

[illegible]

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%	Orig Points
≥ 780	1.125	1.125	0.875	0.750	0.625	0.375	0.000	-2.625	-4.125	0.000
760 - 779	1.125	1.000	0.875	0.750	0.625	0.250	-0.125	-2.625	-4.125	0.000
740 - 759	1.000	1.000	0.750	0.625	0.625	0.375	-0.125	-3.250	-5.000	0.000
720 - 739	0.875	0.875	0.625	0.500	0.500	-0.125	-0.750	-3.375	-5.125	0.000
700 - 719	0.500	0.500	0.250	0.250	0.125	-0.750	-1.375	-4.250	-5.625	0.000
680 - 699	-0.250	-0.250	-0.625	-1.000	-1.500	-2.500	-3.875	-6.875	N/A	0.000
660 - 679	-1.875	-2.125	-2.500	-2.750	-3.125	-3.875	-6.375	-8.250	N/A	0.000
640 - 659	-4.000	-4.500	-4.750	-5.125	-5.500	-6.250	-8.625	N/A	N/A	0.000
620 - 639	-6.375	-7.125	-7.250	-7.500	-8.000	-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

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Minimum & Maximum Price	
Minimum Price	97.000
<620 FICO No LPC/LC - Max Price	98.000
Maximum Purchase RT LC (Lender Credit)	101.500
Maximum Cashout LC (Lender Credit)	101.000

Loan Amount Max Price (LPC+LC not to exceed 3 pts)	
$\leq \$1.5M$	102.500
$> \$1.5M \leq \$2.0M$	102.000
$> \$2.0M \leq \$3.0M$	101.000
$> \$3.0M \leq \$3.5M$	100.000
$> \$3.5M$	100.000

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

Lock Extension	
14-Day Lock Extension	-0.450
Maximum Allowed Extension Count: 1	