CAPITALEND HOME LOANS



The Company will be open on Veterans Day for most business activities. As per the holiday recommendation of SIFMA for financial markets, the Lock Desk will be closed for lock requests on Wednesday, November 11.

See the chart below for information about key departments.

***** Veterans Day is a Federal Holiday and not counted as a business day for compliance matters such as the timing requirements for Loan Estimates, Closing Disclosures and the three-day rescission period for refinance loans.**

	Tues. Nov. 10	Wed. Nov. 11	Thurs. Nov. 12
Lock Desk	As Normal	Closed for locks, open for change requests and inquiries	As Normal
Funding	As Normal	Open, but No Fundings	As Normal
Operations	As Normal	As Normal	As Normal

EQUAL HOUSING OPPORTUNITY

Licensing & Disclosures: capitalend.com/licensing and nmlsconsumeraccess.org, Equal Housing Opportunity Lender, NMLS 237507

CAPITALEND HOME LOANS

Pricing Special

.250 Non-QM Bonus

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



Contact your Account Executive today for details!

EQUAL HOUSING OPPORTUNITY

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.

CAPITALEND HOME LOANS

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	11/25/26
30 Day	12/10/26
45 Day	12/28/26

LOCK EXTENSION FEE

QM Loans		Non QM Loans	
5 Days	0.125	5 Days	0.150
10 Day	0.250	10 Day	0.300
15 Day	0.375	15 Day	0.450
20 Day	0.500	20 Day	0.600

*** 15 Days will only be available for UW Approved loans with**

i. Most of PTD conditions signed off &

ii. The appraisal is completed.

RATE SHEET DIRECTORY

CONFORMING & HB FIXED / ARM	PAGE 1
JUMBO PREMIER / 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.)	3.915%
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	AVM $20.00

* In Additiona to NON QM fee

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EQUAL HOUSING OPPORTUNITY

lockdesk@capitalend.com
CLW

CONFORMING FIXED

CONFORMING 30 YR FIXED				CONFORMING 20 YR FIXED				CONFORMING 15 YR FIXED			
CF30	15 day	30 day	45 day	CF20	15 day	30 day	45 day	CF15	15 day	30 day	45 day
6.625	(0.103)	0.022	0.147	6.375	(0.140)	(0.034)	0.105	6.125	(0.253)	(0.128)	(0.003)
6.750	(0.716)	(0.591)	(0.466)	6.500	(0.575)	(0.463)	(0.330)	6.250	(0.484)	(0.359)	(0.234)
6.874	(1.095)	(0.970)	(0.845)	6.624	(0.987)	(0.876)	(0.743)	6.375	(0.964)	(0.839)	(0.714)
6.875	(1.275)	(1.150)	(1.025)	6.625	(0.970)	(0.859)	(0.726)	6.500	(0.984)	(0.859)	(0.734)
6.990	(1.396)	(1.271)	(1.146)	6.750	(1.065)	(0.997)	(0.828)	6.625	(0.961)	(0.836)	(0.711)
7.000	(1.739)	(1.614)	(1.489)	6.874	(1.494)	(1.420)	(1.258)	6.750	(1.107)	(0.982)	(0.857)
7.125	(2.203)	(2.078)	(1.953)	6.875	(1.474)	(1.403)	(1.237)	6.875	(1.524)	(1.399)	(1.274)
7.250	(2.561)	(2.436)	(2.311)	6.990	(1.858)	(1.784)	(1.622)	6.990	(1.707)	(1.582)	(1.457)
7.375	(2.796)	(2.671)	(2.546)	7.000	(1.889)	(1.815)	(1.653)	7.000	(1.843)	(1.718)	(1.593)

LLPA Waiver *-First Time Home Buyer & AMI Level*

Please run the pricing with the income and the county inside Pricing Engine

HIGH BALANCE FIXED

HIGH BALANCE 30 YR FIXED				HIGH BALANCE 15 YR FIXED			
HF30	15 day	30 day	45 day	HF15	15 day	30 day	45 day
6.874	(0.675)	(0.550)	(0.425)	5.990	2.046	2.171	2.296
6.875	(0.766)	(0.641)	(0.516)	6.000	1.990	2.115	2.240
6.990	(1.012)	(0.887)	(0.762)	6.125	1.556	1.681	1.806
7.000	(1.329)	(1.204)	(1.079)	6.250	1.258	1.383	1.508
7.125	(1.593)	(1.468)	(1.343)	6.375	0.942	1.067	1.192
7.250	(1.908)	(1.783)	(1.658)	6.500	0.799	0.924	1.049
7.375	(2.406)	(2.281)	(2.156)	6.625	0.488	0.613	0.738
7.500	(2.625)	(2.500)	(2.375)	6.750	0.488	0.613	0.738
7.625	(2.951)	(2.826)	(2.701)	6.875	0.250	0.375	0.500

CONFORMING ARM

CONF. 5/6 ARM			CONF. 7/6 ARM		
CA56	15 day	30 day	CA76	15 day	30 day
5.500	1.847	1.986	5.500	2.951	3.090
5.625	1.369	1.514	5.625	2.315	2.460
5.750	0.991	1.142	5.750	1.814	1.965
5.875	0.520	0.676	5.875	1.274	1.431
5.990	0.260	0.422	5.990	0.923	1.085
6.000	0.233	0.396	6.000	0.888	1.051
6.125	0.044	0.212	6.125	0.554	0.723
6.250	(0.108)	0.067	6.250	0.190	0.365
6.375	(0.107)	0.073	6.375	(0.124)	0.057

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
>=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

Temp. buy down
0.25% FEE to ALL TRANSACTIONS
(only 30yr term allowed)

CASH OUT ADDITIONAL LLPA

FICO / LTV	<=30	30.01 - 60	60.01 - 70	70.01 - 75	75.01 - 80
Condo	0.000	0.000	0.125	0.125	0.750
NOO	1.125	1.125	1.625	2.125	NA
2nd Home	1.125	1.125	1.625	2.125	NA
Manufactured Home	NA	NA	NA	NA	NA
2-4 Units	0.000	0.000	0.375	0.375	NA
HB FIX	1.250	1.250	1.500	1.500	1.750
HB ARM	2.000	2.000	2.250	2.250	3.250
Subordinate Financing	0.625	0.625	0.625	0.875	1.125
DIT>40%	0.000	0.000	0.000	0.000	0.000

