

## NON PRIME PROGRAM - WHOLESALE

45-Day Price	
Note Rate	Price
5.999	97.681
6.125	98.322
6.250	98.935
6.375	99.521
6.500	100.080
6.625	100.611
6.750	101.123
6.875	101.615
6.999	102.088
7.125	102.541
7.250	102.974
7.375	103.380
7.500	103.759
7.625	104.111
7.750	104.435
7.875	104.732
7.999	105.002
8.125	105.252
8.250	105.482
8.375	105.693
8.500	105.884
8.625	106.056
8.750	106.209
8.875	106.341
8.999	106.455
9.125	106.580
9.250	106.705
9.375	106.830
9.500	106.955
9.625	107.080
9.750	107.205
9.875	107.330
9.999	107.455
10.125	107.580

FICO & LTV	≤50.00%	50.01- 55.00%	55.01- 60.00%	60.01- 65.00%	65.01- 70.00%	70.01- 75.00%	75.01- 80.00%	80.01- 85.00%	85.01- 90.00%	Points
≥ 780	1.125	1.125	0.875	0.750	0.500	0.375	0.000	-2.625	-4.125	0.000
760 - 779	1.125	1.000	0.875	0.750	0.500	0.250	-0.125	-2.625	-4.125	0.000
740 - 759	1.000	1.000	0.750	0.625	0.375	0.125	-0.250	-3.250	-5.000	0.000
720 - 739	0.875	0.875	0.625	0.500	0.250	-0.375	-1.125	-3.375	-5.125	0.000
700 - 719	0.500	0.500	0.250	0.250	-0.250	-1.000	-1.625	-4.250	-5.625	0.000
680 - 699	-0.250	-0.250	-0.625	-1.000	-1.625	-2.500	-3.875	-6.875	N/A	0.000
660 - 679	-2.125	-2.375	-2.750	-3.000	-3.500	-4.125	-6.625	-8.500	N/A	0.000
640 - 659	-4.000	-4.500	-4.750	-5.125	-5.625	-6.250	-8.625	N/A	N/A	0.000
620 - 639	-6.375	-7.125	-7.250	-7.500	-8.125	-9.250	N/A	N/A	N/A	0.000
600 - 619	-7.375	-8.000	-8.250	-8.500	N/A	N/A	N/A	N/A	N/A	0.000

FICO & LTV	Margin
≥ 780	3.000
760 - 779	3.000
740 - 759	3.250
720 - 739	3.250
700 - 719	3.500
680 - 699	3.750
660 - 679	4.000
640 - 659	4.250
620 - 639	5.000
600 - 619	5.000

Program Terms	GENERAL INFORMATION									
	≤50.00%	50.01- 55.00%	55.01- 60.00%	60.01- 65.00%	65.01- 70.00%	70.01- 75.00%	75.01- 80.00%	80.01- 85.00%	85.01- 90.00%	
Purchase	0.500	0.500	0.500	0.375	0.375	0.375	0.375	0.125	0.125	
Rate & Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000	N/A	
Cash-Out Refinance	-0.125	-0.250	-0.375	-0.500	-0.500	-0.875	-1.625	N/A	N/A	
Second Home / Non-Occupant CoBorrower	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	N/A	N/A	
Short-term Rental	-0.250	-0.250	-0.250	-1.500	-2.000	N/A	N/A	N/A	N/A	
Alt Doc - Bk Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
ATR-in-Full / Asset Depletion	0.000	0.000	0.000	-0.500	-0.750	-1.250	-1.625	N/A	N/A	
WVVOE / 1099 Only / P&L programs	0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.250	N/A	N/A	
1 Year Self-Employed	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	N/A	N/A	
1 or No Score / Deficient Tradelines	0.000	-0.750	-0.750	-1.000	N/A	N/A	N/A	N/A	N/A	
Interest Only (5-yr)	0.000	0.000	0.000	-0.500	-0.500	-0.750	-0.750	-1.250	-1.500	
Interest Only (5-yr)	0.000	0.000	0.000	-0.500	-0.500	-0.750	-0.750	-1.250	-1.500	
Interest Only (10-yr)	0.000	0.000	0.000	-0.750	-1.000	-1.250	-1.500	N/A	N/A	
Housing 1x30 in prior 12 mths	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A	
Housing 0x60 in prior 12 mths	0.000	-1.500	-1.500	-2.500	-2.500	-2.500	N/A	N/A	N/A	
Housing 0x90 in prior 12 mths	-4.750	-6.000	-6.000	-6.750	N/A	N/A	N/A	N/A	N/A	
BK/FC ≥ 2 to < 3 years	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	
BK/FC ≥ 1 year to < 2 years	-4.750	-6.000	-6.000	-6.750	N/A	N/A	N/A	N/A	N/A	
SS/DIL/Mod ≥ 1 year to < 2 years	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	
SS/DIL/Modification < 1 year	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	N/A	N/A	N/A	
Non Permanent Resident Alien	0.000	0.000	0.000	-0.750	-0.750	-1.000	-1.250	N/A	N/A	
ITIN	-1.750	-2.250	-2.250	-2.750	-3.000	-3.000	N/A	N/A	N/A	
< \$200,000	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000	-1.500	N/A	N/A	
≥ \$200k < \$350k	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750	-1.000	-1.000	
≥ \$350k ≤ \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
> \$1.5M ≤ \$2.0M	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	N/A	
> \$2.0M ≤ \$3.0M	0.000	-1.000	-1.000	-1.250	-1.250	-1.500	-2.000	N/A	N/A	
> \$3.0M ≤ \$3.5M	-1.000	-1.750	-1.750	-2.250	-2.750	-3.250	N/A	N/A	N/A	
> \$3.5M ≤ \$4.0M	-1.000	-1.750	-1.750	-2.250	-3.000	N/A	N/A	N/A	N/A	
> \$4.0M ≤ \$10.0M										
<b>CALL YOUR ACCOUNT EXECUTIVE</b>										
Non Warr Condo	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-2.000	N/A	N/A	
Condotel	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	N/A	N/A	N/A	
2 Unit Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3-4 Unit Property	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	-1.250	N/A	
Rural Property	-1.250	-1.500	-1.500	-1.750	-2.000	-2.750	-3.500	N/A	N/A	
Manufactured Homes	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A	N/A	
Declining Value Properties	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Impound Waiver	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	

Minimum & Maximum Price	
Minimum Price	97.000
<620 FICO No LPC/LC - Max Price	98.000
Maximum LC (Lender Credit)	101.000
Maximum Price (Including LPC/LC not to exceed 3 pts or \$30K)	102.000

Lender Fees	
Underwriting Fee	\$1,895.00
Closing In a Trust	\$395.00
Tax Service Fee	\$70.79

Lock Extension	
14-Day Lock Extension	-0.750
Maximum Allowed Extension Count:	1

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