



Pricing Specials

**.250 NON-QM
BONUS**

Pricing special only applies to newly locked
loans in the month of September.
(1st Lien Products Only.)



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

★ Series D - 2nd Lien Products >> Page 10 - 12 ★

★ NQM Price Special >> 0.250% Bonus on All Transactions (1st TD only) ★

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

(Please contact AE for Pricing)

CONVENTIONAL LOAN LIMIT	
CONFORMING PRODUCT	
# OF UNITS	LOAN LIMITS
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750
HIGH BALANCE / SUPER CONFORMING	
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	
LOCK EXPIRATION	
15 Day	09/24/26
30 Day	10/09/26
45 Day	10/26/26
LOCK EXTENSION FEE	
QM Loans	
5 Days	0.125
10 Day	0.250
15 Day	0.375
20 Day	0.500
Non QM Loans	
5 Days	0.150
10 Day	0.300
15 Day	0.450
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 / EXPRESS	PAGE 2 & 3
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
SERIES D: 2ND	PAGE 10 - 12

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

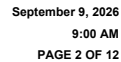
INDEX INFORMATION	
INDICES	TODAY
SOFR (30 day ave.)	3.649%
PRIME RATE	6.750%

	CONV / DPA	JUMBO	FHA / VA	STREAMLINE / IRRRL	NON QM	2ND / CES
LENDER FEE	\$1,295.00	\$1,395.00	\$1,295.00	\$895.00	\$1,395.00	\$995.00
FLOOD CERT	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00
TAX SERV. FEE	\$85.00	\$85.00	\$85.00	\$85.00	\$85.00	\$20.00

* 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 	



CLW

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FHA / VA FIXED / ARM														
FHA / VA 30 YR FIX			FHA / VA 20 YR FIX			FHA / VA 15 YR FIX			FHA / VA HB 30 YR FIX			FHA / VA HB 15 YR FIX		
GF30	15 day	30 day	GF20	15 day	30 day	GF15	15 day	30 day	GJ30	15 day	30 day	GJ15	15 day	30 day
5.750	0.888	0.994	5.750	0.888	0.994	5.375	0.223	0.299	6.500	(1.480)	(1.354)	5.750	4.554	4.645
5.875	0.230	0.336	5.875	0.230	0.336	5.500	(0.316)	(0.240)	6.625	(1.743)	(1.617)	5.875	4.025	4.116
5.990	(0.355)	(0.249)	5.990	(0.355)	(0.249)	5.625	(0.821)	(0.745)	6.750	(1.201)	(1.035)	6.000	3.508	3.599
6.000	(0.407)	(0.301)	6.000	(0.407)	(0.301)	5.750	(0.296)	(0.205)	6.875	(1.738)	(1.572)	6.125	3.028	3.119
6.125	(0.783)	(0.677)	6.125	(0.783)	(0.677)	5.875	(0.825)	(0.734)	6.990	(2.205)	(2.039)	6.250	3.331	3.407
6.250	(1.171)	(1.045)	6.250	(1.171)	(1.045)	6.000	(1.342)	(1.251)	7.000	(2.248)	(2.082)			
6.375	(1.784)	(1.658)	6.375	(1.784)	(1.658)	6.125	(1.822)	(1.731)	7.125	(2.456)	(2.291)			
6.490	(2.313)	(2.187)	6.490	(2.313)	(2.187)	6.250	(0.894)	(0.818)	7.250	0.657	0.732			

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	0.100 VA C/O & LTV>90%					2.500
FHA Manufactured Home	0.750	LAMT<=\$110,000					0.300	DC, HI, ID, MA, UT, WA	0.070 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	0.020 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
5.990	0.279	0.349	6.250	(0.079)	0.023		5.990	0.245	0.316	6.250	(0.113)	(0.012)
6.000	0.180	0.250	6.375	(0.537)	(0.435)		6.000	0.147	0.216	6.375	(0.508)	(0.406)
6.125	(0.258)	(0.189)	6.500	(0.621)	(0.519)		6.125	(0.168)	(0.098)	6.500	(0.592)	(0.491)
6.250	(1.079)	(0.977)	6.625	(0.974)	(0.872)		6.250	(1.113)	(1.012)	6.625	(0.820)	(0.719)
6.375	(1.537)	(1.435)	6.750	(0.502)	(0.376)		6.375	(1.508)	(1.406)	6.750	(0.411)	(0.286)
6.500	(1.871)	(1.769)	6.875	(0.816)	(0.690)		6.500	(1.842)	(1.741)	6.875	(0.662)	(0.537)
6.625	(2.224)	(2.122)	6.990	(0.721)	(0.595)		6.625	(2.070)	(1.969)	6.990	(0.629)	(0.504)
6.750	(3.002)	(2.876)	7.000	(0.810)	(0.684)		6.750	(2.911)	(2.786)	7.000	(0.719)	(0.594)

