# Platinum - Series 4

**Alt Doc**

**11.24.2026.1**

| Product Pricing 30 Day Locks | |
|---|---|
| **Note Rate** | **30 Yr Fixed** |
| 6.990 | 93.7969 |
| 7.125 | 94.5469 |
| 7.250 | 95.2969 |
| 7.375 | 96.0469 |
| 7.490 | 96.7344 |
| 7.625 | 97.3594 |
| 7.750 | 97.9219 |
| 7.875 | 98.3906 |
| 7.990 | 98.8281 |
| 8.125 | 99.2656 |
| 8.250 | 99.6719 |
| 8.375 | 99.9844 |
| 8.490 | 100.2969 |
| 8.625 | 100.6094 |
| 8.750 | 100.9219 |
| 8.875 | 101.2188 |
| 8.990 | 101.5156 |
| 9.125 | 101.7969 |
| 9.250 | 102.0469 |
| 9.375 | 102.2969 |
| 9.490 | 102.5469 |
| 9.625 | 102.7656 |
| 9.750 | 102.8906 |
| 9.875 | 103.0156 |
| 10.000 | 103.1406 |
| 10.125 | 103.2656 |
| 10.250 | 103.3906 |
| 10.375 | 103.5156 |
| 10.500 | 103.6406 |

| | |
|---|---|
| **Max Price LA > $2M** | 97.875 |
| **Max Price Non-Inv** | 98.375 |
| **Max Price Non-Perm** | 97.375 |
| **Min Price** | 97.000 |

**FICO/LTV Price Adjusters**

| | | <=50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% | 90% |
|---|---|---|---|---|---|---|---|---|---|---|
| **Tier 1** | 760+ | 1.250 | 1.250 | 1.125 | 0.875 | 0.625 | 0.250 | -0.125 | -1.875 | N/A |
| | 740 - 759 | 1.125 | 1.125 | 1.000 | 0.750 | 0.500 | 0.000 | -0.375 | -2.625 | N/A |
| | 720 - 739 | 0.875 | 0.875 | 0.625 | 0.500 | 0.250 | -0.500 | -1.125 | -4.125 | N/A |
| | 700 -719 | 0.750 | 0.750 | 0.625 | 0.375 | -0.125 | -0.750 | -1.375 | N/A | N/A |
| | 680 - 699 | 0.375 | 0.000 | -0.250 | -0.750 | -1.125 | -2.500 | -3.125 | N/A | N/A |
| | 660 - 679 | -0.250 | -0.375 | -0.625 | -1.000 | -1.750 | N/A | N/A | N/A | N/A |
| | Additional for < 680 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | N/A |
| | Additional for <700 and LTV >70% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | N/A | N/A |

**Additional Loan Level Price Adjusters**

| | | <=50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% | 90% |
|---|---|---|---|---|---|---|---|---|---|---|
| **All Tiers** | 12 Mnth Bank Statement | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | N/A |
| | 24 Mnth CPA P&L | -1.875 | -1.875 | -1.875 | -2.000 | -2.000 | -2.625 | -3.250 | N/A | N/A |
| | 12 Mnth CPA P&L | -2.250 | -2.250 | -2.250 | -2.375 | -2.375 | -3.000 | -3.875 | N/A | N/A |
| | Asset Utilization/Depletion | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | -0.500 | -0.750 | N/A | N/A |
| | WVOE | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.250 | -1.000 | N/A | N/A |
| | Cash Out/Debt Consol (>=700) | -0.500 | -0.500 | -0.500 | -0.500 | -0.750 | -1.000 | -1.500 | N/A | N/A |
| | Cash Out/Debt Consol (<700) | -0.500 | -0.500 | -0.750 | -1.000 | -1.500 | -2.500 | N/A | N/A | N/A |
| | Additional for cash out | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | N/A | N/A |
| | 40 Year w/ 10 Yr IO Only | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.500 | -0.500 | N/A | N/A |
| | Interest Only | 0.000 | 0.000 | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | N/A | N/A |
| | Condo | 0.000 | 0.000 | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | -0.750 | N/A |
| | Condotel | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Non-Warrantable/Limited Rev. | 0.000 | 0.000 | -0.500 | -0.500 | -0.625 | -0.750 | -1.000 | N/A | N/A |
| | 2-4 Unit | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | N/A | N/A |
| | Second Home | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | N/A | N/A |
| | Investor | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.375 | N/A | N/A |
| | Non-Perm Resident | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | N/A | N/A |
| | DTI > 45 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.500 | N/A |
| | 1x30x12 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -1.000 | N/A | N/A |
| | Additional >0x30x12 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | N/A |
| | Credit Event <48 Months | -0.500 | -0.500 | -1.000 | -1.000 | -1.000 | -1.500 | -2.750 | N/A | N/A |
| | Loan Amount <150k | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | -0.500 | N/A | N/A |
| | Additional for <=$250k | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | N/A |
| | Loan Amount $1.5 - 2mm | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.500 | N/A |
| | Loan Amount > 2mm | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | -0.500 | -1.000 | N/A | N/A |
| | Escrow waiver | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | N/A | N/A |
| | Purchase | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.000 | N/A |

