

Select Prime (30 Days)				Select Prime Adjustments										
Rate	5/6 ARM	FIX30/FIX15			<=55%	60%	65%	70%	75%	80%	85%	90%		
6.125	93.698	93.448		Full Doc	760+	0.625	0.625	0.375	0.125	-0.250	-0.500	-1.750	-4.000	
6.250	94.454	94.204			740 - 759	0.625	0.625	0.375	0.125	-0.250	-0.875	-2.125	-4.375	
6.375	95.211	94.961			720 - 739	0.250	0.250	0.000	-0.250	-0.750	-1.375	-2.625	-4.875	
6.500	95.846	95.596			700 - 719	0.125	0.000	-0.125	-0.500	-1.250	-1.875	-3.125	N/A	
6.625	96.484	96.234			680 - 699	-0.375	-0.750	-0.875	-1.250	-2.000	-3.125	N/A	N/A	
6.750	97.118	96.868			660 - 679	-0.750	-1.000	-1.375	-2.375	-3.250	-4.250	N/A	N/A	
6.875	97.623	97.373			640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.000	98.137	97.887		Bank Statement, P&L w/ 2 MOS, 1099, Asset Utilization, P&L Only, or WVOE w/ 2 Mos***	760+	0.625	0.625	0.375	0.125	-0.250	-0.500	-1.750	-4.000	
7.125	98.674	98.424			740 - 759	0.625	0.625	0.375	0.125	-0.250	-0.875	-2.125	-4.375	
7.250	99.030	98.780			720 - 739	0.250	0.250	0.000	-0.250	-0.750	-1.375	-2.625	-4.875	
7.375	99.335	99.085			700 - 719	0.125	0.000	-0.125	-0.500	-1.250	-1.875	-3.125	N/A	
7.500	99.593	99.343			680 - 699	-0.375	-0.750	-0.875	-1.250	-2.250	-3.375	N/A	N/A	
7.625	99.855	99.605			660 - 679	-0.750	-1.000	-1.375	-2.375	-3.250	-4.250	N/A	N/A	
7.750	100.104	99.854			640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.875	100.357	100.107		Products	12 Mos Income	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500	
8.000	100.612	100.362			40 Yr Fixed Full Amor	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500	-1.500	-1.500	
8.125	100.864	100.614			Interest-Only 30 YR	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A	
8.250	101.113	100.863			Interest-Only 40 YR	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A	
8.375	101.312	101.062		Loan Amount	< 125,000	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	N/A	N/A	
8.500	101.506	101.256			< 150,000	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	
8.625	101.656	101.406			< 250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.750	101.806	101.556			> 600,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.875	101.956	101.706			> 1,000,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-0.500	
9.000	102.081	101.831			> 1,500,000	0.125	0.125	0.125	0.000	-0.250	-0.250	-0.250	-1.500	
9.125	102.206	101.956			> 2,000,000	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	-1.250	N/A	
9.250	102.331	102.081			> 2,500,000	-0.250	-0.250	-0.250	-0.375	-0.500	-1.125	N/A	N/A	
9.375	102.441	102.191			> 3,000,000	-1.375	-1.375	-1.500	-1.750	-2.250	N/A	N/A	N/A	
9.500	102.551	102.301			Other	Asset Utilization/WVOE (In addition to Alt Doc Fico)/LTV LLPA	-0.750	-0.750	-0.750	-0.750	-0.875	-0.875	-1.125	-1.250
9.625	102.651	102.401		Wholesale Loan		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.750	102.751	102.501		Manufactured Housing (Min 680, no IO or Inv, & Del only)		-1.500	-1.500	-1.500	-1.500	-1.500	-1.750	N/A	N/A	
9.875	102.851	102.601		2-1 Buydown (Purchase Only)		-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	
10.000	102.951	102.701		Rate and Term		0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	
10.125	103.051	102.801		Cash-Out		-0.500	-0.500	-0.500	-0.625	-0.875	-0.875	N/A	N/A	
10.250	103.151	102.901		Delayed Fin.		-0.125	-0.125	-0.375	-0.375	-0.500	-0.750	N/A	N/A	
10.375	103.251	103.001		Debt consol		-0.250	-0.250	-0.500	-0.500	-0.750	-1.000	N/A	N/A	
10.500	103.351	103.101		Second Home		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.750	N/A	
10.625	103.451	103.201		Investment		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-1.250	N/A	
10.750	103.551	103.301		Condo		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	
10.875	103.651	103.401		NW Condo		-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	N/A	
Max / Min			102.000	98.00		Condotel	-1.500	-1.500	-1.500	-1.500	-1.625	-1.750	-2.000	N/A
						Foreign 2nd HM	-2.875	-2.875	-3.000	-3.375	-3.625	N/A	N/A	N/A
Lock Length						Foreign NOO	-2.750	-2.750	-3.000	-3.250	N/A	N/A	N/A	N/A
15 Days			0.063			ITIN (Min. \$125k)	-1.500	-1.625	-1.750	-2.000	-2.250	-2.500	-3.625	N/A
30 Days			0.000			Escrow Waiver**** (Min 660; >80.00 CA Only Min 700)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
45 Days			-0.375			2 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	N/A
						3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.125	N/A
Extensions						Property State NY/GA/FL	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
7 Day			-0.250		DTI > 43	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	
15 Day			-0.375		DTI > 50	-0.375	-0.375	-0.500	-0.500	-1.250	-5.250	N/A	N/A	