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	Note Rate	ADJ.
0 - 579	2.750	660 - 679	0.050	Manufactured Home	0.625	\$1.00M - \$1.49M	0.100	>=5.250	0.500
580 - 599	0.625	680 - 699	0.000	2 - 4 units	0.500	\$806,501 - \$999,999	0.050	>=4.750 and < 5.250	1.250
600 - 619	0.450	700 - 739	(0.050)	Investment	0.625	\$150k - \$249,999	0.075	< 4.750	2.750
620 - 639	0.150	740+	(0.100)	VA Cash Out > 90 LTV (Fix)	1.500	\$50k - \$149,999	0.150	State Adjusters - Please run through Pricing Engine	
				VA Cash Out > 90 LTV (ARM)	0.750	< \$50,000	1.000		

OPTIMAL PORTFOLIO ARM						
5/6 Month ARM (PO56)					RATE ADJUSTMENTS	
Rate Cap: 2/1/6		Margin: 3%			Purchase <= 65%	-0.250%
6.125%		0.500			Loan Amount : \$1,000,001 - \$1,500,000	0.000%
6.250%		0.375			Loan Amount : \$1,500,001 - \$2,000,000	0.000%
6.375%		0.250			Cash out > 50%	0.375%
6.500%		0.125			Cash out <= 50%	0.125%
6.625%		0.000			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				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					
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 Waiver 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						
6.000	3.649	6.000	3.699	6.000	3.649	6.000	3.799	ARM Margin 6.5						
6.125	2.899	6.125	2.949	6.125	2.899	6.125	3.049	5yr ARM Caps 21/5						
6.250	2.149	6.250	2.199	6.250	2.149	6.250	2.299	7yr ARM Caps 5/15						
6.375	1.430	6.375	1.480	6.375	1.430	6.375	1.580	Reset Frequency 6 mo.						
6.500	0.712	6.500	0.762	6.500	0.712	6.500	0.862	Product		Amort Term		Term	I/O Term	
6.625	0.056	6.625	0.106	6.625	0.056	6.625	0.206	5yr ARM & 7yr ARM		360		360	NA	
6.750	(0.600)	6.750	(0.550)	6.750	(0.600)	6.750	(0.450)	5yr ARM I/O & 7yr ARM I/O		240		360	120	
6.875	(1.225)	6.875	(1.175)	6.875	(1.225)	6.875	(1.075)	15 YR FIXED		180		180	NA	
7.000	(1.850)	7.000	(1.800)	7.000	(1.850)	7.000	(1.700)	30 YR FIXED		360		360	NA	
7.125	(2.475)	7.125	(2.425)	7.125	(2.475)	7.125	(2.325)	30 YR FIXED I/O		240		360	120	
7.250	(3.100)	7.250	(3.050)	7.250	(3.100)	7.250	(2.950)	* Qualifying Rate: Note Rate						
7.375	(3.632)	7.375	(3.582)	7.375	(3.632)	7.375	(3.482)	Program Restrictions						
7.500	(4.069)	7.500	(4.019)	7.500	(4.069)	7.500	(3.919)	Housing		1x30x12				
7.625	(4.507)	7.625	(4.457)	7.625	(4.507)	7.625	(4.357)	(BK/FC/SS/DIL)		24.0				
7.750	(4.944)	7.750	(4.894)	7.750	(4.944)	7.750	(4.794)	Min FICO		600				
7.875	(5.319)	7.875	(5.269)	7.875	(5.319)	7.875	(5.169)	Max LTV		80				
8.000	(5.694)	8.000	(5.644)	8.000	(5.694)	8.000	(5.544)	Prepay Term ¹⁻⁴		Min Price	Max Price	1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI		
8.125	(6.069)	8.125	(6.019)	8.125	(6.069)	8.125	(5.919)	60 Months		94.375	104.500	2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ		
8.250	(6.444)	8.250	(6.394)	8.250	(6.444)	8.250	(6.294)	48 Months		94.375	104.000	3) Prepayment penalties not allowed on loan amounts less than \$301,022 in PA		
8.375	(6.819)	8.375	(6.769)	8.375	(6.819)	8.375	(6.669)	36 Months		94.375	103.500	4) Only declining prepayment penalty structures allowed in MS		
8.500	(7.194)	8.500	(7.144)	8.500	(7.194)	8.500	(7.044)	24 Months		94.375	103.000	5) PPP cannot exceed 1% of the loan balance in the first 5 years for 1-2 units in OH.		
8.625	(7.506)	8.625	(7.456)	8.625	(7.506)	8.625	(7.356)	12 Months		94.375	101.000			
8.750	(7.819)	8.750	(7.769)	8.750	(7.819)	8.750	(7.669)	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+				(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	0.250	1.375
				740-759				(1.500)	(1.375)	(1.125)	(0.750)	0.000	0.500	1.750
				720-739				(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.500
				700-719				(0.875)	(0.750)	(0.375)	0.125	1.000	1.750	4.125
				680-699				(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA
				660-679				0.000	0.375	0.875	1.625	3.000	5.500	NA
				640-659				3.000	3.500	4.000	4.500	5.000	6.000	NA
				620-639				NA	NA	NA	NA	NA	NA	NA
DSCR Additional Adjustments				600-619				NA	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				0.500	0.625	0.750	1.000	1.500	2.375	NA
				DSCR <0.75				1.750	2.000	2.000	2.750	3.000	4.375	NA
Price Adj.				<=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	0.500	0.500	1.000
				0x60x12				1.000	1.000	1.000	1.500	2.000	NA	NA
Housing Event Seasoning				>=36 Mo				0.000	0.000	0.000	0.000	0.000	0.000	NA
				24 - 35 Mo				1.000	1.000	1.000	1.500	2.000	2.000	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	0.375	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 >= 720				0.500	0.500	0.500	0.625	0.875	1.375	NA
Property Type				Cash-Out < 720				0.875	0.875	0.875	1.000	1.375	1.625	NA
				Condo				0.125	0.125	0.125	0.250	0.500	0.750	NA
				Condotel				1.500	1.500	1.500	1.500	1.500	2.000	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	NA
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)	(1.000)	(1.000)	(1.000)
				48 Months				(0.625)	(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)	(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	1.000	1.000	1.000
				No Penalty				1.250	1.250	1.500	1.500	1.500	1.500	1.500
Prepayment Penalty Term Other allowable PPP				60 Months				(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(0.875)	(0.875)
				48 Months				(0.500)	(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	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	1.125	1.125	1.125
				No Penalty				1.250	1.250	1.500	1.500	1.500	1.500	1.500
Other				Escrow Waiver				0.250	0.250	0.250	0.250	0.250	0.250	