ARM	MARGIN	CAPS	INDEX
5YR ARM	2.75	2 \ 1 \ 5	3.9150%
7YR ARM	2.75	5 \ 1 \ 5	3.9150%
**INDEX - SOFR			

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

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CLW

JUMBO PREMIER / HIGH BALANCE OK

JUMBO 30YR			JUMBO 15YR			JUMBO 7YR ARM		
JC30	15 day	30 day	JC15	15 day	30 day	JC76	15 day	30 day
6.250	1.053	1.178	6.000	3.310	3.435	5.250	3.870	3.995
6.375	0.428	0.553	6.125	2.560	2.685	5.375	3.245	3.370
6.500	(0.197)	(0.072)	6.250	1.935	2.060	5.500	2.620	2.745
6.625	(0.822)	(0.697)	6.375	1.310	1.435	5.625	1.995	2.120
6.750	(1.197)	(1.072)	6.500	0.685	0.810	5.750	1.370	1.495
6.875	(1.447)	(1.322)	6.625	0.060	0.185	5.875	0.870	0.995
7.000	(1.572)	(1.447)	6.750	(0.440)	(0.315)	6.000	0.370	0.495
7.125	(1.697)	(1.572)	6.875	(0.940)	(0.815)	6.125	(0.130)	(0.005)
7.250	(1.947)	(1.822)	7.000	(1.315)	(1.190)	6.250	(0.505)	(0.380)
7.375	(2.197)	(2.072)	7.125	(1.690)	(1.565)	6.375	(0.880)	(0.755)
7.500	(2.322)	(2.197)	7.250	(1.940)	(1.815)	6.500	(1.255)	(1.130)
7.625	(2.447)	(2.322)	7.375	(2.190)	(2.065)	6.625	(1.380)	(1.255)
7.750	(2.572)	(2.447)	7.500	(2.440)	(2.315)	6.750	(1.505)	(1.380)
7.875	(2.697)	(2.572)				6.875	(1.630)	(1.505)

Qualifying Rate: 5yr ARM - Higher of noter rate + 2% or FIR*
10yr / 7yr ARM - Higher of Note Rate or FIR

2.75 Margin / 5/1/5 CAP

	<=60	60.01-65	65.01-70	70.01-75	75.01-80
800+	(0.500)	(0.500)	(0.250)	0.000	0.000
780-799	(0.500)	(0.500)	(0.250)	0.000	0.000
760-779	(0.250)	(0.250)	0.000	0.000	0.000
740-759	(0.250)	(0.250)	0.000	0.000	0.000
720-739	(0.250)	(0.250)	0.000	0.000	0.000

CASH OUT	0.250
INVESTMENT	0.250
ESCROW WAIVER	0.125
CONDO>65%	0.125
CO-OP	0.750
SECOND HOME	0.125
2-4 UNITS LTV<=65%	0.125
2-4 UNITS LTV>65%	0.250
LAMT>$2MM	0.125

STATE Bonus 0.250 - AK, AL, AR, AZ, CO, DE, HI, IA, ID, IN,KS, KY,LA,MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, RI, SC, SD, TN, UT, VT,WA, WI, WV, WY

*FIR - Fully Indexed Rate

Appraisal - LAMT<+$1mm One full appraisal / LAMT>$2mm Two full appraisals ordered from two different AMC's

**Delegated Jumbo / Minimum loan amount - Conforming loan amount +$1($726,201 / 1 unit)

When the subject property is located in a depreciating market, the maximum LTV/CLTV/HCLTV is reduced by % as shown in the matrix

JUMBO EXPRESS

JUMBO 30YR			JUMBO 15YR			JUMBO 5YR ARM			JUMBO 7YR ARM			JUMBO 10YR ARM		
JM30	15 day	30 day	JM15	15 day	30 day	JM56	15 day	30 day	JM76	15 day	30 day	JM106	15 day	30 day
7.000	0.654	0.779	7.875	(1.143)	(1.018)	8.000	(0.404)	(0.279)	7.875	(0.305)	(0.180)	7.875	1.279	1.404
6.875	1.005	1.130	7.750	(1.018)	(0.893)	7.875	(0.284)	(0.159)	7.750	(0.185)	(0.060)	7.750	1.351	1.476
6.750	1.447	1.572	7.625	(0.893)	(0.768)	7.750	(0.154)	(0.029)	7.625	(0.055)	0.070	7.625	1.414	1.539
6.625	2.160	2.285	7.500	(0.768)	(0.643)	7.625	(0.034)	0.091	7.500	0.065	0.190	7.500	1.477	1.602
6.500	2.746	2.871	7.375	(0.456)	(0.331)	7.500	0.096	0.221	7.375	0.225	0.350	7.375	1.608	1.733
6.375	3.368	3.493	7.250	(0.143)	(0.018)	7.375	0.256	0.381	7.250	0.415	0.540	7.250	1.730	1.855
6.250	4.001	4.126	7.125	0.201	0.326	7.250	0.436	0.561	7.125	0.665	0.790	7.125	1.861	1.986
6.125	4.623	4.748	7.000	0.577	0.702	7.125	0.686	0.811	7.000	0.975	1.100	7.000	2.012	2.137
6.000	5.363	5.488	6.875	0.967	1.092	7.000	1.006	1.131	6.875	1.293	1.418	6.875	2.384	2.509
5.875	6.113	6.238	6.750	1.405	1.530	6.875	1.343	1.468	6.750	1.643	1.768	6.750	2.574	2.699
5.750	6.863	6.988	6.625	2.120	2.245	6.750	1.683	1.808	6.625	1.983	2.108	6.625	2.756	2.881
5.625	7.612	7.737	6.500	2.707	2.832	6.625	2.033	2.158	6.500	2.486	2.611	6.500	3.080	3.205
5.500	8.369	8.494	6.375	3.333	3.458	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
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										
800+	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	(0.215)	0.035	0.660	1.160	na
780-799	(0.590)	(0.590)	(0.465)	(0.340)	(0.215)	(0.215)	0.035	0.660	1.160	na
760-779	(0.465)	(0.465)	(0.465)	(0.340)	(0.215)	(0.090)	0.160	0.660	1.660	na
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										
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
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

Jumbo EXPRESS Lock Cut Off Time 3:30 PM PST

CASH OUT ON 2-4 UNITS INVESTMENT PROPERTIES AVAILABLE

with AUS

Max Price	102.125	
Additional LLPA	CLTV	
	80.01-85	85.01-90
>80% LTV No MI	0.000	0.000
*Second Home:	Run Pricing Engine	
Loan Amount > $2M	Run Pricing Engine	
DTI > 40%	Run Pricing Engine	

**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).

***Minimum Loan Amount - $1 higher than High Balance**

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lockdesk@capitalend.com
CLW

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
6.250	(0.304)	(0.185)	5.875	1.209	1.306	5.625	(0.134)	(0.046)	6.750	(0.938)	(0.789)	5.500	5.620	5.708
6.375	(0.936)	(0.816)	5.990	0.609	0.706	5.750	0.240	0.343	6.875	(1.498)	(1.349)	5.625	5.106	5.194
6.490	(1.495)	(1.375)	6.000	0.556	0.653	5.875	(0.295)	(0.193)	6.990	(1.987)	(1.838)	5.750	5.090	5.193
6.500	(1.544)	(1.425)	6.125	0.261	0.358	6.000	(0.821)	(0.719)	7.000	(2.031)	(1.882)	5.875	4.555	4.657
6.625	(1.790)	(1.670)	6.250	(0.304)	(0.185)	6.125	(1.313)	(1.211)	7.125	(2.257)	(2.108)			
6.750	(1.819)	(1.670)	6.375	(0.936)	(0.816)	6.250	(0.271)	(0.160)	7.250	0.258	0.430			
6.875	(2.380)	(2.231)	6.490	(1.495)	(1.375)	6.375	(0.784)	(0.673)	7.375	(0.248)	(0.076)			
6.990	(2.868)	(2.719)	6.500	(1.544)	(1.425)	6.500	(1.285)	(1.173)	7.500	(0.724)	(0.552)			

