

| 45-Day Price | |
|--------------|---------|
| Note Rate | Price |
| 5.999 | 98.025 |
| 6.125 | 98.666 |
| 6.250 | 99.290 |
| 6.375 | 99.899 |
| 6.500 | 100.491 |
| 6.625 | 101.067 |
| 6.750 | 101.627 |
| 6.875 | 102.171 |
| 6.999 | 102.699 |
| 7.125 | 103.211 |
| 7.250 | 103.691 |
| 7.375 | 104.140 |
| 7.500 | 104.558 |
| 7.625 | 104.945 |
| 7.750 | 105.300 |
| 7.875 | 105.625 |
| 7.999 | 105.918 |
| 8.125 | 106.179 |
| 8.250 | 106.410 |
| 8.375 | 106.609 |
| 8.500 | 106.777 |
| 8.625 | 106.914 |
| 8.750 | 107.039 |
| 8.875 | 107.164 |
| 8.999 | 107.289 |
| 9.125 | 107.414 |
| 9.250 | 107.539 |
| 9.375 | 107.664 |
| 9.500 | 107.789 |
| 9.625 | 107.914 |
| 9.750 | 108.039 |
| 9.875 | 108.164 |
| 9.999 | 108.289 |
| 10.125 | 108.414 |
| 10.250 | 108.539 |
| 10.375 | 108.664 |
| 10.500 | 108.789 |
| 10.625 | 108.914 |
| 10.750 | 109.039 |
| 10.875 | 109.164 |
| 10.999 | 109.289 |
| 11.125 | 109.414 |

| 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 | -2.375 | -2.625 | -2.875 | -3.375 | -3.875 | -5.375 | -8.000 | 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 | | 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 |

| 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 | 0.500 | 0.500 | 0.500 | 0.375 | 0.375 | 0.375 | 0.250 | 0.125 | |
| Rate & Term Refinance | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.000 | N/A | |
| Cash-Out Refinance | 0.000 | 0.000 | -0.125 | -0.250 | -0.500 | -0.625 | 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 | -1.750 | -2.250 | -2.250 | -2.750 | -3.250 | 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 | -1.000 | -1.250 | -1.250 | -1.500 | -1.750 | 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 | 0.250 | 0.250 | 0.250 | 0.250 | 0.125 | 0.125 | 0.000 | 0.000 | |
| > \$1.5M \$2.0M | 0.125 | 0.125 | 0.000 | 0.000 | -0.125 | -0.125 | N/A | N/A | |
| > \$2.0M \$3.0M | -0.250 | -0.500 | -0.750 | -1.500 | 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 | N/A | |
| 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 | -2.000 | -2.250 | -2.250 | -2.750 | -3.250 | -4.250 | N/A | N/A | |
| 1 or No Score / Deficient Tradelines | -0.250 | -0.750 | -0.750 | N/A | N/A | N/A | N/A | N/A | |
| Short-Term Rentals | -0.750 | -1.000 | -1.000 | -1.500 | -2.000 | -2.500 | 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 in 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 | |
| CENMA 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 | 97.000 |
| <620 FICO No LPC/LC - Maximum Price | 98.000 |
| Maximum LC (Lender Credit) | 101.000 |

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

**Lesser Max Price applies between Loan Amt Tier & Prepay Term*

| Prepay Term Max Price | |
|--|---------|
| 5 Year Prepay | 102.500 |
| 4 Year Prepay | 102.250 |
| 3 Year Prepay | 102.000 |
| 2 Year Prepay | 101.500 |
| 1 Year Prepay | 100.500 |
| No Prepay - Maximum Price Broker Compensation must be Borrower Paid - Not eligible for Lender Paid | 100.000 |

**Lesser Max Price applies between Loan Amt Tier & Prepay Term*

| 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 | \$70.79 |

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