



Pricing Special

.250 Non-QM

Bonus



**Pricing special only applies to newly locked loans
in the month of October.
(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	11/05/26
30 Day	11/20/26
45 Day	12/07/26
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.)	3.887%
PRIME RATE	7.000%

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								
6.874	(0.766)	(0.641)	(0.516)	6.625	(0.385)	(0.319)	(0.189)	6.125	0.131	0.256	0.381								
6.875	(0.748)	(0.623)	(0.498)	6.750	(0.124)	(0.025)	0.221	6.250	(0.112)	0.013	0.138								
6.990	(0.841)	(0.716)	(0.591)	6.874	(0.564)	(0.472)	(0.220)	6.375	(0.578)	(0.453)	(0.328)	**Please run the pricing with the income and the county inside Pricing Engine**							
7.000	(1.192)	(1.067)	(0.942)	6.875	(0.546)	(0.454)	(0.202)	6.500	(0.595)	(0.470)	(0.345)								
7.125	(1.612)	(1.487)	(1.362)	6.990	(0.941)	(0.853)	(0.596)	6.625	(0.707)	(0.582)	(0.457)								
7.250	(2.179)	(2.054)	(1.929)	7.000	(0.939)	(0.852)	(0.595)	6.750	(0.990)	(0.865)	(0.740)								
7.375	(2.628)	(2.503)	(2.378)	7.125	(1.328)	(1.240)	(0.984)	6.875	(1.421)	(1.296)	(1.171)								
7.500	(3.000)	(2.875)	(2.750)	7.250	(1.761)	(1.633)	(1.438)	6.990	(1.611)	(1.486)	(1.361)								
7.625	(3.300)	(3.175)	(3.050)	7.375	(2.156)	(2.031)	(1.833)	7.000	(1.775)	(1.650)	(1.525)								
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						
6.874	(0.146)	(0.021)	0.104	5.990	2.358	2.483	2.608	5.500	2.172	2.272	5.500	3.465	3.565						
6.875	(0.375)	(0.250)	(0.125)	6.000	2.308	2.433	2.558	5.625	1.743	1.848	5.625	3.020	3.126						
6.990	(0.507)	(0.382)	(0.257)	6.125	1.848	1.973	2.098	5.750	1.390	1.501	5.750	2.612	2.723						
7.000	(0.732)	(0.607)	(0.482)	6.250	1.535	1.660	1.785	5.875	0.985	1.101	5.875	2.095	2.211						
7.125	(1.099)	(0.974)	(0.849)	6.375	1.204	1.329	1.454	5.990	0.701	0.822	5.990	1.681	1.802						
7.250	(1.605)	(1.480)	(1.355)	6.500	1.130	1.255	1.380	6.000	0.674	0.796	6.000	1.643	1.765						
7.375	(2.055)	(1.930)	(1.805)	6.625	0.749	0.874	0.999	6.125	0.587	0.715	6.125	1.372	1.500						
7.500	(2.550)	(2.425)	(2.300)	6.750	0.729	0.854	0.979	6.250	0.369	0.502	6.250	0.926	1.059						
7.625	(2.850)	(2.725)	(2.600)	6.875	0.473	0.598	0.723	6.375	0.380	0.518	6.375	0.642	0.781						
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 1 1 5 3.8870% 7YR ARM 2.75 5 1 1 5 3.8870%							
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		**INDEX - SOFR							