lockdesk@capitalend.com

CLW

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		SOFR 30AVG					
6.000	4.249	6.000	4.299	6.000	4.249	6.000	4.399	ARM Margin (DTI)					
6.125	3.499	6.125	3.549	6.125	3.499	6.125	3.649	ARM Margin (DSCR)					
6.250	2.749	6.250	2.799	6.250	2.749	6.250	2.899	5yr ARM Caps					
6.375	2.030	6.375	2.080	6.375	2.030	6.375	2.180	7yr ARM Caps					
6.500	1.312	6.500	1.362	6.500	1.312	6.500	1.462	Reset Frequency					
6.625	0.656	6.625	0.706	6.625	0.656	6.625	0.806	Product		Amort Term		Term	I/O Term
6.750	0.000	6.750	0.050	6.750	0.000	6.750	0.150	5yr ARM & 7yr ARM		360	360	NA	
6.875	(0.625)	6.875	(0.575)	6.875	(0.625)	6.875	(0.475)	5yr ARM I/O & 7yr ARM I/O		240	360	120	
7.000	(1.250)	7.000	(1.200)	7.000	(1.250)	7.000	(1.100)	15 YR FIXED		180	180	NA	
7.125	(1.875)	7.125	(1.825)	7.125	(1.875)	7.125	(1.725)	30 YR FIXED		360	360	NA	
7.250	(2.500)	7.250	(2.450)	7.250	(2.500)	7.250	(2.350)	30 YR FIXED I/O		240	360	120	
7.375	(3.032)	7.375	(2.982)	7.375	(3.032)	7.375	(2.882)	* Qualifying Rate: Note Rate					
7.500	(3.469)	7.500	(3.419)	7.500	(3.469)	7.500	(3.319)	Program Restrictions					
7.625	(3.907)	7.625	(3.857)	7.625	(3.907)	7.625	(3.757)	Housing					
7.750	(4.344)	7.750	(4.294)	7.750	(4.344)	7.750	(4.194)	(BK/FC/SS/DIL)					
7.875	(4.719)	7.875	(4.669)	7.875	(4.719)	7.875	(4.569)	Min FICO					
8.000	(5.094)	8.000	(5.044)	8.000	(5.094)	8.000	(4.944)	Max LTV					
8.125	(5.469)	8.125	(5.419)	8.125	(5.469)	8.125	(5.319)	Prepay Term ¹⁻⁴		Min Price	Max Price	1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI	
8.250	(5.844)	8.250	(5.794)	8.250	(5.844)	8.250	(5.694)	60 Months		94.375	104.375	2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ	
8.375	(6.219)	8.375	(6.169)	8.375	(6.219)	8.375	(6.069)	48 Months		94.375	103.875	3) Prepayment penalties not allowed on loan amounts less than \$301,022 in PA	
8.500	(6.594)	8.500	(6.544)	8.500	(6.594)	8.500	(6.444)	36 Months		94.375	103.375	4) Only declining prepayment penalty structures allowed in MS	
8.625	(6.906)	8.625	(6.856)	8.625	(6.906)	8.625	(6.756)	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.	
8.750	(7.219)	8.750	(7.169)	8.750	(7.219)	8.750	(7.069)	12 Months		94.375	100.875		
8.875	(7.532)	8.875	(7.482)	8.875	(7.532)	8.875	(7.382)	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 Additional Adjustments				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)
				1.00-1.24%				0.000	0.000	0.000	0.000	0.000	0.000
				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.								<=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	0.375
				\$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
Other				No Penalty				1.250	1.250	1.500	1.500	1.500	1.500
				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	(3.932)	(3.782)	8.125	(4.132)	(3.982)	FICO		660						
8.000	(3.682)	(3.532)	8.000	(3.882)	(3.732)	Max LTV		90%		LTV <= 60%	Unlimited Cash Out			
7.875	(3.400)	(3.250)	7.875	(3.600)	(3.450)	2 -4 units		85%						
