



Series 5

Platinum - Owner Occupied

7/18/2025

30 Day Pricing			Pricing Adjustments													
Rate		30Yr Fix	LTV													
9.625		107.0000	Full Doc 2yr Full Doc 1yr	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		106.7500				≥ 800	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.250)	(4.125)	
9.375		106.5000				780 - 799	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.375)	(2.375)	(4.250)	
9.250		106.2500				760 - 779	0.625	0.625	0.375	0.250	0.000	(0.250)	(0.500)	(2.750)	(4.750)	
9.125		106.0000				740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.375)	(0.750)	(3.250)	(5.250)	
9.000		105.7500				720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.625)	(1.250)	(4.000)	(6.375)	
8.875		105.5000				700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.375)	(1.750)	(4.625)	(7.125)	
8.750		105.2500				680 - 699	(0.250)	(0.250)	(0.625)	(1.000)	(1.375)	(2.375)	(2.875)	(5.625)	(8.125)	
8.625		105.0000				660 - 679	(0.750)	(1.125)	(1.250)	(2.250)	(2.750)	(3.500)	(4.250)			
8.500		104.7500				640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)			
8.375		104.3750	Bank Statement 1099			620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)			
8.250		104.0000				≥ 800	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(2.875)	(4.750)	
8.125		103.6250				780 - 799	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(3.000)	(4.875)	
8.000		103.2500				760 - 779	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.750)	(3.375)	(5.375)	
7.875		102.8750				740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.500)	(1.000)	(3.875)	(5.875)	
7.750		102.5000				720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.875)	(1.625)	(4.875)	(7.250)	
7.625		102.1250				700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.625)	(2.125)	(5.625)	(8.125)	
7.500		101.7500				680 - 699	(0.500)	(0.500)	(0.875)	(1.250)	(1.750)	(2.875)	(3.625)	(6.875)	(9.375)	
7.375		101.3750				660 - 679	(1.000)	(1.375)	(1.500)	(2.500)	(3.125)	(4.000)	(5.000)			
7.250		101.0000				640 - 659	(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)			
7.125		100.5000	Asset Depletion			620 - 639	(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)			
7.000		100.0000				≥ 800	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.500)			
6.875		99.5000				780 - 799	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.500)			
6.750		98.8750				760 - 779	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.625)			
6.625		98.1250				740 - 759	0.250	0.250	0.125	0.000	(0.625)	(1.000)	(1.875)			
6.500		97.3750				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)				
						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)			
			P & L Only WVOE			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)			
						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	(0.125)	(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)	
						Full Amortization Interest-Only	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			Loan Amount			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)	(0.875)	(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	(0.250)	(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	(0.250)	(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	
						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			
						PUD-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	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			1×30×12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.250)
					Multiple30×12	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.500)	(3.000)			
					1×60×12	(5.000)	(5.000)	(5.000)	(5.000)	(5.000)						
					Multiple60×12	(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)		
			Other Miscellaneous			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)	
						No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		



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	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)	(0.250)	
	24mo Bank Stmt	0.000	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	0.000	
	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
Loan Amount	Full Amortization	0.000	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)				
	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						
DTI	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)								
	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	(0.125)	(0.125)	(0.125)	(0.250)			
DSCR	50.01-55	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)			
	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				
	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				
Purpose	DSCR 0.75-0.99	(1.625)	(1.625)	(1.625)	(1.625)	(3.000)	(3.250)	(4.000)				
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.125	0.125			
Occupancy State	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)				
	Non Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Property Type	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		
	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		
	PUD-Rural	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)					
Citizenship	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)				
	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)		
		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)		
	No Prepay	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)		
Prepay Penalty	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)	(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	0.2								

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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
Max Price		
Price		102.0000
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										
		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 (24, 12) 1099	≥ 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									
Loan Amount	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		
	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		
	DTI	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)	
45.01-50		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)		
Property Type	SFR	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		
	PUD-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)		
Other Miscellaneous	Non-Perm Resident Alien	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Lock Term	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
	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)		
Lendz Series 5 Price Special	60 Day	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
		0.500	0.500	0.500	0.500	0.500	0.500	0.500		

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