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	2.235	2.360	6.000	4.333	4.458	5.250	5.182	5.307	780-799	(0.500)	(0.500)	(0.250)	0.000	0.000				
6.375	1.485	1.610	6.125	3.583	3.708	5.375	4.307	4.432	760-779	(0.250)	(0.250)	0.000	0.000	0.000				
6.500	0.860	0.985	6.250	2.833	2.958	5.500	3.682	3.807	740-759	(0.250)	(0.250)	0.000	0.000	0.000				
6.625	0.235	0.360	6.375	2.208	2.333	5.625	3.057	3.182	720-739	(0.250)	(0.250)	0.000	0.000	0.000				
6.750	(0.390)	(0.265)	6.500	1.583	1.708	5.750	2.432	2.557	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	(0.765)	(0.640)	6.625	0.958	1.083	5.875	1.807	1.932						0.250				
7.000	(1.015)	(0.890)	6.750	0.333	0.458	6.000	1.182	1.307						0.250				
7.125	(1.140)	(1.015)	6.875	(0.167)	(0.042)	6.125	0.682	0.807						0.125				
7.250	(1.265)	(1.140)	7.000	(0.667)	(0.542)	6.250	0.182	0.307						0.125				
7.375	(1.515)	(1.390)	7.125	(1.042)	(0.917)	6.375	(0.318)	(0.193)						0.750				
7.500	(1.765)	(1.640)	7.250	(1.417)	(1.292)	6.500	(0.693)	(0.568)						0.125				
7.625	(1.890)	(1.765)	7.375	(1.667)	(1.542)	6.625	(1.068)	(0.943)						0.125				
7.750	(2.015)	(1.890)	7.500	(1.917)	(1.792)	6.750	(1.443)	(1.318)						0.250				
7.875	(2.140)	(2.015)				6.875	(1.568)	(1.443)						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	1.689	1.814	7.875	(0.118)	0.007	8.000	0.530	0.655	7.875	0.680	0.805	7.875	2.311	2.436				
6.875	2.332	2.457	7.750	0.007	0.132	7.875	0.650	0.775	7.750	0.800	0.925	7.750	2.385	2.510				
6.750	2.767	2.892	7.625	0.132	0.257	7.750	0.780	0.905	7.625	0.931	1.056	7.625	2.450	2.575				
6.625	3.467	3.592	7.500	0.256	0.381	7.625	0.900	1.025	7.500	1.051	1.176	7.500	2.514	2.639				
6.500	4.271	4.396	7.375	0.565	0.690	7.500	1.031	1.156	7.375	1.211	1.336	7.375	2.646	2.771				
6.375	4.881	5.006	7.250	0.874	0.999	7.375	1.190	1.315	7.250	1.400	1.525	7.250	2.768	2.893				
6.250	5.501	5.626	7.125	1.214	1.339	7.250	1.370	1.495	7.125	1.649	1.774	7.125	2.900	3.025				
6.125	6.111	6.236	7.000	1.584	1.709	7.125	1.618	1.743	7.000	1.956	2.081	7.000	3.051	3.176				
6.000	7.004	7.129	6.875	2.189	2.314	7.000	1.935	2.060	6.875	2.452	2.577	6.875	3.663	3.788				
5.875	7.738	7.863	6.750	2.621	2.746	6.875	2.398	2.523	6.750	2.799	2.924	6.750	3.854	3.979				
5.750	8.471	8.596	6.625	3.322	3.447	6.750	2.735	2.860	6.625	3.136	3.261	6.625	4.035	4.160				
5.625	9.204	9.329	6.500	4.066	4.191	6.625	3.081	3.206	6.500	3.761	3.886	6.500	4.529	4.654				
5.500	10.134	10.259	6.375	4.680	4.805	Margin 2.75 / Caps 2/1/5			Margin 2.75 / Caps 5/1/5			Margin 2.75 / Caps 5/1/5						
LOAN LEVEL PRICE ADJUSTMENTS																		
	CLTV**										Jumbo EXPRESS Lock Cut Off Time 3:30 PM PST							
Credit Score	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01 -								
Primary Purchase																		
800+	(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 with AUS							
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								
680-699	(0.090)	(0.090)	(0.090)	(0.090)	0.410	0.910	1.410	1.910	2.410	na								
660-679	(0.090)	(0.090)	(0.090)	0.410	0.660	1.410	2.410	na	na	na								
Primary NCO Refi															*Second Home:		Run Pricing Engine	
800+	(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	
780-799	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	(0.215)	0.035	0.660	1.160	na	DTI > 40%		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								
Primary CO Refi											*Minimum Loan Amount - \$1 higher than High Balance							
800+	(0.590)	(0.590)	(0.340)	(0.215)	0.160	0.535	1.035	na	na	na								
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								
660-679	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								
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)	(0.340)	(0.215)	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		
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
6.500	(0.504)	(0.390)	5.990	1.812	1.909	5.625	0.828	0.925	6.750	0.548	0.712	5.750	5.917	6.031
6.625	(0.800)	(0.686)	6.000	1.757	1.854	5.750	1.067	1.181	6.875	(0.063)	0.100	5.875	5.368	5.482
6.750	(0.958)	(0.794)	6.125	1.390	1.487	5.875	0.518	0.632	6.990	(0.574)	(0.410)	6.000	4.830	4.944
6.875	(1.570)	(1.406)	6.250	0.789	0.902	6.000	(0.020)	0.094	7.000	(0.622)	(0.458)	6.125	4.325	4.439
6.990	(2.080)	(1.917)	6.375	0.132	0.245	6.125	(0.525)	(0.411)	7.125	(0.872)	(0.708)			
7.000	(2.128)	(1.964)	6.490	(0.452)	(0.339)	6.250	0.365	0.479	7.250	1.720	1.884			
7.125	(2.348)	(2.184)	6.500	(0.504)	(0.390)	6.375	(0.163)	(0.049)	7.375	1.183	1.347			
7.250	(1.912)	(1.748)	6.625	(0.800)	(0.686)	6.500	(0.680)	(0.566)	7.500	0.674	0.838			