7.750	(3.119)	(2.969)	7.750	(3.319)	(3.169)	Loan Amount / Credit		Income Qualification		ARM features				
7.625	(2.807)	(2.657)	7.625	(3.007)	(2.857)	Min Loan Amount	\$150K	Full / 24M BS	90% LTV		5/6 ARM	7/6 ARM		
7.500	(2.494)	(2.344)	7.500	(2.694)	(2.544)	Max Loan Amount	\$3.5M	12M BS	90% LTV	Margin	4.00%	4.00%		
7.375	(2.119)	(1.969)	7.375	(2.319)	(2.169)	Mortgage History	0x30x12	12M PnL	80% LTV	Caps	2/1/5	5/1/5		
7.250	(1.744)	(1.594)	7.250	(1.944)	(1.794)	Bankruptcy Seasoning	48mo.	Asset Depletion	85% LTV, Min 700 FICO	Index	SOFR 30D	SOFR 30D		
7.125	(1.369)	(1.219)	7.125	(1.569)	(1.419)	FC/SS/DIL Seasoning	48 mo.	1099.000	90% LTV	Floor	4.00%	4.00%		
7.000	(0.994)	(0.844)	7.000	(1.194)	(1.044)	Reserve Requirements								
6.875	(0.557)	(0.407)	6.875	(0.757)	(0.607)	\$150,000 - \$500,000		6 Months						
6.750	(0.119)	0.031	6.750	(0.319)	(0.169)	\$500,001 - \$1,000,000		6 Months						
6.625	0.318	0.468	6.625	0.118	0.268	\$1,000,001 - \$2,000,000		9 Months						
6.500	0.756	0.906	6.500	0.556	0.706	\$2,000,001 - \$3,500,000		12 Months						
6.375	1.256	1.406	6.375	1.056	1.206									
6.250	1.756	1.906	6.250	1.556	1.706									
6.125	2.319	2.469	6.125	2.118	2.268									
6.000	2.881	3.031	6.000	2.681	2.831									
5.875	3.506	3.656	5.875	3.306	3.456									
5.750	4.131	4.281	5.750	3.931	4.081									
						<=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	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			0.250	0.375	0.375	0.500	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	0.000	0.000	0.000	0.250	0.500	0.750
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	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 12 MO Bank Statements	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
7.750	(2.875)	(2.725)		760-779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
7.625	(2.625)	(2.475)		740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
7.500	(2.375)	(2.225)		720-739	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
7.375	(2.000)	(1.850)		700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	3.625	7.125
7.250	(1.750)	(1.600)		680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
7.125	(1.375)	(1.225)		660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A
7.000	(1.000)	(0.850)		780+	0.875	0.875	0.625	0.500	0.375	0.250	(0.125)	(2.125)	(6.000)
6.875	(0.625)	(0.475)		760-779	0.875	0.875	0.500	0.500	0.250	0.250	(0.250)	(2.250)	(6.000)
6.750	(0.250)	(0.100)		740-759	0.625	0.625	0.375	0.375	0.250	0.125	(0.375)	(2.750)	(6.375)
6.625	0.125	0.275		720-739	0.250	0.250	0.250	0.250	0.125	(0.125)	(0.625)	(3.375)	(6.500)
6.500	0.875	1.025		700-719	0.125	0.125	(0.125)	(0.125)	(0.250)	(0.625)	(1.125)	(4.250)	(7.375)
6.375	1.500	1.650		680-699	0.000	(0.125)	(0.250)	(0.500)	(1.000)	(2.375)	(2.750)	(5.125)	NA
6.250	2.250	2.400		660-679	(0.500)	(0.750)	(1.000)	(1.500)	(2.125)	(3.250)	(4.000)	NA	NA
6.125	3.000	3.150											
6.000	3.750	3.900											