FHA / VA ADJUSTMENTS

FHA	<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 - 739	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
680 - 719	(0.200)	(0.200)	(0.200)	(0.200)	(0.200)	(0.200)
660 - 679	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)
640 - 659	0.200	0.200	0.200	0.200	0.200	0.200
620 - 639	0.500	0.500	0.500	0.500	0.500	0.500
600 - 619	0.750	0.750	0.750	0.750	0.750	0.750
580 - 599	1.000	1.000	1.000	1.000	1.000	1.000

VA	<70	70-79.9	80-89.9	90-94.9	95-99.9	>=100
>=720	0.100	0.100	0.100	0.100	0.100	0.100
700-719	0.100	0.100	0.100	0.100	0.100	0.100
680-699	0.130	0.130	0.130	0.130	0.130	0.130
660-679	0.180	0.180	0.180	0.180	0.180	0.180
640-659	0.450	0.450	0.450	0.450	0.450	0.450
620-639	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	1.250	1.250	1.250	1.250	1.250	1.250

FHA STREAMLINE	0.000	LAMT / FHA & VA		FHA / VA STATE ADJ.	
FHA PURCH BONUS	0.000	LAMT<=$85,000	0.700	AZ, CA, CO, NV	0.100
FHA Manufactured Home	0.750	LAMT<=$110,000	0.300	DC, HI, ID, MA, UT, WA	0.070
(LTV based off total loan amount)		LAMT<=$150,000	0.250	FL, IN, KS, MD, MI, OR, TN,VA	0.020
FHA ID # 3091600008		LAMT>$175,000*	(0.150)	OTHER STATES	0.000

Temp. Buy down	0.375
VA C/O & LTV>90%	2.500
VA IRRRL FICO 640-659	0.000
VA PURCH BONUS	0.000
*Not Available for High Balance	

FHA / VA PORTFOLIO FIXED

FHA PORTFOLIO 30 YR			FHA HB PORTFOLIO 30 YR		
FP30	15 day	30 day	FHP30	15 day	30 day
6.375	(0.578)	(0.485)	6.625	(0.464)	(0.370)
6.500	(0.945)	(0.852)	6.750	(0.551)	(0.432)
6.625	(1.339)	(1.245)	6.875	(0.892)	(0.773)
6.750	(1.676)	(1.557)	6.990	(0.820)	(0.701)
6.875	(2.017)	(1.898)	7.000	(0.911)	(0.792)
6.990	(2.195)	(2.076)	7.125	(1.190)	(1.071)
7.000	(2.286)	(2.167)	7.250	0.294	0.426
7.125	(2.565)	(2.446)	7.375	(0.127)	0.006

No FICO for FHA

Min FICO for VA 500

VA PORTFOLIO 30 YR			VA HB PORTFOLIO 30 YR		
VP30	15 day	30 day	VHP30	15 day	30 day
6.250	(0.129)	(1.744)	6.990	(0.729)	(0.610)
6.990	(2.104)	(1.985)	7.000	(0.820)	(0.701)
7.000	(2.195)	(2.076)	7.125	(1.036)	(0.917)
7.125	(2.411)	(2.292)	7.250	0.385	0.518
7.250	(2.115)	(1.982)	7.375	0.027	0.160
7.375	(2.473)	(2.340)	7.500	(0.031)	0.102
7.500	(2.781)	(2.648)	7.625	(0.247)	(0.114)
7.625	(2.997)	(2.864)	7.750	(0.372)	(0.239)

ADJUSTMENTS

FICO	ADJ.	FICO	ADJ.
No FICO	2.750	640 - 659	0.100
0 - 579	2.750	660 - 679	0.050
580 - 599	0.625	680 - 699	0.000
600 - 619	0.450	700 - 739	(0.050)
620 - 639	0.150	740+	(0.100)

Other Adjusters	
Cash Out	0.250
Manufactured Home	0.625
2 - 4 units	0.500
Invesmtent	0.625
VA Cash Out > 90 LTV (FiX)	1.500
VA Cash Out > 90 LTV (ARM)	0.750

Loan Amount Adjusters	
> $1.50M	0.200
$1.00M - $1.49M	0.100
$806,501 - $999,999	0.050
$150k - $249,999	0.075
$50k - $149,999	0.150
< $50,000	1.000

Temp. Buy down

Note Rate	ADJ.
>=5.250	0.500
>=4.750 and < 5.250	2.000
< 4.750	2.750

State Adjusters - Please run through Pricing Engine

OPTIMAL PORTFOLIO ARM

5/6 Month ARM (PO56)

Rate Cap: 2/1/6	Margin: 3%
6.375%	**0.500**
6.500%	**0.375**
6.625%	**0.250**
6.750%	**0.125**
6.875%	**0.000**

Primary and Second Homes

	Purchase/ R&T Refi		Cash-Out Refi	
LAMT	1-4 unit, SFR, PUD	Condo	1-4 unit, SFR, PUD	Condo
$1.5 M	70%	65%	65%	60%
$2 M	65%	60%	60%	55%

Investment Properties

	Purchase/ R&T Refi		Cash-Out Refi	
LAMT	1-4 unit, SFR, PUD	Condo	1-4 unit, SFR, PUD	Condo
$1.5 M	65%	60%	60%	55%
$2 M	60%	55%	55%	50%

RATE ADJUSTMENTS

Purchase <= 65%	-0.250%
Loan Amount : $1,000,001 - $1,500,000	0.000%
Loan Amount : $1,500,001 - $2,000,000	0.000%
Cash out > 50%	0.375%
Cash out <= 50%	0.125%
2-4 Units	0.250%
Condominium LTV > 60%	0.125%
FICO < 700 *	0.375%
Borrower prepared P&L	**0.000%**
Second Home / Non Owner Occupied	0.250%
Foreigner Program	0.250%
* FICO < 700 deduct 5% from MAX LTV *	

PRICE ADJUSTMENTS

No Impound	0.125%

Index: 30 DAY SOFR

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		
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) 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%
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. 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.

