



Series 5

Platinum - Owner Occupied

6/26/2025

30 Day Pricing			Pricing Adjustments												
Rate	30yr Fix	30yr Fix	LTV												
9.625	107.3750		Documentation		Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
9.500	107.1250		Full Doc 2yr Full Doc 1yr	≥ 800	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.250)	(4.125)		
9.375	106.8750			780 - 799	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.375)	(4.250)		
9.250	106.6250			760 - 779	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.500)	(2.750)	(4.750)		
9.125	106.3750			740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.375)	(0.750)	(3.250)	(5.250)		
9.000	106.1250			720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.625)	(1.250)	(4.000)	(6.375)		
8.875	105.8750			700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.375)	(1.750)	(4.625)	(7.125)		
8.750	105.6250			680 - 699	(0.250)	(0.250)	(0.625)	(1.000)	(1.375)	(2.375)	(2.875)	(5.625)	(8.125)		
8.625	105.3750			660 - 679	(0.750)	(1.125)	(1.250)	(2.250)	(2.750)	(3.500)	(4.250)				
8.500	105.1250			640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)				
8.375	104.7500			620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)				
8.250	104.3750		Bank Statement 1099	≥ 800	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(2.875)	(4.750)		
8.125	104.0000			780 - 799	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(3.000)	(4.875)		
8.000	103.6250			760 - 779	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.750)	(3.375)	(5.375)		
7.875	103.2500			740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.500)	(1.000)	(3.875)	(5.875)		
7.750	102.8750			720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.875)	(1.625)	(4.875)	(7.250)		
7.625	102.5000			700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.625)	(2.125)	(5.625)	(8.125)		
7.500	102.1250			680 - 699	(0.500)	(0.500)	(0.875)	(1.250)	(1.750)	(2.875)	(3.625)	(6.875)	(9.375)		
7.375	101.7500			660 - 679	(1.000)	(1.375)	(1.500)	(2.500)	(3.125)	(4.000)	(5.000)				
7.250	101.3750			640 - 659	(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)				
7.125	100.8750			620 - 639	(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)				
7.000	100.3750		Asset Depletion	≥ 800	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.500)				
6.875	99.8750			780 - 799	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.500)				
6.750	99.2500			760 - 779	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.625)				
6.625	98.5000			740 - 759	0.250	0.250	0.125	0.000	(0.625)	(1.000)	(1.875)				
6.500	97.7500			720 - 739	0.125	0.125	0.000	(0.125)	(0.750)	(1.375)	(2.500)				
				700 - 719	(0.375)	(0.375)	(0.500)	(0.625)	(1.250)	(2.125)	(3.000)				
				680 - 699	(0.875)	(0.875)	(1.250)	(1.625)	(2.250)	(3.500)					
			P & L Only WVOE	660 - 679	(1.375)	(1.750)	(1.875)	(2.875)	(3.625)	(4.625)					
				≥ 800	0.250	0.250	0.000	(0.125)	(0.500)	(1.000)	(1.625)				
				780 - 799	0.250	0.250	0.000	(0.125)	(0.500)	(1.000)	(1.625)				
				760 - 779	0.250	0.250	0.000	(0.125)	(0.500)	(1.000)	(1.750)				
				740 - 759	0.125	0.125	0.000	(0.125)	(0.750)	(1.125)	(2.000)				
				720 - 739	0.000	0.000	(0.125)	(0.250)	(0.875)	(1.500)	(2.625)				
				700 - 719	(0.500)	(0.500)	(0.625)	(0.750)	(1.375)	(2.375)	(3.250)				
			Bank Statements	680 - 699	(1.125)	(1.125)	(1.500)	(1.875)	(2.500)	(3.750)	(4.750)				
				660 - 679	(1.625)	(2.000)	(2.125)	(3.125)	(3.875)	(4.875)					
				No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.375)		
			24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			Products	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
			Loan Amount	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				Interest-Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.875)	(1.000)	(1.375)	(2.250)		
				100,001-125k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(1.000)		
				125,001-150k	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.625)	(0.750)	(0.875)		
				150,001-175k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)		
				175,001-200k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)		
				200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)		
				300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				400,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				750,001-1.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				1,000,001-1.5m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				1,500,001-2.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.375)	(0.500)		
				2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)				
				2,500,001-3.0m	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)					
				3,000,001-3.5m	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.500)					
				3,500,001-4.0m	(1.500)	(1.500)	(1.500)	(1.500)	(1.750)	(2.125)					
			DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				43.01-45	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)		
				45.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)		
				50.01-55	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
				Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.125	0.125	0.125	
				Rate-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				Cash-Out	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)	(1.000)	(1.750)				
			Occupancy	Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				Second Home	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.625)				
			Citizenship	Non-Perm	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
			Property Valuation State	Full Appraisal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				GA	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)		
				AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)		
				Other	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			Property Type	SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				SFR-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
				D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				Condo-Warrantable	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	(1.250)		
				Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.250)			
				Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	(2.500)	(2.750)			
				2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)			
				3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)			
				4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)			
				Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)		
				Credit History	1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.250)	
					Multiple30x12	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.500)	(3.000)		
					1x60x12	(5.000)	(5.000)	(5.000)	(5.000)	(5.000)					
			Multiple60x12		(5.000)	(5.000)	(5.000)	(5.000)	(5.000)						
			No Events 48+		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			Events 36-47mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)			
			Events 24-35mo	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)			
			Events 12-23mo	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)			
			Other Miscellaneous	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
				Escrows	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				No Escrows (No HPML)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)		
			Lock Term	No Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
				45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)				



