



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	10/15/26
30 Day	10/30/26
45 Day	11/16/26
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.)	3.747%
PRIME RATE	6.750%

LENDER FEES						
	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

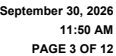


CONFORMING FIXED													
CONFORMING 30 YR FIXED				CONFORMING 20 YR FIXED				CONFORMING 15 YR FIXED				LLPA Waiver -First Time Home Buyer & AMI Level	
CF30	15 day	30 day	45 day	CF20	15 day	30 day	45 day	CF15	15 day	30 day	45 day		
6.625	1.974	2.099	2.224	6.624	1.348	1.449	1.634	6.125	1.081	1.206	1.331		
6.750	1.284	1.409	1.534	6.625	1.392	1.491	1.676	6.250	0.797	0.922	1.047		
6.875	0.781	0.906	1.031	6.750	1.095	1.228	1.416	6.375	0.188	0.313	0.438		
6.990	0.250	0.375	0.500	6.875	0.646	0.768	0.966	6.500	0.069	0.194	0.319		
7.000	(0.003)	0.122	0.247	6.990	0.231	0.350	0.551	6.625	(0.200)	(0.075)	0.050		
7.125	(0.628)	(0.503)	(0.378)	7.000	0.185	0.346	0.547	6.750	(0.506)	(0.381)	(0.256)		
7.250	(1.057)	(0.932)	(0.807)	7.125	(0.387)	(0.167)	0.039	6.875	(0.937)	(0.812)	(0.687)		
7.375	(1.530)	(1.405)	(1.280)	7.250	(0.931)	(0.766)	(0.564)	6.990	(1.132)	(1.007)	(0.882)		
7.500	(2.125)	(2.000)	(1.875)	7.375	(1.390)	(1.181)	(0.978)	7.000	(1.275)	(1.150)	(1.025)		
HIGH BALANCE FIXED									CONFORMING ARM				
HIGH BALANCE 30 YR FIXED				HIGH BALANCE 15 YR FIXED					CONF. 5/6 ARM			CONF. 7/6 ARM	
HF30	15 day	30 day	45 day	HF15	15 day	30 day	45 day	CA56	15 day	30 day	CA76	15 day	30 day
6.625	2.068	2.193	2.318	5.500	5.269	5.394	5.519	5.500	2.341	2.413	5.500	3.485	3.557
6.750	1.429	1.554	1.679	5.625	4.757	4.882	5.007	5.625	1.955	2.033	5.625	3.085	3.162
6.875	0.925	1.050	1.175	5.750	4.132	4.257	4.382	5.750	1.653	1.736	5.750	2.711	2.795
6.990	0.533	0.658	0.783	5.875	3.603	3.728	3.853	5.875	1.246	1.335	5.875	2.148	2.237
7.000	0.180	0.305	0.430	5.990	3.127	3.252	3.377	5.990	1.003	1.096	5.990	1.751	1.845
7.125	(0.410)	(0.285)	(0.160)	6.000	3.084	3.209	3.334	6.000	0.978	1.072	6.000	1.713	1.808
7.250	(0.936)	(0.811)	(0.686)	6.125	2.577	2.702	2.827	6.125	0.838	0.938	6.125	1.390	1.490
7.375	(1.465)	(1.340)	(1.215)	6.250	2.416	2.541	2.666	6.250	0.608	0.713	6.250	0.928	1.033
7.500	(1.990)	(1.865)	(1.740)	6.375	1.840	1.965	2.090	6.375	0.618	0.729	6.375	0.629	0.740
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	ARM MARGIN CAPS INDEX 5YR ARM 2.75 2 11 15 3.7470% 7YR ARM 2.75 5 11 15 3.7470% **INDEX - SOFR					
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						

*The representative credit score is used for pricing regardless of the credit score used for DU eligibility.



