



Series 5

Platinum - Owner Occupied

8/7/2025

30 Day Pricing			Pricing Adjustments												
Rate		30Yr Fix	LTV												
9.625		107.7500	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		107.5000	Full Doc 2yr Full Doc 1yr	≥ 800	0.625	0.625	0.375	0.250	0.000	0.000	(0.250)	(0.375)	(2.250)	(4.125)	
9.375		107.2500		780 - 799	0.625	0.625	0.375	0.250	0.000	0.000	(0.250)	(0.375)	(2.375)	(4.250)	
9.250		107.0000		760 - 779	0.625	0.625	0.375	0.250	0.000	0.000	(0.250)	(0.500)	(2.750)	(4.750)	
9.125		106.7500		740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.375)	(0.750)	(3.250)	(5.250)		
9.000		106.5000		720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.625)	(1.250)	(4.000)	(6.375)		
8.875		106.2500		700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.375)	(1.750)	(4.625)	(7.125)		
8.750		106.0000		680 - 699	(0.250)	(0.250)	(0.625)	(1.000)	(1.375)	(2.375)	(2.875)	(5.625)	(8.125)		
8.625		105.7500		660 - 679	(0.750)	(1.125)	(1.250)	(2.250)	(2.750)	(3.500)	(4.250)				
8.500		105.5000		640 - 659	(3.375)	(3.500)	(3.750)	(4.250)	(4.750)	(5.750)	(6.500)				
8.375		105.1250		620 - 639	(4.750)	(4.875)	(5.250)	(6.250)	(7.125)	(8.125)	(9.000)				
8.250		104.7500	Bank Statement 1099	≥ 800	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(2.875)	(4.750)		
8.125		104.3750		780 - 799	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.625)	(3.000)	(4.875)		
8.000		104.0000		760 - 779	0.625	0.625	0.375	0.250	0.000	(0.375)	(0.750)	(3.375)	(5.375)		
7.875		103.6250		740 - 759	0.500	0.500	0.375	0.250	(0.250)	(0.500)	(1.000)	(3.875)	(5.875)		
7.750		103.2500		720 - 739	0.375	0.375	0.250	0.125	(0.375)	(0.875)	(1.625)	(4.875)	(7.250)		
7.625		102.8750		700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.875)	(1.625)	(2.125)	(5.625)	(8.125)		
7.500		102.5000		680 - 699	(0.500)	(0.500)	(0.875)	(1.250)	(1.750)	(2.875)	(3.625)	(6.875)	(9.375)		
7.375		102.1250		660 - 679	(1.000)	(1.375)	(1.500)	(2.500)	(3.125)	(4.000)	(5.000)				
7.250		101.7500		640 - 659	(3.750)	(3.875)	(4.125)	(4.625)	(5.250)	(6.500)	(7.500)				
7.125		101.2500		620 - 639	(5.125)	(5.250)	(5.625)	(6.625)	(7.625)	(8.875)	(10.000)				
7.000		100.7500	Asset Depletion	≥ 800	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.500)				
6.875		100.2500		780 - 799	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.500)				
6.750		99.6250		760 - 779	0.375	0.375	0.125	0.000	(0.375)	(0.875)	(1.625)				
6.625		98.8750		740 - 759	0.250	0.250	0.125	0.000	(0.625)	(1.000)	(1.875)				
6.500		98.1250		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)				
Max Pricing (Lower of Price or Premium)				680 - 699	(0.875)	(0.875)	(1.250)	(1.625)	(2.250)	(3.250)					
Price				660 - 679	(1.375)	(1.750)	(1.875)	(2.875)	(3.625)	(4.625)					
Min Price				≥ 800	0.250	0.250	0.000	(0.125)	(0.500)	(1.000)	(1.625)				
Price				780 - 799	0.250	0.250	0.000	(0.125)	(0.500)	(1.000)	(1.625)				
Lock Fees				760 - 779	0.250	0.250	0.000	(0.125)	(0.500)	(1.000)	(1.750)				
Relock Fee:			.250	740 - 759	0.125	0.125	0.000	(0.125)	(0.750)	(1.125)	(2.000)				
Extension Fee Per Diem:			.020	720 - 739	0.000	0.000	(0.125)	(0.250)	(0.875)	(1.500)	(2.625)				
Extension Max:			15 Days	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)					
Fees															
Underwriting*		\$1,895													
*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,895 is applied.															



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)	(3.500)				
	780 - 799	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)				
	760 - 779	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)				
	740 - 759	0.000	0.000	(0.250)	(0.500)	(1.000)	(1.375)	(3.625)				
	720 - 739	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.750)	(4.000)				
	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	12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
	24mo Bank Stmt	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)			
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	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		
Purpose	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)				
	DSCR <0.75	(5.625)	(5.625)	(5.625)	(5.625)	(7.000)	(7.500)					
	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			
	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			
	CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Property Type	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			
	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			
	PUD-Rural	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			
Citizenship	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)				
	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)			
Credit History	Foreign Nat'l (DSCR Only)											
	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)		
Lock Term	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)			
	2yr Prepay_21	(0.500)	(0.500)	(								

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30 Day Pricing		
Rate		Fixed Rate
13.375		110.5000
13.250		110.3750
13.125		110.2500
13.000		110.1250
12.875		110.0000
12.750		109.8750
12.625		109.6250
12.500		109.3750
12.375		109.1250
12.250		108.8750
12.125		108.6250
12.000		108.3750
11.875		108.1250
11.750		107.8750
11.625		107.6250
11.500		107.3750
11.375		107.1250
11.250		106.8750
11.125		106.6250
11.000		106.3750
10.875		106.1250
10.750		105.8750
10.625		105.6250
10.500		105.3750
10.375		105.1250
10.250		104.8750
10.125		104.5000
10.000		104.1250
9.875		103.7500
9.750		103.3750
9.625		103.0000
9.500		102.6250
9.375		102.2500
9.250		101.7500
9.125		101.2500
9.000		100.7500
8.875		100.2500
8.750		99.5000
8.625		98.7500
8.500		98.0000
Max Price		
Price		102.000
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										
Documentation		Credit Score	CLTV							
			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)				
	680 - 699	(5.750)	(5.750)	(6.500)	(7.125)					
Bank Statement Term	660 - 679	(7.750)	(7.875)	(8.375)						
	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Product	12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	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		
	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)				
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)		
Citizenship	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		
Lock Term	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		

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