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lockdesk@capitalend.com
CLW

SERIES V - DSCR

5/6 ARM		7/6 ARM		15YR FIXED		30YR FIXED	
IS56		IS76		IS15		IS30	
RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	RATE	30 DAY
6.875	3.661	6.875	3.711	6.875	3.661	6.875	3.811
7.000	2.661	7.000	2.711	7.000	2.661	7.000	2.811
7.125	1.661	7.125	1.711	7.125	1.661	7.125	1.811
7.250	0.724	7.250	0.774	7.250	0.724	7.250	0.874
7.375	(0.214)	7.375	(0.164)	7.375	(0.214)	7.375	(0.064)
7.500	(1.151)	7.500	(1.101)	7.500	(1.151)	7.500	(1.001)
7.625	(2.026)	7.625	(1.976)	7.625	(2.026)	7.625	(1.876)
7.750	(2.901)	7.750	(2.851)	7.750	(2.901)	7.750	(2.751)
7.875	(3.589)	7.875	(3.539)	7.875	(3.589)	7.875	(3.439)
8.000	(4.276)	8.000	(4.226)	8.000	(4.276)	8.000	(4.126)
8.125	(4.933)	8.125	(4.883)	8.125	(4.933)	8.125	(4.783)
8.250	(5.558)	8.250	(5.508)	8.250	(5.558)	8.250	(5.408)
8.375	(6.152)	8.375	(6.102)	8.375	(6.152)	8.375	(6.002)
8.500	(6.683)	8.500	(6.633)	8.500	(6.683)	8.500	(6.533)
8.625	(7.183)	8.625	(7.133)	8.625	(7.183)	8.625	(7.033)
8.750	(7.621)	8.750	(7.571)	8.750	(7.621)	8.750	(7.471)
8.875	(8.058)	8.875	(8.008)	8.875	(8.058)	8.875	(7.908)
9.000	(8.496)	9.000	(8.446)	9.000	(8.496)	9.000	(8.346)
9.125	(8.933)	9.125	(8.883)	9.125	(8.933)	9.125	(8.783)
9.250	(9.308)	9.250	(9.258)	9.250	(9.308)	9.250	(9.158)
9.375	(9.683)	9.375	(9.633)	9.375	(9.683)	9.375	(9.533)
9.500	(9.995)	9.500	(9.945)	9.500	(9.995)	9.500	(9.845)
9.625	(10.308)	9.625	(10.258)	9.625	(10.308)	9.625	(10.158)

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	6.5
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo.

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr ARM I/O & 7yr ARM I/O	240	360	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120

** Qualifying Rate: Note Rate*

Program Restrictions	
Housing	1x30x12
(BK/FC/SS/DIL)	24.0
Min FICO	**600**
Max LTV	80

Prepay Term[1-4]	Min Price	Max Price
60 Months	94.375	104.500
48 Months	94.375	104.000
36 Months	94.375	103.500
24 Months	94.375	103.000
12 Months	94.375	101.000
No Penalty	94.375	100.000

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
3) Prepayment penalties not allowed on loan amounts less than $301,022 in PA
4) Only declining prepayment penalty structures allowed in MS
5) PPP cannot exceed 1% of the loan balance in the first 5 years for 1-2 units in OH.

Price Adj.	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	760+	(1.250)	(1.250)	(1.250)	(0.875)	(0.250)	0.250	1.375
	740-759	(1.250)	(1.250)	(1.125)	(0.750)	0.000	0.500	1.750
	720-739	(1.000)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.500
	700-719	(0.625)	(0.625)	(0.375)	0.125	1.000	1.750	4.125
	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA
	660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA
	640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA
	620-639	NA	NA	NA	NA	NA	NA	NA
	600-619	NA	NA	NA	NA	NA	NA	NA
DSCR Additional Adjustments	DSCR>=1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 0.75-0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA
	DSCR <0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA
Price Adj.		**<=50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**
Housing History	1x30x12	0.250	0.250	0.250	0.250	0.500	0.500	1.000
	0x60x12	1.000	1.000	1.000	1.500	2.000	NA	NA
Housing Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	NA
	24 - 35 Mo	1.000	1.000	1.000	1.500	2.000	2.000	NA
Loan Balance	<=$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000
	$150,001 - $250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500
	$250,001 - $500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	$500,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.500
	$1,500,001 - $2,000,000	0.000	0.000	0.125	0.125	0.250	0.500	NA
	$2,000,001 - $2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA
	$2,500,001 - $3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA
	$3,000,001 - $3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA
Purpose	Purchase	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000
	Rate & Term	0.125	0.125	0.125	0.125	0.125	0.250	0.375
	Cash-Out >= 720	0.500	0.500	0.500	0.625	0.875	1.125	NA
	Cash-Out < 720	0.875	0.875	0.875	1.000	1.000	1.375	NA
Property Type	Condo	0.125	0.125	0.125	0.250	0.500	0.750	NA
	Condotel	1.500	1.500	1.500	1.500	1.500	2.000	NA
	2-4 Unit	0.500	0.500	0.500	0.500	0.625	0.750	NA
State	CT, IL, NJ, NY, FL, TX	0.000	0.000	0.000	0.000	0.000	0.250	0.500
Amortization	40 yr. Maturity				N/A			
	Interest only	0.500	0.500	0.500	0.500	0.625	0.750	1.000
5% Fixed Prepayment Penalty Term	60 Months	(0.875)	(0.875)	(0.875)	(0.875)	(1.000)	(1.000)	(1.000)
	48 Months	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)
	36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	24 Months	0.375	0.375	0.375	0.375	0.500	0.500	0.500
	12 Months	0.750	0.750	1.000	1.000	1.000	1.000	1.000
	No Penalty	1.250	1.250	1.500	1.500	1.500	1.500	1.500
Prepayment Penalty Term Other allowable PPP	60 Months	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(0.875)	(0.875)
	48 Months	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	0.500	0.500	0.500	0.500	0.625	0.625	0.625
	12 Months	0.875	0.875	1.125	1.125	1.125	1.125	1.125
	No Penalty	1.250	1.250	1.500	1.500	1.500	1.500	1.500
Other	Escrow Waiver	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	Short Term Rental	0.125	0.125	0.125	0.125	0.125	0.250	NA

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SERIES V - FOREIGN NATIONAL DSCR