JUMBO PREMIER / HIGH BALANCE OK																		
JUMBO 30YR			JUMBO 15YR			JUMBO 7YR ARM				<=60	60.01-65	65.01-70	70.01-75	75.01-80				
JC30	15 day	30 day	JC15	15 day	30 day	JC76	15 day	30 day	800+	(0.500)	(0.500)	(0.250)	0.000	0.000				
6.250	3.820	3.945	6.000	6.020	6.145	5.250	6.992	7.117	780-799	(0.500)	(0.500)	(0.250)	0.000	0.000				
6.375	3.070	3.195	6.125	5.270	5.395	5.375	6.117	6.242	760-779	(0.250)	(0.250)	0.000	0.000	0.000				
6.500	2.320	2.445	6.250	4.520	4.645	5.500	5.242	5.367	740-759	(0.250)	(0.250)	0.000	0.000	0.000				
6.625	1.570	1.695	6.375	3.770	3.895	5.625	4.367	4.492	720-739	(0.250)	(0.250)	0.000	0.000	0.000				
6.750	0.945	1.070	6.500	3.020	3.145	5.750	3.742	3.867	CASH OUT INVESTMENT ESCROW WAIVER CONDO>65% CO-OP SECOND HOME 2-4 UNITS LTV<=65% 2-4 UNITS LTV>65% LAMT>\$2MM									
6.875	0.320	0.445	6.625	2.395	2.520	5.875	3.117	3.242						0.250				
7.000	(0.305)	(0.180)	6.750	1.770	1.895	6.000	2.492	2.617						0.250				
7.125	(0.680)	(0.555)	6.875	1.145	1.270	6.125	1.867	1.992						0.125				
7.250	(0.930)	(0.805)	7.000	0.520	0.645	6.250	1.242	1.367						0.125				
7.375	(1.055)	(0.930)	7.125	0.020	0.145	6.375	0.742	0.867						0.750				
7.500	(1.180)	(1.055)	7.250	(0.480)	(0.355)	6.500	0.242	0.367						0.125				
7.625	(1.430)	(1.305)	7.375	(0.855)	(0.730)	6.625	(0.258)	(0.133)						0.125				
7.750	(1.680)	(1.555)	7.500	(1.230)	(1.105)	6.750	(0.633)	(0.508)						0.250				
7.875	(1.805)	(1.680)				6.875	(1.008)	(0.883)						0.125				
Qualifying Rate: 5yr ARM - Higher of noter rate + 2% or FIR*						2.75 Margin / 5/1/5 CAP			STATE Bonus 0.250 - AK, AL, AR, AZ, 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									
10yr / 7yr ARM - Higher of Note Rate or FIR																		
*FIR - Fully Indexed Rate																		
Appraisal - LAMT<+\$1mm One full appraisal / LAMT>\$2mm Two full appraisals ordered from two different AMC's																		
**Delegated Jumbo / Minimum loan amount - Conforming loan amount +\$1(\$726,201 / 1 unit)																		
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	1.822	1.947	7.875	(0.094)	0.031	8.000	0.445	0.570	7.875	0.616	0.741	7.875	2.260	2.385				
6.875	2.549	2.674	7.750	0.030	0.155	7.875	0.565	0.690	7.750	0.736	0.861	7.750	2.334	2.459				
6.750	2.983	3.108	7.625	0.155	0.280	7.750	0.695	0.820	7.625	0.867	0.992	7.625	2.398	2.523				
6.625	3.681	3.806	7.500	0.280	0.405	7.625	0.815	0.940	7.500	0.987	1.112	7.500	2.463	2.588				
6.500	4.558	4.683	7.375	0.588	0.713	7.500	0.945	1.070	7.375	1.147	1.272	7.375	2.594	2.719				
6.375	5.166	5.291	7.250	0.897	1.022	7.375	1.105	1.230	7.250	1.336	1.461	7.250	2.716	2.841				
6.250	5.783	5.908	7.125	1.236	1.361	7.250	1.284	1.409	7.125	1.585	1.710	7.125	2.848	2.973				
6.125	6.390	6.515	7.000	1.606	1.731	7.125	1.533	1.658	7.000	1.892	2.017	7.000	2.999	3.124				
6.000	7.322	7.447	6.875	2.247	2.372	7.000	1.850	1.975	6.875	2.403	2.528	6.875	3.639	3.764				
5.875	8.053	8.178	6.750	2.678	2.803	6.875	2.317	2.442	6.750	2.749	2.874	6.750	3.830	3.955				
5.750	8.783	8.908	6.625	3.378	3.503	6.750	2.654	2.779	6.625	3.086	3.211	6.625	4.011	4.136				
5.625	9.512	9.637	6.500	4.154	4.279	6.625	3.000	3.125	6.500	3.725	3.850	6.500	4.527	4.652				
5.500	10.477	10.602	6.375	4.766	4.891	Margin 2.75 / Caps 2/1/5			Margin 2.75 / Caps 5/1/5			Margin 2.75 / Caps 5/1/5						
LOAN LEVEL PRICE ADJUSTMENTS																		
	CLTV**																	
Credit Score	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-								
Primary Purchase																		
800+	(0.840)	(0.840)	(0.715)	(0.590)	(0.465)	(0.465)	(0.215)	0.410	0.910	na	CASH OUT ON 2-4 UNITS INVESTMENT PROPERTIES AVAILABLE							
780-799	(0.840)	(0.840)	(0.715)	(0.590)	(0.465)	(0.465)	(0.215)	0.410	0.910	na								
760-779	(0.715)	(0.715)	(0.715)	(0.590)	(0.465)	(0.340)	(0.090)	0.410	1.410	na								
740-759	(0.590)	(0.590)	(0.590)	(0.465)	(0.340)	(0.090)	(0.090)	0.660	1.660	na								
720-739	(0.590)	(0.590)	(0.465)	(0.340)	(0.090)	(0.090)	(0.090)	0.910	1.910	na								
700-719	(0.340)	(0.340)	(0.340)	(0.090)	(0.090)	(0.090)	0.410	1.410	1.910	na	Max Price		102.125					
680-699	(0.090)	(0.090)	(0.090)	(0.090)	0.410	0.910	1.410	1.910	2.410	na	Additional LLPA		CLTV					
660-679	(0.090)	(0.090)	(0.090)	0.410	0.660	1.410	2.410	na	na	na			80.01-85	85.01-90				
Primary NCO Refi																		
800+	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	(0.215)	0.035	0.660	1.160	na	*Second Home:		Run Pricing Engine					
780-799	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	(0.215)	0.035	0.660	1.160	na	Loan Amount > \$2M		Run Pricing Engine					
760-779	(0.465)	(0.465)	(0.465)	(0.340)	(0.215)	(0.090)	0.160	0.660	1.660	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).							
740-759	(0.340)	(0.340)	(0.340)	(0.215)	(0.090)	0.160	0.160	0.910	1.910	na								
720-739	(0.340)	(0.340)	(0.215)	(0.090)	0.160	0.160	0.160	1.160	2.160	na								
700-719	(0.090)	(0.090)	(0.090)	0.160	0.160	0.160	0.660	1.660	2.160	na								
680-699	0.160	0.160	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								
660-679	0.160	0.160	0.160	0.660	0.910	1.660	2.660	na	na	na								
Primary CO Refi																		
800+	(0.590)	(0.590)	(0.340)	(0.215)	0.160	0.535	1.035	na	na	na	*Minimum Loan Amount - \$1 higher than High Balance							
780-799	(0.590)	(0.590)	(0.340)	(0.215)	0.160	0.535	1.035	na	na	na								
760-779	(0.465)	(0.465)	(0.340)	(0.215)	0.160	0.660	1.160	na	na	na								
740-759	(0.340)	(0.340)	(0.215)	(0.090)	0.285	0.910	1.160	na	na	na								
720-739	(0.340)	(0.340)	(0.090)	0.035	0.535	0.910	1.160	na	na	na								
700-719	(0.090)	(0.090)	0.035	0.285	0.535	0.910	1.660	na	na	na								
680-699	0.160	0.160	0.285	0.285	1.035	1.910	2.660	na	na	na								
680-699	0.160	0.160	0.285	0.285	1.035	1.910	2.660	na	na	na								
NOO Purchase																		
800+	(0.840)	(0.840)	(0.715)	(0.590)	(0.215)	0.035	0.535	na	na	na								
780-799	(0.840)	(0.840)	(0.715)	(0.590)	(0.215)	0.035	0.535	na	na	na								
760-779	(0.715)	(0.715)	(0.715)	(0.590)	(0.215)	0.160	0.660	na	na	na								
740-759	(0.590)	(0.590)	(0.590)	(0.465)	(0.090)	0.410	0.660	na	na	na								
720-739	(0.590)	(0.590)	(0.465)	(0.340)	0.160	0.410	0.660	na	na	na								
700-719	(0.340)	(0.340)	(0.340)	(0.090)	0.160	0.410	1.210	na	na	na								
680-699	(0.090)	(0.090)	(0.090)	(0.090)	0.660	1.410	2.230	na	na	na								
660-679	(0.090)	(0.090)	(0.090)	0.410	0.910	na	na	na	na	na								
660-679	(0.090)	(0.090)	(0.090)	0.410	0.910	na	na	na	na	na								
NOO NCO Refi																		
800+	(0.590)	(0.590)	(0.465)	(0.340)	0.035	0.285	0.785	na	na	na								
780-799	(0.590)	(0.590)	(0.465)	(0.340)	0.035	0.285	0.785	na	na	na								
760-779	(0.465)	(0.465)	(0.465)	(0.340)	0.035	0.410	0.960	na	na	na								
740-759	(0.340)	(0.340)	(0.465)	(0.340)	0.160	0.660	1.070	na	na	na								
720-739	(0.340)	(0.340)	(0.215)	(0.090)	0.410	0.660	1.110	na	na	na								
700-719	(0.090)	(0.090)	(0.090)	0.160	0.410	0.660	1.660	na	na	na								
680-699	0.160	0.160	0.160	0.160	0.910	1.660	2.750	na	na	na								
660-679	0.160	0.160	0.160	0.660	1.220	na	na	na	na	na								
NOO CO Refi																		
800+	(0.590)	(0.590)	(0.340)	(0.215)	0.410	1.035	na	na	na	na								
780-799	(0.590)	(0.590)	(0.340)	(0.215)	0.410	1.035	na	na	na	na								
760-779	(0.465)	(0.465)	(0.340)	(0.215)	0.410	1.160	na	na	na	na								
740-759	(0.340)	(0.340)	(0.215)	(0.090)	0.535	1.410	na	na	na	na								
720-739	(0.340)	(0.340)	(0.090)	0.035	0.785	1.410	na	na	na	na								
700-719	(0.090)	(0.090)	0.035	0.285	0.805	1.450	na	na	na	na								
680-699	0.160	0.160	0.285	0.285	1.325	2.450	na	na	na	na								
660-679	na	na	na	na	na	na	na	na	na	na								