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	0.100	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 / 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
6.875	(1.396)	(1.254)	6.990	(0.223)	(0.081)		6.875	(1.242)	(1.100)	6.990	(0.132)	0.011
6.990	(1.598)	(1.456)	7.000	(0.317)	(0.175)		6.990	(1.507)	(1.364)	7.000	(0.227)	(0.084)
7.000	(1.692)	(1.550)	7.125	(0.621)	(0.479)		7.000	(1.602)	(1.459)	7.125	(0.468)	(0.325)
7.125	(1.996)	(1.854)	7.250	0.716	0.909		7.125	(1.843)	(1.700)	7.250	0.807	0.999
7.250	(1.784)	(1.591)	7.375	0.277	0.470		7.250	(1.693)	(1.501)	7.375	0.431	0.623
7.375	(2.223)	(2.030)	7.500	0.283	0.476		7.375	(2.069)	(1.877)	7.500	0.374	0.566
7.500	(2.467)	(2.274)	7.625	0.014	0.207		7.500	(2.376)	(2.184)	7.625	0.169	0.361
7.625	(2.736)	(2.543)	7.750	(0.111)	0.082		7.625	(2.581)	(2.390)	7.750	0.044	0.236
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	2.000
600 - 619	0.450	700 - 739	(0.050)	Invesrment	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%	
6.375%			0.500				Loan Amount : \$1,000,001 - \$1,500,000							0.000%	
6.500%			0.375				Loan Amount : \$1,500,001 - \$2,000,000							0.000%	
6.625%			0.250				Cash out > 50%							0.375%	
6.750%			0.125				Cash out <= 50%							0.125%	
6.875%			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%	
							* FICO < 700 deduct 5% from MAX LTV *								
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 Wavier Program)									
Allowed # of late payments (w/in last 24 mos. from application date)	Housing: 0x 30d in last 12 mo.; 2x 30d in the last 24 mo.					Borrower must have U.S. address when applying for loan									
	Installment (opened accts only): 3x 30d in last 12 mo.; 4x 30d or 3x 60d in last 24 mo.					Foreign assets (downpayment, closing costs, and reserves) must be transferred to a U.S. account prior to approval.									
	Revolving (opened accts only): 4x 30d in last 12 mo.; 5x 30d or 4x 60d in last 24 mo.					12 Months PITIA and DTI Ratio:38%									
						Qualifying Rate									
Introductory or fully indexed interest rate (margin + 30-Day Average SOFR index as of the lock date) whichever is higher.															

