

Base Pricing

Rate	30 YR FIXED
6.000	
6.125	
6.250	
6.375	
6.500	93.582
6.625	94.386
6.750	95.138
6.875	95.846
7.000	98.075
7.125	98.596
7.250	99.103
7.375	99.596
7.500	99.972
7.625	100.199
7.750	100.354
7.875	100.508
8.000	100.662
8.125	100.801
8.250	100.874
8.375	100.913

Fees

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

Price Adjustments

FICO/CLTV	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
780+	0.875	0.875	0.625	0.625	0.625	0.375	-0.125	-1.250	-3.000
760-779	0.875	0.750	0.625	0.500	0.500	0.125	-0.250	-1.750	-3.250
740-759	0.625	0.625	0.625	0.375	0.375	0.000	-0.375	-2.250	-4.500
720-739	0.625	0.625	0.500	0.375	0.125	-0.125	-0.625	-2.625	-5.500
700-719	0.625	0.625	0.375	0.250	0.000	-0.500	-0.875	-3.625	NA
680-699	0.375	0.375	-0.125	-0.375	-0.500	-1.125	-2.000	-6.000	NA
660-679	-0.125	-0.125	-0.375	-0.625	-1.000	-1.750	-3.250	NA	NA
Additional for <700 and LTV >70%	NA	NA	NA	NA	NA	-0.250	-0.250	NA	NA
Additional FICO < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA

LLPA/CLTV	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
1 Year Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250
DTI >43%-50%	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-1.000
DTI >50%-55%	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	NA	NA
Rate-Term Refi	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	NA
Cash-Out Refi	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	-1.250	NA	NA
Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000
Second Home	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.375	-0.625	NA
Non-Owner Occupied	-0.500	-0.500	-0.625	-0.625	-0.625	-0.625	-0.750	NA	NA
Non-Perm	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Condo	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500
FL Condo Add-On	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	-1.250
30 YR I.O.	0.000	0.000	-0.125	-0.125	-0.375	-0.500	-0.625	-1.000	-1.000
40 YR I.O.	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	-0.875	-1.250	-1.250
40 YR P&I	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.625	-1.000	-1.000
Rural Property	-0.500	-0.500	-0.750	-1.000	-1.000	-1.500	NA	NA	NA
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
CT, IL, NJ	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.125
FL	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375
>0x30x12 (> than 1 late in last 12 months)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Loan Amount/CLTV	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
<= \$200,000	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.875	-0.875
\$1,000,001 - \$1,500,000	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150
\$1,500,001 - \$2,000,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
\$2,000,001 - \$2,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
\$2,500,001 - \$3,000,000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA
\$3,000,001 - \$3,500,000	-1.000	-1.000	-1.000	-1.125	-1.125	NA	NA	NA	NA
Additional LA <=250k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Prepay Penalty (NOO)	Price Adj	Max Price
5 Year (60 Mo)	0.625	102.750
4 Year (48 Mo)	0.625	102.750
3 Year (36 Mo)	0.375	102.750
2 Year (24 Mo)	0.250	101.750
1 Year (12 Mo)	0.000	101.250
No Prepay	0.000	100.250

Price Limits	Max Price
Max Price for (O/O, 2ND HOME)	101.000
Max Price for LTV > 80<=85	100.750
Max Price for LA >2M	100.750
Max Price for LTV > 85	99.250
Min Price	97.000

Lock Fees	
Relock Fee:	0.250
1st Extension per day	0.025
2nd Extension per day	0.050
Extension Max:	15 Days

- 1) Prepayment penalties not allowed in AK, AL, AR, DC, IL, KS, KY, LA, MD, MI, MN, NJ, NM, OH, OK, RI, SC, VT, and WV
- 2) Prepayment penalties not allowed on loan amounts less than \$319,777 in PA
- 3) Prepayment penalties allowed on loan amounts > \$150,000 in North Carolina
- 4) Prepayment penalties allowed only if closing in LLC or Corp in New Jersey
- 5) Prepayment penalties allowed on 3-4 units only in Iowa
- 6) Prepayment penalties allowed only if fixed rate in Maine and Indiana