FHA / VA FIXED / ARM

FHA / VA 30 YR FIX			FHA / VA 20 YR FIX			FHA / VA 15 YR FIX			FHA / VA HB 30 YR FIX			FHA / VA HB 15 YR FIX		
<u>GJ30</u>	<u>15 day</u>	<u>30 day</u>	<u>GJ20</u>	<u>15 day</u>	<u>30 day</u>	<u>GJ15</u>	<u>15 day</u>	<u>30 day</u>	<u>GJ30</u>	<u>15 day</u>	<u>30 day</u>	<u>GJ15</u>	<u>15 day</u>	<u>30 day</u>
6.490	0.569	0.692	6.490	0.569	0.692	5.375	2.831	2.918	6.990	0.354	0.509	6.000	5.653	5.754
6.500	0.516	0.640	6.500	0.516	0.640	5.500	2.265	2.352	7.000	0.305	0.460	6.125	5.144	5.245
6.625	0.128	0.251	6.625	0.128	0.251	5.625	1.739	1.825	7.125	0.025	0.180	6.250	5.173	5.274
6.750	(0.287)	(0.132)	6.750	(0.287)	(0.132)	5.750	1.901	2.002	7.250	2.617	2.662			
6.875	(0.912)	(0.757)	6.875	(0.912)	(0.757)	5.875	1.348	1.449	7.375	2.063	2.109			
6.990	(1.465)	(1.310)	6.990	(1.465)	(1.310)	6.000	0.803	0.904	7.500	1.539	1.584			
7.000	(1.514)	(1.359)	7.000	(1.514)	(1.359)	6.125	0.294	0.395						
7.125	(1.844)	(1.689)				6.250	0.948	1.049						

