



Series 8 - Diamond

7.10.2026.1

Base Pricing (30 Day Lock)

Base Rates	Fixed 30
10.000	108.739
9.875	108.489
9.750	108.239
9.625	107.989
9.500	107.739
9.375	107.489
9.250	107.239
9.125	106.989
9.000	106.739
8.875	106.489
8.750	106.239
8.625	105.989
8.500	105.739
8.375	105.489
8.250	105.239
8.125	104.989
8.000	104.739
7.875	104.489
7.750	104.239
7.625	103.989
7.500	103.739
7.375	103.427
7.250	103.052
7.125	102.677
7.000	102.239
6.875	101.864
6.750	101.489
6.625	100.989
6.500	100.395
6.375	99.708
6.250	98.989
6.125	98.239
6.000	97.489
5.875	96.739
5.750	95.989
5.625	95.239
5.500	94.489

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+	0.250	0.250	0.250	0.125	0.000	-0.125	-0.375	N/A	N/A
	760	0.250	0.250	0.125	0.000	-0.125	-0.250	-0.375	N/A	N/A
	740	0.250	0.250	0.125	0.000	-0.125	-0.375	-0.500	N/A	N/A
	720	0.125	0.125	0.125	-0.250	-0.375	-0.750	-1.125	N/A	N/A
	700	0.000	0.000	0.000	-0.375	-0.750	-0.875	-1.500	N/A	N/A
	680	-0.125	-0.125	-0.250	-0.625	-1.000	-2.125	N/A	N/A	N/A
Alt Doc	780+	0.375	0.375	0.375	0.250	0.125	0.000	-0.250	N/A	N/A
	760	0.375	0.375	0.250	0.125	0.000	-0.125	-0.250	N/A	N/A
	740	0.375	0.375	0.250	0.125	0.000	-0.250	-0.375	N/A	N/A
	720	0.250	0.250	0.250	-0.125	-0.250	-0.625	-1.000	N/A	N/A
	700	0.125	0.125	0.125	-0.250	-0.625	-0.750	-1.375	N/A	N/A
	680	0.000	0.000	-0.125	-0.500	-0.875	-2.000	N/A	N/A	N/A
Additional for <700 and LTV >70%		0	0	0	0	0	-0.25	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	<= \$250,000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A
	Additional <= \$250k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	\$250,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$2,000,001 - \$2,500,000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	N/A	N/A
	\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.5	-0.5	-0.625	-0.625	N/A	N/A	N/A
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	0.125	0.125	0.125	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	-0.625	-1.125	N/A	N/A	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A
		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	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	-0.125	-0.125	-0.125	-0.25	-0.375	-0.375	-0.625	N/A	N/A
	40 Year Term	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	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
Subordinate Financing		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
State Adj	Florida ⁴	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	Tier 1 States (3)	0.000	0.000	0.000	0.000	-0.125	-0.125	-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

(4) Florida LLPA applicable in addition
to Tier 1 States LLPA

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
	No PPP	-1.75	99.75
Owner/2nd	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	





Series 8 - Diamond DSCR

7.10.2026.1

Base Pricing (30 Day Lock)

Base Rates	Fixed 30
9.000	104.500
8.875	104.500
8.750	104.500
8.625	104.500
8.500	104.500
8.375	104.500
8.250	104.500
8.125	104.500
8.000	104.500
7.875	104.500
7.750	104.500
7.625	104.500
7.500	104.500
7.375	104.500
7.250	104.500
7.125	104.408
7.000	104.042
6.875	103.479
6.750	102.917
6.625	102.325
6.500	101.700
6.375	101.075
6.250	100.450
6.125	99.825
6.000	99.200
5.875	98.575
5.750	97.950
5.625	97.267
5.500	96.517

