



Series 5

Platinum - Owner Occupied

7/17/2025

30 Day Pricing			Pricing Adjustments														
Rate		30Yr Fix	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	80.01-85	85.01-90				
9.625		107.0000	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)				
9.500		106.7500		780 - 799	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.375)	(4.250)				
9.375		106.5000		760 - 779	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.500)	(2.750)	(4.750)				
9.250		106.2500		740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.375)	(0.750)	(3.250)	(5.250)				
9.125		106.0000		720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.625)	(1.250)	(4.000)	(6.375)				
9.000		105.7500		700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.375)	(1.750)	(4.625)	(7.125)				
8.875		105.5000		680 - 699	(0.250)	(0.250)	(0.625)	(1.000)	(1.375)	(2.375)	(2.875)	(5.625)	(8.125)				
8.750		105.2500		660 - 679	(0.750)	(1.125)	(1.250)	(2.250)	(2.750)	(3.500)	(4.250)						
8.625		105.0000		640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)						
8.500		104.7500		620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)						
8.375		104.3750	Bank Statement 1099	≥ 800	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(2.875)	(4.750)				
8.250		104.0000		780 - 799	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(3.000)	(4.875)				
8.125		103.6250		760 - 779	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.750)	(3.375)	(5.375)				
8.000		103.2500		740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.500)	(1.000)	(3.875)	(5.875)				
7.875		102.8750		720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.875)	(1.625)	(4.875)	(7.250)				
7.750		102.5000		700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.625)	(2.125)	(5.625)	(8.125)				
7.625		102.1250		680 - 699	(0.500)	(0.500)	(0.875)	(1.250)	(1.750)	(2.875)	(3.625)	(6.875)	(9.375)				
7.500		101.7500		660 - 679	(1.000)	(1.375)	(1.500)	(2.500)	(3.125)	(4.000)	(5.000)						
7.375		101.3750		640 - 659	(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)						
7.250		101.0000		620 - 639	(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)						
7.125		100.5000	Asset Depletion	≥ 800	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.500)						
7.000		100.0000		780 - 799	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.500)						
6.875		99.5000		760 - 779	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.625)						
6.750		98.8750		740 - 759	0.250	0.250	0.125	0.000	(0.625)	(1.000)	(1.875)						
6.625		98.1250		720 - 739	0.125	0.125	0.000	(0.125)	(0.750)	(1.375)	(2.500)						
6.500		97.3750		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)							
				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)						
			P & L Only WVOE	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)						
				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)								
			Bank Statements	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	(0.125)	(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				
			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)			
				Full Amortization Interest-Only	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
			Loan Amount	100,001-125k	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(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	0.000	(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	0.000			
				400,001-600k	0.000	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	0.000			
				750,001-1.0m	0.000	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	0.000			
				1,500,001-2.0m	0.000	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	0.000			
				43.01-45	0.000	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)	(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			
			Purpose	Rate-Term	0.000	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	0.000		
			Citizenship	Second Home	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.375)	(0.625)					
				Non-Perm	(0.500)	(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	0.000			
				CA	0.000	0.000	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)	(0.375)			
				AL	(0.375)	(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	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	0.000	0.000	
				SFR-Rural	0.000	0.000	0.000	0.000	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	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	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	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	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	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)	(1.000)	(1.250)	(1.250)				
			Credit History	1x30x12	(0.750)	(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)	(2.250)	(2.500)	(3.000)				



30 Day Pricing		
Rate		30Yr Fix
9.750		108.5000
9.625		108.2500
9.500		108.0000
9.375		107.7500
9.250		107.5000
9.125		107.2500
9.000		106.8750
8.875		106.5000
8.750		106.1250
8.625		105.7500
8.500		105.3750
8.375		105.0000
8.250		104.6250
8.125		104.2500
8.000		103.8750
7.990		103.5000
7.750		103.1250
7.625		102.6250
7.500		102.1250
7.375		101.6250
7.250		101.1250
7.125		100.6250
7.000		100.0000
6.875		99.3750
6.750		98.6250
6.625		97.8750

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

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		
Product	12mo Bank Stmt	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(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	0.000	
	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)	(0.375)	(0.375)	(0.375)	(0.375)	
	Full Amortization	0.000	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	0.000	(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				
	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	0.000
43.01-45		0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	
45.01-50		0.000	0.000	0.000	0.000	(0.125)	(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)	(0.375)	(0.500)	
DSCR	DSCR Not Applicable	0.000	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	0.500		
	DSCR 1.25-1.49	0.375	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	0.125		
	DSCR 1.00-1.09	0.000	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	0.000	
	Cash-Out	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.250)	(1.875)			
Occupancy State	Non Owner Occupied	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)	
Property Type	Other	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	SFR	0.000	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)		
	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	0.000	
	Permanent Resident Alien	0.000	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)	(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)	(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	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)	
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)	(1.125)	
	2yr Prepay	(0.500)	(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	0.000	
	4yr Prepay	0.500	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	0.875	
	1yr Prepay_5Pct	(1.125)	(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)	(0.500)	
	3yr Prepay_5Pct	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	4yr Prepay_5Pct	0.875	0.875								

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30 Day Pricing		
Rate		Fixed Rate
13.375		110.0000
13.250		109.8750
13.125		109.7500
13.000		109.6250
12.875		109.5000
12.750		109.3750
12.625		109.1250
12.500		108.8750
12.375		108.6250
12.250		108.3750
12.125		108.1250
12.000		107.8750
11.875		107.6250
11.750		107.3750
11.625		107.1250
11.500		106.8750
11.375		106.6250
11.250		106.3750
11.125		106.1250
11.000		105.8750
10.875		105.6250
10.750		105.3750
10.625		105.1250
10.500		104.8750
10.375		104.6250
10.250		104.3750
10.125		104.0000
10.000		103.6250
9.875		103.2500
9.750		102.8750
9.625		102.5000
9.500		102.1250
9.375		101.7500
9.250		101.2500
9.125		100.7500
9.000		100.2500
8.875		99.7500
8.750		99.0000
8.625		98.2500
8.500		97.5000

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

[illegible]

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