



## Series 8 - Diamond

3.19.2026.1

### Base Pricing (30 Day Lock)

Base Rates	Fixed 30
10.000	109.314
9.875	109.064
9.750	108.814
9.625	108.564
9.500	108.314
9.375	108.064
9.250	107.814
9.125	107.564
9.000	107.314
8.875	107.064
8.750	106.814
8.625	106.564
8.500	106.314
8.375	106.064
8.250	105.814
8.125	105.564
8.000	105.314
7.875	105.064
7.750	104.814
7.625	104.501
7.500	104.126
7.375	103.751
7.250	103.314
7.125	102.939
7.000	102.564
6.875	102.064
6.750	101.501
6.625	100.908
6.500	100.220
6.375	99.501
6.250	98.751
6.125	98.001
6.000	97.251
5.875	96.501
5.750	95.751
5.625	95.001
5.500	94.251

Doc Type	FICO/LTV	<=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
Full Doc	780+	0.375	0.375	0.375	0.250	0.125	-0.125	-0.500	N/A	N/A
	760	0.375	0.375	0.250	0.250	0.125	-0.125	-0.500	N/A	N/A
	740	0.375	0.375	0.125	0.125	-0.125	-0.250	-0.750	N/A	N/A
	720	0.250	0.250	0.000	0.000	-0.125	-0.875	-1.500	N/A	N/A
	700	0.125	0.125	-0.125	-0.125	-0.500	-1.125	-2.000	N/A	N/A
Alt Doc	680	0.000	-0.125	-0.250	-0.500	-1.000	-2.000	N/A	N/A	N/A
	780+	0.375	0.375	0.375	0.250	0.125	-0.125	-0.500	N/A	N/A
	760	0.375	0.375	0.250	0.250	0.125	-0.125	-0.500	N/A	N/A
	740	0.375	0.375	0.125	0.125	-0.125	-0.250	-0.750	N/A	N/A
	720	0.250	0.250	0.000	0.000	-0.125	-0.875	-1.500	N/A	N/A
700	0.125	0.125	-0.125	-0.125	-0.500	-1.125	-2.000	N/A	N/A	N/A
680	0.000	-0.125	-0.250	-0.500	-1.000	-2.000	N/A	N/A	N/A	N/A

	LLPA	<=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
Loan Balance	<250k	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A
	>=1.5mm<2.0mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	>=2.0mm<2.5mm	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	N/A	N/A
	>=2.5mm<=3.0mm	-0.375	-0.375	-0.5	-0.5	-0.625	-0.625	N/A	N/A	N/A
DTI	DTI >43	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	N/A	N/A
Loan Purpose	Purchase	0.000	0.000	0.000	0.000	0.250	0.250	0.250	N/A	N/A
	Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	Cashout	-0.250	-0.250	-0.375	-0.500	-0.875	-1.125	N/A	N/A	N/A
Occupancy	Second Home	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	N/A	N/A
	Investor	-0.125	-0.125	-0.25	-0.25	-0.375	-0.375	-0.625	N/A	N/A
Property Type	2-4 Family	-0.25	-0.25	-0.25	-0.25	-0.375	-0.375	-0.375	N/A	N/A
	Condo	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Terms	Interest Only	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	40 Year Term	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
Doc Type	12 Month Full (1)	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	N/A	N/A
	P&L Documentation (2)	-0.875	-0.875	-0.875	-1.000	-1.000	-1.125	-1.250	N/A	N/A
State Adj	State is not Florida	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
	Tier 1 States (3)	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	N/A	N/A
	Tier 2 States (3)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A

(1) Additive to the full documentation LLPAs

(2) Additive to the alt doc LLPAs

(3) Tier 1 states include TX, FL, and MD. All other states are considered tier 2

PPP and Price Caps			
Occ Type	PPP Term	LLPA	Price Cap
Investor	60	0.75	104.5
	48	0.5	103.5
	36	0	103.5
	24	-0.5	102.5
	12	-0.75	101.5
Owner/2nd	0	-1	100.5
	NA	NA	102.5

\*Only 5% Fixed, Declining Structure and 6 months of interest PPP types allowed

Program Notes	
Min Price	97
Housing History	0x30x12
BK/FC/SS/DIL	4 years

Lock Period	
30 day	0
45 day	-0.15
60 day	-0.3

Lock Extension Cost (Max 2x / 30 days)	
5 Days	-0.1

Fees	
Underwriting*	\$1,995

\*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.