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Base Pricing

Rate	30 YR FIXED
6.000	
6.125	
6.250	
6.375	
6.500	93.832
6.625	94.644
6.750	95.441
6.875	96.221
7.000	98.076
7.125	98.594
7.250	99.103
7.375	99.597
7.500	99.972
7.625	100.199
7.750	100.353
7.875	100.505
8.000	100.660
8.125	100.813
8.250	100.966
8.375	101.120

Fees

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

Price Adjustments

FICO/CLTV	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
780+	0.875	0.875	0.750	0.750	0.750	0.375	-0.125	-1.250	-3.000
760-779	0.875	0.750	0.750	0.625	0.625	0.125	-0.250	-1.750	-3.250
740-759	0.625	0.625	0.625	0.500	0.500	0.000	-0.375	-2.250	-4.500
720-739	0.625	0.625	0.625	0.500	0.250	-0.125	-0.625	-2.625	-5.500
700-719	0.625	0.625	0.375	0.250	0.000	-0.500	-0.875	-3.625	NA
680-699	0.375	0.375	-0.125	-0.375	-0.500	-1.125	-2.000	-6.000	NA
660-679	-0.125	-0.125	-0.375	-0.625	-1.000	-1.750	-3.250	NA	NA
Additional for <700 and LTV >70%	NA	NA	NA	NA	NA	-0.250	-0.250	NA	NA
Additional FICO < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA

LLPA/CLTV	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
12m Bank Statement	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.500	-1.500
Asset Utilization	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	NA	NA
1 Yr 1099 / Asset Depletion	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-1.500
CPA / P&L	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.625	NA	NA
DTI >43%-50%	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	-1.000
DTI >50%-55%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Rate-Term Refi	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	NA
Cash-Out Refi	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	-1.250	NA	NA
Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000
Second Home	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.375	-0.625	NA
Non-Owner Occupied	-0.500	-0.500	-0.625	-0.625	-0.625	-0.625	-0.750	NA	NA
Non-Perm	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
Condo	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500
Rural Property	-0.500	-0.500	-0.750	-1.000	-1.000	-1.500	NA	NA	NA
FL Condo Add-On	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	-1.250
30 YR I.O.	0.000	0.000	-0.125	-0.125	-0.375	-0.500	-0.625	-1.000	-1.000
40 YR I.O.	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	-0.875	-1.250	-1.250
40 YR P&I	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.625	-1.000	-1.000
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
CT, IL, NJ	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.125
FL	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375
>0x30x12 (> than 1 late in last 12 months)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Loan Amount/CLTV	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%	85.01%-90.00%
<= \$200,000	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.875	-0.875
\$1,000,001 - \$1,500,000	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150
\$1,500,001 - \$2,000,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
\$2,000,001 - \$2,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
\$2,500,001 - \$3,000,000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA
\$3,000,001 - \$3,500,000	-1.000	-1.000	-1.000	-1.125	-1.125	NA	NA	NA	NA
Additional LA <=250k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Prepay Penalty (NOO)	Price Adj	Max Price
5 Year (60 Mo)	0.625	102.750
4 Year (48 Mo)	0.625	102.750
3 Year (36 Mo)	0.375	102.750
2 Year (24 Mo)	0.250	101.750
1 Year (12 Mo)	0.000	101.250
No Prepay	0.000	100.250

Price Limits	Max Price
Max Price	101.250
Max Price for LTV > 80<=85	100.750
Max Price for LA >2M	100.750
Max Price for LTV > 85	99.250
Min Price	97.000

Lock Fees	
Relock Fee:	0.250
1st Extension per day	0.025
2nd Extension per day	0.050
Extension Max:	15 Days

