

45-Day Price		
Rate	Full Doc	Alt Doc
5.999	98.813	98.938
6.125	99.563	99.688
6.250	100.313	100.438
6.375	101.001	101.126
6.500	101.688	101.813
6.625	102.251	102.376
6.750	102.813	102.938
6.875	103.313	103.438
7.000	103.751	103.876
7.125	104.126	104.251
7.250	104.501	104.626
7.375	104.813	104.938
7.500	105.063	105.188
7.625	105.313	105.438
7.750	105.563	105.688
7.875	105.813	105.938
8.000	106.063	106.188
8.125	106.313	106.438
8.250	106.563	106.688
8.375	106.751	106.876
8.500	106.938	107.063
8.625	107.126	107.251
8.750	107.313	107.438
8.875	107.438	107.563
9.000	107.563	107.688
9.125	107.688	107.813
9.250	107.813	107.938

Full Documentation							
CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
≥ 780	1.125	1.125	0.750	0.500	0.250	0.125	-0.250
760 - 779	1.125	1.000	0.750	0.500	0.250	0.000	-0.375
740 - 759	1.000	1.000	0.625	0.375	0.125	-0.125	-0.500
720 - 739	0.875	0.875	0.500	0.250	0.000	-0.500	-1.250
700 - 719	0.750	0.750	0.375	-0.125	-0.500	-1.250	-3.125

Alternative Documentation							
CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
≥ 780	1.250	1.250	0.875	0.625	0.375	0.125	-0.125
760 - 779	1.250	1.125	0.875	0.625	0.375	0.000	-0.250
740 - 759	1.125	1.125	0.750	0.500	0.250	-0.250	-0.375
720 - 739	1.000	1.000	0.625	0.375	0.125	-0.375	-1.125
700 - 719	0.875	0.875	0.500	0.000	-0.375	-1.125	-3.000

	CLTV	Additional LLPAs						
		0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Income Documentation	Bank Statements - 12 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1099 - 12 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Asset Depletion	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
Loan Amount	< \$350,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	N/A
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purpose	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	-0.250	-0.375	-0.375	-0.625	-0.875	-1.125	N/A
Property Type	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	N/A
	2 Units	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A
Product 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)	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	5 Year - (Step)	0.750	0.750	0.750	0.750	0.750	0.750	0.750
	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)	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	3 Year - (3x3)	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year - (2x3)	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
1 Year - (1x3)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
Other	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

Minimum & Maximum Price	
Minimum Price	98.000
Maximum LC (Lender Credit)	101.250
Maximum Price (Including LPC/LC not to exceed 3 pts or \$30K)	102.500
5 Year Prepay	102.500
4 Year Prepay	102.500
3 Year Prepay	102.500
2 Year Prepay	102.500
1 Year Prepay	101.500
No Prepay - Maximum Price Broker Compensation must be Borrower Paid - Not eligible for Lender Paid	100.000

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	\$ 69.00

Lock Extension	
14-Day Lock Extension	-0.750
Maximum Allowed Extension Count:	1

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