SERIES V - DSCR										
5/6 ARM		7/6 ARM		15YR FIXED		30YR FIXED		ARM Requirements		
IS56		IS76		IS15		IS30		SOFR 30AVG		
RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	ARM Index		
6.750	4.511	6.750	4.561	6.750	4.511	6.750	4.661	ARM Margin		
6.875	3.511	6.875	3.561	6.875	3.511	6.875	3.661	5yr ARM Caps		
7.000	2.511	7.000	2.561	7.000	2.511	7.000	2.661	7yr ARM Caps		
7.125	1.574	7.125	1.624	7.125	1.574	7.125	1.724	Reset Frequency		
7.250	0.636	7.250	0.686	7.250	0.636	7.250	0.786	Product		
7.375	(0.301)	7.375	(0.251)	7.375	(0.301)	7.375	(0.151)	Amort Term		Term
7.500	(1.176)	7.500	(1.126)	7.500	(1.176)	7.500	(1.026)	5yr ARM & 7yr ARM		I/O Term
7.625	(2.051)	7.625	(2.001)	7.625	(2.051)	7.625	(1.901)	5yr ARM I/O & 7yr ARM I/O		
7.750	(2.739)	7.750	(2.689)	7.750	(2.739)	7.750	(2.589)	15 YR FIXED		
7.875	(3.426)	7.875	(3.376)	7.875	(3.426)	7.875	(3.276)	30 YR FIXED		
8.000	(4.083)	8.000	(4.033)	8.000	(4.083)	8.000	(3.933)	30 YR FIXED I/O		
8.125	(4.708)	8.125	(4.658)	8.125	(4.708)	8.125	(4.558)	* Qualifying Rate: Note Rate		
8.250	(5.302)	8.250	(5.252)	8.250	(5.302)	8.250	(5.152)	Program Restrictions		
8.375	(5.833)	8.375	(5.783)	8.375	(5.833)	8.375	(5.683)	Housing		1x30x12
8.500	(6.333)	8.500	(6.283)	8.500	(6.333)	8.500	(6.183)	(BK/FC/SS/DIL)		24.0
8.625	(6.771)	8.625	(6.721)	8.625	(6.771)	8.625	(6.621)	Min FICO		600
8.750	(7.208)	8.750	(7.158)	8.750	(7.208)	8.750	(7.058)	Max LTV		80
8.875	(7.646)	8.875	(7.596)	8.875	(7.646)	8.875	(7.496)	Prepay Term ¹⁻⁴	Min Price	Max Price
9.000	(8.083)	9.000	(8.033)	9.000	(8.083)	9.000	(7.933)	60 Months	94.375	104.500
9.125	(8.458)	9.125	(8.408)	9.125	(8.458)	9.125	(8.308)	48 Months	94.375	104.000
9.250	(8.833)	9.250	(8.783)	9.250	(8.833)	9.250	(8.683)	36 Months	94.375	103.500
9.375	(9.145)	9.375	(9.095)	9.375	(9.145)	9.375	(8.995)	24 Months	94.375	103.000
9.500	(9.458)	9.500	(9.408)	9.500	(9.458)	9.500	(9.308)	12 Months	94.375	101.000
Price Adj.		FICO/CLTV		<=50		50.01-55		55.01-60		60.01-65
DSCR		760+		(1.500)		(1.375)		(1.250)		(0.875)
		740-759		(1.500)		(1.375)		(1.125)		(0.750)
		720-739		(1.125)		(1.000)		(0.875)		(0.500)
		700-719		(0.875)		(0.750)		(0.375)		0.125
		680-699		(0.500)		(0.125)		0.125		1.000
		660-679		0.000		0.375		0.875		1.625
		640-659		3.000		3.500		4.000		4.500
		620-639		NA		NA		NA		NA
DSCR Additional Adjustments		600-619		NA		NA		NA		NA
		DSCR>=1.25		(0.500)		(0.500)		(0.500)		(0.625)
		DSCR 1.00 - 1.24		0.000		0.000		0.000		0.000
		DSCR 0.75-0.99		0.500		0.625		0.750		1.000
Price Adj.		DSCR <0.75		1.750		2.000		2.000		2.750
Housing History		1x30x12		<=50		50.01-55		55.01-60		60.01-65
Housing Event Seasoning		0x60x12		0.250		0.250		0.250		0.250
		>=36 Mo		1.000		1.000		1.000		1.500
Loan Balance		24 - 35 Mo		0.000		0.000		0.000		0.000
		<=\$150,000		1.000		1.000		1.000		1.500
Purpose		\$150,001 - \$250,000		0.750		0.750		0.875		0.875
		\$250,001 - \$500,000		0.250		0.250		0.250		0.250
		\$500,001 - \$1,000,000		0.000		0.000		0.000		0.000
		\$1,000,001 - \$1,500,000		0.000		0.000		0.000		0.000
		\$1,500,001 - \$2,000,000		0.000		0.000		0.125		0.125
		\$2,000,001 - \$2,500,000		0.000		0.000		0.125		0.250
		\$2,500,001 - \$3,000,000		0.375		0.375		0.500		0.750
		\$3,000,001 - \$3,500,000		0.750		0.750		1.125		1.250
Property Type		Cash-Out >= 720		1.500		1.500		1.500		2.000
		Cash-Out < 720		0.500		0.500		0.625		0.875
State		Condo		0.875		0.875		1.000		1.375
		Condotel		0.125		0.125		0.250		0.500
		2-4 Unit		1.500		1.500		1.500		2.000
Amortization		40 yr. Maturity		0.500		0.500		0.500		0.625
		Interest only		0.500		0.500		0.500		0.625
5% Fixed Prepayment Penalty Term		60 Months		0.000		0.000		0.000		0.000
		48 Months		(0.875)		(0.875)		(0.875)		(1.000)
		36 Months		(0.625)		(0.625)		(0.625)		(0.625)
		24 Months		(0.250)		(0.250)		(0.250)		(0.250)
		12 Months		0.375		0.375		0.375		0.500
		No Penalty		0.750		0.750		1.000		1.000
Prepayment Penalty Term Other allowable PPP		60 Months		1.250		1.250		1.500		1.500
		48 Months		(0.750)		(0.750)		(0.750)		(0.875)
		36 Months		(0.500)		(0.500)		(0.500)		(0.500)
		24 Months		0.000		0.000		0.000		0.000
		12 Months		0.500		0.500		0.500		0.625
		No Penalty		0.875		0.875		1.125		1.125
Other		Escrow Waiver		1.250		1.250		1.500		1.500