- 1) Prepayment penalties not allowed in AK, AL, AR, DC, IL, KS, KY, LA, MD, MI, MN, NJ, NM, OH, OK, RI, SC, VT, and WV
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- 5) Prepayment penalties allowed on 3-4 units only in Iowa
- 6) Prepayment penalties allowed only if fixed rate in Maine and Indiana

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Base Pricing

Rate	30 YR FIXED
6.000	
6.125	
6.250	
6.375	
6.500	
6.625	93.886
6.750	94.638
6.875	95.346
7.000	97.575
7.125	98.096
7.250	98.603
7.375	99.096
7.500	99.472
7.625	99.699
7.750	99.854
7.875	100.008
8.000	100.162
8.125	100.301
8.250	100.374
8.375	100.413

Fees

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

Price Adjustments

FICO/CLTV	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%
780+	0.875	0.875	0.625	0.625	0.625	0.375	-0.125	-1.250
760-779	0.875	0.750	0.625	0.500	0.500	0.125	-0.250	-1.750
740-759	0.625	0.625	0.625	0.375	0.375	0.000	-0.375	-2.250
720-739	0.625	0.625	0.500	0.375	0.125	-0.125	-0.625	-2.625
700-719	0.625	0.625	0.375	0.250	0.000	-0.500	-0.875	-3.625
680-699	0.375	0.375	-0.125	-0.375	-0.500	-1.125	-2.000	-6.000
660-679	-0.125	-0.125	-0.375	-0.625	-1.000	-1.750	-3.250	NA
640-659	-0.750	-0.875	-1.000	-1.250	-1.750	-2.500	NA	NA
620-639	-1.000	-1.000	-1.750	-2.500	-3.000	NA	NA	NA
Additional for <700 and LTV >70%	NA	NA	NA	NA	NA	-0.250	-0.250	N/A
Additional FICO < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA

LLPA/CLTV	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%
1 Year Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DTI >43%-50%	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750
DTI >50%-55%	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	NA
Rate-Term Refi	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250
Cash-Out Refi	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	-1.250	NA
Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000
Second Home	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.375	-0.625
Non-Owner Occupied	-0.500	-0.500	-0.625	-0.625	-0.625	-0.625	-0.750	NA
Non-Perm	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
Condo	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250
FL Condo Add-On	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750
30 YR I.O.	0.000	0.000	-0.125	-0.125	-0.250	-0.375	-0.500	-1.000
40 YR I.O.	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750	-1.250
40 YR P&I	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.625	-1.000
Rural Property	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250
CT, IL, NJ	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125
1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000
Additional 0x30x12	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FL	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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<= \$200,000	-0.800	-0.800	-0.800	-0.800	-0.800	-0.800	-0.800	-1.000
\$1,000,001 - \$1,500,000	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	NA
\$1,500,001 - \$2,000,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Additional LA <=250k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Prepay Penalty (NOO)	Price Adj	Max Price
5 Year (60 Mo)	0.625	102.750
4 Year (48 Mo)	0.625	102.750
3 Year (36 Mo)	0.375	102.750
2 Year (24 Mo)	0.250	101.750
1 Year (12 Mo)	0.000	101.250
No Prepay	0.000	100.250

Price Limits	Max Price
Max Price for (O/O, 2ND HOME)	101.000
Max Price for LTV > 80<=85	100.750
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Max Price for LTV > 85	99.250
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Base Pricing

Rate	30 YR FIXED
6.125	
6.250	
6.375	
6.500	
6.625	94.144
6.750	94.941
6.875	95.721
7.000	97.576
7.125	98.094
7.250	98.603
7.375	99.097
7.500	99.472
7.625	99.699
7.750	99.853
7.875	100.005
8.000	100.160
8.125	100.313
8.250	100.466
8.375	100.620

