

45-Day Price	
Rate	Price
6.125	98.102
6.250	98.726
6.375	99.335
6.500	99.927
6.625	100.503
6.750	101.063
6.875	101.607
6.999	102.135
7.125	102.647
7.250	103.127
7.375	103.576
7.500	103.994
7.625	104.381
7.750	104.737
7.875	105.061
7.999	105.354
8.125	105.616
8.250	105.846
8.375	106.045
8.500	106.213
8.625	106.350
8.750	106.475
8.875	106.600
8.999	106.725
9.125	106.850
9.250	106.975

CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780	1.625	1.375	1.250	0.750	0.375	-0.375	-1.625
760 - 779	1.625	1.375	1.125	0.625	0.250	-0.375	-1.625
740 - 759	1.500	1.250	1.000	0.625	0.250	-0.375	-1.625
720 - 739	1.375	1.125	0.875	0.375	0.000	-0.500	-2.000
700 - 719	1.125	0.750	0.375	-0.125	-0.500	-1.500	-3.750

DSCR Ratio	CLTV	Additional LLPAs						
		0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR Ratio	DSCR >1.20	0.250	0.250	0.250	0.250	0.375	0.375	0.375
	DSCR 1.0 to < 1.20	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount	< \$350,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	N/A
	\$350k \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Purpose	> 1.5M \$2.0M	0.250	0.250	0.125	0.000	-0.125	-0.375	N/A
	Purchase	0.500	0.500	0.500	0.375	0.375	0.375	0.250
Property Type	Rate & Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.000
	Cash-Out Refinance	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	N/A
Product	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	N/A
	2 Units	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	N/A
Escrows	Interest Only	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	N/A
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Prepay Penalty (Restrictions on Matrix)	5 Year - (5x5)	1.125	1.125	1.125	1.125	1.125	1.125	1.125
	5 Year - (Step)	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	4 Year - (4x5)	0.625	0.625	0.625	0.625	0.625	0.625	0.625
	4 Year - (4x3)	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	3 Year - (3x5)	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	3 Year - (3x3)	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	2 Year - (2x3)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	1 Year - (1x3)	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
	Buy Out/ No Prepay	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
	CEMA Transaction	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

Minimum & Maximum Price	
Minimum Price	97.000
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

**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	

For