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		
6.750	5.111	6.750	5.161	6.750	5.111	6.750	5.261	ARM Margin (DTI)	4.5	
6.875	4.111	6.875	4.161	6.875	4.111	6.875	4.261	ARM Margin (DSCR)	6.5	
7.000	3.111	7.000	3.161	7.000	3.111	7.000	3.261	5yr ARM Caps	2/1/5	
7.125	2.174	7.125	2.224	7.125	2.174	7.125	2.324	7yr ARM Caps	5/1/5	
7.250	1.236	7.250	1.286	7.250	1.236	7.250	1.386	Reset Frequency	6 mo.	
7.375	0.299	7.375	0.349	7.375	0.299	7.375	0.449	Product	Amort Term	Term
7.500	(0.576)	7.500	(0.526)	7.500	(0.576)	7.500	(0.426)	5yr ARM & 7yr ARM	360	360
7.625	(1.451)	7.625	(1.401)	7.625	(1.451)	7.625	(1.301)	5yr ARM I/O & 7yr ARM I/O	240	360
7.750	(2.139)	7.750	(2.089)	7.750	(2.139)	7.750	(1.989)	15 YR FIXED	180	180
7.875	(2.826)	7.875	(2.776)	7.875	(2.826)	7.875	(2.676)	30 YR FIXED	360	360
8.000	(3.483)	8.000	(3.433)	8.000	(3.483)	8.000	(3.333)	30 YR FIXED I/O	240	360
8.125	(4.108)	8.125	(4.058)	8.125	(4.108)	8.125	(3.958)	* Qualifying Rate: Note Rate		
8.250	(4.702)	8.250	(4.652)	8.250	(4.702)	8.250	(4.552)	Program Restrictions		
8.375	(5.233)	8.375	(5.183)	8.375	(5.233)	8.375	(5.083)	Housing	0x30x12	
8.500	(5.733)	8.500	(5.683)	8.500	(5.733)	8.500	(5.583)	(BK/FC/SS/DIL)	48 MO	
8.625	(6.171)	8.625	(6.121)	8.625	(6.171)	8.625	(6.021)	Min FICO	680 or Foreign Credit	
8.750	(6.608)	8.750	(6.558)	8.750	(6.608)	8.750	(6.458)	Max LTV	75	
8.875	(7.046)	8.875	(6.996)	8.875	(7.046)	8.875	(6.896)	Prepay Term ¹⁻⁴	Min Price	Max Price
9.000	(7.483)	9.000	(7.433)	9.000	(7.483)	9.000	(7.333)	60 Months	94.375	104.375
9.125	(7.858)	9.125	(7.808)	9.125	(7.858)	9.125	(7.708)	48 Months	94.375	103.875
9.250	(8.233)	9.250	(8.183)	9.250	(8.233)	9.250	(8.083)	36 Months	94.375	103.375
9.375	(8.545)	9.375	(8.495)	9.375	(8.545)	9.375	(8.395)	24 Months	94.375	102.875
9.500	(8.858)	9.500	(8.808)	9.500	(8.858)	9.500	(8.708)	12 Months	94.375	100.875
9.625	(9.171)	9.625	(9.121)	9.625	(9.171)	9.625	(9.021)	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			
9.375	(5.675)	(5.525)	9.375	(5.875)	(5.725)	FICO		660							
9.250	(5.425)	(5.275)	9.250	(5.625)	(5.475)	Max LTV		90%		LTV <= 60%		Unlimited Cash Out			
9.125	(5.175)	(5.025)	9.125	(5.375)	(5.225)	2 -4 units		85%							
9.000	(4.894)	(4.744)	9.000	(5.094)	(4.944)	Loan Amount / Credit		Income Qualification		ARM features					
8.875	(4.613)	(4.463)	8.875	(4.813)	(4.663)	Min Loan Amount	\$150K	Full / 24M BS	90% LTV		5/6 ARM	7/6 ARM			
