7.000	(2.256)	(2.131)	6.375	(0.965)	(0.840)	6.250	(1.478)	(1.353)	CO-OP					0.750	
7.125	(2.381)	(2.256)	6.500	(1.340)	(1.215)	6.375	(1.603)	(1.478)	SECOND HOME					0.125	
7.250	(2.506)	(2.381)	6.625	(1.590)	(1.465)	6.500	(1.728)	(1.603)	2-4 UNITS LTV<=65%					0.125	
7.375	(2.631)	(2.506)	6.750	(1.840)	(1.715)	6.625	(1.853)	(1.728)	2-4 UNITS LTV>65%					0.250	
7.500	(2.756)	(2.631)	6.875	(2.090)	(1.965)	6.750	(1.875)	(1.853)	LAMT>\$2MM					0.125	
7.625	(2.875)	(2.756)	7.000	(2.215)	(2.090)	6.875	(1.875)	(1.875)							

Qualifying Rate: 5yr ARM - Higher of note 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, CO, 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

*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	
7.000	0.096	0.221	7.375	(0.725)	(0.600)	7.500	(1.163)	(1.038)	7.375	(0.946)	(0.821)	7.375	(0.342)	(0.217)	
6.875	0.349	0.474	7.250	(0.629)	(0.504)	7.375	(1.051)	(0.926)	7.250	(0.835)	(0.710)	7.250	(0.231)	(0.106)	
6.750	0.441	0.566	7.125	(0.535)	(0.410)	7.250	(0.940)	(0.815)	7.125	(0.724)	(0.599)	7.125	(0.120)	0.005	
6.625	0.562	0.687	7.000	(0.412)	(0.287)	7.125	(0.830)	(0.705)	7.000	(0.583)	(0.458)	7.000	0.021	0.146	
6.500	0.790	0.915	6.875	(0.147)	(0.022)	7.000	(0.690)	(0.565)	6.875	(0.308)	(0.183)	6.875	0.316	0.441	
6.375	0.969	1.094	6.750	0.005	0.130	6.875	(0.443)	(0.318)	6.750	(0.138)	(0.013)	6.750	0.487	0.612	
6.250	1.178	1.303	6.625	0.154	0.279	6.750	(0.273)	(0.148)	6.625	0.032	0.157	6.625	0.657	0.782	
6.125	1.445	1.570	6.500	0.395	0.520	6.625	(0.104)	0.021	6.500	0.287	0.412	6.500	0.914	1.039	
6.000	1.844	1.969	6.375	0.572	0.697	6.500	0.131	0.256	6.375	0.486	0.611	6.375	1.114	1.239	
5.875	2.313	2.438	6.250	0.777	0.902	6.375	0.329	0.454	6.250	0.714	0.839	6.250	1.343	1.468	
5.750	2.812	2.937	6.125	1.011	1.136	6.250	0.557	0.682	6.125	0.972	1.097	6.125	1.602	1.727	
5.625	3.311	3.436	6.000	1.361	1.486	6.125	0.815	0.940	6.000	1.351	1.476	6.000	1.974	2.099	
5.500	3.873	3.998	5.875	1.736	1.861										

LOAN LEVEL PRICE ADJUSTMENTS											Jumbo EXPRESS Lock Cut Off Time 3:30 PM PST		
Credit Score	CLTV**										CASH OUT ON 2-4 UNITS INVESTMENT PROPERTIES AVAILABLE with AUS		
	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											Max Price		
800+	(1.090)	(1.090)	(0.965)	(0.965)	(0.840)	(0.590)	(0.340)	0.660	1.160	na	102.125		
780-799	(1.090)	(1.090)	(0.965)	(0.965)	(0.840)	(0.590)	(0.340)	0.660	1.160	na	CLTV		
760-779	(0.965)	(0.965)	(0.840)	(0.840)	(0.715)	(0.465)	(0.215)	0.660	1.660	na	80.01-85 85.01-90		
740-759	(0.840)	(0.840)	(0.715)	(0.715)	(0.590)	(0.215)	(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)	(0.215)	(0.090)	(0.090)	1.160	2.160	na	*Second Home: Run Pricing Engine		
700-719	(0.465)	(0.465)	(0.340)	(0.090)	(0.090)	(0.090)	0.410	1.660	2.160	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)	0.410	0.910	1.410	2.160	2.660	na	*Minimum Loan Amount - \$1 higher than High Balance		
660-679	(0.090)	(0.090)	(0.090)	0.410	0.660	1.410	2.410	na	na	na			
Primary NCO Refi													
800+	(0.840)	(0.840)	(0.715)	(0.715)	(0.590)	(0.340)	(0.090)	0.660	1.160	na			
780-799	(0.840)	(0.840)	(0.715)	(0.715)	(0.590)	(0.340)	(0.090)	0.660	1.160	na			
760-779	(0.715)	(0.715)	(0.590)	(0.465)	(0.215)	(0.090)	0.035	0.660	1.660	na			
740-759	(0.590)	(0.590)	(0.465)	(0.340)	0.035	0.160	0.910	1.910	1.910	na			
720-739	(0.465)	(0.465)	(0.340)	(0.215)	0.035	0.160	0.160	1.160	2.160	na			