5/6 ARM		7/6 ARM		15YR FIXED		30YR FIXED	
ISFN56		ISFN76		ISFN15		ISFN30	
RATE	30 DAY	RATE	30 DAY	RATE	30 DAY	RATE	30 DAY
6.875	4.261	6.875	4.311	6.875	4.261	6.875	4.411
7.000	3.261	7.000	3.311	7.000	3.261	7.000	3.411
7.125	2.261	7.125	2.311	7.125	2.261	7.125	2.411
7.250	1.324	7.250	1.374	7.250	1.324	7.250	1.474
7.375	0.386	7.375	0.436	7.375	0.386	7.375	0.536
7.500	(0.551)	7.500	(0.501)	7.500	(0.551)	7.500	(0.401)
7.625	(1.426)	7.625	(1.376)	7.625	(1.426)	7.625	(1.276)
7.750	(2.301)	7.750	(2.251)	7.750	(2.301)	7.750	(2.151)
7.875	(2.989)	7.875	(2.939)	7.875	(2.989)	7.875	(2.839)
8.000	(3.676)	8.000	(3.626)	8.000	(3.676)	8.000	(3.526)
8.125	(4.333)	8.125	(4.283)	8.125	(4.333)	8.125	(4.183)
8.250	(4.958)	8.250	(4.908)	8.250	(4.958)	8.250	(4.808)
8.375	(5.552)	8.375	(5.502)	8.375	(5.552)	8.375	(5.402)
8.500	(6.083)	8.500	(6.033)	8.500	(6.083)	8.500	(5.933)
8.625	(6.583)	8.625	(6.533)	8.625	(6.583)	8.625	(6.433)
8.750	(7.021)	8.750	(6.971)	8.750	(7.021)	8.750	(6.871)
8.875	(7.458)	8.875	(7.408)	8.875	(7.458)	8.875	(7.308)
9.000	(7.896)	9.000	(7.846)	9.000	(7.896)	9.000	(7.746)
9.125	(8.333)	9.125	(8.283)	9.125	(8.333)	9.125	(8.183)
9.250	(8.708)	9.250	(8.658)	9.250	(8.708)	9.250	(8.558)
9.375	(9.083)	9.375	(9.033)	9.375	(9.083)	9.375	(8.933)
9.500	(9.395)	9.500	(9.345)	9.500	(9.395)	9.500	(9.245)
9.625	(9.708)	9.625	(9.658)	9.625	(9.708)	9.625	(9.558)
9.750	(10.021)	9.750	(9.971)	9.750	(10.021)	9.750	(9.871)

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin (DTI)	4.5
ARM Margin (DSCR)	6.5
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo.

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr ARM I/O & 7yr ARM I/O	240	360	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120

** Qualifying Rate: Note Rate*

Program Restrictions	
Housing	0x30x12
(BK/FC/SS/DIL)	48 MO
Min FICO	680 or Foreign Credit
Max LTV	75

Prepay Term[1-4]	Min Price	Max Price
60 Months	94.375	104.375
48 Months	94.375	103.875
36 Months	94.375	103.375
24 Months	94.375	102.875
12 Months	94.375	100.875
No Penalty	94.375	99.375

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
3) Prepayment penalties not allowed on loan amounts less than $301,022 in PA
4) Only declining prepayment penalty structures allowed in MS
5) PPP cannot exceed 1% of the loan balance in the first 5 years for 1-2 units in OH.

Price Adj.	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
DSCR	680+	(0.500)	0.000	0.125	1.000	2.500	3.750
	Foreign Credit	(0.500)	0.000	0.125	1.000	2.500	3.750
DSCR Additional Adjustments	>=1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)
	1.00-1.24%	0.000	0.000	0.000	0.000	0.000	0.000
	0.75-0.99%	0.500	0.625	0.750	1.000	NA	NA
	<0.75	1.750	2.000	2.000	2.750	NA	NA
Price Adj.		**<=50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**
Loan Balance	<=$150,000	0.750	0.750	0.875	0.875	0.875	1.750
	$150,001-$250,000	0.250	0.250	0.250	0.250	0.250	0.375
	$250,001 - $500,000	0.000	0.000	0.000	0.000	0.000	0.000
	$500,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
	$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000
	$1,500,001 - $2,000,000	0.000	0.000	0.125	0.125	0.250	NA
Purpose	Cash-Out & DSCR >= 1.0	0.500	0.500	0.500	0.625	0.875	NA
	Cash-Out & DSCR < 1.0	0.875	0.875	0.875	1.000	NA	NA
Property Type	Condo	0.250	0.250	0.250	0.375	0.500	NA
	Condotel	1.500	1.500	1.500	1.500	1.500	NA
	2-4 Unit	0.375	0.375	0.375	0.500	0.750	NA
State	CT, IL, NJ, NY, FL, TX	0.000	0.000	0.000	0.000	0.000	0.250
Amortization	40yr Maturity	N/A					
	Interest only	0.500	0.500	0.500	0.500	0.625	0.750
5% Fixed Prepayment Penalty Term	60 Months	(0.875)	(0.875)	(0.875)	(0.875)	(1.000)	(1.000)
	48 Months	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)
	36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	24 Months	0.375	0.375	0.375	0.375	0.500	0.500
	12 Months	0.750	0.750	1.000	1.000	1.000	1.000
	No Penalty	1.250	1.250	1.500	1.500	1.500	1.500
Prepayment Penalty Term (Other allowable PPP, NOO only)	60 Months	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(0.875)
	48 Months	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	0.500	0.500	0.500	0.500	0.625	0.625
	12 Months	0.875	0.875	1.125	1.125	1.125	1.125
	No Penalty	1.250	1.250	1.500	1.500	1.500	1.500
Other	Less than 6 Months Reserves	0.250	0.250	0.250	0.250	NA	NA
	Escrow Waiver	0.250	0.250	0.250	0.250	0.250	NA
	Short Term Rental	0.125	0.125	0.125	0.125	0.125	0.250

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Series O: Expanded Prime

30 YR Fixed OEP30			5/6 ARM OEP56		
RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS
9.375	(6.415)	(6.265)	9.375	(6.615)	(6.465)
9.250	(6.165)	(6.015)	9.250	(6.365)	(6.215)
9.125	(5.915)	(5.765)	9.125	(6.115)	(5.965)
9.000	(5.634)	(5.484)	9.000	(5.834)	(5.684)
8.875	(5.353)	(5.203)	8.875	(5.553)	(5.403)
8.750	(5.040)	(4.890)	8.750	(5.240)	(5.090)
8.625	(4.728)	(4.578)	8.625	(4.928)	(4.778)
8.500	(4.415)	(4.265)	8.500	(4.615)	(4.465)
8.375	(4.040)	(3.890)	8.375	(4.240)	(4.090)
8.250	(3.665)	(3.515)	8.250	(3.865)	(3.715)
8.125	(3.228)	(3.078)	8.125	(3.428)	(3.278)
8.000	(2.790)	(2.640)	8.000	(2.990)	(2.840)
7.875	(2.353)	(2.203)	7.875	(2.553)	(2.403)
7.750	(1.853)	(1.703)	7.750	(2.053)	(1.903)
7.625	(1.322)	(1.172)	7.625	(1.522)	(1.372)
7.500	(0.697)	(0.547)	7.500	(0.897)	(0.747)
7.375	(0.009)	0.141	7.375	(0.209)	(0.059)
7.250	0.679	0.829	7.250	0.478	0.628
7.125	1.366	1.516	7.125	1.166	1.316
7.000	2.054	2.204	7.000	1.854	2.004