Fees

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

Price Adjustments

FICO/CLTV	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%
780+	0.875	0.875	0.750	0.750	0.750	0.375	-0.125	-1.250
760-779	0.875	0.750	0.750	0.625	0.625	0.125	-0.250	-1.750
740-759	0.625	0.625	0.625	0.500	0.500	0.000	-0.375	-2.250
720-739	0.625	0.625	0.625	0.500	0.250	-0.125	-0.625	-2.625
700-719	0.625	0.625	0.375	0.250	0.000	-0.500	-0.875	-3.625
680-699	0.375	0.375	-0.125	-0.375	-0.500	-1.125	-2.000	-6.000
660-679	-0.125	-0.125	-0.375	-0.625	-1.000	-1.750	-3.250	NA
640-659	-0.750	-0.875	-1.000	-1.250	-1.750	-2.500	NA	NA
620-639	-1.000	-1.000	-1.750	-2.500	-3.000	NA	NA	NA
Additional for <700 and LTV >70%	NA	NA	NA	NA	NA	-0.250	-0.250	N/A
Additional FICO < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA

LLPA/CLTV	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%
12m Bank Statement	0.000	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500
Asset Utilization	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	NA
1 Yr 1099 / Asset Depletion	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500
CPA / P&L	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA
DTI >43%-50%	0.000	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750
DTI >50%-55%	NA	NA	NA	NA	NA	NA	NA	NA
1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000
Additional 0x30x12	NA	NA	NA	NA	NA	NA	NA	NA
Rate-Term Refi	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250
Cash-Out Refi	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	-1.250	NA
Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000
Second Home	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.375	-0.625
Non-Owner Occupied	-0.500	-0.500	-0.625	-0.625	-0.625	-0.625	-0.750	NA
Non-Perm	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
Condo	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250
Rural Property	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA
FL Condo Add-On	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750
40 YR I.O.	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750	-1.250
40 YR P&I	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.625	-1.000
30 YR I.O.	0.000	0.000	-0.125	-0.125	-0.250	-0.375	-0.500	-1.000
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250
CT, IL, NJ	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125
FL	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Loan Amount/CLTV	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%	80.01%-85.00%
<= \$200,000	-0.800	-0.800	-0.800	-0.800	-0.800	-0.800	-0.800	-1.000
\$1,000,001 - \$1,500,000	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	NA
\$1,500,001 - \$2,000,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Additional LA <=250k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Prepay Penalty (NOO)	Price Adj	Max Price
5 Year (60 Mo)	0.625	102.750
4 Year (48 Mo)	0.625	102.750
3 Year (36 Mo)	0.375	102.750
2 Year (24 Mo)	0.250	101.750
1 Year (12 Mo)	0.000	101.250
No Prepay	0.000	100.250

Price Limits	Max Price
Max Price	101.250
Max Price for LTV > 80<=85	100.750
Max Price for LA >2M	100.750
Max Price for LTV > 85	99.250
Min Price	97.000

Lock Fees	
Relock Fee:	0.250
1st Extension per day	0.025
2nd Extension per day	0.050
Extension Max:	15 Days

- 1) Prepayment penalties not allowed in AK, AL, AR, DC, IL, KS, KY, LA, MD, MI, MN, NJ, NM, OH, OK, RI, SC, VT, and WV
- 2) Prepayment penalties not allowed on loan amounts less than \$319,777 in PA
- 3) Prepayment penalties allowed on loan amounts > \$150,000 in North Carolina
- 4) Prepayment penalties allowed only if closing in LLC or Corp in New Jersey
- 5) Prepayment penalties allowed on 3-4 units only in Iowa
- 6) Prepayment penalties allowed only if fixed rate in Maine and Indiana

Email: lockdesk@lendlzfinancial.com | Lock hours: 9 am - 5 pm EST Monday - Friday | Lock window: 10 am - 5 pm EST Monday - Friday | All relocks incur a 25 bps adjustment