8.750	(4.300)	(4.150)	8.750	(4.500)	(4.350)	Max Loan Amount	\$3.5M	12M BS	90% LTV	Margin	4.00%	4.00%			
8.625	(3.988)	(3.838)	8.625	(4.188)	(4.038)	Mortgage History	0x30x12	12M PnL	80% LTV	Caps	2/1/5	5/1/5			
8.500	(3.675)	(3.525)	8.500	(3.875)	(3.725)	Bankruptcy Seasoning	48mo.	Asset Depletion	85% LTV, Min 700 FICO	Index	SOFR 30D	SOFR 30D			
8.375	(3.300)	(3.150)	8.375	(3.500)	(3.350)	FC/SS/DIL Seasoning	48 mo.	1099.000	90% LTV	Floor	4.00%	4.00%			
8.250	(2.925)	(2.775)	8.250	(3.125)	(2.975)	Reserve Requirements									
8.125	(2.488)	(2.338)	8.125	(2.688)	(2.538)	\$150,000 - \$500,000		6 Months							
8.000	(2.050)	(1.900)	8.000	(2.250)	(2.100)	\$500,001 - \$1,000,000		6 Months							
7.875	(1.613)	(1.463)	7.875	(1.813)	(1.663)	\$1,000,001 - \$2,000,000		9 Months							
7.750	(1.113)	(0.963)	7.750	(1.313)	(1.163)	\$2,000,001 - \$3,500,000		12 Months							
7.625	(0.582)	(0.432)	7.625	(0.781)	(0.631)										
7.500	0.043	0.193	7.500	(0.156)	(0.006)										
7.375	0.731	0.881	7.375	0.531	0.681										
7.250	1.418	1.568	7.250	1.219	1.369										
7.125	2.106	2.256	7.125	1.906	2.056										
7.000	2.793	2.943	7.000	2.594	2.744										
7.000			7.000												
						<=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
9.375	(4.250)	(4.100)		760-779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
9.250	(4.000)	(3.850)		740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
9.125	(3.750)	(3.600)		720-739	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
9.000	(3.500)	(3.350)		700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	3.625	7.125
8.875	(3.250)	(3.100)		680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
8.750	(3.000)	(2.850)		660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A
8.625	(2.750)	(2.600)	12 MO Bank Statements	780+	0.875	0.875	0.625	0.500	0.375	0.250	(0.125)	(2.125)	(6.000)
8.500	(2.500)	(2.350)		760-779	0.875	0.875	0.500	0.500	0.250	0.250	(0.250)	(2.250)	(6.000)
8.375	(2.250)	(2.100)		740-759	0.625	0.625	0.375	0.375	0.250	0.125	(0.375)	(2.750)	(6.375)
8.250	(2.000)	(1.850)		720-739	0.250	0.250	0.250	0.250	0.125	(0.125)	(0.625)	(3.375)	(6.500)
8.125	(1.750)	(1.600)		700-719	0.125	0.125	(0.125)	(0.125)	(0.250)	(0.625)	(1.125)	(4.250)	(7.375)
8.000	(1.500)	(1.350)		680-699	0.000	(0.125)	(0.250)	(0.500)	(1.000)	(2.375)	(2.750)	(5.125)	NA
7.875	(1.125)	(0.975)		660-679	(0.500)	(0.750)	(1.000)	(1.500)	(2.125)	(3.250)	(4.000)	NA	NA
7.750	(0.750)	(0.600)											
7.625	(0.375)	(0.225)											