Highlights			
Max DTI	55%		
FICO	660		
Max LTV	90%		
2 -4 units	85%		
Loan Amount / Credit		**Income Qualification**	
Min Loan Amount	$150K	Full / 24M BS	90% LTV
Max Loan Amount	$3.5M	12M BS	90% LTV
Mortgage History	0x30x12	12M PnL	80% LTV
Bankruptcy Seasoning	48mo.	Asset Depletion	85% LTV, Min 700 FICO
FC/SS/DIL Seasoning	48 mo.	1099.000	90% LTV
Reserve Requirements			
$150,000 - $500,000	6 Months		
$500,001 -$1,000,000	6 Months		
$1,000,001 - $2,000,000	9 Months		
$2,000,001 - $3,500,000	12 Months		

Cash Out Amount		
LTV > 60%	$750k	
LTV <= 60%	Unlimited Cash Out	
ARM features		
	5/6 ARM	7/6 ARM
Margin	4.00%	4.00%
Caps	2/1/5	5/1/5
Index	SOFR 30D	SOFR 30D
Floor	4.00%	4.00%

		<=50	<=55	<=60	<=65	<=70	<=75	<=80	<=85	<=90
Full Documentation	780+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	760 - 779	<=50	<=55	<=60	<=65	<=70	<=75	<=80	<=85	<=90
	740 - 759	(1.125)	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)	(0.125)	2.250	4.125
	720 - 739	(1.000)	(0.875)	(0.750)	(0.625)	(0.500)	(0.250)	(0.125)	2.500	4.250
	700 - 719	(1.000)	(0.875)	(0.750)	(0.625)	(0.250)	0.000	0.250	3.125	5.125
	680 - 699	(0.875)	(0.750)	(0.625)	(0.500)	(0.125)	0.500	1.125	4.000	N/A
	660 - 679	(0.750)	(0.625)	(0.500)	(0.250)	0.125	0.750	1.500	5.250	N/A
Alt Documentation	780+	(0.250)	(0.125)	0.500	0.875	1.500	2.625	3.250	N/A	N/A
	760 - 779	0.375	0.500	1.125	1.375	2.375	3.500	4.375	N/A	N/A
	740 - 759	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)	(0.375)	0.000	2.500	4.500
	720 - 739	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)	(0.250)	0.000	2.625	4.750
	700 - 719	(1.000)	(0.875)	(0.625)	(0.500)	(0.125)	0.000	0.375	3.500	6.000
	680 - 699	(0.875)	(0.750)	(0.500)	(0.250)	0.000	0.500	1.375	4.375	N/A
	660 - 679	(0.750)	(0.625)	(0.375)	(0.125)	0.375	1.125	1.875	5.625	N/A
		(0.125)	**0.000**	**0.625**	**1.125**	**1.875**	**3.125**	**4.000**	**N/A**	**N/A**
Loan Amount	< $250,000	0.500	0.625	1.500	1.875	2.875	3.875	4.625	N/A	N/A
	> $2M <= $2.5M	<=50	<=55	<=60	<=65	<=70	<=75	<=80	<=85	<=90
	> $2.5M <= $3.0M	0.000	0.000	0.000	0.000	0.000	0.250	0.250	1.000	1.500
	> $3.0M <= $3.5M	0.000	0.000	0.125	0.250	0.250	0.500	0.625	N/A	N/A
Loan Type	DTI > 50	0.000	0.125	0.250	0.375	0.500	0.625	N/A	N/A	N/A
	Interest Only	0.250	0.250	0.500	0.625	N/A	N/A	N/A	N/A	N/A
	No Impound	0.000	0.125	0.250	0.250	0.250	0.375	0.500	N/A	N/A
	Purchase Bonus	0.250	0.375	0.500	0.500	0.625	0.750	1.000	1.500	N/A
	Cash Out	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.375	0.500
	2nd Home	(0.325)	(0.325)	(0.325)	(0.325)	(0.325)	(0.325)	(0.325)	0.000	0.000
	Investment	0.375	0.375	0.500	0.750	0.875	1.250	1.500	N/A	N/A
Property	Condo	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	0.000	0.000	N/A
	Florida Condo	0.000	0.000	0.125	0.125	0.250	0.250	0.500	0.750	N/A
	Non Warrantable Condo	0.250	0.250	0.375	0.375	0.500	0.625	0.750	1.000	N/A
	2 - 4 Units	0.250	0.375	0.375	0.500	0.625	0.750	0.875	1.250	N/A
	States*	0.375	0.375	0.500	0.500	0.625	0.750	0.750	N/A	N/A
	Florida	0.250	0.250	0.375	0.375	0.500	0.500	0.750	1.250	N/A
Full Documentation	Full Doc 1YR	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	Asset Depletion	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500	0.750
	1099	0.000	0.000	0.125	0.250	0.250	0.250	0.250	0.625	0.875
Alt Documentation	12mo Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A
	12mo CPA P&L	0.250	0.250	0.375	0.375	0.500	0.625	0.625	0.875	1.125
	WVOE	0.000	0.000	0.000	0.000	0.125	0.250	0.250	0.750	1.125
Prepay (Investment Only)	5 YR	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	N/A
	4 YR	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	N/A
	3 YR	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	N/A
	2 YR	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
	1 YR	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	N/A
	No Prepay	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	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

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Series S: Prime

30 YR Fixed

SD30

Rate	30 Day	45 Day
9.375	(4.625)	(4.475)
9.250	(4.375)	(4.225)
9.125	(4.125)	(3.975)
9.000	(3.875)	(3.725)
8.875	(3.625)	(3.475)
8.750	(3.375)	(3.225)
8.625	(3.125)	(2.975)
8.500	(2.875)	(2.725)
8.375	(2.625)	(2.475)
8.250	(2.375)	(2.225)
8.125	(2.125)	(1.975)
8.000	(1.875)	(1.725)
7.875	(1.500)	(1.350)
7.750	(1.125)	(0.975)
7.625	(0.750)	(0.600)

	FICO & 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
Full Doc / 2YR 1099	780+	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.750	5.750
	760-779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
	740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
	720-739	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
	700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	3.625	7.125
	680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
	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)
	760-779	0.875	0.875	0.500	0.500	0.250	0.250	(0.250)	(2.250)	(6.000)
	740-759	0.625	0.625	0.375	0.375	0.250	0.125	(0.375)	(2.750)	(6.375)
	720-739	0.250	0.250	0.250	0.250	0.125	(0.125)	(0.625)	(3.375)	(6.500)
	700-719	0.125	0.125	(0.125)	(0.125)	(0.250)	(0.625)	(1.125)	(4.250)	(7.375)
	680-699	0.000	(0.125)	(0.250)	(0.500)	(1.000)	(2.375)	(2.750)	(5.125)	NA
	660-679	(0.500)	(0.750)	(1.000)	(1.500)	(2.125)	(3.250)	(4.000)	NA	NA

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 Documention : 1 Yr Tax Return or 1 Yr Tax Return + PnL since last tax filing
4. Additive to 12 Month Bank Statement FICOxLTV Adjustment

Prepayment Penalty (Investment Only)	
5 YR	(0.750)
4 YR	(0.500)
3 YR	(0.375)
2 YR	0.000
1 YR	0.125
No PPP	0.750