Base Pricing

Rate	30 YR FIXED
6.500	93.566
6.625	94.408
6.750	95.216
6.875	96.041
7.000	98.097
7.125	98.711
7.250	99.295
7.375	99.870
7.500	100.422
7.625	100.950
7.750	101.444
7.875	101.926
8.000	102.401
8.125	102.875
8.250	103.337
8.375	103.782
8.500	103.782
8.625	103.782
8.750	103.782
8.875	103.782

Fees

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

Price Limits

Max - 5Yr PPP	103.250
Max - 4Yr PPP	102.750
Max - 3Yr PPP	102.250
Max - 2Yr PPP	101.750
Max - 1Yr PPP	99.250
Max - No PPP	99.250
Min Price	97.000

Price Adjustments

DSCR	FICO/CLTV	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%
DSCR	≥ 780	1.250	1.250	1.250	1.250	0.750	0.500	0.000
	760-779	1.000	1.000	1.000	1.000	0.500	0.125	-0.875
	740-759	1.000	1.000	1.000	0.875	0.125	-0.375	-1.375
	720-739	0.750	0.750	0.750	0.625	0.000	-0.500	-2.000
	700-719	0.500	0.250	0.125	-0.250	-0.625	-0.750	-3.000
	680-699	0.000	-0.250	-0.625	-0.875	-1.375	-2.000	N/A
	660-679	-0.750	-1.125	-1.875	-2.500	-3.125	-4.500	N/A
	640-659	-2.125	-2.250	-2.750	-3.750	-4.000	-5.250	N/A
	Equal for <700 and LTV	NA	NA	NA	NA	NA	-0.250	-0.250
	Additional FICO < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A

LLPA/CLTV	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%
Condo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.875
FL Condo Add-On	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	N/A
2-4 Units	-0.125	-0.125	-0.125	-0.250	-0.625	-0.750	-1.000
1 x 30 x 12	-0.250	-0.375	-1.000	-1.000	-1.500	-2.000	-7.000
Additional 0x30x12	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.250
Cash Out Refi & FICO>=700* See guidelines	0.000	0.000	-0.250	-0.500	-0.875	-1.000	-3.000
Cash Out Refi & FICO<700	-0.250	-0.250	-0.250	-0.625	-1.125	-1.125	N/A
Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Non-Perm	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Interest Only - 30 Yr	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.875
Interest Only - 40 Yr	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
40 YR P&I	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
DSCR > =0.75 - 0.99	-0.750	-0.750	-0.750	-1.000	-2.000	N/A	N/A
DSCR > = 1.00 & < 1.25	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR > = 1.25	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DSCR < 1 In addition to above	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Maryland	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Loan Amount/CLTV	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%
<= \$200,000	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875
\$350,000 - \$550,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125
\$1,000,001 - \$1,500,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
\$1,500,001 - \$2,000,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A
\$2,000,001 - \$2,500,000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
\$2,500,001 - \$3,000,000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Additional LA <=250k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Prepayment Penalty/CLTV	<=50%	50.01%-55.00%	55.01%-60.00%	60.01%-65.00%	65.01%-70.00%	70.01%-75.00%	75.01%-80.00%
5 Years Fixed 5%	0.625	0.625	0.625	0.625	0.625	0.625	0.625
4 Years Fixed 5%	0.500	0.500	0.500	0.500	0.500	0.500	0.500
3 Years Fixed 5%	0.125	0.125	0.125	0.125	0.125	0.125	0.125
5 Years (All other PPP)	0.500	0.500	0.500	0.500	0.500	0.500	0.500
4 Years (All other PPP)	0.375	0.375	0.375	0.375	0.375	0.375	0.375
3 Years (All other PPP)	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Years (All PPP)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
1 Year (All PPP)	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
No Prepay*	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000

Prepay Penalty (NOO)	Max Price (Fixed)
5 Year 5%	103.500
4 Year 5%	103.250
3 Year 5%	103.000
5 Year (All other PPP)	103.250
4 Year (All other PPP)	103.250
3 Year (All other PPP)	102.750
2 Year (All PPP)	101.750
1 Year (12 Mo)	101.000
No Prepay	100.250