Series 5
Platinum - Investment

6/26/2025

30 Day Pricing		
Rate		30Yr Fix
9.750		108.8750
9.625		108.6250
9.500		108.3750
9.375		108.1250
9.250		107.8750
9.125		107.6250
9.000		107.2500
8.875		106.8750
8.750		106.5000
8.625		106.1250
8.500		105.7500
8.375		105.3750
8.250		105.0000
8.125		104.6250
8.000		104.2500
7.900		103.8750
7.750		103.5000
7.625		103.0000
7.500		102.5000
7.375		102.0000
7.250		101.5000
7.125		101.0000
7.000		100.3750
6.875		99.7500
6.750		99.0000
6.625		98.2500

Max Pricing (Lower of Price or Premium)

No Prepay - Hard	99.000
1yr Prepay - Hard	100.375
2yr Prepay - Hard	100.625
3yr Prepay - Hard	101.125
4yr Prepay - Hard	101.375
5yr Prepay - Hard	101.875
Min Price	
Price	97.0000

Lock Fees

Relock Fee:	.250
Extension Fee Per Diem:	.020
Extension Max:	15 Days

Fees

Underwriting*	\$1,895
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.	

Pricing Adjustments											
		LTV									
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.1-85		
Full Doc 2yr Full Doc 1yr	≥ 800	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.000)		
	780 - 799	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.125)		
	760 - 779	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.875)	(3.500)		
	740 - 759	0.500	0.500	0.250	0.000	(0.500)	(0.625)	(1.125)	(4.000)		
	720 - 739	0.375	0.375	0.125	(0.125)	(0.625)	(0.875)	(1.625)	(4.750)		
	700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.625)	(2.125)	(5.375)		
	680 - 699	(0.250)	(0.250)	(0.750)	(1.250)	(1.625)	(2.625)	(3.250)	(6.375)		
	660 - 679	(0.750)	(1.125)	(1.375)	(2.500)	(3.000)	(3.750)	(4.625)			
Bank Statement (24, 12mo)	≥ 800	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.625)		
	780 - 799	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.750)		
	760 - 779	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.125)	(4.125)		
	740 - 759	0.375	0.375	0.125	(0.125)	(0.500)	(0.750)	(1.375)	(4.625)		
	720 - 739	0.250	0.250	0.000	(0.250)	(0.625)	(1.125)	(2.000)	(5.625)		
	700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.875)	(2.500)	(6.375)		
	680 - 699	(0.500)	(0.500)	(1.000)	(1.500)	(2.000)	(3.125)	(4.000)			
	660 - 679	(1.000)	(1.375)	(1.625)	(2.750)	(3.375)	(4.250)	(5.375)			
Asset Depletion	≥ 800	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.000)				
	780 - 799	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)				
	760 - 779	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)				
	740 - 759	0.125	0.125	(0.125)	(0.375)	(0.875)	(1.250)				
	720 - 739	0.000	0.000	(0.250)	(0.500)	(1.000)	(1.625)				
	700 - 719	(0.375)	(0.375)	(0.625)	(0.875)	(1.500)	(2.375)				
	680 - 699	(0.875)	(0.875)	(1.375)	(1.875)	(2.500)	(3.750)				
	660 - 679	(1.375)	(1.750)	(2.000)	(3.125)	(3.875)					
P & L Only	≥ 800	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)				
	780 - 799	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)				
	760 - 779	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)				
	740 - 759	0.000	0.000	(0.250)	(0.500)	(1.000)	(1.375)				
	720 - 739	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.750)				
	700 - 719	(0.500)	(0.500)	(0.750)	(1.000)	(1.625)	(2.625)				
	680 - 699	(1.125)	(1.125)	(1.625)	(2.125)	(2.750)	(4.000)				
	660 - 679	(1.625)	(2.000)	(2.250)	(3.375)	(4.125)	(5.125)				
DSCR	≥ 800	0.875	0.875	0.500	0.125	(0.125)	(0.625)	(2.125)			
	780 - 799	0.875	0.875	0.500	0.125	(0.125)	(0.625)	(2.125)			
	760 - 779	0.750	0.750	0.375	0.000	(0.250)	(0.750)	(2.375)			
	740 - 759	0.625	0.625	0.375	0.000	(0.500)	(0.875)	(2.625)			
	720 - 739	0.500	0.500	0.125	(0.250)	(0.750)	(1.375)	(3.375)			
	700 - 719	0.125	0.125	(0.250)	(0.625)	(1.250)	(2.125)	(3.875)			
	680 - 699	(0.625)	(0.625)	(1.125)	(1.875)	(2.750)	(4.000)	(6.000)			
	660 - 679	(1.375)	(1.750)	(2.000)	(3.375)	(4.375)	(5.625)				
Bank Statements	640 - 659	(4.500)	(4.625)	(4.875)	(5.750)	(6.750)	(8.250)				
	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	12mo Bank Stmt	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)		
	24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Product	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)		
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Interest-Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)	(1.375)			
Loan Amount	100,001-125k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)		
	125,001-150k	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.625)	(0.750)		
	150,001-175k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)		
