

[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	1.125	1.125	0.875	0.500	0.375	0.125	-0.375	-0.500	0.000
760 - 779	1.125	1.000	0.875	0.500	0.375	0.000	-0.500	-0.500	0.000
740 - 759	1.000	1.000	0.750	0.375	0.375	0.125	-0.500	-1.125	0.000
720 - 739	0.875	0.875	0.625	0.250	0.250	-0.375	-1.125	-2.125	0.000
700 - 719	0.500	0.500	0.250	0.000	-0.125	-1.000	-1.750	-2.750	0.000
680 - 699	-0.750	-0.750	-0.875	-1.500	-2.000	-3.375	-5.125	N/A	0.000
660 - 679	-2.625	-2.750	-3.000	-3.375	-3.625	-5.125	-7.125	N/A	0.000
640 - 659	-4.250	-4.750	-4.875	-5.375	-5.875	-8.250	N/A	N/A	0.000
620 - 639	-7.250	-7.875	-8.125	-8.375	N/A	N/A	N/A	N/A	0.000
600 - 619	-8.125	-8.750	-9.000	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 - 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	\$70.75

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