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		
9.125	(7.626)	(7.476)	9.125	(7.826)	(7.676)	FICO		660					
9.000	(7.251)	(7.101)	9.000	(7.451)	(7.301)	2 -4 units		Max 75%		LTV <= 60%	Unlimited Cash Out		
8.875	(6.814)	(6.664)	8.875	(7.013)	(6.863)	Non-Warrantable Condo		Max 75%					
8.750	(6.376)	(6.226)	8.750	(6.576)	(6.426)	Loan Amount / Credit		Max Price/Prepay Buydown		ARM features			
8.625	(5.939)	(5.789)	8.625	(6.138)	(5.988)	Min Loan Amount	\$125K	Prepay	Max Px				
8.500	(5.501)	(5.351)	8.500	(5.701)	(5.551)	Max Loan Amount	\$2M	5 Year	(5.000)	Margin	5.00%		
8.375	(5.064)	(4.914)	8.375	(5.263)	(5.113)	Mortgage History	0x30x12	2-4Year	(4.500)	Caps	2/1/5		
8.250	(4.564)	(4.414)	8.250	(4.763)	(4.613)	Bankruptcy Seasoning	36 mo.	1 Year	(4.000)	Index	SOFRR 30D		
8.125	(4.064)	(3.914)	8.125	(4.263)	(4.113)	FC/SS/DIL Seasoning	36 mo.	No Prepay	(3.500)	Floor	5.00%		
8.000	(3.564)	(3.414)	8.000	(3.763)	(3.613)	Reserve Requirements							
7.875	(3.064)	(2.914)	7.875	(3.263)	(3.113)	\$125,000 - \$500,000		3 Months					
7.750	(2.501)	(2.351)	7.750	(2.701)	(2.551)	\$500,001 - \$1,000,000		6 Months					
7.625	(1.939)	(1.789)	7.625	(2.138)	(1.988)	\$1,000,001 - \$2,000,000		6 MOnts					
7.500	(1.251)	(1.101)	7.500	(1.451)	(1.301)	No Ratio Available							
7.375	(0.501)	(0.351)	7.375	(0.701)	(0.551)								
7.250	0.249	0.399	7.250	0.049	0.199								
7.125	0.999	1.149	7.125	0.799	0.949								
7.000	1.749	1.899	7.000	1.549	1.699								
6.875	2.499	2.649	6.875	2.299	2.449								
6.750	3.249	3.399	6.750	3.049	3.199								
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)	(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											
9.000	(3.875)	(3.675)	(3.375)		780+	(1.500)	(1.500)	(1.250)	(1.375)	(1.000)	(0.750)	0.125	4.375	N/A
8.875	(3.625)	(3.425)	(3.125)		760-779	(1.500)	(1.500)	(1.250)	(1.375)	(0.750)	(0.625)	0.125	4.875	N/A
8.750	(3.375)	(3.175)	(2.875)		740-759	(1.500)	(1.250)	(1.250)	(1.250)	(0.500)	(0.375)	0.625	5.375	N/A
8.625	(3.125)	(2.925)	(2.625)		720-739	(1.125)	(1.000)	(0.875)	(0.750)	(0.375)		0.125	1.375	N/A
8.500	(2.750)	(2.550)	(2.250)		700-719	(1.000)	(0.750)	(0.625)	(0.500)		0.125	0.375	2.000	N/A
8.375	(2.375)	(2.175)	(1.875)		680-699	(0.250)	0.000	0.125	0.250	0.750	1.750	4.500	N/A	N/A
8.250	(2.000)	(1.800)	(1.500)		660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
8.125	(1.625)	(1.425)	(1.125)		640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
8.000	(1.250)	(1.050)	(0.750)		620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
7.875	(0.875)	(0.675)	(0.375)											
7.750	(0.500)	(0.300)	0.000											
7.625	0.000	0.200	0.500											
7.500	0.500	0.700	1.000											
7.375	1.000	1.200	1.500											
7.250	1.750	1.950	2.250											
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				0.250	0.250	0.250	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	0.000	0.125	0.250	N/A	N/A	N/A	
2 Unit Property				0.125	0.125	0.125	0.375	0.500	0.625	1.250	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	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	
6 Months Interest Prepay Penalty**				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
Special (700+ FICO, >=1 DSCR)				0.000	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)		Purchase	DSCR 1.500, MAX LTV 75%, FICO 700 w/ 1YR experience on STR / MAX LTV 70% without 1YR experience on						
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:
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30 Days Pricing