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	0.100	0.100	0.100	0.100	0.100	0.100
720 - 739	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		700-719	0.100	0.100	0.100	0.100	0.100	0.100
680 - 719	(0.200)	(0.200)	(0.200)	(0.200)	(0.200)	(0.200)		680-699	0.130	0.130	0.130	0.130	0.130	0.130
660 - 679	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)		660-679	0.180	0.180	0.180	0.180	0.180	0.180
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	1.000	1.000	1.000	1.000	1.000	1.000		580-599	1.250	1.250	1.250	1.250	1.250	1.250
FHA STREAMLINE	0.000			LAMT / FHA & VA				FHA / VA STATE ADJ.				Temp. Buy down		0.375
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		0.000
(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 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
6.250	1.784	1.917	6.500	2.079	2.212		6.125	3.165	3.282	6.500	2.107	2.241
6.375	1.244	1.376	6.625	1.651	1.783		6.250	1.750	1.882	6.625	1.804	1.937
6.500	0.829	0.962	6.750	2.239	2.379		6.375	1.272	1.405	6.750	2.329	2.470
6.625	0.401	0.533	6.875	1.851	1.991		6.500	0.857	0.990	6.875	2.004	2.145
6.750	(0.261)	(0.121)	6.990	1.876	2.017		6.625	0.554	0.687	6.990	1.968	2.109
6.875	(0.649)	(0.509)	7.000	1.781	1.922		6.750	(0.171)	(0.030)	7.000	1.872	2.012
6.990	(0.874)	(0.733)	7.125	1.464	1.604		6.875	(0.496)	(0.355)	7.125	1.618	1.758
7.000	(0.969)	(0.828)	7.250	0.710	1.116		6.990	(0.782)	(0.641)	7.250	0.800	1.207

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		

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 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 Self-Employed Borrowers (commission<25%) - VOE
FICO	680 with price adjustment					
Asset Documentation	1 month Bank Statement					
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					
Gift	Gift is not allowed for Investment and Foreign National borrowers.					
Eligible Property	SFR, PUDs, Condo, 2-4 Units				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
Appraisal Requirement	Two appraisal reports required when loan amount is over \$1.5MM				Prepayment Penalty	No prepayment penalty
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 National	Copy of passport, valid VISA, and proof of ESTA Approval (for borrowers on VISA Wavier Program) Borrower must have U.S. address when applying for loan Foreign assets (downpayment, closing costs, and reserves) must be transferred to a U.S. account prior to approval. 12 Months PITIA and DTI Ratio:38%
	Installment (opened accts only): 3x 30d in last 12 mo.; 4x 30d or 3x 60d in last 24 mo.					
	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					
6.375	5.437	6.375	5.487	6.375	5.437	6.375	5.587	ARM Margin		6.5			
6.500	4.375	6.500	4.425	6.500	4.375	6.500	4.525	5yr ARM Caps		2/1/5			
6.625	3.312	6.625	3.362	6.625	3.312	6.625	3.462	7yr ARM Caps		5/1/5			
6.750	2.437	6.750	2.487	6.750	2.437	6.750	2.587	Reset Frequency		6 mo.			
6.875	1.562	6.875	1.612	6.875	1.562	6.875	1.712	Product		Amort Term	Term		
7.000	0.750	7.000	0.800	7.000	0.750	7.000	0.900	5yr ARM & 7yr ARM		360	360		
7.125	0.000	7.125	0.050	7.125	0.000	7.125	0.150	5yr ARM I/O & 7yr ARM I/O		240	360		
7.250	(0.750)	7.250	(0.700)	7.250	(0.750)	7.250	(0.600)	15 YR FIXED		180	180		
7.375	(1.388)	7.375	(1.338)	7.375	(1.388)	7.375	(1.238)	30 YR FIXED		360	360		
7.500	(2.025)	7.500	(1.975)	7.500	(2.025)	7.500	(1.875)	30 YR FIXED I/O		240	360		
7.625	(2.650)	7.625	(2.600)	7.625	(2.650)	7.625	(2.500)	* Qualifying Rate: Note Rate					
7.750	(3.244)	7.750	(3.194)	7.750	(3.244)	7.750	(3.094)	Program Restrictions					
7.875	(3.807)	7.875	(3.757)	7.875	(3.807)	7.875	(3.657)	Housing		1x30x12			
8.000	(4.338)	8.000	(4.288)	8.000	(4.338)	8.000	(4.188)	(BK/FC/SS/DIL)		24.0			
8.125	(4.807)	8.125	(4.757)	8.125	(4.807)	8.125	(4.657)	Min FICO		600			
8.250	(5.245)	8.250	(5.195)	8.250	(5.245)	8.250	(5.095)	Max LTV		80			
8.375	(5.651)	8.375	(5.601)	8.375	(5.651)	8.375	(5.501)	Prepay Term ¹⁻⁴		Min Price	Max Price		
8.500	(6.058)	8.500	(6.008)	8.500	(6.058)	8.500	(5.908)	60 Months		94.375	104.500		
8.625	(6.433)	8.625	(6.383)	8.625	(6.433)	8.625	(6.283)	48 Months		94.375	104.000		
8.750	(6.808)	8.750	(6.758)	8.750	(6.808)	8.750	(6.658)	36 Months		94.375	103.500		
8.875	(7.183)	8.875	(7.133)	8.875	(7.183)	8.875	(7.033)	24 Months		94.375	103.000		
9.000	(7.495)	9.000	(7.445)	9.000	(7.495)	9.000	(7.345)	12 Months		94.375	101.000		
9.125	(7.808)	9.125	(7.758)	9.125	(7.808)	9.125	(7.658)	No Penalty		94.375	100.000		
Price Adj.				FICO/CLTV				<=50	50.01-55	55.01-60	60.01-65		
DSCR				760+				(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	
				740-759				(1.500)	(1.375)	(1.125)	(0.750)	0.000	0.500
				720-739				(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750
				700-719				(0.875)	(0.750)	(0.375)	0.125	1.000	1.750
				680-699				(0.500)	(0.125)	0.125	1.000	2.500	3.750
				660-679				0.000	0.375	0.875	1.625	3.000	5.500
				640-659				3.000	3.500	4.000	4.500	5.000	6.000
				620-639				NA	NA	NA	NA	NA	NA
DSCR Additional Adjustments				600-619				NA	NA	NA	NA		
				DSCR>=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
				DSCR 0.75-0.99				0.500	0.625	0.750	1.000	1.500	2.375
Price Adj.				DSCR <0.75				1.750	2.000	2.000	2.750		
								2.750	3.000	4.375	NA		
Housing History				1x30x12				0.250	0.250	0.250	0.250	0.500	
				0x60x12				1.000	1.000	1.000	1.500	2.000	
Housing Event Seasoning				>=36 Mo				0.000	0.000	0.000	0.000	0.000	
				24 - 35 Mo				1.000	1.000	1.000	1.500	2.000	2.000
Loan Balance				<=\$150,000				0.750	0.750	0.875	0.875	0.875	
				\$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	0.500
				\$1,500,001 - \$2,000,000				0.000	0.000	0.125	0.125	0.250	0.500
				\$2,000,001 - \$2,500,000				0.375	0.375	0.500	0.750	1.000	NA
				\$2,500,001 - \$3,000,000				0.750	0.750	0.750	1.125	1.250	NA
Purpose				\$3,000,001 - \$3,500,000				1.500	1.500	1.500	2.000		
				Cash-Out >= 720				0.500	0.500	0.500	0.625	0.875	
				Cash-Out < 720				0.875	0.875	0.875	1.000		
Property Type				Condo				0.125	0.125	0.125	0.250	0.500	
				Condotel				1.500	1.500	1.500	1.500	1.500	
				2-4 Unit				0.500	0.500	0.500	0.500	0.625	
State				CT, IL, NJ, NY				0.000	0.000	0.000	0.000		
Amortization				40 yr. Maturity				N/A					
				Interest only				0.500	0.500	0.500	0.500	0.625	
5% Fixed Prepayment Penalty Term				60 Months				(0.875)	(0.875)	(0.875)	(0.875)	(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				60 Months				(0.750)	(0.750)	(0.750)	(0.750)	(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				Escrow Waiver				0.250	0.250	0.250	0.250	0.250	