**Investor Only - Prepay Penalty LLPA**

| Term | LLPA | Max price |
|---|---|---|
| No PPP | -1.125 | 96.875 |
| 12 Mnth | -0.875 | 97.875 |
| 24 Mnth | -0.125 | 98.375 |
| 36 Mnth | 0.250 | 98.375 |
| 48 Mnth | 0.375 | 98.375 |
| 60 Mnth | 0.625 | 98.375 |

| | Days | Price Adj |
|---|---|---|
| **Lock Period** | 30 | 0.000 |
| | 45 | -0.150 |
| | 60 | -0.300 |
| **Extension** | 5 | -0.125 |

**Additional Eligibility Criteria**

| | | Tier 1 |
|---|---|---|
| **Loan Amt** | Min Amt | 125,000 |
| | Max Amt | 3,000,000 |
| | <$1.0mm Reserves Required | 3 |
| | $1.0mm-$1.5mm Reserves | 6 |
| | >$1.5mm Reserves | 9 |
| | <$150,000 | Max 80 LTV |
| | >$1.5mm- $2.0mm | Max 85 LTV |
| | >$2.0mm- $2.5mm | Max 80 LTV |
| | >$2.5mm | Max 75 LTV |
| | >$2.0mm | Min FICO 680 |
| **Rate Term** | <=65% LTV | No Min Reserves |
| **IO** | Min FICO | 660 |
| | <=$2.0mm | Max 80 LTV |
| | >$2.0mm-$2.5mm | Max 75 LTV |
| | >$2.5mm | Max 70 LTV |
| **Cashout** | Max Cashout on LTV >65% | 1,000,000 |
| | Max Cashout on LTV <= 65% | Unlimited |
| | Max LTV | 80% |
| | Min FICO | 660 |
| | I/O | Y |
| **DTI** | Max DTI | 50% |
| | DTI >45% | Max 85 LTV |
| | FTHB Max DTI | 45% |
| **Resid Inc.** | 24 Mnth Doc (Enh24) | $ 1,500 |
| **Investment Prop** | Max LTV | 80% |
| | >75% LTV Min FICO | 700 |
| **Second Home** | Max LTV | 80% |
| **Asset Util/Depl** | Max LTV | 80% |
| **Credit Event** | Credit Event Seasoning | 36 months |
| | Mtg Dq 12 Month | 1x30 |
| | Mtg Dq 1x30x12 or Credit Event | Max 80 LTV |
| | WVOE Mtg Dq 24 Month | 0x30 |
| **WVOE** | Occupancy | Primary Only |
| | Min FICO | 680 |
| | Max LTV >= 720 FICO | 80 P/R&T, 70 RFCO, FTHB 70 |
| | Max LTV < 720 FICO | 75 P/R&T, 70 RFCO, FTHB 70 |
| | Assets | No Gift Funds Allowed |
| **P&L only 12/24mo** | FICO < 720 Max LTV | 75% |
| | Max LTV | 80% |
| | Max Loan Amount | 2000000 |
| **Prepayment Penalty** | Investment Properties Only | See Guidelines for Details |
| | MD - Notes not contracted under Credit Grantor provisions (see guidelines for details) | Priced as No PPP |
| | MI, OH, RI | |

| 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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# Platinum - Series 4

**Full Doc**

**11.24.2026.1**

| Product Pricing 30 Day Locks | |
|---|---|
| **Note Rate** | **30 Yr Fixed** |
| 6.990 | 93.4219 |
| 7.125 | 94.1719 |
| 7.250 | 94.9219 |
| 7.375 | 95.6719 |
| 7.490 | 96.3594 |
| 7.625 | 96.9844 |
| 7.750 | 97.5469 |
| 7.875 | 97.9844 |
| 7.990 | 98.3906 |
| 8.125 | 98.7969 |
| 8.250 | 99.1719 |
| 8.375 | 99.5156 |
| 8.490 | 99.8281 |
| 8.625 | 100.1406 |
| 8.750 | 100.4531 |
| 8.875 | 100.7656 |
| 8.990 | 101.0625 |
| 9.125 | 101.3438 |
| 9.250 | 101.6094 |
| 9.375 | 101.8594 |
| 9.490 | 102.1094 |
| 9.625 | 102.3281 |
| 9.750 | 102.4531 |
| 9.875 | 102.5781 |
| 10.000 | 102.7031 |
| 10.125 | 102.8281 |
| 10.250 | 102.9531 |
| 10.375 | 103.0781 |
| 10.500 | 103.2031 |

| | |
|---|---|
| **Max Price LA > $2M** | 97.875 |
| **Max Price Non-Inv** | 98.375 |
| **Max Price Non-perm** | 93.250 |
| **Max Price Inv** | See Table |
| **Min Price** | 97.000 |