	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	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	N/A	N/A
	780+	0.000	-0.125	-0.250	-0.500	-0.750	-1.125	-2.000	N/A	N/A
FICO	760-779	0.000	-0.125	-0.250	-0.500	-0.750	-1.375	-2.250	N/A	N/A
	740-759	0.000	-0.125	-0.375	-0.625	-1.000	-1.750	-2.500	N/A	N/A
	720-739	-0.250	-0.250	-0.500	-0.750	-1.125	-1.875	-2.875	N/A	N/A
	<= \$150,000	0.000	0.000	-0.125	-0.125	-0.250	-0.375	-0.500	N/A	N/A
Loan Balance	\$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
	\$1,000,001 - \$1,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A
	\$1,500,001 - \$2,000,000	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A
	Additional <= \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	Purchase	0.125	0.125	0.125	0.125	0.125	0.250	0.250	N/A	N/A
Purpose	Rate/Term Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	Cash-Out Refi FICO ≥ 720	-0.500	-0.500	-0.625	-0.625	-0.875	-1.375	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
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	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
Property Type	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
Prepayment Penalty Term	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
	12 Months	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	No Penalty	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	N/A	N/A
	Subordinate Financing	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	State	Various (FL, TX, MD) ¹	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	N/A	N/A
MSA ³	Florida ⁴	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	Philadelphia, PA ²	-5.000	-5.000	-5.000	-5.000	-5.000	-5.000	-5.000	N/A	N/A
	Various ²	0.000	0.000	-0.100	-0.200	-0.300	-0.400	-0.500	N/A	N/A
Escrow Waiver		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Amortization	Interest Only	0	-0.125	-0.25	-0.25	-0.375	-0.5	-0.625	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

(4) Florida LLPA applicable in addition to Tier 1 States LLPA.

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	99.75

*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.	

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Base Pricing (30 Day Lock)

Base Rates	Fixed 30
10.000	107.232
9.875	106.982
9.750	106.732
9.625	106.482
9.500	106.232
9.375	105.982
9.250	105.732
9.125	105.482
9.000	105.232
8.875	104.982
8.750	104.732
8.625	104.482
8.500	104.232
8.375	103.982
8.250	103.732
8.125	103.482
8.000	103.232
7.875	102.982
7.750	102.732
7.625	102.482
7.500	102.232
7.375	101.920
7.250	101.545
7.125	101.170
7.000	100.732
6.875	100.357
6.750	99.982
6.625	99.482
6.500	98.888
6.375	98.201
6.250	97.482
6.125	96.732
6.000	95.982
5.875	95.232
5.750	94.482
5.625	93.732
5.500	92.982
5.375	92.232
5.250	91.482

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+	0.250	0.250	0.250	0.125	0.000	-0.125	-0.375	-3.00	-4.00
	760	0.250	0.250	0.125	0.000	-0.125	-0.250	-0.375	-3.00	-4.00
	740	0.250	0.250	0.125	0.000	-0.125	-0.375	-0.500	-3.25	-4.50
	720	0.125	0.125	0.125	-0.250	-0.375	-0.750	-1.125	-4.00	-5.00
	700	0.125	0.125	0.125	-0.250	-0.625	-0.750	-1.375	-4.50	
	680	0.000	0.000	-0.125	-0.500	-0.875	-2.000	-3.375	-7.00	
	Additional for < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	660	-0.625	-0.750	-1.000	-1.500	-2.000	-3.250	-5.000	NA	
	780+	0.375	0.375	0.375	0.25	0.125	0	-0.25	-3	-4
	760	0.375	0.375	0.25	0.125	0	-0.125	-0.25	-3	-4
Alt Doc	740	0.375	0.375	0.25	0.125	0	-0.25	-0.375	-3.25	-4.5
	720	0.25	0.25	0.25	-0.125	-0.25	-0.625	-1	-4	-5
	700	0.125	0.125	-0.125	-0.125	-0.5	-1.5	-2.375	-4.5	
	680	0	-0.125	-0.25	-0.5	-1	-2.5	-3.375	-7	
	Additional for < 680	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	
	660	-0.625	-0.75	-1	-1.5	-2	-3.25	-5	NA	
	Additional for <700 and LTV >70%	0	0	0	0	0	-0.25	-0.25	-0.25	
	780+	0.375	0.375	0.375	0.25	0.125	0	-0.25	-3	-4
	760	0.375	0.375	0.25	0.125	0	-0.125	-0.25	-3	-4
	740	0.375	0.375	0.25	0.125	0	-0.25	-0.375	-3.25	-4.5