Coupon	10Yr Fixed	30Yr Fixed
7.875	100.000	99.750
8.000	100.675	100.425
8.125	101.300	101.050
8.250	101.950	101.700
8.375	102.610	102.360
8.500	103.210	102.960
8.625	103.845	103.595
8.750	104.470	104.220
8.875	104.995	104.745
9.000	105.520	105.270
9.125	106.045	105.795
9.250	106.570	106.320
9.375	107.070	106.820
9.500	107.545	107.295
9.625	108.020	107.770
9.750	108.495	108.245
9.875	108.920	108.670
10.000	109.320	109.070
10.125	109.695	109.445
10.250	110.070	109.820
10.375	110.445	110.195
10.500	110.820	110.570
10.625	111.070	110.820
10.750	111.320	111.070
10.875	111.570	111.320
11.000	111.820	111.570
11.125	112.070	111.820
11.250	112.320	112.070
11.375	112.570	112.320
11.500	112.820	112.570
11.625	112.970	112.720
11.750	113.220	112.970
11.875	113.370	113.120
12.000	113.620	113.370
12.125	113.770	113.520
12.250	114.020	113.770
12.375	114.170	113.920

*Base pricing reflects No PPP

Price Adjustments - FICO x CLTV

		55%	60%	65%	70%	75%	80%	85%	90%
Full Doc	780+	1.250	1.000	0.625	0.375	-0.250	-1.000	-5.000	-7.500
	760 - 779	0.750	0.500	0.000	-0.375	-0.750	-2.000	-6.000	-8.500
	740 - 759	0.375	0.250	-0.125	-0.500	-1.250	-3.000	-7.250	-10.500
	720 - 739	-0.375	-0.500	-0.625	-0.875	-1.750	-4.125	-8.750	-12.500
	700 - 719	-0.750	-1.125	-1.500	-2.000	-3.375	-6.375	-10.000	-14.500
	680 - 699	-1.500	-2.250	-2.375	-4.000	-5.875	-8.500	-12.500	N/A
	660 - 679	-5.000	-5.375	-6.125	-6.875	-8.000	-10.375	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	BK/FC/SS/DIL < 84 Mo	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250
	Term								
	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
(Based on 30YR Fixed Pricing)	25Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Occupancy								
	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-2.000	N/A
Loan Amount	Investor	-2.000	-2.500	-3.000	-3.500	-4.000	-5.250	N/A	N/A
	< 100,000	0.000	0.000	0.000	0.000	0.000	0.000	-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	-1.500	-2.000
	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 > 40	0.000	0.000	-0.625	-0.875	-1.625	-2.500	-3.750	-4.000
	DTI > 45	0.000	0.000	-0.625	-0.875	-1.625	-2.500	-3.750	-4.000
	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

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30 Days Pricing

Rate	10Yr Fixed	30Yr Fixed
7.875	100.825	100.325
8.000	101.425	100.925
8.125	102.025	101.525
8.250	102.625	102.125
8.375	103.225	102.725
8.500	103.825	103.325
8.625	104.435	103.935
8.750	105.035	104.535
8.875	105.610	105.110
9.000	106.160	105.660
9.125	106.685	106.185
9.250	107.210	106.710
9.375	107.735	107.235
9.500	108.210	107.710
9.625	108.635	108.135
9.750	109.060	108.560
9.875	109.485	108.985
10.000	109.885	109.385
10.125	110.260	109.760
10.250	110.635	110.135
10.375	111.010	110.510
10.500	111.385	110.885
10.625	111.635	111.135
10.750	111.885	111.385
10.875	112.135	111.635
11.000	112.385	111.885
11.125	112.635	112.135
11.250	112.785	112.285
11.375	113.035	112.535
11.500	113.185	112.685

*Base pricing reflects No PPP

Price Adjustments --- FICO x CLTV

		55%	60%	65%	70%	75%	80%	85%	90%
Full Doc	780+	1.250	1.000	0.625	0.375	-0.250	-1.000	-5.000	-7.500
	760 - 779	0.750	0.500	0.000	-0.375	-0.750	-2.000	-6.000	-8.500
	740 - 759	0.375	0.250	-0.125	-0.500	-1.250	-3.000	-7.250	-10.500
	720 - 739	-0.375	-0.500	-0.625	-0.875	-1.750	-4.125	-8.750	-12.500
	700 - 719	-0.750	-1.125	-1.500	-2.000	-3.375	-6.375	-10.000	N/A
	680 - 699	-1.500	-2.250	-2.375	-4.000	-5.875	-8.500	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	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
	Investor	-2.000	-2.500	-3.000	-3.500	-4.000	N/A	N/A	N/A
Loan Amount	< 75,000	0.000	0.000	0.000	0.000	0.000	0.000	-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	-1.500	-2.000
	Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
	DTI > 40	0.000	0.000	-0.625	-0.875	-1.625	-2.500	-3.750	-4.000
	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:
10/21/2026
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30 Days Pricing w/ 2 Yr Prepay

Coupon	15/20 Yr Fixed	25/30 Yr Fixed
8.250	94.688	94.688
8.375	95.301	95.301
8.500	95.913	95.913
8.625	96.494	96.494
8.750	97.075	97.075
8.875	97.656	97.656
9.000	98.237	98.237
9.125	98.818	98.818
9.250	99.399	99.399
9.375	99.949	99.949
9.500	100.499	100.499
9.625	101.049	101.049
9.750	101.537	101.537
9.875	101.993	101.993
10.000	102.399	102.399
10.125	102.774	102.774
10.250	103.149	103.149
10.375	103.505	103.505
10.500	103.849	103.849
10.625	104.121	104.121
10.750	104.393	104.393
10.875	104.665	104.665
11.000	104.937	104.937
11.125	105.209	105.209
11.250	105.459	105.459
11.375	105.709	105.709
11.500	105.959	105.959
11.625	106.209	106.209
11.750	106.459	106.459
11.875	106.709	106.709
12.000	106.959	106.959
12.125	107.209	107.209
12.250	107.459	107.459
12.375	107.709	107.709
12.500	107.897	107.897
12.625	108.084	108.084
12.750	108.272	108.272
12.875	108.459	108.459
13.000	108.647	108.647

*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