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

1. Pricing is based on Primary Wage Earner FICO

2. Additive to Full Doc FICOxLTV Adjustment

3. Express Documentation : 1 Yr Tax Return or 1 Yr Tax Return + PnL since last tax filing

4. Additive to 12 Month Bank Statement FICOxLTV Adjustment

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

Highlights		Cash Out Amount	
Max DTI	55%	LTV > 70%	\$1M
FICO	660		
Max LTV	90%	LTV <= 70%	Unlimited Cash Out
Condo	85%		
Loan Amount / Credit		Reserve Requirements	
Min Loan Amount	\$125K	Full Doc - 2YR	
Max Loan Amount	\$3.0M	Bank ST, P&L and WVOE	
Mortgage History	1x30x12	3 Months	
Credit Events	48mo.	6 Months	
		R&T, MAX LTV/CLTV 60% and 0x30x12	
		No Reserve	

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	(4.934)	(4.784)	7.875	(5.134)	(4.984)	FICO		660					
7.750	(4.621)	(4.471)	7.750	(4.821)	(4.671)	2 -4 units		Max 75%		LTV <= 60%		Unlimited Cash Out	
7.625	(4.309)	(4.159)	7.625	(4.509)	(4.359)	Non-Warrantable Condo		Max 75%					
7.500	(3.934)	(3.784)	7.500	(4.134)	(3.984)	Loan Amount / Credit		Max Price/Prepay Buydown		ARM features			
7.375	(3.559)	(3.409)	7.375	(3.759)	(3.609)	Min Loan Amount	\$125K	Prepay	Max Px		5/6 ARM	7/6 ARM	
7.250	(3.121)	(2.971)	7.250	(3.321)	(3.171)	Max Loan Amount	\$2M	5 Year	(5.000)	Margin	5.00%	5.00%	
7.125	(2.684)	(2.534)	7.125	(2.884)	(2.734)	Mortgage History	0x30x12	2-4Year	(4.500)	Caps	2/1/5	5/1/5	
7.000	(2.184)	(2.034)	7.000	(2.384)	(2.234)	Bankruptcy Seasoning	36 mo.	1 Year	(4.000)	Index	SOFR 30D	SOFR 30D	
6.875	(1.684)	(1.534)	6.875	(1.884)	(1.734)	FC/SS/DIL Seasoning	36 mo.	No Prepay	(3.500)	Floor	5.00%	5.00%	
6.750	(1.121)	(0.971)	6.750	(1.321)	(1.171)	Reserve Requirements							
6.625	(0.559)	(0.409)	6.625	(0.759)	(0.609)	\$125,000 - \$500,000		3 Months					
6.500	0.066	0.216	6.500	(0.134)	0.016	\$500,001 - \$1,000,000		6 Months					
6.375	0.691	0.841	6.375	0.491	0.641	\$1,000,001 - \$2,000,000		6 MOonths					
6.250	1.379	1.529	6.250	1.179	1.329	No Ratio Available							
6.125	2.067	2.217	6.125	1.867	2.017								
6.000	2.754	2.904	6.000	2.554	2.704								
5.875	3.504	3.654	5.875	3.304	3.454								
5.750	4.254	4.404	5.750	4.054	4.204								
5.625	5.004	5.154	5.625	4.804	4.954								
5.500	5.754	5.904	5.500	5.554	5.704								
FICO & LTV						780+	<=50	<=55	<=60	<=65	<=70	<=75	<=80
						760 - 779	(0.875)	(0.625)	(0.500)	(0.125)	0.375	0.875	1.500
						740 - 759	(0.875)	(0.625)	(0.375)	0.125	0.500	1.000	1.625
						720 - 739	(0.750)	(0.500)	(0.250)	0.125	0.500	1.000	1.625
						700 - 719	(0.625)	(0.375)	(0.125)	0.250	0.750	1.125	1.875
						680 - 699	0.500	0.125	0.125	0.625	1.250	2.500	N/A
						660 - 679	0.250	0.125	0.500	1.750	2.750	3.125	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
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	