700-719	(0.215)	(0.215)	(0.090)	0.160	0.160	0.160	0.660	1.660	2.160	na			
680-699	0.035	0.035	0.160	0.160	0.660	1.160	1.660	2.160	2.660	na			
660-679	0.160	0.160	0.160	0.660	0.910	1.660	2.660	na	na	na			
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	1.160	na	na	na			
700-719	(0.215)	(0.215)	0.035	0.285	0.535	0.910	1.660	na	na	na			
680-699	0.035	0.035	0.285	0.285	1.035	1.910	2.660	na	na	na			
NOO Purchase													
800+	(0.840)	(0.840)	(0.465)	(0.465)	(0.340)	0.160	0.660	na	na	na			
780-799	(0.840)	(0.840)	(0.465)	(0.465)	(0.340)	0.160	0.660	na	na	na			
760-779	(0.715)	(0.715)	(0.465)	(0.340)	(0.215)	0.285	0.785	na	na	na			
740-759	(0.590)	(0.590)	(0.340)	(0.215)	(0.090)	0.535	0.910	na	na	na			
720-739	(0.465)	(0.465)	(0.090)	0.035	0.285	0.660	0.910	na	na	na			
700-719	(0.215)	(0.215)	0.160	0.410	0.410	0.660	1.460	na	na	na			
680-699	0.035	0.035	0.410	0.410	0.910	1.660	2.480	na	na	na			
660-679	0.160	0.160	0.410	0.910	1.160	na	na	na	na	na			
NOO NCO Refi													
800+	(0.590)	(0.590)	(0.215)	(0.215)	(0.090)	0.410	0.910	na	na	na			
780-799	(0.590)	(0.590)	(0.215)	(0.215)	(0.090)	0.410	0.910	na	na	na			
760-779	(0.465)	(0.465)	(0.215)	(0.090)	0.035	1.085	na	na	na	na			
740-759	(0.340)	(0.340)	(0.090)	0.035	0.160	0.785	1.320	na	na	na			
720-739	(0.215)	(0.215)	0.160	0.285	0.535	0.910	1.360	na	na	na			
700-719	0.035	0.035	0.410	0.660	0.660	0.910	1.910	na	na	na			
680-699	0.285	0.285	0.660	0.660	1.160	1.910	3.000	na	na	na			
660-679	0.410	0.410	0.660	1.160	1.470	na	na	na	na	na			
NOO CO Refi													
800+	(0.590)	(0.590)	(0.090)	(0.090)	0.285	1.160	na	na	na	na			
780-799	(0.590)	(0.590)	(0.090)	(0.090)	0.285	1.160	na	na	na	na			
760-779	(0.465)	(0.465)	(0.090)	0.035	0.410	1.285	na	na	na	na			
740-759	(0.340)	(0.340)	0.035	0.160	0.535	1.535	na	na	na	na			
720-739	(0.215)	(0.215)	0.285	0.410	0.910	1.660	na	na	na	na			
700-719	0.035	0.035	0.535	0.785	1.055	1.700	na	na	na	na			
680-699	0.285	0.285	0.785	0.785	1.575	2.700	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	(0.144)	(0.068)	5.500	(0.144)	(0.068)	5.375	(0.997)	(0.909)	6.375	(1.932)	(1.840)	5.375	4.318	4.406
5.625	(0.480)	(0.404)	5.625	(0.480)	(0.404)	5.500	(1.513)	(1.426)	6.500	(2.474)	(2.381)	5.500	3.801	3.889
5.750	(0.697)	(0.606)	5.750	(0.697)	(0.606)	5.625	(1.994)	(1.906)	6.625	(2.688)	(2.596)	5.625	3.321	3.409
5.875	(1.319)	(1.227)	5.875	(1.319)	(1.227)	5.750	(1.156)	(1.079)	6.750	(1.416)	(1.352)	5.750	3.694	3.771
5.990	(1.870)	(1.779)	5.990	(1.870)	(1.779)	5.875	(1.658)	(1.582)	6.875	(1.920)	(1.856)	5.875	3.192	3.268
6.000	(1.919)	(1.827)	6.000	(1.919)	(1.827)	6.000	(2.148)	(2.072)	6.990	(2.356)	(2.292)	6.000	2.702	2.778
6.125	(2.210)	(2.118)	6.125	(2.210)	(2.118)	6.125	(2.606)	(2.529)	7.000	(2.396)	(2.332)	6.125	2.244	2.321
6.250	(2.246)	(2.154)	6.250	(2.246)	(2.154)	6.250	(1.609)	(1.533)	#VALUE!	#VALUE!	#VALUE!	6.250	2.616	2.692

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	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	>=720	0.050	0.050	0.050	0.050	0.050	0.050			
720 - 739	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	700-719	0.050	0.050	0.050	0.050	0.050	0.050			
680 - 719	(0.200)	(0.200)	(0.200)	(0.200)	(0.200)	(0.200)	680-699	0.050	0.080	0.080	0.080	0.080	0.080			
660 - 679	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	660-679	0.100	0.100	0.100	0.100	0.100	0.100			
