

[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%	Orig	Points
≥ 780	1.625	1.375	1.250	0.750	0.375	-0.375	-1.625	-3.500		0.000
760 - 779	1.625	1.375	1.125	0.625	0.250	-0.375	-1.625	-3.500		0.000
740 - 759	1.500	1.250	1.000	0.625	0.250	-0.250	-1.625	-4.375		0.000
720 - 739	1.375	1.125	0.875	0.375	0.000	-0.500	-2.000	-4.500		0.000
700 - 719	1.000	0.625	0.250	-0.250	-0.500	-1.500	-3.750	N/A		0.000
680 - 699	-0.625	-0.750	-0.875	-1.625	-2.375	-3.625	-5.750	N/A		0.000
660 - 679	-2.375	-2.625	-2.875	-3.375	-3.750	-5.375	-8.000	N/A		0.000
640 - 659	-4.500	-5.000	-5.375	-6.125	-6.875	-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	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	-1.000	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	-1.875	-2.375	-2.375	-3.000	-3.500	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	-1.125	-1.375	-1.375	-1.750	-2.000	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	-2.000	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
DSCR < .80	-2.250	-2.500	-2.500	-3.000	-3.500	-4.500	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	-0.750	-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)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
3-Year Prepay (3x3)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
2-Year Prepay (2x3)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
1-Year Prepay (1x3)	-0.750	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.000
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	97.000
<620 FICO No LPC/LC - Maximum 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)	
≤ \$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	