	175,001-200k	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)		
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)		
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	400,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	750,001-1.0m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	1,000,001-1.5m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	1,500,001-2.0m	0.000	0.000	0.000	0.000	0.000	0.000				
	2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)				
	2,500,001-3.0m	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)				
	3,000,001-3.5m	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)					
	3,500,001-4.0m	(1.500)	(1.500)	(1.500)							
DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	43.01-45	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)		
	45.01-50	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.250)		
	50.01-55	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)		
DSCR	DSCR Not Applicable	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	DSCR ≥1.50	0.500	0.500	0.500	0.500	0.500	0.500	0.500			
	DSCR 1.25-1.49	0.375	0.375	0.375	0.375	0.375	0.375	0.375			
	DSCR 1.10-1.24	0.125	0.125	0.125	0.125	0.125	0.125	0.125			
	DSCR 1.00-1.09	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	DSCR 0.75-0.99	(1.625)	(1.625)	(1.625)	(1.625)	(3.000)	(3.250)	(4.000)			
Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.125	0.125		
	Rate-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Cash-Out	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.250)	(1.875)			
	Non Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Occupancy State	CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	GA	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)		
	AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)		
	Other	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Property Type	SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Condo-Warrantable	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)		
	Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)			
	Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)				
	2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
	3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
	4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)			
	Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)			
	Citizenship	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		Permanent Resident Alien	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Non-Perm Resident Alien		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Foreign Nat'l (DSCR Only)		(4.000)	(4.000)	(4.000)	(4.000)	(4.000)	(4.000)	(4.000)			
Credit History	1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		
	Multiple30x12	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.500)			
	No Events 48+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	Events 36-47mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
	Events 24-35mo	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)		
	Events 12-23mo	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)		
Other Miscellaneous	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
	Escrows	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	No Escrows (No HPML)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)		
Prepay Penalty	No Prepay	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)		
	1yr Prepay	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)		
	2yr Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
	3yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	4yr Prepay	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
	5yr Prepay	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875		
	1yr Prepay_5Pct	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)		
	2yr Prepay_5Pct	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
	3yr Prepay_5Pct	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
	4yr Prepay_5Pct	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875		
	5yr Prepay_5Pct	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
	1yr Prepay_1	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)		
Lock Term	2yr Prepay_21	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
	3yr Prepay_321	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
	4yr Prepay_4321	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
	5yr Prepay_54321	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875		
	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	45 Day										