640 - 659	0.200	0.200	0.200	0.200	0.200	0.200	640-659	0.450	0.450	0.450	0.450	0.450	0.450			
620 - 639	0.500	0.500	0.500	0.500	0.500	0.500	620-639	0.750	0.750	0.750	0.750	0.750	0.750			
600 - 619	0.750	0.750	0.750	0.750	0.750	0.750	600-619	1.000	1.000	1.000	1.000	1.000	1.000			
580 - 599	1.500	1.500	1.500	1.500	1.500	1.500	580-599	1.750	1.750	1.750	1.750	1.750	1.750			
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						VA C/O & LTV>90%	2.500
FHA Manufactured Home	0.750						LAMT<=\$110,000	0.300	DC, HI, ID, MA, UT, WA						VA IRRRL FICO 640-659	0.250
(LTV based off total loan amount)							LAMT<=\$150,000	0.250	FL, IN, KS, MD, MI, OR, TN, VA						VA PURCH BONUS	0.000
FHA ID # 3091600008							LAMT>\$175,000*	(0.150)	OTHER STATES						0.000	*Not Available for High Balance

FHA / VA PORTFOLIO FIXED														
FHA PORTFOLIO 30 YR			FHA HB PORTFOLIO 30 YR			No FICO for FHA	VA PORTFOLIO 30 YR			VA HB PORTFOLIO 30 YR				
FP30	15 day	30 day	FHP30	15 day	30 day		VP30	15 day	30 day	VHP30	15 day	30 day		
5.500	0.515	0.560	5.875	(0.450)	(0.382)	Min FICO for VA 500	5.500	0.544	0.590	5.875	(0.171)	(0.103)		
5.625	0.115	0.160	5.990	(0.583)	(0.515)		5.625	0.143	0.189	5.990	(0.367)	(0.299)		
5.750	(0.730)	(0.662)	6.000	(0.679)	(0.611)		5.750	(0.450)	(0.382)	6.000	(0.463)	(0.395)		
5.875	(1.200)	(1.132)	6.125	(0.847)	(0.779)		5.875	(0.921)	(0.853)	6.125	(0.757)	(0.688)		
5.990	(1.583)	(1.515)	6.250	(1.426)	(1.343)		5.990	(1.367)	(1.299)	6.250	(1.461)	(1.377)		
6.000	(1.679)	(1.611)	6.375	(1.849)	(1.765)		6.000	(1.463)	(1.395)	6.375	(1.820)	(1.737)		
6.125	(1.848)	(1.780)	6.500	(1.906)	(1.822)		6.125	(1.757)	(1.688)	6.500	(1.877)	(1.794)		
6.250	(2.426)	(2.343)	6.625	(2.234)	(2.151)		6.250	(2.461)	(2.377)	6.625	(2.081)	(1.998)		

ADJUSTMENTS									
FICO	ADJ.	FICO	ADJ.	Other Adjusters	Loan Amount Adjusters	Temp. Buy down			
No FICO	2.750	640 - 659	0.100	Cash Out	0.250 > \$1.50M	0.200			
0 - 579	2.750	660 - 679	0.050	Manufactured Home	0.625 \$1.00M - \$1.49M	0.100			
580 - 599	0.625	680 - 699	0.000	2 - 4 units	0.500 \$806,501 - \$999,999	0.050			
600 - 619	0.450	700 - 739	(0.050)	Investment	0.625 \$150k - \$249,999	0.075			
620 - 639	0.150	740+	(0.100)	VA Cash Out > 90 LTV (Fix)	1.500 \$50k - \$149,999	0.150			
				VA Cash Out > 90 LTV (ARM)	0.750 < \$50,000	1.000			
						State Adjusters - Please run through Pricing Engine			

OPTIMAL PORTFOLIO ARM											
5/6 Month ARM (PO56)					RATE ADJUSTMENTS						
Rate Cap: 2/1/6	Margin: 3%				Purchase <= 65%					-0.250%	
6.250%	(0.250)				Loan Amount : \$1,000,001 - \$1,500,000					0.000%	
6.375%	(0.375)				Loan Amount : \$1,500,001 - \$2,000,000					0.000%	
6.500%	(0.500)				Cash out > 50%					0.375%	
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 *	0.375%
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					* FICO < 700 deduct 5% from MAX LTV *						
Purchase/ R&T Refi					Cash-Out Refi					No Impound	0.125%
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%							

Index: 30 DAY SOFR										
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
5.750	4.155	5.750	4.205	5.750	4.155	5.750	4.305	ARM Index	6.5
5.875	3.155	5.875	3.205	5.875	3.155	5.875	3.305	5yr ARM Caps	2/1/5
6.000	2.280	6.000	2.330	6.000	2.280	6.000	2.430	7yr ARM Caps	5/1/5
6.125	1.562	6.125	1.612	6.125	1.562	6.125	1.712	Reset Frequency	6 mo.