SERIES V - FOREIGN NATIONAL DSCR										
5/6 ARM		7/6 ARM		15YR FIXED		30YR FIXED		ARM Requirements		
ISFN56		ISFN76		ISFN15		ISFN30		SOFR 30AVG		
RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	ARM Index		
6.375	6.037	6.375	6.087	6.375	6.037	6.375	6.187	ARM Margin (DTI)	4.5	
6.500	4.975	6.500	5.025	6.500	4.975	6.500	5.125	ARM Margin (DSCR)	6.5	
6.625	3.912	6.625	3.962	6.625	3.912	6.625	4.062	5yr ARM Caps	2/1/5	
6.750	3.037	6.750	3.087	6.750	3.037	6.750	3.187	7yr ARM Caps	5/1/5	
6.875	2.162	6.875	2.212	6.875	2.162	6.875	2.312	Reset Frequency	6 mo.	
7.000	1.350	7.000	1.400	7.000	1.350	7.000	1.500	Product	Amort Term	Term
7.125	0.600	7.125	0.650	7.125	0.600	7.125	0.750	5yr ARM & 7yr ARM	360	360
7.250	(0.150)	7.250	(0.100)	7.250	(0.150)	7.250	0.000	5yr ARM I/O & 7yr ARM I/O	240	360
7.375	(0.788)	7.375	(0.738)	7.375	(0.788)	7.375	(0.638)	15 YR FIXED	180	180
7.500	(1.425)	7.500	(1.375)	7.500	(1.425)	7.500	(1.275)	30 YR FIXED	360	360
7.625	(2.050)	7.625	(2.000)	7.625	(2.050)	7.625	(1.900)	30 YR FIXED I/O	240	360
7.750	(2.644)	7.750	(2.594)	7.750	(2.644)	7.750	(2.494)	* Qualifying Rate: Note Rate		
7.875	(3.207)	7.875	(3.157)	7.875	(3.207)	7.875	(3.057)	Program Restrictions		
8.000	(3.738)	8.000	(3.688)	8.000	(3.738)	8.000	(3.588)	Housing	0x30x12	
8.125	(4.207)	8.125	(4.157)	8.125	(4.207)	8.125	(4.057)	(BK/FC/SS/DIL)	48 MO	
8.250	(4.645)	8.250	(4.595)	8.250	(4.645)	8.250	(4.495)	Min FICO	680 or Foreign Credit	
8.375	(5.051)	8.375	(5.001)	8.375	(5.051)	8.375	(4.901)	Max LTV	75	
8.500	(5.458)	8.500	(5.408)	8.500	(5.458)	8.500	(5.308)	Prepay Term ¹⁻⁴	Min Price	Max Price
8.625	(5.833)	8.625	(5.783)	8.625	(5.833)	8.625	(5.683)	60 Months	94.375	104.375
8.750	(6.208)	8.750	(6.158)	8.750	(6.208)	8.750	(6.058)	48 Months	94.375	103.875
8.875	(6.583)	8.875	(6.533)	8.875	(6.583)	8.875	(6.433)	36 Months	94.375	103.375
9.000	(6.895)	9.000	(6.845)	9.000	(6.895)	9.000	(6.745)	24 Months	94.375	102.875
9.125	(7.208)	9.125	(7.158)	9.125	(7.208)	9.125	(7.058)	12 Months	94.375	100.875
9.250	(7.521)	9.250	(7.471)	9.250	(7.521)	9.250	(7.371)	No Penalty	94.375	99.375
Price Adj.				FICO/CLTV				<=50	50.01-55	55.01-60
DSCR				680+				(0.500)	0.000	0.125
				Foreign Credit				(0.500)	0.000	0.125
DSCR Additional Adjustments				>=1.25				(0.500)	(0.500)	(0.500)
				1.00-1.24%				0.000	0.000	0.000
				0.75-0.99%				0.500	0.625	0.750
				<0.75				1.750	2.000	2.000
Price Adj.								<=50	50.01-55	55.01-60
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
Purpose				Cash-Out & DSCR >= 1.0				0.500	0.500	0.500
				Cash-Out & DSCR < 1.0				0.875	0.875	0.875
Property Type				Condo				0.250	0.250	0.250
				Condotel				1.500	1.500	1.500
				2-4 Unit				0.375	0.375	0.375
State				CT, IL, NJ, NY				0.000	0.000	0.000
Amortization				40yr Maturity				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, NOO only)				60 Months				(0.750)	(0.750)	(0.750)
				48 Months				(0.500)	(0.500)	(0.500)
				36 Months				0.000	0.000	0.000
				24 Months				0.500	0.500	0.500
				12 Months				0.875	0.875	1.125
				No Penalty				1.250	1.250	1.500
Other				Less than 6 Months Reserves				0.250	0.250	0.250
				Escrow Waiver				0.250	0.250	0.250