Relock			-0.250		PNL Only	FICO>=680 @ Max 75%, >=700 @ Max 80%	-1.000	-1.000	-1.125	-1.125	-1.250	-1.500	N/A	N/A
45 Day Max Lock Period					Other Price Adjustments									
				Other		60%	65%	70%	75%	80%	85%	90%		
					BK/SS/NOD/DIL <24> 12	-0.625	-0.625	N/A	N/A	N/A	N/A	N/A		
					BK/SS/NOD/DIL <36 > 24	-0.375	-0.375	-0.375	N/A	N/A	N/A	N/A		
					BK/SS/NOD/DIL < 48 > 36	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A		
					Covid Forbearance < 6 Payments	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
					1 x 30 MTG	-0.250	-0.250	-0.375	-0.625	-0.625	-0.625	-0.625		
					2 or 3 x 30 MTG (10% LTV Reduction)	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A		
					0 x 60 MTG	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
					0 x 90 MTG	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
					Exceptions	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500		
					No VOR	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A		
				Residual Inc < 2500 (min \$1500)	N/A	N/A	N/A	N/A	N/A	N/A	N/A			

Select DSCR (30 Days)		Select Prime Adjustments									
Rate	FIX30/FIX15	Investor DSCR		<=50%	55%	60%	65%	70%	75%	80%	85%
6.125	93.811	Fico/CLTV	760+	0.875	0.875	0.750	0.625	0.250	-0.375	-1.375	-3.875
6.250	94.567		740 - 759	0.750	0.750	0.625	0.500	0.000	-0.625	-1.625	-4.375
6.375	95.325		720 - 739	0.625	0.625	0.625	0.375	-0.375	-1.000	-2.000	-4.875
6.500	95.959		700 - 719	0.500	0.250	0.000	-0.625	-1.125	-1.750	-3.250	N/A
6.625	96.597		680 - 699	-0.500	-0.750	-0.875	-1.625	-2.750	-3.375	N/A	N/A
6.750	97.231		660 - 679	-1.000	-1.375	-1.750	-2.500	-3.375	N/A	N/A	N/A
6.875	97.736		640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.000	98.251		620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.125	98.787		600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.250	99.143			<=50%	55%	60%	65%	70%	75%	80%	85%
7.375	99.448	DSCR	No Ratio <.75	-2.625	-2.875	-3.000	-3.250	-3.500	-3.875	N/A	N/A
7.500	99.706		.75 - .99	-1.250	-1.250	-1.500	-1.500	-1.500	-3.125	N/A	N/A
7.625	99.969		1.0 - 1.14	0.125	0.125	0.125	-0.125	-0.125	-0.125	-0.125	-0.125
7.750	100.217		> 1.15 (STR's do not apply)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.125
7.875	100.470		Foreign National > = 1.0	-1.250	-1.375	-1.750	-1.875	-2.750	N/A	N/A	N/A
8.000	100.725	STR	>1.15 Minimum	-1.250	-1.250	-1.250	-1.500	-1.500	-1.750	N/A	N/A
8.125	100.977	Other LLPA's									
8.250	101.226	Product	Interest-Only 30yr	-0.250	-0.250	-0.250	-0.625	-0.625	-0.625	-0.750	N/A
8.375	101.425	Loan Amount	< 100,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.500	101.619		< 150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.375	-1.750	N/A
8.625	101.769		< 250,000	0.125	0.125	0.125	0.125	0.125	-0.250	-0.625	-0.875
8.750	101.919		> 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
8.875	102.069		> 1,500,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	N/A	N/A
9.000	102.194		> 2,000,000	-0.625	-0.625	-0.750	-0.875	-1.000	N/A	N/A	N/A
9.125	102.319		> 2,500,000 and <3,000,000	-1.000	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A
9.250	102.444		Wholesale Loan	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.375	102.554	Other	Cash-Out	-0.750	-0.750	-0.750	-1.000	-1.000	-1.375	N/A	N/A
9.500	102.664		Delayed Financing	-0.125	-0.125	-0.125	-0.375	-0.500	-0.750	N/A	N/A
9.625	102.764		2-1 Buydown (Min 680 & Min .75 DSCR)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.750	102.864										
9.875	102.964		Purchase (Max 85%) / Rate & Term (Max 80%)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
10.000	103.064		Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750	N/A
10.125	103.164		Condotel (Min .75 DSCR)	-1.000	-1.000	-1.000	-1.250	-1.250	N/A	N/A	N/A
10.250	103.264		Non-Warrantable	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.875	N/A
10.375	103.364		Exception	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500
10.500	103.464		Escrow Waiver (All States except NY)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
10.625	103.564		2 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.500	-1.875
			3-4 Unit	-0.625	-0.625	-0.625	-0.625	-0.875	-1.000	-1.750	-2.125
			1 x 30 MTG (Min .75 DSCR)	-0.500	-0.750	-0.750	-0.750	-0.875	-1.000	-1.000	N/A
			BK/SS/NOD/DI >24 <36	-0.500	-0.625	-0.750	-0.875	-1.125	-1.375	-1.500	-1.625
			BK/SS/NOD/DIL < 48 > 36	-0.250	-0.375	-0.500	-0.625	-1.000	-1.250	-1.375	-1.500
		Property State NY/GA/FL	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
Min Price	98.000										
Lock Length											
15 Days	0.0625										
30 Days	0.000										
45 Days	-0.125										
Extensions											
7 Day	-0.250										
15 Day	-0.375										
Relock	-0.250										
45 Day Max Lock Period											