6.250	0.875	6.250	0.925	6.250	0.875	6.250	1.025	Product	Amort Term
6.375	0.187	6.375	0.237	6.375	0.187	6.375	0.337	5yr ARM & 7yr ARM	360
6.500	(0.500)	6.500	(0.450)	6.500	(0.500)	6.500	(0.350)	5yr ARM I/O & 7yr ARM I/O	240
6.625	(1.125)	6.625	(1.075)	6.625	(1.125)	6.625	(0.975)	15 YR FIXED	180
6.750	(1.750)	6.750	(1.700)	6.750	(1.750)	6.750	(1.600)	30 YR FIXED	360
6.875	(2.375)	6.875	(2.325)	6.875	(2.375)	6.875	(2.225)	30 YR FIXED I/O	240
7.000	(3.000)	7.000	(2.950)	7.000	(3.000)	7.000	(2.850)		360
7.125	(3.625)	7.125	(3.575)	7.125	(3.625)	7.125	(3.475)		120
7.250	(4.250)	7.250	(4.200)	7.250	(4.250)	7.250	(4.100)		NA
7.375	(4.782)	7.375	(4.732)	7.375	(4.782)	7.375	(4.632)		NA
7.500	(5.219)	7.500	(5.169)	7.500	(5.219)	7.500	(5.069)		120
7.625	(5.657)	7.625	(5.607)	7.625	(5.657)	7.625	(5.507)		NA
7.750	(6.094)	7.750	(6.044)	7.750	(6.094)	7.750	(5.944)		NA
7.875	(6.469)	7.875	(6.419)	7.875	(6.469)	7.875	(6.319)		NA
8.000	(6.844)	8.000	(6.794)	8.000	(6.844)	8.000	(6.694)		NA
8.125	(7.219)	8.125	(7.169)	8.125	(7.219)	8.125	(7.069)		NA
8.250	(7.594)	8.250	(7.544)	8.250	(7.594)	8.250	(7.444)		NA
8.375	(7.969)	8.375	(7.919)	8.375	(7.969)	8.375	(7.819)		NA
8.500	(8.282)	8.500	(8.232)	8.500	(8.282)	8.500	(8.132)		NA
Price Adj.		FICO/CLTV		<=50		50.01-55		55.01-60	
		760+		(1.500)		(1.375)		(1.250)	
		740-759		(1.500)		(1.375)		(1.250)	
		720-739		(1.125)		(1.000)		(0.875)	
		700-719		(0.875)		(0.750)		(0.625)	
DSCR		680-699		(0.500)		(0.125)		1.000	
		660-679		0.000		0.375		0.875	
		640-659		3.000		3.500		4.000	
		620-639		NA		NA		NA	
		600-619		NA		NA		NA	
DSCR Additional Adjustments		DSCR >= 1.25		(0.500)		(0.500)		(0.500)	
		DSCR 1.00 - 1.24		0.000		0.000		0.000	
		DSCR 0.75-0.99		0.500		0.625		0.750	
		DSCR < 0.75		1.750		2.000		2.000	
Price Adj.		<=50		50.01-55		55.01-60		60.01-65	
Housing History		1x30x12		0.250		0.250		0.250	
		0x60x12		1.000		1.000		1.000	
Housing Event Seasoning		>=36 Mo		0.000		0.000		0.000	
		24 - 35 Mo		1.000		1.000		1.000	
Loan Balance		<=\$150,000		0.750		0.750		0.875	
		\$150,001 - \$250,000		0.250		0.250		0.250	
		\$250,001 - \$500,000		0.000		0.000		0.000	
		\$500,001 - \$1,000,000		0.000		0.000		0.000	
		\$1,000,001 - \$1,500,000		0.000		0.000		0.000	
		\$1,500,001 - \$2,000,000		0.000		0.000		0.125	
		\$2,000,001 - \$2,500,000		0.375		0.375		0.500	
		\$2,500,001 - \$3,000,000		0.750		0.750		1.125	
		\$3,000,001 - \$3,500,000		1.500		1.500		1.500	
Purpose		Cash-Out >= 720		0.500		0.500		0.500	
		Cash-Out < 720		0.875		0.875		0.875	
Property Type		Condo		0.125		0.125		0.125	
		Condotel		1.500		1.500		1.500	
		2-4 Unit		0.500		0.500		0.500	
State		CT, IL, NJ, NY		0.000		0.000		0.000	
Amortization		40 yr. Maturity		N/A		N/A		N/A	
		Interest only		0.500		0.500		0.500	
5% Fixed Prepayment Penalty Term		60 Months		(0.875)		(0.875)		(0.875)	
		48 Months		(0.625)		(0.625)		(0.625)	
		36 Months		(0.250)		(0.250)		(0.250)	
		24 Months		0.375		0.375		0.375	
		12 Months		0.750		0.750		1.000	
		No Penalty		1.250		1.250		1.500	
Prepayment Penalty Term Other allowable PPP		60 Months		(0.750)		(0.750)		(0.750)	
		48 Months		(0.500)		(0.500)		(0.500)	
		36 Months		0.000		0.000		0.000	
		24 Months		0.500		0.500		0.500	
		12 Months		0.875		0.875		1.125	
		No Penalty		1.250		1.250		1.500	
Other		Escrow Waiver		0.250		0.250		0.250	

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.



SERIES V - FOREIGN NATIONAL DSCR											
5/6 ARM		7/6 ARM		15YR FIXED		30YR FIXED		ARM Requirements			
ISFN56		ISFN76		ISFN15		ISFN30		ARM Index			
RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	ARM Margin (DTI)		SOFR 30AVG	
5.750	4.755	5.750	4.805	5.750	4.755	5.750	4.905	ARM Margin (DSCR)		4.5	
5.875	3.755	5.875	3.805	5.875	3.755	5.875	3.905	5yr ARM Caps		6.5	
6.000	2.880	6.000	2.930	6.000	2.880	6.000	3.030	7yr ARM Caps		2/1/5	
6.125	2.162	6.125	2.212	6.125	2.162	6.125	2.312	Reset Frequency		5/1/5	
6.250	1.475	6.250	1.525	6.250	1.475	6.250	1.625	Product		6 mo.	