Temporary Property Eligibility Restrictions	
Properties located in the following jurisdictions are NOT eligible to be locked: Baltimore City, Maryland (Baltimore County is not restricted) & Essex County, New Jersey	



Base Pricing (30 Day Lock)

Base Rates	Fixed 30
9.000	103.750
8.875	103.750
8.750	103.750
8.625	103.750
8.500	103.750
8.375	103.750
8.250	103.750
8.125	103.750
8.000	103.750
7.875	103.750
7.750	103.750
7.625	103.750
7.500	103.750
7.375	103.750
7.250	103.750
7.125	103.696
7.000	103.346
6.875	102.778
6.750	102.278
6.625	101.750
6.500	101.159
6.375	100.577
6.250	100.060
6.125	99.545
6.000	99.000
5.875	98.352
5.750	97.602
5.625	96.766
5.500	95.857

	LLPA/LTV	<=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
DSCR	≥ 1.4x	0.125	0.125	0.125	0.125	0.125	0.250	0.250	N/A	N/A
	≥ 1.2x & < 1.4x	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
	≥ 1.1x & < 1.2x	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	≥ 1.0x & < 1.1x	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	N/A	N/A
FICO	780+	0.000	-0.125	-0.250	-0.500	-0.750	-1.000	-1.750	N/A	N/A
	760-779	0.000	-0.125	-0.250	-0.500	-0.750	-1.250	-2.000	N/A	N/A
	740-759	0.000	-0.125	-0.375	-0.625	-1.000	-1.500	-2.250	N/A	N/A
Loan Balance	720-739	-0.250	-0.250	-0.500	-0.750	-1.125	-1.625	-2.500	N/A	N/A
	<=\$150,000	0.000	0.000	-0.125	-0.125	-0.250	-0.375	-0.500	N/A	N/A
	\$150,001 - \$250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$250,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Purpose	\$1,000,001 - \$1,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	\$1,500,001 - \$2,000,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
	Purchase	0.125	0.125	0.125	0.125	0.125	0.250	0.250	N/A	N/A
	Rate/Term Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Property Type	Cash-Out Refi FICO ≥ 720	-0.125	-0.125	-0.250	-0.375	-0.500	-1.000	N/A	N/A	N/A
	Cash-Out Refi - FICO < 720	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2-4 Unit	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	N/A	N/A
Prepayment Penalty Term	Townhome	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	Flat 5% for 60 Months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
	60 Months	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
	48 Months	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
State	12 Months	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	No Penalty	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
MSA <sup>3</sup>	Various (FL,TX,MD) <sup>1</sup>	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	N/A	N/A
	State is not Florida	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
Escrow Waiver	Philadelphia, PA <sup>2</sup>	-5.000	-5.000	-5.000	-5.000	-5.000	-5.000	-5.000	N/A	N/A
Amortization	Various <sup>3</sup>	0.000	0.000	-0.100	-0.200	-0.300	-0.400	-0.500	N/A	N/A
	Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A

(1) FL, TX, MD

(2) Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

(3) New York-Newark-Jersey City, NY-NJ-PA / Chicago-Naperville-Elgin, IL-IN-WI / Baltimore-Columbia-Towson, MD / San Francisco-Oakland-Hayward, CA / Cleveland-Elyria, OH / Detroit-Warren-Dearborn, MI

Program Notes	
Min Price	97
Housing History	0x30x12
BK/FC/SS/DIL	36 Months
Min FICO	720
Max LTV	80
Min DSCR	1

Lock Period	
30 day	0
45 day	-0.15
60 day	-0.3

Lock Extension Cost (Max 2x / 30 days)	
5 Days	-0.1

Prepayment Penalty Term	Price Cap
60 Months	104.5
48 Months	103.5
36 Months	103.5
24 Months	102.5
12 Months	101.5
No Penalty	100.5

\*Only 5% Fixed, Declining Structure and 6 months of interest PPP types allowed

Fees	
Underwriting*	\$1,995
*Underwriting Fee is not charged in New Jersey. Instead, an Application Fee of \$1,995 is applied.	