**FICO/LTV Price Adjusters**

| | | <=50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% | 90% |
|---|---|---|---|---|---|---|---|---|---|---|
| **Tier 1** | 760+ | 1.250 | 1.250 | 1.125 | 0.875 | 0.625 | 0.250 | -0.125 | -1.875 | N/A |
| | 740 - 759 | 1.125 | 1.125 | 1.000 | 0.875 | 0.625 | 0.000 | -0.250 | -2.625 | N/A |
| | 720 - 739 | 0.875 | 0.875 | 0.625 | 0.500 | 0.250 | -0.125 | -0.750 | -4.125 | N/A |
| | 700 -719 | 0.625 | 0.625 | 0.500 | 0.250 | -0.125 | -0.375 | -1.250 | N/A | N/A |
| | 680 - 699 | 0.375 | 0.000 | -0.250 | -0.750 | -1.125 | -2.500 | -3.125 | N/A | N/A |
| | 660 - 679 | -0.125 | -0.250 | -0.750 | -1.125 | -1.875 | N/A | N/A | N/A | N/A |
| | Additional for < 680 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | N/A |
| | Additional for <700 and LTV >70% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | N/A | N/A |

**Additional Loan Level Price Adjusters**

| | | <=50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% | 90% |
|---|---|---|---|---|---|---|---|---|---|---|
| **All Tiers** | 12 Mnth Full Doc | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.125 | -0.125 | -0.250 | N/A |
| | Cash Out/Debt Consol (>=700) | -0.500 | -0.500 | -0.500 | -0.500 | -0.750 | -1.000 | -1.500 | N/A | N/A |
| | Cash Out/Debt Consol (<700) | -0.500 | -0.500 | -0.750 | -1.000 | -1.500 | -2.500 | N/A | N/A | N/A |
| | Additional for cash out | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | N/A | N/A |
| | 40 Year w/ 10 Yr IO Only | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.500 | -0.500 | N/A | N/A |
| | Interest Only | 0.000 | 0.000 | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | N/A | N/A |
| | Condo | 0.000 | 0.000 | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | -0.750 | N/A |
| | Condotel | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Non-Warranted Condo | 0.000 | 0.000 | -0.500 | -0.500 | -0.625 | -0.750 | -1.000 | N/A | N/A |
| | 2-4 Units | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | N/A | N/A |
| | Second Home | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | N/A | N/A |
| | Non-Perm Resident | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | N/A | N/A |
| | Investor | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.375 | N/A | N/A |
| | DTI > 45 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.500 | N/A |
| | 1x30x12 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -1.000 | N/A | N/A |
| | Additional >0x30x12 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | N/A |
| | Credit Event <48 Months | -0.500 | -0.500 | -1.000 | -1.000 | -1.000 | -1.500 | -2.750 | N/A | N/A |
| | Loan Amount <150k | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | -0.500 | N/A | N/A |
| | Additional for <=$250k | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | N/A |
| | Loan Amount $1.5 - 2mm | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.500 | N/A |
| | Loan Amount > 2mm | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | -0.500 | -1.000 | N/A | N/A |
| | Escrow waiver | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | N/A | N/A |
| | Purchase | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.000 | N/A |

**Investor Only - Prepay Penalty LLPA**

| Prepay Term | Price Adj | Max Price |
|---|---|---|
| No PPP | -1.125 | 96.875 |
| 12 Mnth | -0.875 | 97.875 |
| 24 Mnth | -0.125 | 98.375 |
| 36 Mnth | 0.250 | 98.375 |
| 48 Mnth | 0.375 | 98.375 |
| 60 Mnth | 0.625 | 98.375 |

| | Days | Price Adj |
|---|---|---|
| **Lock Period** | 30 | 0.000 |
| | 45 | -0.150 |
| | 60 | -0.300 |
| **Extension** | 5 | -0.125 |