6.375	0.787	6.375	0.837	6.375	0.787	6.375	0.937	Amort Term	Term	I/O Term	
6.500	0.100	6.500	0.150	6.500	0.100	6.500	0.250	5yr ARM & 7yr ARM	360	360 NA	
6.625	(0.525)	6.625	(0.475)	6.625	(0.525)	6.625	(0.375)	5yr ARM I/O & 7yr ARM I/O	240	360 120	
6.750	(1.150)	6.750	(1.100)	6.750	(1.150)	6.750	(1.000)	15 YR FIXED	180	180 NA	
6.875	(1.775)	6.875	(1.725)	6.875	(1.775)	6.875	(1.625)	30 YR FIXED	360	360 NA	
7.000	(2.400)	7.000	(2.350)	7.000	(2.400)	7.000	(2.250)	30 YR FIXED I/O	240	360 120	
7.125	(3.025)	7.125	(2.975)	7.125	(3.025)	7.125	(2.875)	* Qualifying Rate: Note Rate			
7.250	(3.650)	7.250	(3.600)	7.250	(3.650)	7.250	(3.500)	Program Restrictions			
7.375	(4.182)	7.375	(4.132)	7.375	(4.182)	7.375	(4.032)	Housing	0x30x12		
7.500	(4.619)	7.500	(4.569)	7.500	(4.619)	7.500	(4.469)	(BK/FC/SS/DIL)	48 MO		
7.625	(5.057)	7.625	(5.007)	7.625	(5.057)	7.625	(4.907)	Min FICO	680 or Foreign Credit		
7.750	(5.494)	7.750	(5.444)	7.750	(5.494)	7.750	(5.344)	Max LTV	75		
7.875	(5.869)	7.875	(5.819)	7.875	(5.869)	7.875	(5.719)	Prepay Term ¹⁻⁴	Min Price	Max Price	
8.000	(6.244)	8.000	(6.194)	8.000	(6.244)	8.000	(6.094)	60 Months	94.375	104.375	
8.125	(6.619)	8.125	(6.569)	8.125	(6.619)	8.125	(6.469)	48 Months	94.375	103.875	
8.250	(6.994)	8.250	(6.944)	8.250	(6.994)	8.250	(6.844)	36 Months	94.375	103.375	
8.375	(7.369)	8.375	(7.319)	8.375	(7.369)	8.375	(7.219)	24 Months	94.375	102.875	
8.500	(7.682)	8.500	(7.632)	8.500	(7.682)	8.500	(7.532)	12 Months	94.375	100.875	
8.625	(7.994)	8.625	(7.944)	8.625	(7.994)	8.625	(7.844)	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	1.000	2.500	3.750
				Foreign Credit		(0.500)	0.000	0.125	1.000	2.500	3.750
				>=1.25		(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)
DSCR				1.00-1.24%		0.000	0.000	0.000	0.000	0.000	0.000
Additional Adjustments				0.75-0.99%		0.500	0.625	0.750	1.000	NA	NA
				<0.75		1.750	2.000	2.000	2.750	NA	NA
Price Adj.				FICO/CLTV		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
				<=\$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	0.375
Loan Balance				\$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		0.500	0.500	0.500	0.625	0.875	NA
				Cash-Out & DSCR < 1.0		0.875	0.875	0.875	1.000	NA	NA
Property Type				Condo		0.250	0.250	0.250	0.375	0.500	NA
				Condotel		1.500	1.500	1.500	1.500	1.500	NA
				2-4 Unit		0.375	0.375	0.375	0.500	0.750	NA
State				CT, IL, NJ, NY		0.000	0.000	0.000	0.000	0.000	0.250
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)	(1.000)	(1.000)
				48 Months		(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)
				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	1.000	1.000
				No Penalty		1.250	1.250	1.500	1.500	1.500	1.500
Prepayment Penalty Term (Other allowable PPP, NOO only)				60 Months		(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(0.875)
				48 Months		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
				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	1.125	1.125
				No Penalty		1.250	1.250	1.500	1.500	1.500	1.500
Other				Less than 6 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		
8.125	(4.477)	(4.327)	8.125	(4.677)	(4.527)	FICO		660						
8.000	(4.227)	(4.077)	8.000	(4.427)	(4.277)	Max LTV		90%			LTV <= 60%	Unlimited Cash Out		
7.875	(3.945)	(3.795)	7.875	(4.145)	(3.995)	2 - 4 units		85%						
7.750	(3.664)	(3.514)	7.750	(3.864)	(3.714)	Loan Amount / Credit			Income Qualification			ARM features		
7.625	(3.352)	(3.202)	7.625	(3.552)	(3.402)	Min Loan Amount	\$150K	Full / 24M BS	90% LTV			5/6 ARM	7/6 ARM	
7.500	(3.039)	(2.889)	7.500	(3.239)	(3.089)	Max Loan Amount	\$3.5M	12M BS	90% LTV			Margin	4.00%	4.00%
7.375	(2.664)	(2.514)	7.375	(2.864)	(2.714)	Mortgage History	0x30x12	12M PrL	80% LTV			Caps	2/1/5	5/1/5
7.250	(2.289)	(2.139)	7.250	(2.489)	(2.339)	Bankruptcy Seasoning	48mo.	Asset Depletion	85% LTV, Min 700 FICO			Index	SOFR 30D	SOFR 30D
7.125	(1.914)	(1.764)	7.125	(2.114)	(1.964)	FC/SS/DIL Seasoning	48 mo.	1099.000	90% LTV			Floor	4.00%	4.00%
7.000	(1.539)	(1.389)	7.000	(1.739)	(1.589)	Reserve Requirements								
6.875	(1.102)	(0.952)	6.875	(1.302)	(1.152)	\$150,000 - \$500,000			6 Months					
6.750	(0.664)	(0.514)	6.750	(0.864)	(0.714)	\$500,001 - \$1,000,000			6 Months					
6.625	(0.227)	(0.077)	6.625	(0.427)	(0.277)	\$1,000,001 - \$2,000,000			9 Months					
6.500	0.211	0.361	6.500	0.011	0.161	\$2,000,001 - \$3,500,000			12 Months					
6.375	0.711	0.861	6.375	0.511	0.661									
6.250	1.211	1.361	6.250	1.011	1.161									
6.125	1.774	1.924	6.125	1.573	1.723									
6.000	2.336	2.486	6.000	2.136	2.286									
5.875	2.961	3.111	5.875	2.761	2.911									
5.750	3.586	3.736	5.750	3.386	3.536									
						<=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	0.250	0.375	0.500	N/A	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	0.000				
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 (Investment Only)	5 YR	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	N/A				
	4 YR	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	N/A				
	3 YR	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	N/A				
	2 YR	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A				
	1 YR	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	N/A				
	No Prepay	1.125	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			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																																																																																																																																																																																																																																																																																																																																																			