30 Day Pricing		
Rate		Fixed Rate
13.375		110.2500
13.250		110.1250
13.125		110.0000
13.000		109.8750
12.875		109.7500
12.750		109.6250
12.625		109.3750
12.500		109.1250
12.375		108.8750
12.250		108.6250
12.125		108.3750
12.000		108.1250
11.875		107.8750
11.750		107.6250
11.625		107.3750
11.500		107.1250
11.375		106.8750
11.250		106.6250
11.125		106.3750
11.000		106.1250
10.875		105.8750
10.750		105.6250
10.625		105.3750
10.500		105.1250
10.375		104.8750
10.250		104.6250
10.125		104.2500
10.000		103.8750
9.875		103.5000
9.750		103.1250
9.625		102.7500
9.500		102.3750
9.375		102.0000
9.250		101.5000
9.125		101.0000
9.000		100.5000
8.875		100.0000
8.750		99.2500
8.625		98.5000
8.500		97.7500
Max Price		
No Prepay - Hard		102.000
Min Price		
Price		97.000
Lock Fees		
Relock Fee:		.250
Extension Fee Per Diem:		.020
Extension Max:		15 Days
Fees		
Underwriting*		\$1,895
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.		

Pricing Adjustments									
		CLTV							
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
Full Doc 2yr Full Doc 1yr	≥ 800	1.625	1.625	1.375	1.125	0.875	0.000	(0.750)	
	780 - 799	1.625	1.625	1.375	1.125	0.875	(0.125)	(0.875)	
	760 - 779	1.125	1.125	0.875	0.625	0.375	(0.750)	(1.625)	
	740 - 759	0.750	0.750	0.375	0.125	(0.125)	(1.375)	(2.875)	
	720 - 739	0.125	0.125	(0.375)	(0.750)	(1.000)	(2.000)	(4.000)	
	700 - 719	(0.750)	(0.750)	(1.375)	(1.875)	(2.375)	(3.125)	(5.500)	
	680 - 699	(3.000)	(3.000)	(3.750)	(4.125)	(4.750)	(5.750)		
	660 - 679	(4.250)	(4.375)	(4.875)	(5.500)	(6.000)			
	640 - 659								
	620 - 639								
Bank Statement 1099 (24, 12)	≥ 800	0.875	0.875	0.625	0.250	0.000	(1.000)	(1.875)	
	780 - 799	0.875	0.875	0.625	0.250	0.000	(1.125)	(2.000)	
	760 - 779	0.375	0.375	0.125	(0.250)	(0.500)	(1.750)	(2.750)	
	740 - 759	0.000	0.000	(0.375)	(0.750)	(1.000)	(2.375)	(4.000)	
	720 - 739	(0.625)	(0.625)	(1.125)	(1.625)	(1.875)	(3.000)	(5.125)	
	700 - 719	(1.625)	(1.625)	(2.250)	(2.875)	(3.375)	(4.250)		
	680 - 699	(4.000)	(4.000)	(4.750)	(5.250)	(5.875)			
	660 - 679	(5.750)	(5.875)	(6.375)					
	640 - 659								
	620 - 639								
P&L Only WVOE	≥ 800	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.750)	(3.750)	
	780 - 799	(0.500)	(0.500)	(0.750)	(1.375)	(1.625)	(2.875)	(4.000)	
	760 - 779	(1.000)	(1.000)	(1.250)	(1.875)	(2.125)	(3.500)	(4.750)	
	740 - 759	(1.375)	(1.375)	(1.750)	(2.375)	(2.625)	(4.125)	(6.000)	
	720 - 739	(2.125)	(2.125)	(2.625)	(3.375)	(3.625)	(4.875)	(7.250)	
	700 - 719	(3.375)	(3.375)	(4.000)	(4.750)	(5.250)			
Bank Statement Term	680 - 699	(5.750)	(5.750)	(6.500)	(7.125)				
	660 - 679	(7.750)	(7.875)	(8.375)					
Product	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Product	24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	30Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Loan Amount	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	Interest-Only								
	050,000-075k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
	075,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
DTI	400,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	
Property Type	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	
	SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Property Type	SFR-Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)		
	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)			
	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)			
	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)			
Citizenship	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	
	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	Permanent Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
	Non-Perm Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
Other Miscellaneous	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
Prepay Penalty	No Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	Lock Term								
Prepay Penalty	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	45 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
	60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
Lendz Series 5 Price Special		0.500	0.500	0.500	0.500	0.500	0.500	0.500	

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lendz Financial. Programs and pricing are subject to change without notice. This rate sheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.