

45-Day Price	
Note Rate	Price
6.250	99.406
6.375	100.156
6.500	100.906
6.625	101.594
6.750	102.219
6.875	102.781
6.999	103.156
7.125	103.531
7.250	103.844
7.375	104.156
7.500	104.406
7.625	104.656
7.750	104.906
7.875	105.156
7.999	105.406
8.125	105.656
8.250	105.906
8.375	106.094
8.500	106.281
8.625	106.469
8.750	106.656
8.875	106.781
8.999	106.906
9.125	107.031
9.250	107.156
9.375	107.281
9.500	107.406
9.625	107.531
9.750	107.656
9.875	107.781
9.999	107.906
10.125	108.031
10.250	108.156
10.375	108.281
10.500	108.406
10.625	108.531
10.750	108.656
10.875	108.781
10.999	108.906
11.125	109.031
11.250	109.156
11.375	109.281
11.500	109.406
11.625	109.531
11.750	109.656
11.875	109.781
11.999	109.906
12.125	110.031
12.250	110.156
12.375	110.281
12.500	110.406
12.625	110.531
12.750	110.656
12.875	110.781
12.999	110.906

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%	Orig Points
≥ 780	1.625	1.375	1.250	0.750	0.250	-0.375	-1.625	-3.500	0.000
760 - 779	1.625	1.375	1.125	0.625	0.125	-0.375	-1.625	-3.500	0.000
740 - 759	1.500	1.250	1.000	0.625	0.000	-0.500	-1.750	-4.375	0.000
720 - 739	1.375	1.125	0.875	0.375	-0.250	-0.750	-2.375	-4.500	0.000
700 - 719	1.000	0.625	0.250	-0.250	-0.875	-1.750	-4.000	N/A	0.000
680 - 699	-0.625	-0.750	-0.875	-1.625	-2.500	-3.625	-5.750	N/A	0.000
660 - 679	-2.625	-2.875	-3.125	-3.625	-4.125	-5.625	-8.250	N/A	0.000
640 - 659	-4.500	-5.000	-5.375	-6.125	-7.000	-9.750	N/A	N/A	0.000
620 - 639	-7.625	-8.250	-8.625	-9.125	N/A	N/A	N/A	N/A	0.000
600 - 619	-8.500	-9.125	-9.625	N/A	N/A	N/A	N/A	N/A	2.000

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

GENERAL INFORMATION								
Program Terms	≤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%
Purchase	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000
Rate & Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Cash-Out Refinance	-0.125	-0.125	-0.250	-0.375	-0.625	-0.750	N/A	N/A
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-1.750
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-1.750
Interest Only (10-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-2.000
ITIN	-1.500	-2.000	-2.000	-2.500	-3.000	N/A	N/A	N/A
Non Permanent Resident Alien	-0.500	-0.750	-0.750	-1.000	-1.250	-1.500	-1.750	N/A
Foreign Nationals	-0.750	-1.000	-1.000	-1.250	-1.500	N/A	N/A	N/A
<\$200,000	-0.500	-0.500	-0.500	-1.000	-1.500	-2.000	-2.500	N/A
≥ \$200k < \$350k	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	-1.000	-1.500
≥ \$350k ≤ \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
> \$1.5M ≤ \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
> \$2.0M ≤ \$3.0M	-0.500	-1.000	-1.000	-1.750	N/A	N/A	N/A	N/A
Non Warr Condo	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-2.000	N/A
Condotel / PUDtel	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	N/A	N/A
2 Unit Property	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	N/A
DSCR ≥ .80 to < 1.00	-0.750	-1.250	-1.250	-1.750	-2.000	-2.500	N/A	N/A
No Ratio DSCR	-1.750	-2.000	-2.000	-2.500	-3.000	-4.000	N/A	N/A
1 or No Score / Deficient Tradelines	-0.250	-0.750	-0.750	-0.750	N/A	N/A	N/A	N/A
Short-Term Rentals	-0.500	-0.750	-0.750	-1.250	-1.750	-2.250	N/A	N/A
Rural Property	-0.500	-1.500	-1.500	-1.750	-2.000	-2.750	-3.500	N/A
Manufactured Homes	-1.250	-1.750	-1.750	-2.000	N/A	N/A	N/A	N/A
Housing 1x30 in prior 12 mths	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
Housing 0x60 in prior 12 mths	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A	N/A
Housing 0x90 prior 12 mths	-4.500	-4.500	-4.500	-4.500	N/A	N/A	N/A	N/A
BK/FC ≥ 2 to < 3 years	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
BK/FC ≥ 1 year to < 2 years	-4.500	-4.500	-4.500	-4.500	N/A	N/A	N/A	N/A
SS/DIL/Modification < 2 years	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
SS/DIL/Modification <1 year	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A	N/A
5-Year Prepay (5x5)	1.000	1.000	1.000	1.000	1.125	1.125	1.125	1.125
5-Year Prepay (Step)	0.875	0.875	0.875	0.875	1.000	1.000	1.000	1.000
4-Year Prepay (4x5)	0.625	0.625	0.625	0.625	0.750	0.750	0.750	0.750
4-Year Prepay (4x3)	0.500	0.500	0.500	0.500	0.625	0.625	0.625	0.625
3-Year Prepay (3x5)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
3-Year Prepay (3x3)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2-Year Prepay (2x3)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
1-Year Prepay (1x3)	-1.000	-1.000	-1.125	-1.125	-1.250	-1.250	-1.250	-1.250
Buy Out/ No Prepay	-1.500	-1.500	-1.625	-1.625	-1.750	-1.750	-1.750	-1.750
CEMA Transaction	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Impound Waiver	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Declining Value Properties	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A

Minimum & Maximum Price	
Minimum Price	98.000
<620 FICO No LPC/LC - Maximum Price	100.000
Maximum LC (Lender Credit)	101.000
Maximum Price (Including LPC/LC not to exceed 3 pts or \$30K)	102.500
5 Year Prepay	102.500
4 Year Prepay	102.500
3 Year Prepay	102.500
2 Year Prepay	102.500
1 Year Prepay	101.500
No Prepay - Maximum Price	
Broker Compensation must be	
Borrower Paid - Not eligible for Lender Paid	100.000

Lender Fees	
Underwriting Fee	\$ 1,895.00
Redraw Fee	\$ 295.00
Closing In a Trust	\$ 395.00
Closing In a Entity	\$ 495.00
Tax Service Fee	\$ 69.00

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

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