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	(2.489)	(2.339)	8.125	(2.689)	(2.539)	FICO		660							
8.000	(2.114)	(1.964)	8.000	(2.314)	(2.164)	Max LTV		90%		LTV <= 60%	Unlimited Cash Out				
7.875	(1.677)	(1.527)	7.875	(1.876)	(1.726)	2 - 4 units		85%							
7.750	(1.239)	(1.089)	7.750	(1.439)	(1.289)	Loan Amount / Credit		Income Qualification		ARM features					
7.625	(0.802)	(0.652)	7.625	(1.001)	(0.851)	Min Loan Amount	\$150K	Full / 24M BS	90% LTV		5/6 ARM	7/6 ARM			
7.500	(0.364)	(0.214)	7.500	(0.564)	(0.414)	Max Loan Amount	\$3.5M	12M BS	90% LTV	Margin	4.00%	4.00%			
7.375	0.136	0.286	7.375	(0.064)	0.086	Mortgage History	0x30x12	12M PnL	80% LTV	Caps	2/1/5	5/1/5			
7.250	0.698	0.848	7.250	0.499	0.649	Bankruptcy Seasoning	48mo.	Asset Depletion	85% LTV, Min 700 FICO	Index	SOFR 30D	SOFR 30D			
7.125	1.261	1.411	7.125	1.061	1.211	FC/SS/DIL Seasoning	48 mo.	1099.000	90% LTV	Floor	4.00%	4.00%			
7.000	1.886	2.036	7.000	1.686	1.836	Reserve Requirements									
6.875	2.511	2.661	6.875	2.311	2.461	\$150,000 - \$500,000		6 Months							
6.750	3.199	3.349	6.750	2.999	3.149	\$500,001 - \$1,000,000		6 Months							
6.625	3.886	4.036	6.625	3.686	3.836	\$1,000,001 - \$2,000,000		9 Months							
6.500	4.574	4.724	6.500	4.374	4.524	\$2,000,001 - \$3,500,000		12 Months							
6.375	5.324	5.474	6.375	5.124	5.274										
6.250	6.074	6.224	6.250	5.874	6.024										
6.125	6.824	6.974	6.125	6.624	6.774										
6.000	7.574	7.724	6.000	7.374	7.524										
5.875	8.324	8.474	5.875	8.124	8.274										
5.750	9.074	9.224	5.750	8.874	9.024										
						<=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)	(1.250)	N/A
			3 YR			(0.875)	(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)	(0.250)	N/A
			1 YR			0.625	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	Full Doc / 2YR 1099	780+	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.750	5.750
7.750	(0.875)	(0.725)		760-779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
7.625	(0.625)	(0.475)		740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
7.500	(0.250)	(0.100)		720-739	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
7.375	0.125	0.275		700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	3.625	7.125
7.250	0.500	0.650		680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
7.125	1.000	1.150		660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A
			12 MO Bank Statements	780+	0.875	0.875	0.625	0.500	0.375	0.250	(0.125)	(2.125)	(6.000)
7.000	1.750	1.900		760-779	0.875	0.875	0.500	0.500	0.250	0.250	(0.250)	(2.250)	(6.000)
6.875	2.875	3.025		740-759	0.625	0.625	0.375	0.375	0.250	0.125	(0.375)	(2.750)	(6.375)
6.750	3.875	4.025		720-739	0.250	0.250	0.250	0.250	0.125	(0.125)	(0.625)	(3.375)	(6.500)
6.625	4.625	4.775		700-719	0.125	0.125	(0.125)	(0.125)	(0.250)	(0.625)	(1.125)	(4.250)	(7.375)
6.500	5.375	5.525		680-699	0.000	(0.125)	(0.250)	(0.500)	(1.000)	(2.375)	(2.750)	(5.125)	NA
6.375	6.125	6.275		660-679	(0.500)	(0.750)	(1.000)	(1.500)	(2.125)	(3.250)	(4.000)	NA	NA
6.250	6.875	7.025											
6.125	7.750	7.900											
6.000	8.625	8.775											