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7.375	(2.625)	(2.475)																																																																																																																																																																																																																																																																																																																																																			
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6.250	1.625	1.775																																																																																																																																																																																																																																																																																																																																																			
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6.000	3.125	3.275																																																																																																																																																																																																																																																																																																																																																			
			<table border="1"> <thead> <tr> <th colspan="11">Others</th> </tr> <tr> <th>LTV/ CLTV</th> <th><= 50</th> <th>50.01-55</th> <th>55.01-60</th> <th>60.01-65</th> <th>65.01-70</th> <th>70.01-75</th> <th>75.01-80</th> <th>80.01-85</th> <th>85.01-90</th> </tr> </thead> <tbody> <tr> <td>DTI > 43% - 50%</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.125</td> <td>0.125</td> </tr> <tr> <td>DTI > 50%</td> <td>0.375</td> <td>0.375</td> <td>0.375</td> <td>0.375</td> <td>0.500</td> <td>0.500</td> <td>0.750</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>30 YR Interest Only</td> <td>0.250</td> <td>0.250</td> <td>0.375</td> <td>0.500</td> <td>0.625</td> <td>0.875</td> <td>1.125</td> <td>1.375</td> <td>N/A</td> </tr> <tr> <td>40 YR Interest Only</td> <td>0.500</td> <td>0.500</td> <td>0.625</td> <td>0.750</td> <td>0.875</td> <td>1.125</td> <td>1.375</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>40yr Fully Am</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> </tr> <tr> <td>UPB <= 250K</td> <td>0.375</td> <td>0.375</td> <td>0.375</td> <td>0.375</td> <td>0.375</td> <td>0.500</td> <td>0.500</td> <td>0.750</td> <td>0.875</td> </tr> <tr> <td>UPB 250,001-500,000</td> <td>(0.375)</td> <td>(0.375)</td> <td>(0.375)</td> <td>(0.375)</td> <td>(0.375)</td> <td>(0.375)</td> <td>(0.375)</td> <td>(0.375)</td> <td>0.000</td> </tr> <tr> <td>UPB 500,001-750,000</td> <td>(0.375)</td> <td>(0.375)</td> <td>(0.375)</td> <td>(0.375)</td> <td>(0.375)</td> <td>(0.375)</td> <td>(0.375)</td> <td>(0.375)</td> <td>0.000</td> </tr> <tr> <td>UPB 750,001 - 1,000,000</td> <td>(0.250)</td> <td>(0.250)</td> <td>(0.250)</td> <td>(0.250)</td> <td>(0.250)</td> <td>(0.250)</td> <td>(0.250)</td> <td>(0.250)</td> <td>0.000</td> </tr> <tr> <td>UPB 1,000,001 - 1,500,000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> </tr> <tr> <td>UPB 1,500,001-2,000,000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> </tr> <tr> <td>UPB 2,000,001 - 2,500,000</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.250</td> <td>0.250</td> <td>0.500</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>UPB 2,500,001 - 3,000,000</td> <td>0.375</td> <td>0.375</td> <td>0.375</td> <td>0.375</td> <td>0.500</td> <td>0.500</td> <td>0.750</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>UPB >3,000,000</td> <td>0.500</td> <td>0.500</td> <td>0.500</td> <td>0.500</td> <td>0.750</td> <td>1.500</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Purchase</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> </tr> <tr> <td>R/T Refi</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.125</td> <td>0.250</td> <td>0.375</td> <td>N/A</td> </tr> <tr> <td>Cash Out / Debt Consolidation</td> <td>0.250</td> <td>0.375</td> <td>0.375</td> <td>0.625</td> <td>0.625</td> <td>0.750</td> <td>1.125</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Investor</td> <td>0.125</td> <td>0.125</td> <td>0.250</td> <td>0.250</td> <td>0.375</td> <td>0.375</td> <td>0.375</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Second Home</td> <td>0.125</td> <td>0.125</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.375</td> <td>N/A</td> </tr> <tr> <td>Condo/COOP</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.250</td> <td>0.250</td> <td>0.500</td> <td>N/A</td> </tr> <tr> <td>Non-Warrantable Condo</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.375</td> <td>0.500</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>2-4 Unit Property</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.375</td> <td>0.500</td> <td>0.500</td> <td>1.500</td> </tr> <tr> <td>Express Doc - 1yr Tax Return (or 1099) + PnL (2)(3)</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.500</td> <td>0.500</td> </tr> <tr> <td>12 Month CPA PnL (2)</td> <td>0.625</td> <td>0.625</td> <td>0.625</td> <td>0.625</td> <td>0.750</td> <td>0.750</td> <td>0.875</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>24 Month CPA PnL (2)</td> <td>0.500</td> <td>0.500</td> <td>0.500</td> <td>0.500</td> <td>0.625</td> <td>0.625</td> <td>0.750</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>WVOE Doc Type (2)</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.250</td> <td>0.500</td> <td>0.625</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>Asset Depletion (2)</td> <td>0.000</td> <td>0.000</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>24 Month Bank Statements (4)</td> <td>(0.125)</td> <td>(0.125)</td> <td>(0.125)</td> <td>(0.125)</td> <td>(0.125)</td> <td>(0.125)</td> <td>(0.125)</td> <td>(0.125)</td> <td>(0.125)</td> </tr> <tr> <td>Housing History: 1X30X12</td> <td>0.750</td> <td>0.750</td> <td>0.750</td> <td>0.750</td> <td>0.750</td> <td>0.750</td> <td>0.750</td> <td>1.000</td> <td>1.500</td> </tr> <tr> <td>NY, NJ, CT, IL</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.000</td> <td>0.250</td> <td>0.500</td> </tr> <tr> <td>Escrow