

Note Rate	Price
12.750	109.875
12.625	109.750
12.500	109.625
12.375	109.500
12.250	109.375
12.125	109.250
11.999	109.125
11.875	109.000
11.750	108.875
11.625	108.750
11.500	108.625
11.375	108.500
11.250	108.375
11.125	108.250
10.999	108.125
10.875	108.000
10.750	107.750
10.625	107.500
10.500	107.250
10.375	107.000
10.250	106.750
10.125	106.500
9.999	106.250
9.875	106.000
9.750	105.750
9.625	105.500
9.500	105.250
9.375	105.000
9.250	104.750
9.125	104.500
8.999	104.250
8.875	104.000
8.750	103.750
8.625	103.500
8.500	103.250
8.375	103.000
8.250	102.750
8.125	102.500
7.999	102.250
7.875	102.000
7.750	101.750
7.625	101.500
7.500	101.250
7.375	101.000
7.250	100.750
7.125	100.500
7.125	100.250
6.999	100.000
6.999	99.750
6.875	99.500
6.875	99.250
6.750	99.000
6.750	98.750
6.625	98.500
6.625	98.250
6.500	98.000

BUSINESS PURPOSE / DSCR - ILD PROGRAM LTV AND LOAN AMOUNT MATRIX

4/17/2024



FICO	≤50.00%	50.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	Margin
≥750	0.000	0.000	-0.250	-0.500	-1.750	-1.750	3.000
725 - 749	-0.250	-0.250	-0.500	-0.750	-2.000	-3.250	3.250
700 - 724	-0.500	-0.500	-0.750	-1.000	-2.500	-3.500	3.500
675 - 699	-1.250	-1.250	-1.750	-2.000	-3.250	-4.000	3.750
650 - 674	-2.250	-2.500	-2.750	-3.000	-4.500		4.000
625 - 649	-2.750	-3.500	-4.000	-4.250	-4.750		4.250
600 - 624	-5.000	-6.000	-6.500				4.250
575 - 599	-6.000	-7.000	-7.250				5.000

GENERAL INFORMATION							
Program Terms	Select 5/1 ARM, 7/1 ARM, or 30-Year Fixed - all same pricing						
Cash-Out Refinance	-0.500	-0.500	-0.500	-0.500	-0.500		If Delayed Financing (meeting Acra's definition) this fee will not apply to cash-in-hand.
Interest Only (5-YR)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	30-Term, Min Loan ≥\$250K, Minimum 650 credit score, Available on 5/1 or 7/1
Interest Only (5-YR)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	30-Term, Min Loan ≥\$250K, Minimum 650 credit score, Available on 30-Year Fixed
Interest Only (10-Yr)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	Fixed Rate 40-Term, Min Loan ≥\$250K, Minimum 650 credit score
ITIN	-1.500	-1.750	-1.750	-2.000	-2.000	-2.500	\$1M max loan Amt, 700+ FICO, Max LTV/CLTV is 80% Purchase, Rate/Term, 75% Cash out refinance. 650-699 FICO, Max 70% LTV (Purch; Rate/term, Cash out)
Non Permanent Resident Alien	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	\$1M Max Loan Amount. Unexpired Visa and EAD required
Foreign Nationals	-0.750	-0.750	-0.750	-0.750	-0.750		INV Prop, Max 75% Purch / 70% Refi, if LTV>70% Purch, >65% Refi, DSCR≥1.2 required. Price at 700 FICO
FB Taken ≤6 Mth	-0.750	-0.750	-0.750	-0.750			-10% LTV/CLTV (max CLTV per tier), 12-Months Reserves, Additional Guidelines
<\$200,000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	Max LTV/CLTV 80% Purch / 75% Refi
≥\$200K <\$500K	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
≥ \$500k ≤ \$2.0M	0.000	0.000	0.000	0.000	0.000	0.000	Subject to applicable Floor Rates
≥ \$1.5M ≤ \$2.0M	0.000	0.000	0.000	0.000	0.000		Minimum 650 FICO. Max Cash-in-Hand >65% LTV is \$500,000
> \$2.0M ≤ \$3.0M	-1.250	-1.250	-1.250				Minimum 700 FICO. Max Cash-in-Hand >65% LTV is \$500,000; DSCR for all must be >1.1:1.0
Non Warr Condo	-1.000	-1.000	-1.000	-1.000	-1.000		-5% from Max shown on page 2 - must have > 1.0 DSCR
Condotel / PUDtel	-1.500	-1.500	-1.500	-1.500	-1.500		Purch 75% & Refi 65% Max LTV/CLTV (If PUDtel, Price as Condotel in Pricer) - must have ≥ 1.0 DSCR
2 Unit Property	0.000	0.000	0.000	0.000	0.000	0.000	
3-4 Unit Property	0.250	0.250	0.250	0.250	0.250	0.250	
DSCR ≥ .80 to < 1.00	-1.250	-1.250	-1.250	-1.250			Max LTV/CLTV 70% Purch / 65% Refi
No Ratio DSCR	-2.000	-2.000	-2.000				Max LTV 65% Purchase / 55% Refinance, Minimum 650 FICO
1 Score / No Score / Deficient Tradelines	-0.750	-0.750	-0.750				Where Citizenship Type is not Foreign National, Max 65% LTV/CLTV: Full Doc: 24mos 0*30 housing history. 1 Score: Use Actual to Max 700; No Score: Price as 700 Tier
Short-Term Rentals	-1.250	-1.250	-1.250	-1.250			INV Prop Rented short term / nightly basis, Max 70% Purch / 65% Refi LTV/CLTV
Rural Property	-1.250	-1.250	-1.250	-1.250			Purch 70% & Refi 65% Max LTV/CLTV, \$750k Max loan amount, Min 650 FICO, Minimum 1:1 DSCR
Manufactured Homes	-1.000	-1.000	-1.000	-1.000			Purch 70% & Refi 65% Max LTV/CLTV
Housing 1x30 in prior 12 mths	-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		
Housing 0x90 in prior 12 mths	-4.500	-4.500	-4.500				
BK/FC ≥ 2 to < 3 years	-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				
SS/DIL/Modification < 2 years	-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		
5-Year Prepay (5x5)	0.000	0.000	0.000	0.000	0.000	0.000	All INV: 5% / 5% / 5% / 5% / 5% Prepayment Penalty
5-Year Prepay (Step)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	All INV: 5% / 4% / 3% / 2% / 1% Sequential Stepdown Prepayment Penalty
3-Year Prepay (3x5)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	All INV: 5% / 5% / 5% Prepayment Penalty
3-Year Prepay	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	All INV: 3% / 3% / 3% Prepayment Penalty
2-Year Prepay	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	All INV: 3% / 3% Prepayment Penalty
1-Year Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	All INV: 3% Prepayment Penalty
Buy Out Prepay	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	Note PPP restrictions on second page (Max price 98.5)
CEMA Transaction	-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	Note waiver restrictions on second page
Declining Value Properties	0.000	0.000	0.000	0.000	0.000		-5% LTV/CLTV from Max shown on page 2
Minimum/Maximum Price	Minimum Price: 98.00, Maximum Price 103.00 (Including Lender Paid Compensation plus Lender Credit not to exceed 3.0 pts or \$30K)						