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											
7.750	(3.500)	(3.300)	(3.000)		780+	(2.000)	(2.000)	(1.750)	(1.750)	(1.375)	(0.750)	0.125	4.375	N/A
7.625	(3.125)	(2.925)	(2.625)		760-779	(2.000)	(2.000)	(1.750)	(1.750)	(1.125)	(0.625)	0.125	4.875	N/A
7.500	(2.750)	(2.550)	(2.250)		740-759	(2.000)	(1.750)	(1.750)	(1.625)	(0.875)	(0.375)	0.625	5.375	N/A
7.375	(2.250)	(2.050)	(1.750)		720-739	(1.625)	(1.500)	(1.375)	(1.125)	(0.375)		0.125	1.375	N/A
7.250	(2.000)	(1.800)	(1.500)		700-719	(1.375)	(1.125)	(1.000)	(0.875)		0.125	0.625	2.375	N/A
7.125	(1.625)	(1.425)	(1.125)		680-699	(0.250)	0.000	0.125	0.250	1.250	2.000	4.750	N/A	N/A
7.000	(1.250)	(1.050)	(0.750)		660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
6.875	(0.750)	(0.550)	(0.250)		640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
6.750	(0.250)	(0.050)	0.250		620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
6.625	0.375	0.575	0.875											
6.500	1.375	1.575	1.875											
6.375	2.125	2.325	2.625											
6.250	2.875	3.075	3.375											
6.125	3.625	3.825	4.125											
6.000	4.500	4.700	5.000											

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	0.500	0.500	0.625	0.750	1.000	2.250	N/A	N/A	N/A
DSCR 0.90 - 0.99	0.125	0.125	0.250	0.375	0.625	1.250	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	0.875	0.875	0.875	0.875	0.875	0.875	0.875	N/A	N/A
No PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250	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)**	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	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			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
Max Loan Amount	\$3.0M	5 Year	(3.875)		operating STR
Mortgage History	1x30x12	3-4Year	(2.875)	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	(1.875)		
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



Series D: 2nd Lien Full / Bank Statement / P&L

Effective Date:
9/9/2026
PAGE 10 OF 12

30 Days Pricing

Coupon	10Yr Fixed	30Yr Fixed
7.250	100.600	100.350
7.375	101.300	101.050
7.500	101.950	101.700
7.625	102.575	102.325
7.750	103.225	102.975
7.875	103.875	103.625
8.000	104.475	104.225
8.125	105.100	104.850
8.250	105.725	105.475
8.375	106.250	106.000
8.500	106.750	106.500
8.625	107.275	107.025
8.750	107.775	107.525
8.875	108.250	108.000
9.000	108.725	108.475
9.125	109.200	108.950
9.250	109.650	109.400
9.375	110.050	109.800
9.500	110.425	110.175
9.625	110.800	110.550
9.750	111.175	110.925
9.875	111.550	111.300
10.000	111.800	111.550
10.125	112.050	111.800
10.250	112.300	112.050
10.375	112.550	112.300
10.500	112.800	112.550
10.625	113.050	112.800
10.750	113.300	113.050
10.875	113.550	113.300
11.000	113.800	113.550
11.125	113.950	113.700
11.250	114.200	113.950
11.375	114.350	114.100
11.500	114.600	114.350
11.625	114.750	114.500
11.750	115.000	114.750

*Base pricing reflects No PPP

Price Adjustments - FICO x CLTV

		55%	60%	65%	70%	75%	80%	85%	90%
Full Doc	780+	1.000	1.000	0.625	0.500	-0.375	-1.000	-4.250	-6.500
	760 - 779	0.500	0.375	-0.125	-0.375	-1.000	-1.875	-5.750	-7.875
	740 - 759	0.375	0.250	-0.125	-0.375	-1.500	-3.000	-7.125	-9.375
	720 - 739	-0.375	-0.500	-0.625	-1.000	-1.750	-4.125	-8.500	-10.250
	700 - 719	-0.875	-1.125	-1.500	-2.250	-3.375	-5.625	-9.875	-11.875
	680 - 699	-2.000	-2.375	-2.375	-4.625	-5.750	-8.000	-11.250	N/A
	660 - 679	-5.000	-5.375	-6.125	-6.500	-7.750	-10.000	N/A	N/A
Bank Statement**	720+	-0.750	-0.875	-1.000	-1.125	-1.125	-1.375	-1.875	-2.000
	660+	-1.375	-1.375	-1.750	-1.750	-2.000	-2.000	-2.625	-3.000
P&L Only**	720+	-2.375	-2.625	-2.875	-3.000	-3.375	-3.500	N/A	N/A
	660+	-3.375	-3.500	-3.625	-3.750	-3.875	-4.125	N/A	N/A