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

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lockdesk@capitalend.com
CLW

SERIES O - DSCR

30 YR Fixed ODC30			5/6 ARM ODC56		
RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS
9.125	(8.346)	(8.196)	9.125	(8.546)	(8.396)
9.000	(7.971)	(7.821)	9.000	(8.171)	(8.021)
8.875	(7.534)	(7.384)	8.875	(7.734)	(7.584)
8.750	(7.096)	(6.946)	8.750	(7.296)	(7.146)
8.625	(6.659)	(6.509)	8.625	(6.859)	(6.709)
8.500	(6.221)	(6.071)	8.500	(6.421)	(6.271)
8.375	(5.784)	(5.634)	8.375	(5.984)	(5.834)
8.250	(5.284)	(5.134)	8.250	(5.484)	(5.334)
8.125	(4.784)	(4.634)	8.125	(4.984)	(4.834)
8.000	(4.284)	(4.134)	8.000	(4.484)	(4.334)
7.875	(3.784)	(3.634)	7.875	(3.984)	(3.834)
7.750	(3.221)	(3.071)	7.750	(3.421)	(3.271)
7.625	(2.659)	(2.509)	7.625	(2.859)	(2.709)
7.500	(1.971)	(1.821)	7.500	(2.171)	(2.021)
7.375	(1.221)	(1.071)	7.375	(1.421)	(1.271)
7.250	(0.471)	(0.321)	7.250	(0.671)	(0.521)
7.125	0.279	0.429	7.125	0.079	0.229
7.000	1.029	1.179	7.000	0.829	0.979
6.875	1.779	1.929	6.875	1.579	1.729
6.750	2.529	2.679	6.750	2.329	2.479

Highlights			
LTVs up to		80%	
FICO		660	
2 -4 units		Max 75%	
Non-Warrantable Condo		Max 75%	
Loan Amount / Credit		Max Price/Prepay Buydown	
Min Loan Amount	$125K	Prepay	Max Px
Max Loan Amount	$2M	5 Year	(5.000)
Mortgage History	0x30x12	2-4Year	(4.500)
Bankruptcy Seasoning	36 mo.	1 Year	(4.000)
FC/SS/DIL Seasoning	36 mo.	No Prepay	(3.500)
Reserve Requirements			
$125,000 - $500,000		3 Months	
$500,001 -$1,000,000		6 Months	
$1,000,001 - $2,000,000		6 MOnths	

Cash Out Amount		
LTV > 60%		$500k
LTV <= 60%		Unlimited Cash Out
ARM features		
	5/6 ARM	7/6 ARM
Margin	5.00%	5.00%
Caps	2/1/5	5/1/5
Index	SOFR 30D	SOFR 30D
Floor	5.00%	5.00%

No Ratio Available

		<=50	<=55	<=60	<=65	<=70	<=75	<=80
FICO & LTV	780+	(0.875)	(0.625)	(0.500)	(0.125)	0.375	0.875	1.500
	760 - 779	(0.875)	(0.625)	(0.375)	0.125	0.500	1.000	1.625
	740 - 759	(0.750)	(0.500)	(0.250)	0.125	0.500	1.000	1.625
	720 - 739	(0.625)	(0.375)	(0.125)	0.250	0.750	1.125	1.875
	700 - 719	0.500	0.125	0.125	0.625	1.250	2.500	N/A
	680 - 699	0.250	0.125	0.500	1.750	2.750	3.125	N/A
	660 - 679	0.000	0.375	0.750	2.000	3.000	N/A	N/A
Credit Event	FC/SS/DIL/BK7 36-47mo	0.500	0.500	0.500	0.500	0.500	0.500	0.875
DSCR	DSCR ≥ 1.25	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 0.75 - 0.99	0.500	0.625	0.750	0.750	0.875	1.000	N/A
	DSCR < 0.750	1.125	1.375	1.500	1.750	2.000	2.375	N/A
		<=55	<=55	<=60	<=65	<=70	<=75	<=80
Loan Amount	**<250,000**	0.000	0.000	0.000	0.000	0.000	0.375	0.500
	> 2,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Rate Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash-Out	0.500	0.500	0.500	0.750	1.125	1.500	N/A
Other	Interest Only	0.125	0.125	0.250	0.250	0.500	0.625	N/A
	40 YR	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Florida Condo	0.000	0.125	0.125	0.250	0.250	0.375	N/A
	Condo	0.125	0.125	0.250	0.250	0.375	0.500	N/A
	Non-Warrantable Condo	0.375	0.375	0.500	0.500	0.625	0.750	N/A
	Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	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

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lockdesk@capitalend.com
CLW

Series S DSCR

30 YR Fixed

SD30

Rate	30 Day	45 Day	60 Day
9.000	(4.375)	(4.175)	(3.875)
8.875	(4.125)	(3.925)	(3.625)
8.750	(3.875)	(3.675)	(3.375)
8.625	(3.625)	(3.425)	(3.125)
8.500	(3.250)	(3.050)	(2.750)
8.375	(2.875)	(2.675)	(2.375)
8.250	(2.500)	(2.300)	(2.000)
8.125	(2.125)	(1.925)	(1.625)
8.000	(1.750)	(1.550)	(1.250)
7.875	(1.375)	(1.175)	(0.875)
7.750	(1.000)	(0.800)	(0.500)
7.625	(0.500)	(0.300)	0.000
7.500	0.000	0.200	0.500
7.375	0.500	0.700	1.000
7.250	1.250	1.450	1.750

FICO & 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
780+	(1.500)	(1.500)	(1.250)	(1.375)	(1.000)	(0.750)	0.125	4.375	N/A
760-779	(1.500)	(1.500)	(1.250)	(1.375)	(0.750)	(0.625)	0.125	4.875	N/A
740-759	(1.500)	(1.250)	(1.250)	(1.250)	(0.500)	(0.375)	0.625	5.375	N/A
720-739	(1.125)	(1.000)	(0.875)	(0.750)	(0.375)	0.125	1.375	N/A	N/A
700-719	(1.000)	(0.750)	(0.625)	(0.500)	0.125	0.375	2.000	N/A	N/A
680-699	(0.250)	0.000	0.125	0.250	0.750	1.750	4.500	N/A	N/A
660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A