	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	-0.25	-0.25	-0.375	-0.375	-0.5	-0.75	-0.875
	Additional <= \$250k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$250,001 - \$2,000,000	0	0	0	0	0	0	0	0	0
	\$2,000,001 - \$2,500,000	-0.125	-0.125	-0.25	-0.25	-0.375	-0.375	-0.5	N/A	N/A
	\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.5	-0.5	-0.625	-0.625	-0.625	N/A	N/A
	\$3,000,001 - \$3,500,000	-0.625	-0.625	-0.875	-0.875	-1	N/A	N/A	N/A	N/A
DTI	DTI >43	0	0	0	0	0	-0.125	-0.25	-0.25	-0.25
	DTI >50	-0.25	-0.25	-0.25	-0.25	-0.25	-0.5	-0.5	N/A	N/A
Loan Purpose	Purchase	0	0	0	0	0.125	0.125	0.125	0.125	0.125
	Refi	0	0	0	0	0	0	0	0	0
	Cashout	-0.25	-0.25	-0.375	-0.5	-0.625	-1.125	-1.25	N/A	N/A
	Additional for cash out	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	N/A	N/A
	Second Home	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.5	-0.625	N/A
Occupancy	Investor	-0.125	-0.125	-0.25	-0.25	-0.375	-0.375	-0.625	N/A	N/A
	2-4 Family	-0.25	-0.25	-0.25	-0.25	-0.375	-0.375	-0.375	-0.5	N/A
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.375	N/A
	Non-Warrantable Condo	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	N/A	N/A
Loan Terms	Interest Only	-0.125	-0.125	-0.125	-0.25	-0.375	-0.375	-0.625	-0.875	-1.5
	40 Year Term	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.25
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Doc Type	12 Month Full (1)	0	0	0	0	-0.125	-0.125	-0.125	-0.125	-0.125
	P&L Documentation (2)	-0.875	-0.875	-0.875	-1	-1	-1.125	-1.25	N/A	N/A
	Asset Depletion	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	N/A	N/A
State Adj	Florida*	0	0	0	0	-0.125	-0.125	-0.25	-0.25	-0.25
	Tier 1 States (3)	-0.125	-0.125	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.25
	Tier 2 States (3)	0	0	0	0	0	0	0	0	0
Credit History	1x30x12 Housing History	-0.25	-0.25	-0.25	-0.25	-0.375	-0.5	-0.5	N/A	N/A
	Additional 1x30x12	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5		
	CE 24-35 Months	-0.75	-1	-1	-1	-1	N/A	N/A	N/A	N/A
	CE 36-48 Months	-0.5	-0.5	-0.5	-0.5	-0.5	-0.75	N/A	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

(4) Florida LLPA applicable in addition to Tier 1 States LLPA.

PPP and Price Caps			
Occ Type	PPP Term	LLPA	Price Cap
Investor	60	0.75	103.5
	48	0.5	102.5
	36	0	102.5
	24	-0.5	101.5
	12	-0.75	100.5
	0	-1	99
Owner/2nd	NA	NA	102.5

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

Program Notes	
Min Price	97
Housing History	1x30x12
BK/FC/SS/DIL	2 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	



Series 8 - Platinum DSCR

7.10.2026.1

Base Pricing (30 Day Lock)

Base Rates	Fixed 30
9.000	106.500
8.875	106.500
8.750	106.500
8.625	106.500
8.500	106.500
8.375	106.500
8.250	106.500
8.125	106.500
8.000	106.500
7.875	106.367
7.750	105.927
7.625	105.364
7.500	104.802
7.375	104.239
7.250	103.677
7.125	103.114
7.000	102.552
6.875	101.989
6.750	101.385
6.625	100.760
6.500	100.135
6.375	99.510
6.250	98.885
6.125	98.260
6.000	97.635
5.875	97.010
5.750	96.302
5.625	95.552
5.500	94.678