**In addition to Full Doc FICOxCLTV LLPA

Price Adjustments - Others x CLTV

		55%	60%	65%	70%	75%	80%	85%	90%
Event Seasoning	BK/FC/SS/DIL < 84 M	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250
	15Yr Fixed	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	20Yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	25Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Occupancy	Second Home	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	N/A
	Investor	-1.500	-2.000	-2.500	-3.000	-3.625	-4.375	N/A	N/A
Loan Amount	< 100,000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-1.000
	> 300,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	> 500,000	0.000	0.000	0.000	0.000	-0.250	-0.625	N/A	N/A
	> 750,000	-1.500	-1.500	-2.250	N/A	N/A	N/A	N/A	N/A
Other	Interest Only	-1.500	-1.750	-2.000	-2.250	N/A	N/A	N/A	N/A
	2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750
	Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750
	Non-Warrantable Condo	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
	DTI > 43	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	-1.000
	DTI > 45	-0.375	-0.375	-0.375	-0.500	-0.625	-0.875	-1.250	-2.000
	Escrow Waiver	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Rural	-1.500	-1.500	-1.500	-1.500	N/A	N/A	N/A	N/A
	State (FL / TX)	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750

Price Cap / Floor

Max Price	103.875
Max Price (>500k)	102.875
Min Price	96.000

Lock Term/Extension Adjustments

	Days	Adj.
Lock Term	45	-0.150

Other Program Requirements

Series D: 2nd Lien	
Minimum Loan Amount	\$75,000
Maximum Loan Amount	\$1,000,000
Mortgage History	0x30x12
Bankruptcy Seasoning	48 Months
FC/SS/DIL Seasoning	48 Months
ARM Features	Fixed Rate Only





Series D: Elite 2nd Lien

Effective Date:
9/9/2026
PAGE 11 OF 12

30 Days Pricing

Rate	10Yr Fixed	30Yr Fixed
7.250	101.175	100.675
7.375	101.875	101.375
7.500	102.525	102.025
7.625	103.125	102.625
7.750	103.750	103.250
7.875	104.375	103.875
8.000	104.975	104.475
8.125	105.575	105.075
8.250	106.175	105.675
8.375	106.700	106.200
8.500	107.200	106.700
8.625	107.725	107.225
8.750	108.225	107.725
8.875	108.725	108.225
9.000	109.200	108.700
9.125	109.625	109.125
9.250	110.025	109.525
9.375	110.425	109.925
9.500	110.800	110.300
9.625	111.175	110.675
9.750	111.550	111.050
9.875	111.925	111.425
10.000	112.175	111.675
10.125	112.425	111.925
10.250	112.675	112.175
10.375	112.925	112.425
10.500	113.175	112.675
10.625	113.425	112.925
10.750	113.575	113.075
10.875	113.825	113.325

*Base pricing reflects No PPP

Price Adjustments --- FICO x CLTV

Full Doc		55%	60%	65%	70%	75%	80%	85%	90%
	780+	1.625	1.500	1.125	0.875	0.375	-0.500	-3.500	-6.500
	760 - 779	1.125	1.000	0.625	0.250	-0.500	-1.625	-5.000	-7.875
	740 - 759	0.625	0.500	0.250	-0.125	-1.500	-3.250	-7.000	-9.375
	720 - 739	-0.375	-0.500	-0.625	-1.000	-2.125	-4.000	-8.500	-10.375
	700 - 719	-0.875	-1.125	-1.500	-2.250	-3.875	-5.625	-9.500	N/A
	680 - 699	-1.875	-2.250	-2.250	-4.500	-5.000	-6.250	N/A	N/A

Price Adjustments - Others x CLTV

		55%	60%	65%	70%	75%	80%	85%	90%
Event Seasoning	BK/FC/SS/DIL	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Term (Based on 30YR Fixed Pricing)	15Yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	20Yr Fixed	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
	25Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Occupancy	Second Home	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A	N/A
	Investor	-1.125	-1.625	-2.125	-2.625	-3.250	N/A	N/A	N/A
Loan Amount	< 75,000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	-1.000
	< 100,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	< 250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Other	Cash-Out	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
	DTI > 43	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	-0.625	-1.000
	Escrow Waiver	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	State (FL / TX)	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750

