

45-Day Price	
Note Rate	Price
5.999	97.119
6.125	97.759
6.250	98.373
6.375	98.959
6.500	99.517
6.625	100.048
6.750	100.560
6.875	101.052
6.999	101.525
7.125	101.978
7.250	102.412
7.375	102.818
7.500	103.197
7.625	103.548
7.750	103.873
7.875	104.170
7.999	104.439
8.125	104.689
8.250	104.920
8.375	105.130
8.500	105.322
8.625	105.494
8.750	105.646
8.875	105.779
8.999	105.892
9.125	106.017
9.250	106.142
9.375	106.267
9.500	106.392
9.625	106.517
9.750	106.642
9.875	106.767
9.999	106.892
10.125	107.017

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%	Orig	Points
780	1.125	1.125	0.875	0.500	0.250	0.125	-0.375	0.000	
760 - 779	1.125	1.000	0.875	0.500	0.250	0.000	-0.500	0.000	
740 - 759	1.000	1.000	0.750	0.375	0.125	-0.125	-0.625	0.000	
720 - 739	0.875	0.875	0.625	0.250	0.000	-0.625	-1.500	0.000	
700 - 719	0.500	0.500	0.250	0.000	-0.500	-1.250	-2.000	0.000	
680 - 699	-0.750	-0.750	-0.875	-1.500	-2.125	-3.375	-5.125	0.000	
660 - 679	-2.625	-2.750	-3.000	-3.375	-3.750	-5.125	-7.125	0.000	
640 - 659	-4.250	-4.750	-4.875	-5.375	-6.000	-8.250	N/A	0.000	
620 - 639	-7.250	-7.875	-8.125	-8.375	N/A	N/A	N/A	0.000	
600 - 619	-8.125	-8.750	-9.000	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%
Purchase	0.375	0.375	0.375	0.250	0.250	0.250	0.250
Rate & Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.000
Cash-Out Refinance	0.000	0.000	-0.125	-0.250	-0.500	-0.625	N/A
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250
Interest Only (10-Yr)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250
ITIN	-1.750	-2.250	-2.250	-2.750	-3.250	N/A	N/A
Non Permanent Resident Alien	-0.500	-0.750	-0.750	-1.000	-1.250	-1.500	-1.750
Alt Doc - Bk Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Asset Depletion	0.000	0.000	0.000	-0.500	-0.750	-1.250	-1.625
1099 / P & L Only	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
1 Year Self-Employed	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
1 or No Score / Deficient Tradelines	-0.250	-0.750	-0.750	-0.750	N/A	N/A	N/A
<\$200,000	-0.500	-0.500	-0.500	-1.000	-1.500	-2.000	-2.500
≥ \$200k < \$350k	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	-1.000
≥ \$350k ≤ \$1.5M	0.250	0.250	0.250	0.250	0.125	0.125	0.000
> \$1.5M ≤ \$2.0M	0.125	0.125	0.000	0.000	-0.125	-0.125	N/A
> \$2.0M ≤ \$3.0M	-0.250	-0.500	-0.750	-1.500	N/A	N/A	N/A
Non Warr Condo	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-2.000
Condotel / PUDtel	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	N/A
2 Unit Property	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
Short-Term Rentals	-0.750	-1.000	-1.000	-1.500	-2.000	-2.500	N/A
Rural Property	-0.500	-1.500	-1.500	-1.750	-2.000	-2.750	-3.500
Manufactured Homes	-1.250	-1.750	-1.750	-2.000	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
Housing 0x60 in prior 12 mths	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A
Housing 0x90 in prior 12 mths	-4.500	-4.500	-4.500	-4.500	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
BK/FC ≥ 1 year to < 2 years	-4.500	-4.500	-4.500	-4.500	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
SS/DIL/Modification < 1 year	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A
5-Year Prepay (5x5)	0.875	0.875	0.875	0.875	0.875	0.875	0.875
5-Year Prepay (Step)	0.750	0.750	0.750	0.750	0.750	0.750	0.750
4-Year Prepay (4x5)	0.500	0.500	0.500	0.500	0.500	0.500	0.500
4-Year Prepay (4x3)	0.375	0.375	0.375	0.375	0.375	0.375	0.375
3-Year Prepay (3x5)	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
2-Year Prepay (2x3)	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
1-Year Prepay (1x3)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Buy Out/ No Prepay	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
CEMA Transaction	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Impound Waiver	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Declining Value Properties	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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	