	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	0.25	0.25	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	0	0	0	0	0	0	N/A	N/A
	≥ 1.0x & < 1.1x	0	0	0	0	0	-0.125	-0.125	N/A	N/A
	780+	0	-0.125	-0.25	-0.5	-0.75	-1.125	-2	N/A	N/A
FICO	760-779	0	-0.125	-0.25	-0.5	-0.75	-1.375	-2.25	N/A	N/A
	740-759	0	-0.125	-0.375	-0.625	-1	-1.75	-2.5	N/A	N/A
	720-739	-0.25	-0.25	-0.5	-0.75	-1.125	-1.875	-2.875	N/A	N/A
	700-719	-0.375	-0.5	-0.75	-1.125	-1.25	-2.875	-4	N/A	N/A
	680-699	-0.75	-1	-1.25	-1.5	-2	-3.5	N/A	N/A	N/A
	660-679	-1	-1.25	-1.5	-2	-2.5	N/A	N/A	N/A	N/A
	Additional for < 680	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5			
	Additional for <700 and LTV >70%	0	0	0	0	0	-0.25			
	Foreign National	-0.75	-1	-1.25	-1.5	N/A	N/A	N/A	N/A	N/A
	≤ \$150,000	0	0	-0.125	-0.125	-0.25	-0.375	-0.5	N/A	N/A
Loan Balance	\$150,001 - \$250,000	0	0	0	0	0	0	0	N/A	N/A
	\$250,001 - \$1,000,000	0	0	0	0	0	0	0	N/A	N/A
	\$1,000,001 - \$1,500,000	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	N/A	N/A
	\$1,500,001 - \$2,000,000	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	N/A	N/A	N/A
	\$2,000,001 - \$2,500,000	-0.875	-0.875	-0.875	-0.875	N/A	N/A	N/A	N/A	N/A
	Additional <= \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	Purchase	0.125	0.125	0.125	0.125	0.125	0.25	0.25	N/A	N/A
Purpose	Rate/Term Refi	0	0	0	0	0	0	0	N/A	N/A
	Cash-Out Refi - FICO ≥720	-0.5	-0.5	-0.625	-0.625	-0.875	-1.375	N/A	N/A	N/A
	Cash-Out Refi - FICO < 720	-0.75	-0.75	-0.875	-0.875	-1.25	-1.75	N/A	N/A	N/A
	Additional for cash out	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	N/A	N/A
	Non-Warrantable Condo	-0.125	-0.125	-0.25	-0.25	-0.375	-0.5	-0.625	N/A	N/A
Property Type	2-4 Unit	-0.25	-0.25	-0.25	-0.375	-0.375	-0.5	-0.5	N/A	N/A
	Condo	0	0	-0.125	-0.25	-0.25	-0.25	-0.25	N/A	N/A
	Various	0	0	-0.125	-0.25	-0.375	-0.375	-0.5	N/A	N/A
	Townhome	0	0	0	0	0	0	0	N/A	N/A
	SFR	0	0	0	0	0	0	0	N/A	N/A
	Flat 5% for 60 Months	1	1	1	1	1	1	1	N/A	N/A
Prepayment Penalty Term	60 Months	0.75	0.75	0.75	0.75	0.75	0.75	0.75	N/A	N/A
	48 Months	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	N/A
	36 Months	0	0	0	0	0	0	0	N/A	N/A
	24 Months	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	N/A	N/A
	12 Months	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	N/A	N/A
	No Penalty	-1	-1	-1	-1	-1	-1	-1	N/A	N/A
	Refinance	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	N/A	N/A
Vacant Refinances	State	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.25	N/A	N/A
	Florida ⁵	0	0	0	0	0	0	0	N/A	N/A
MSA ¹	Philadelphia, PA ³	-5	-5	-5	-5	-5	-5	-5	N/A	N/A
	Various ⁴	0	0	-0.1	-0.2	-0.3	-0.4	-0.5	N/A	N/A
Short Term Rental	Short Term Rental	-0.5	-0.5	-0.75	-1	-1.25	N/A	N/A	N/A	N/A
Escrow Waiver		-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	N/A	N/A
Credit History	1x30x24 Housing History	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	N/A	N/A
Amortization	40 Year Term	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
	Interest Only	0	-0.125	-0.25	-0.25	-0.375	-0.5	-0.625	N/A	N/A

(1) Cash-Out Refi FICO >= 720 LLPA is applied in addition to standard Cash-Out Refi LLPA

(2) FL, TX, MD

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

(4) 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

(5) Florida LLPA applicable in addition to Various (FL, TX, MD) State LLPA.

Program Notes	
Min Price	97
Housing History	0x30x12
BK/FC/SS/DIL	36 Months
Min FICO	680
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	103.5
48 Months	102.5
36 Months	102.5
24 Months	101.5
12 Months	100.5
No Penalty	99

*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.	