Waiver</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.125</td> <td>0.250</td> <td>0.250</td> </tr> </tbody> </table>								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	0.250	0.250	0.375	0.500	0.625	0.875	1.125	1.375	N/A	40 YR Interest Only	0.500	0.500	0.625	0.750	0.875	1.125	1.375	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	0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.750	0.875	UPB 250,001-500,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000	UPB 500,001-750,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000	UPB 750,001 - 1,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	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	0.250	0.375	0.375	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	Condo/COOP	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	Express Doc - 1yr Tax Return (or 1099) + PnL (2)(3)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500	0.500	12 Month CPA PnL (2)	0.625	0.625	0.625	0.625	0.750	0.750	0.875	N/A	N/A	24 Month CPA PnL (2)	0.500	0.500	0.500	0.500	0.625	0.625	0.750	N/A	N/A	WVOE Doc Type (2)	0.250	0.250	0.250	0.250	0.250	0.500	0.625	N/A	N/A	Asset Depletion (2)	0.000	0.000	0.125	0.125	0.125	0.125	0.125	N/A	N/A	24 Month Bank Statements (4)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	Housing History: 1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.000	1.500	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
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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																																																																																																																																																																																																																																																																																																																																												
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UPB <= 250K	0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.750	0.875																																																																																																																																																																																																																																																																																																																																												
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UPB 750,001 - 1,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000																																																																																																																																																																																																																																																																																																																																												
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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																																																																																																																																																																																																																																																																																																																																												
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Investor	0.125	0.125	0.250	0.250	0.375	0.375	0.375	N/A	N/A																																																																																																																																																																																																																																																																																																																																												
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24 Month Bank Statements (4)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)																																																																																																																																																																																																																																																																																																																																												
Housing History: 1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.000	1.500																																																																																																																																																																																																																																																																																																																																												
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<p>1. Pricing is based on Primary Wage Earner FICO</p> <p>2. Additive to Full Doc FICOxLTV Adjustment</p> <p>3. Express Documentation : 1 Yr Tax Return or 1 Yr Tax Return + PnL since last tax filing</p> <p>4. Additive to 12 Month Bank Statement FICOxLTV Adjustment</p> <table border="1"> <thead> <tr> <th colspan="2">Prepayment Penalty (Investment Only)</th> </tr> </thead> <tbody> <tr> <td>5 YR</td> <td>(0.750)</td> </tr> <tr> <td>4 YR</td> <td>(0.500)</td> </tr> <tr> <td>3 YR</td> <td>(0.375)</td> </tr> <tr> <td>2 YR</td> <td>0.000</td> </tr> <tr> <td>1 YR</td> <td>0.125</td> </tr> <tr> <td>No PPP</td> <td>0.750</td> </tr> </tbody> </table>											Prepayment Penalty (Investment Only)		5 YR	(0.750)	4 YR	(0.500)	3 YR	(0.375)	2 YR	0.000	1 YR	0.125	No PPP	0.750																																																																																																																																																																																																																																																																																																																													
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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		