Price Cap / Floor

Max Price	104.375
Min Price	96.000

Lock Term / Extensions

	Days	Adj.
Lock Term	45	-0.150

Other Program Requirements

Series D: Elite 2nd Lien	
Minimum Loan Amount	\$75,000
Maximum Loan Amount	\$500,000
Mortgage History	0x30x24
Bankruptcy Seasoning	84 Months
FC/SS/DIL Seasoning	84 Months
ARM Features	Fixed Rate Only





Series D: DSCR 2nd Lien

Effective Date:
9/9/2026
PAGE 12 OF 12

30 Days Pricing w/ 2 Yr Prepay

Coupon	15/20 Yr Fixed	25/30 Yr Fixed
7.500	96.425	96.425
7.625	96.988	96.988
7.750	97.519	97.519
7.875	98.050	98.050
8.000	98.581	98.581
8.125	99.113	99.113
8.250	99.644	99.644
8.375	100.175	100.175
8.500	100.675	100.675
8.625	101.175	101.175
8.750	101.675	101.675
8.875	102.113	102.113
9.000	102.519	102.519
9.125	102.925	102.925
9.250	103.300	103.300
9.375	103.675	103.675
9.500	104.031	104.031
9.625	104.375	104.375
9.750	104.647	104.647
9.875	104.920	104.920
10.000	105.192	105.192
10.125	105.465	105.465
10.250	105.737	105.737
10.375	105.987	105.987
10.500	106.237	106.237
10.625	106.487	106.487
10.750	106.737	106.737
10.875	106.987	106.987
11.000	107.237	107.237
11.125	107.487	107.487
11.250	107.737	107.737
11.375	107.987	107.987
11.500	108.237	108.237
11.625	108.425	108.425
11.750	108.612	108.612
11.875	108.800	108.800
12.000	108.987	108.987
12.125	109.175	109.175
12.250	109.362	109.362

*Base pricing reflects 2 Yr PPP

Price Adjustments --- FICO x CLTV

DSCR		50%	55%	60%	65%	70%	75%	80%
FICOxCLTV	800+	0.500	-0.750	-1.500	-3.250	-4.625	-5.250	-6.875
	780 - 799	0.500	-0.750	-1.500	-3.250	-4.625	-5.250	-6.875
	760 - 779	0.000	-1.250	-3.000	-4.000	-5.125	-6.000	-7.875
	740 - 759	-0.625	-1.750	-4.000	-5.250	-6.125	-7.250	-8.375
	720 - 739	-2.375	-4.250	-5.250	-6.000	-7.625	-9.250	-10.625
	700 - 719	-3.625	-7.000	-8.500	-9.500	-10.875	-11.500	N/A
	680 - 699	-5.375	-8.000	-9.500	-11.500	N/A	N/A	N/A
	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DSCR	DSCR > 1.25	1.125	1.250	1.500	1.500	1.875	2.000	2.000
	DSCR 1.20 - 1.25	0.625	0.750	1.000	1.250	1.625	1.750	1.875
	DSCR 1.10 - 1.19	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	DSCR 1.00 - 1.09	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR < 1.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Price Adjustments - Others x CLTV

		50%	55%	60%	65%	70%	75%	80%
Rental Type	Short-Term Rental	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Amount	< 100,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	< 150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	> 250,000	-0.375	-0.750	-1.125	-1.750	-2.500	-2.875	-3.000
	> 500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other	Interest Only	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2-4 Units	-0.375	-0.375	-0.500	-0.500	-0.625	-0.625	N/A
	Condo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Escrow Waiver	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Warrantable	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	State (FL / TX)	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Price Cap / Floor

Max Price	102.875
Min Price	96.000

Term/Extension Adjustments

	Days	Adj.
Lock Term	45	-0.150

Max Price/Prepay Buydown

Term	LLPA	Max Price
5 Year	0.750	103.000
4 Year	0.500	103.000
3 Year	0.250	103.000
2 Year	0.000	103.000
1 Year	-0.250	103.000
No Prepay	-0.500	103.000

Other Program Requirements

Series D: DSCR 2nd Lien	
Minimum Loan Amount	\$75,000
Maximum Loan Amount	\$500,000
Mortgage History	0x30x12
Bankruptcy Seasoning	48 Months
FC/SS/DIL Seasoning	48 Months
ARM Features	FX Rate Only