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

SERIES O - DSCR													
30 YR Fixed			5/6 ARM			Highlights				Cash Out Amount			
ODC30			ODC56										
RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS	LTVs up to		80%		LTV > 60%	\$500k		
7.875	(2.839)	(2.689)	7.875	(3.039)	(2.889)	FICO		660					
7.750	(2.464)	(2.314)	7.750	(2.664)	(2.514)	2 -4 units		Max 75%		LTV <= 60%	Unlimited Cash Out		
7.625	(2.026)	(1.876)	7.625	(2.226)	(2.076)	Non-Warrantable Condo		Max 75%					
7.500	(1.589)	(1.439)	7.500	(1.789)	(1.639)	Loan Amount / Credit		Max Price/Prepay Buydown		ARM features			
7.375	(1.089)	(0.939)	7.375	(1.289)	(1.139)	Min Loan Amount	\$125K	Prepay	Max Px		5/6 ARM	7/6 ARM	
7.250	(0.526)	(0.376)	7.250	(0.789)	(0.639)	Max Loan Amount	\$2M	5 Year	(5.000)	Margin	5.00%	5.00%	
7.125	0.036	0.186	7.125	(0.227)	(0.077)	Mortgage History	0x30x12	2-4Year	(4.500)	Caps	2/1/5	5/1/5	
7.000	0.661	0.811	7.000	0.336	0.486	Bankruptcy Seasoning	36 mo.	1 Year	(4.000)	Index	SOFR 30D	SOFR 30D	
6.875	1.286	1.436	6.875	0.961	1.111	FC/SS/DIL Seasoning	36 mo.	No Prepay	(3.500)	Floor	5.00%	5.00%	
6.750	1.911	2.061	6.750	1.586	1.736	Reserve Requirements							
6.625	2.599	2.749	6.625	2.211	2.361	\$125,000 - \$500,000		3 Months					
6.500	3.349	3.499	6.500	2.899	3.049	\$500,001 - \$1,000,000		6 Months					
6.375	4.099	4.249	6.375	3.649	3.799	\$1,000,001 - \$2,000,000		6 MOnts					
6.250	4.849	4.999	6.250	4.399	4.549	No Ratio Available							
6.125	5.599	5.749	6.125	5.149	5.299								
6.000	6.349	6.499	6.000	5.899	6.049								
5.875	7.099	7.249	5.875	6.649	6.799								
5.750	7.849	7.999	5.750	7.399	7.549								
5.625	8.599	8.749	5.625	8.149	8.299	No Ratio Available							
5.500	9.349	9.499	5.500	8.899	9.049								
						<=50	<=55	<=60	<=65	<=70	<=75	<=80	
FICO & LTV						780+	(0.875)	(0.625)	(0.500)	(0.125)	0.375	0.875	1.500
						760 - 779	(0.875)	(0.625)	(0.375)	0.125	0.500	1.000	1.625
						740 - 759	(0.750)	(0.500)	(0.250)	0.125	0.500	1.000	1.625
						720 - 739	(0.625)	(0.375)	(0.125)	0.250	0.750	1.125	1.875
						700 - 719	0.500	0.125	0.125	0.625	1.250	2.500	N/A
						680 - 699	0.250	0.125	0.500	1.750	2.750	3.125	N/A
						660 - 679	0.000	0.375	0.750	2.000	3.000	N/A	N/A
Credit Event						FC/SS/DIL/BK7 36-47mo	0.500	0.500	0.500	0.500	0.500	0.875	
DSCR						DSCR ≥ 1.25	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	
						DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	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
						2 - 4 Units	0.250	0.250	0.500	0.500	0.500	0.750	N/A
Prepay						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

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	(1.250)	(1.050)	(0.750)		780+	(2.000)	(2.000)	(1.750)	(1.750)	(1.375)	(0.750)	0.125	4.375	N/A
7.625	(0.875)	(0.675)	(0.375)		760-779	(2.000)	(2.000)	(1.750)	(1.750)	(1.125)	(0.625)	0.125	4.875	N/A
7.500	(0.500)	(0.300)	0.000		740-759	(2.000)	(1.750)	(1.750)	(1.625)	(0.875)	(0.375)	0.625	5.375	N/A
7.375	0.000	0.200	0.500		720-739	(1.625)	(1.500)	(1.375)	(1.125)	(0.375)	0.125	1.375	N/A	N/A
7.250	0.375	0.575	0.875		700-719	(1.375)	(1.125)	(1.000)	(0.875)	0.125	0.625	2.375	N/A	N/A
7.125	1.000	1.200	1.500		680-699	(0.250)	0.000	0.125	0.250	1.250	2.000	4.750	N/A	N/A
7.000	2.000	2.200	2.500		660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
6.875	3.000	3.200	3.500		640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
6.750	4.000	4.200	4.500		620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
6.625	5.000	5.200	5.500											
6.500	5.875	6.075	6.375											
6.375	6.750	6.950	7.250											
6.250	7.625	7.825	8.125											
6.125	8.500	8.700	9.000											
6.000	9.375	9.575	9.875											
Others														
LTV/ CLTV				<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90		
No Ratio				N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
DSCR 0.75 - 0.89				0.500	0.500	0.625	0.750	1.000	2.250	N/A	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	N/A	
DSCR 1.00 - 1.24				(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A	N/A	
DSCR 1.25 - 1.49				(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000	N/A	N/A	
DSCR >= 1.50				(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A	N/A	
UPB <=150K				0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A	N/A	
UPB >150K - 250K				0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.750	N/A	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	N/A	
UPB 350,001-500,000				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
UPB 500,001 - 1,000,000				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
UPB 1,000,001 - 1,500,000				0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	
UPB > 1.5mm - 2.0mm				0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A	N/A	
UPB >2.0mm - 2.5mm				0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	N/A	
UPB >2.5mm - 3.0mm				0.625	0.625	0.625	0.625	N/A	N/A	N/A	N/A	N/A	N/A	
Cash Out / Debt Consolidation				0.000	0.000	0.000	0.500	0.500	0.750	N/A	N/A	N/A	N/A	
Non-Warrantable Condo				0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A	N/A	
Condo				0.000	0.000	0.000	0.000	0.125	0.250	0.250	N/A	N/A	N/A	
2 Unit Property				0.125	0.125	0.125	0.375	0.500	0.625	1.250	N/A	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	N/A	
5yr PPP				(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(0.500)	N/A	N/A	
4yr PPP				(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.125)	N/A	N/A	
3yr PPP				0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	
2yr PPP				0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A	
1yr PPP				0.875	0.875	0.875	0.875	0.875	0.875	0.875	N/A	N/A	N/A	
No PPP				1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	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	N/A	
40 YR IO				0.750	0.750	0.750	0.750	0.875	1.000	1.250	N/A	N/A	N/A	
40yr Fully Am				0.375	0.375	0.375	0.375	0.375	0.375	0.625	N/A	N/A	N/A	
Short-Term Rental				0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A	
Declining Prepay (i.e. 5/4/3/2/1)**				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	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	N/A	N/A
6 Months Interest Prepay Penalty**				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Special (700+ FICO, >=1 DSCR)				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
** LLPA only applies to >= 3YR PPP Term														
Highlights							Cash Out Amount							
MAX LTV				85%			LTV 70.01% - 75.00%				\$750k			
FICO				620			LTV 65.01% - 70.00%				\$750k			
First Time Home Buyer				Min 1.0 DSCR / Min 720 FICO / MAX 70% LTV / LAMT 750K						LTV <= 65%		\$1.5M		
First Time Investor				Min 1.0 DSCR / Min 680 FICO										
Loan Amount / Credit				Max Price/Prepay Buydown			Short Term Rental							
Min Loan Amount		\$100K	Prepay	Max Px			Refi		DSCR 1.250, MAX LTV 70%, FICO 700 & 1YR experience operating STR					
Max Loan Amount		\$3.0M	5 Year	(3.875)										
Mortgage History		1x30x12	3-4Year	(2.875)										
Bankruptcy Seasoning		36 mo.	2 Year	(1.875)										
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:
9/30/2026
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30 Days Pricing