Price Limits	Max Price
Max Price for LA >2M	101.250
Min Price	97.000

Lock Fees	
Relock Fee:	.250
1st Extension per day	.025
2nd Extension per day	.050
Extension Max:	15 Days

-
- 1) Prepayment penalties not allowed in AK, DC, KS, MI, MN, NM, RI, VT
 - 2) Prepayment penalties not allowed on loans vested to individuals in NJ
 - 2) Prepayment penalties not allowed on loan amounts less than \$319,777 in PA
 - 4) Prepay terms > 3 years Not Allowed in North Carolina
 - 5) Prepayment penalties allowed on 3-4 units only in Iowa
 - 6) Prepayment penalties allowed only if fixed rate in Indiana

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Base Pricing

Rate	20 YR FIXED
7.250	98.613
7.375	99.198
7.500	99.759
7.625	100.297
7.750	100.842
7.875	101.362
8.000	101.923
8.125	102.390
8.250	102.851
8.375	103.306
8.500	103.755
8.625	104.198
8.750	104.636
8.875	105.072
9.000	105.506
9.125	105.978
9.250	106.440
9.375	106.897
9.500	107.347
9.625	107.794

Fees

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

Price Limits

Max Price	104.250
Min Price	97.000

Price Adjustments

FICO/CLTV	<=55%	55.01% -60.00%	60.01% -65.00%	65.01% -70.00%	70.01% -75.00%	75.01% -80.00%	80.01% -85.00%	85.01% -90.00%
780+	2.000	2.000	1.500	0.500	0.000	0.000	-2.250	-5.250
760-779	1.500	1.500	1.000	0.000	0.000	-1.000	-3.250	-6.250
740-759	0.500	0.250	-0.250	-0.500	-0.875	-2.000	-4.250	-7.250
720-739	-0.250	-0.375	-0.500	-0.750	-1.000	-3.000	-5.250	-8.250
700-719	-1.250	-1.500	-2.000	-2.500	-3.000	-3.750	N/A	N/A
680-699	-2.500	-2.750	-3.000	-3.500	-4.000	N/A	N/A	N/A
660-679	-3.500	-3.750	-4.000	-4.500	N/A	N/A	N/A	N/A
Additional for <700 and LTV >70%	NA	NA	NA	NA	NA	NA	NA	N/A
Additional FICO < 680	NA	NA	NA	NA	NA	NA	NA	N/A

LLPA/CLTV	<=55%	55.01% -60.00%	60.01% -65.00%	65.01% -70.00%	70.01% -75.00%	75.01% -80.00%	80.01% -85.00%	85.01% -90.00%
10 Year Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15 Year Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30 Year Term	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Non-Owner	-2.000	-2.500	-3.000	-3.500	-4.000	N/A	N/A	N/A
Non-Perm	NA	NA	NA	NA	NA	NA	NA	NA
2 - 4 Units	-0.500	-0.500	-1.000	-1.000	-1.000	-1.000	-3.000	-4.000
DTI > 43%	0.000	0.000	-1.000	-1.000	-2.000	-3.000	-4.000	-5.000
Self-Employed	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Loan Amount <\$100,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Additional LA <=250k	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amount >\$500,000	0.000	0.000	0.000	-0.500	-1.000	N/A	N/A	N/A

Lock Fees

Relock Fee:	.250
1st Extension per day	.025
2nd Extension per day	.050
Extension Max:	15 Days

- 1)NOO in Baltimore City is ineligible
- 2)NOO in Philadelphia County is ineligible
- 3)Prices are indicative and subject to change without notice. Not all pricing scenarios are encompassed within this Rate Sheet.
- 4)Please log into Newfi Correspondent portal to obtain available lock pricing. Please refer to Newfi Correspondent product guide for complete eligibility rules.
- 5)Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 1026.2 of Regulation Z

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