7.875	(5.679)	(5.529)	7.875	(5.879)	(5.729)	FICO		660					
7.750	(5.366)	(5.216)	7.750	(5.566)	(5.416)	2 - 4 units		Max 75%		LTV <= 60%	Unlimited Cash Out		
7.625	(5.054)	(4.904)	7.625	(5.254)	(5.104)	Non-Warrantable Condo		Max 75%					
7.500	(4.679)	(4.529)	7.500	(4.879)	(4.729)	Loan Amount / Credit		Max Price/Prepay Buydown		ARM features			
7.375	(4.304)	(4.154)	7.375	(4.504)	(4.354)	Min Loan Amount	\$125K	Prepay	Max Px	5/6 ARM	7/6 ARM		
7.250	(3.866)	(3.716)	7.250	(4.066)	(3.916)	Max Loan Amount	\$2M	5 Year	(5.000)	Margin	5.00%	5.00%	
7.125	(3.429)	(3.279)	7.125	(3.629)	(3.479)	Mortgage History	0x30x12	2-4Year	(4.500)	Caps	2/1/5	5/1/5	
7.000	(2.929)	(2.779)	7.000	(3.129)	(2.979)	Bankruptcy Seasoning	36 mo.	1 Year	(4.000)	Index	SOFR 30D	SOFR 30D	
6.875	(2.429)	(2.279)	6.875	(2.629)	(2.479)	FC/SS/DIL Seasoning	36 mo.	No Prepay	(3.500)	Floor	5.00%	5.00%	
6.750	(1.866)	(1.716)	6.750	(2.066)	(1.916)	Reserve Requirements							
6.625	(1.304)	(1.154)	6.625	(1.504)	(1.354)	\$125,000 - \$500,000						3 Months	
6.500	(0.679)	(0.529)	6.500	(0.879)	(0.729)	\$500,001 - \$1,000,000						6 Months	
6.375	(0.054)	0.096	6.375	(0.254)	(0.104)	\$1,000,001 - \$2,000,000						6 Months	
6.250	0.634	0.784	6.250	0.434	0.584								
6.125	1.322	1.472	6.125	1.122	1.272								
6.000	2.009	2.159	6.000	1.809	1.959								
5.875	2.759	2.909	5.875	2.559	2.709								
5.750	3.509	3.659	5.750	3.309	3.459								
5.625	4.259	4.409	5.625	4.059	4.209								
5.500	5.009	5.159	5.500	4.809	4.959								
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	0.500	0.875
DSCR						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	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)
						4 YR	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)
						3 YR	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)
						2 YR	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
						1 YR	0.625	0.625	0.625	0.625	0.625	0.625	0.625
						No Prepay	1.125	1.125	1.125	1.125	1.125	1.125	1.125

30 YR Fixed				Series S DSCR									
SD30				FICO & LTV/CLTV									
Rate	30 Day	45 Day	60 Day	<= 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	
7.750	(3.875)	(3.675)	(3.375)	780+	(2.000)	(2.000)	(1.750)	(1.750)	(1.375)	(0.750)	0.125	4.375	N/A
7.625	(3.500)	(3.300)	(3.000)	760-779	(2.000)	(2.000)	(1.750)	(1.750)	(1.125)	(0.625)	0.125	4.875	N/A
7.500	(3.125)	(2.925)	(2.625)	740-759	(2.000)	(1.750)	(1.750)	(1.625)	(0.875)	(0.375)	0.625	5.375	N/A
7.375	(2.625)	(2.425)	(2.125)	720-739	(1.625)	(1.500)	(1.375)	(1.125)	(0.375)	0.125	1.375	N/A	N/A
7.250	(2.375)	(2.175)	(1.875)	700-719	(1.375)	(1.125)	(1.000)	(0.875)	0.125	0.625	2.375	N/A	N/A
7.125	(2.000)	(1.800)	(1.500)	680-699	(0.250)	0.000	0.125	0.250	1.250	2.000	4.750	N/A	N/A
7.000	(1.625)	(1.425)	(1.125)	660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
6.875	(1.125)	(0.925)	(0.625)	640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
6.750	(0.625)	(0.425)	(0.125)	620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
6.625	0.000	0.200	0.500										
6.500	1.000	1.200	1.500										
6.375	1.750	1.950	2.250										
6.250	2.500	2.700	3.000										
6.125	3.250	3.450	3.750										
6.000	4.125	4.325	4.625										

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
DSCR 0.75 - 0.89	1.500	1.500	1.625	2.000	2.875	3.125	N/A	N/A	N/A
DSCR 0.90 - 0.99	0.875	0.875	1.125	1.250	1.250	1.625	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
DSCR 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000	N/A
DSCR >= 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A
UPB <=150K	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A
UPB >150K - 250K	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.750	N/A
UPB 250,001-350,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	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
UPB 500,001 - 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
UPB 1,000,001 - 1,500,000	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
UPB >2.0mm - 2.5mm	0.250	0.250	0.250	0.250	0.250	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
Cash Out / Debt Consolidation	0.000	0.000	0.000	0.500	0.500	0.750	N/A	N/A	N/A
Non-Warrantable Condo	0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A
Condo	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
2 Unit Property	0.125	0.125	0.125	0.375	0.500	0.625	1.250	N/A	N/A
3-4 Unit Property	0.125	0.125	0.125	0.375	0.500	0.625	1.500	N/A	N/A
5yr PPP	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(0.500)	N/A
4yr PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.125)	N/A
3yr PPP	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
1yr PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
No PPP	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
30 YR IO	0.250	0.250	0.375	0.375	0.500	0.625	1.000	N/A	N/A
40 YR IO	0.750	0.750	0.750	0.750	0.875	1.000	1.250	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
Short-Term Rental	0.000	0.000	0.000	0.000	0.000	0.000	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
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
6 Months Interest Prepay Penalty**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Special (700+ FICO, >=1 DSCR)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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			
First Time Investor	Min 1.0 DSCR / Min 680 FICO		LTV <= 65%	\$1.5M
Loan Amount / Credit	Max Price/Prepay Buydown		Short Term Rental	
Min Loan Amount	\$100K	Prepay	Refi	DSCR 1.250, MAX LTV 70%, FICO 700 & 1YR experience operating STR
Max Loan Amount	\$3.0M	5 Year		
Mortgage History	1x30x12	3-4Year	Purchase	DSCR 1.500, MAX LTV 75%, FICO 700 w/ 1YR experience on STR / MAX LTV 70% without 1YR
Bankruptcy Seasoning	36 mo.	2 Year		
FC/SS/DIL Seasoning	36 mo.	0 - 1 Year	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