Coupon	10Yr Fixed	30Yr Fixed
7.375	98.550	98.300
7.500	99.250	99.000
7.625	99.975	99.725
7.750	100.650	100.400
7.875	101.275	101.025
8.000	101.925	101.675
8.125	102.585	102.335
8.250	103.185	102.935
8.375	103.820	103.570
8.500	104.445	104.195
8.625	104.970	104.720
8.750	105.495	105.245
8.875	106.020	105.770
9.000	106.545	106.295
9.125	107.045	106.795
9.250	107.520	107.270
9.375	107.995	107.745
9.500	108.470	108.220
9.625	108.895	108.645
9.750	109.295	109.045
9.875	109.670	109.420
10.000	110.045	109.795
10.125	110.420	110.170
10.250	110.795	110.545
10.375	111.045	110.795
10.500	111.295	111.045
10.625	111.545	111.295
10.750	111.795	111.545
10.875	112.045	111.795
11.000	112.295	112.045
11.125	112.545	112.295
11.250	112.795	112.545
11.375	112.945	112.695
11.500	113.195	112.945
11.625	113.345	113.095
11.750	113.595	113.345
11.875	113.745	113.495

*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	-1.750	-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 Term (Based on 30YR Fixed Pricing)	BK/FC/SS/DIL < 84 Mo	-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:
9/30/2026
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30 Days Pricing

Rate	10Yr Fixed	30Yr Fixed
7.375	99.075	98.575
7.500	99.775	99.275
7.625	100.500	100.000
7.750	101.175	100.675
7.875	101.775	101.275
8.000	102.400	101.900
8.125	103.035	102.535
8.250	103.635	103.135
8.375	104.245	103.745
8.500	104.845	104.345
8.625	105.370	104.870
8.750	105.895	105.395
8.875	106.420	105.920
9.000	106.945	106.445
9.125	107.470	106.970
9.250	107.945	107.445
9.375	108.370	107.870
9.500	108.795	108.295
9.625	109.220	108.720
9.750	109.620	109.120
9.875	109.995	109.495
10.000	110.370	109.870
10.125	110.745	110.245
10.250	111.120	110.620
10.375	111.370	110.870
10.500	111.620	111.120
10.625	111.870	111.370
10.750	112.120	111.620
10.875	112.370	111.870
11.000	112.520	112.020

*Base pricing reflects No PPP

Price Adjustments --- FICO x CLTV

		55%	60%	65%	70%	75%	80%	85%	90%
Full Doc	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:
9/30/2026
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30 Days Pricing w/ 2 Yr Prepay

Coupon	15/20 Yr Fixed	25/30 Yr Fixed
7.625	93.800	93.800
7.750	93.800	93.800
7.875	94.363	94.363
8.000	94.894	94.894
8.125	95.425	95.425
8.250	95.956	95.956
8.375	96.488	96.488
8.500	97.019	97.019
8.625	97.550	97.550
8.750	98.050	98.050
8.875	98.550	98.550
9.000	99.050	99.050
9.125	99.488	99.488
9.250	99.894	99.894
9.375	100.300	100.300
9.500	100.675	100.675
9.625	101.050	101.050
9.750	101.406	101.406
9.875	101.750	101.750
10.000	102.022	102.022
10.125	102.295	102.295
10.250	102.567	102.567
10.375	102.840	102.840
10.500	103.112	103.112
10.625	103.362	103.362
10.750	103.612	103.612
10.875	103.862	103.862
11.000	104.112	104.112
11.125	104.362	104.362
11.250	104.612	104.612
11.375	104.862	104.862
11.500	105.112	105.112
11.625	105.362	105.362
11.750	105.612	105.612
11.875	105.800	105.800
12.000	105.987	105.987
12.125	106.175	106.175
12.250	106.362	106.362
12.375	106.550	106.550

*Base pricing reflects 2 Yr PPP

Price Adjustments --- FICO x CLTV

		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