Others

LTV/ CLTV	<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
No Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DSCR 0.75 - 0.89	0.500	0.500	0.625	0.750	1.000	2.250	N/A	N/A	N/A
DSCR 0.90 - 0.99	0.125	0.125	0.250	0.375	0.625	1.250	N/A	N/A	N/A
DSCR 1.00 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A
DSCR 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000	N/A
DSCR => 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A
UPB <=150K	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A
UPB >150K - 250K	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.750	N/A
UPB 250,001-350,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	N/A
UPB 350,001-500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
UPB 500,001 - 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
UPB 1,000,001 - 1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
UPB > 1.5mm - 2.0mm	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
UPB >2.0mm - 2.5mm	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
UPB >2.5mm - 3.0mm	0.625	0.625	0.625	0.625	N/A	N/A	N/A	N/A	N/A
Cash Out / Debt Consolidation	0.250	0.250	0.250	0.500	0.500	0.750	N/A	N/A	N/A
Non-Warrantable Condo	0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A
Condo	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
2 Unit Property	0.125	0.125	0.125	0.375	0.500	0.625	1.250	N/A	N/A
3-4 Unit Property	0.125	0.125	0.125	0.375	0.500	0.625	1.500	N/A	N/A
5yr PPP	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(0.500)	N/A
4yr PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.125)	N/A
3yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
2yr PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
1yr PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875	N/A	N/A
No PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
30 YR IO	0.250	0.250	0.375	0.375	0.500	0.625	1.000	N/A	N/A
40 YR IO	0.750	0.750	0.750	0.750	0.875	1.000	1.250	N/A	N/A
40yr Fully Am	0.375	0.375	0.375	0.375	0.375	0.375	0.625	N/A	N/A
Short-Term Rental	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
Declining Prepay (i.e. 5/4/3/2/1)**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
5% Flat Prepay (i.e. 5/5/5/5/5)**	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
6 Months Interest Prepay Penalty**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Special (700+ FICO, >=1 DSCR)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A

** LLPA only applies to >= 3YR PPP Term

Highlights			Cash Out Amount	
MAX LTV	85%		LTV 70.01% - 75.00%	$750k
FICO	620		LTV 65.01% - 70.00%	$750k
First Time Home Buyer	Min 1.0 DSCR / Min 720 FICO / MAX 70% LTV / L AMT 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)	Purchase	DSCR 1.500, MAX LTV 75%, FICO 700 w/ 1YR experience on STR / MAX LTV 70% without 1YR
Bankruptcy Seasoning	36 mo.	2 Year / (1.875)		
FC/SS/DIL Seasoning	36 mo.	0 - 1 Year / (0.875)		

Reserve Requirements				
DSCR 1.0 +	Pur / Rate Term	Loan AMT <=$1.5M	LTV <= 70%	No Reserve
DSCR 1.0 +	Pur / Rate Term	Loan AMT <=$1.5M	LTV > 70%	6 months
DSCR 1.0 +	Pur / Rate Term	Loan AMT > $1.5M	all LTV	9 months
DSCR 1.0 +	Cash Out	all Loan Amount	all LTV	6 months
DSCR < 1.0	Pur / Rate Term	Loan AMT <=$1.5M	all LTV	6 months
DSCR < 1.0	Pur / Rate Term	Loan AMT > $1.5M	all LTV	9 months

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

30 Days Pricing

Coupon	10Yr Fixed	30Yr Fixed
7.875	100.755	100.505
8.000	101.430	101.180
8.125	102.080	101.830
8.250	102.730	102.480
8.375	103.390	103.140
8.500	104.040	103.790
8.625	104.720	104.470
8.750	105.370	105.120
8.875	105.895	105.645
9.000	106.420	106.170
9.125	106.945	106.695
9.250	107.470	107.220
9.375	107.970	107.720
9.500	108.445	108.195
9.625	108.920	108.670
9.750	109.395	109.145
9.875	109.820	109.570
10.000	110.220	109.970
10.125	110.595	110.345
10.250	110.970	110.720
10.375	111.345	111.095
10.500	111.720	111.470
10.625	111.970	111.720
10.750	112.220	111.970
10.875	112.470	112.220
11.000	112.720	112.470
11.125	112.970	112.720
11.250	113.220	112.970
11.375	113.470	113.220
11.500	113.720	113.470
11.625	113.870	113.620
11.750	114.120	113.870
11.875	114.270	114.020
12.000	114.520	114.270
12.125	114.670	114.420
12.250	114.920	114.670
12.375	115.070	114.820

*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 (Based on 30YR Fixed Pricing)	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	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-2.000	N/A
	Investor	-2.000	-2.500	-3.000	-3.500	-4.000	-5.250	N/A	N/A
Loan Amount	< 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

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CAPITALEND HOME LOANS

Series D: Elite 2nd Lien

Effective Date: 11/10/2026

30 Days Pricing

Rate	10Yr Fixed	30Yr Fixed
7.875	101.575	101.075
8.000	102.175	101.675
8.125	102.775	102.275
8.250	103.375	102.875
8.375	104.000	103.500
8.500	104.625	104.125
8.625	105.285	104.785
8.750	105.935	105.435
8.875	106.510	106.010
9.000	107.060	106.560
9.125	107.585	107.085
9.250	108.110	107.610
9.375	108.635	108.135
9.500	109.110	108.610
9.625	109.535	109.035
9.750	109.960	109.460
9.875	110.385	109.885
10.000	110.785	110.285
10.125	111.160	110.660
10.250	111.535	111.035
10.375	111.910	111.410
10.500	112.285	111.785
10.625	112.535	112.035
10.750	112.785	112.285
10.875	113.035	112.535
11.000	113.285	112.785
11.125	113.535	113.035
11.250	113.685	113.185
11.375	113.935	113.435
11.500	114.085	113.585

*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

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EQUAL HOUSING OPPORTUNITY

30 Days Pricing w/ 2 Yr Prepay

Coupon	15/20 Yr Fixed	25/30 Yr Fixed
8.000	97.188	97.188
8.125	97.719	97.719
8.250	98.250	98.250
8.375	98.781	98.781
8.500	99.313	99.313
8.625	99.844	99.844
8.750	100.375	100.375
8.875	100.875	100.875
9.000	101.375	101.375
9.125	101.875	101.875
9.250	102.313	102.313
9.375	102.719	102.719
9.500	103.125	103.125
9.625	103.500	103.500
9.750	103.875	103.875
9.875	104.231	104.231
10.000	104.575	104.575
10.125	104.847	104.847
10.250	105.120	105.120
10.375	105.392	105.392
10.500	105.665	105.665
10.625	105.937	105.937
10.750	106.187	106.187
10.875	106.437	106.437
11.000	106.687	106.687
11.125	106.937	106.937
11.250	107.187	107.187
11.375	107.437	107.437
11.500	107.687	107.687
11.625	107.937	107.937
11.750	108.187	108.187
11.875	108.437	108.437
12.000	108.625	108.625
12.125	108.812	108.812
12.250	109.000	109.000
12.375	109.187	109.187
12.500	109.375	109.375
12.625	109.562	109.562
12.750	109.687	109.687

*Base pricing reflects 2 Yr PPP

Price Adjustments --- FICO x CLTV

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

Price Adjustments - Others x CLTV

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

Price Cap / Floor

Max Price	102.875
Min Price	96.000

Term/Extension Adjustments

	Days	Adj.
Lock Term	45	-0.150

Max Price/Prepay Buydown

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

Other Program Requirements

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

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EQUAL HOUSING LENDER