| Fees | |
|---|---|
| Underwriting | $1,995 |

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

**Additional Eligibility Criteria**

| | | |
|---|---|---|
| **Loan Amt** | Min Amt | 125,000 |
| | Max Amt | 3,000,000 |
| | <$1mm Reserves Required | 3 |
| | $1mm-$1.5mm Reserves | 6 |
| | >$1.5mm Reserves | 9 |
| | <$150,000 | Max 80 LTV |
| | >$1.5mm- $2.0mm | Max 85 LTV |
| | >$2.0mm- $2.5mm | Max 80 LTV |
| | >$2.5mm | Max 75 LTV |
| | >$2.0mm | Min FICO 680 |
| **Rate Term** | <=65% LTV | No Min Reserves |
| **I/O** | Min FICO | 660 |
| | <=$2.0mm | Max 80 LTV |
| | >$2.0mm-$2.5mm | Max 75 LTV |
| | >$2.5mm | Max 70 LTV |
| **Cashout** | Max Cashout on LTV >65% | 1,000,000 |
| | Max Cashout on LTV <= 65% | Unlimited |
| | Max LTV | 80% |
| | Min FICO | 660 |
| | I/O | Y |
| **DTI** | Max DTI | 50% |
| | DTI >45% | Max 85 LTV |
| | FTHB Max DTI | 45% |
| **Residual Income** | Monthly Min | $ 1,500 |
| **Investment Prop** | Max LTV | 80% |
| | >75% LTV Min FICO | 700 |
| **Second Home** | Max LTV | 80% |
| **Credit** | Credit Event Seasoning | 36 Months |
| | Mtg DQ 12m | 1x30 |
| | Mtg DQ 1x30x12 or Credit Event | Max 80 LTV |
| **Prepayment Penalty** | Investment Properties Only | See Guidelines for Details |
| | MD - Notes not contracted under Credit Grantor provisions (see guidelines for details) | Priced as No PPP |
| | MI, OH, RI | |

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# DSCR - Series 4

11.24.2026.1

| Product Pricing 30 Day Locks | |
|---|---|
| Note Rate | 30 Yr Fixed |
| 6.990 | 93.4531 |
| 7.125 | 94.3906 |
| 7.250 | 95.3281 |
| 7.375 | 96.2656 |
| 7.490 | 97.1406 |
| 7.625 | 97.9531 |
| 7.750 | 98.6406 |
| 7.875 | 99.2031 |
| 7.990 | 99.7344 |
| 8.125 | 100.2344 |
| 8.250 | 100.6719 |
| 8.375 | 100.9219 |
| 8.490 | 101.1406 |
| 8.625 | 101.3594 |
| 8.750 | 101.5781 |
| 8.875 | 101.7656 |
| 8.990 | 101.9531 |
| 9.125 | 102.0781 |
| 9.250 | 102.2031 |
| 9.375 | 102.3281 |
| 9.490 | 102.4531 |
| 9.625 | 102.5781 |
| 9.750 | 102.7031 |
| 9.875 | 102.8281 |
| 10.000 | 102.9531 |
| 10.125 | 103.0781 |
| 10.250 | 103.2031 |
| 10.375 | 103.3281 |
| 10.500 | 103.4531 |

| | |
|---|---|
| Max Price with Pre | See Table |
| Max Price without | 96.875 |
| Min Price | 97.000 |

| FICO/LTV Price Adjusters | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | <=50% | 55% | 60% | 65% | 70% | 75% | 80% |
| Tier 1 | 760+ | 1.875 | 1.625 | 1.500 | 1.375 | 0.875 | 0.250 | -0.875 |
| | 740 - 759 | 1.625 | 1.375 | 1.250 | 1.125 | 0.625 | -0.125 | -1.375 |
| | 720 -739 | 1.125 | 0.750 | 0.625 | 0.500 | 0.250 | -0.375 | -2.125 |
| | 700 - 719 | 0.750 | 0.500 | 0.125 | -0.125 | -0.500 | -1.250 | -3.125 |
| | 680-699 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

| Additional Loan Level Price Adjusters | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | <=50% | 55% | 60% | 65% | 70% | 75% | 80% |
| All Tiers | DSCR >= 1.250 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.000 |
| | DSCR 0.80 - 0.99 | -0.500 | -0.500 | -0.500 | -0.750 | -1.250 | -2.000 | N/A |
| | Additional DSCR < 1 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | N/A |
| | Cash Out (>=700) | -0.500 | -0.500 | -0.500 | -0.500 | -0.750 | -1.000 | N/A |
| | Additional for cash out | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | N/A |
| | Condo | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.500 |
| | Condotel | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | Non-Warrantable Condo | 0.000 | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | N/A |
| | 2-4 Unit | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.750 | -1.500 |
| | 40 Year w/ 10 Yr IO Only | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.250 | -0.500 |
| | Interest Only | 0.000 | 0.000 | 0.000 | -0.250 | -0.500 | -0.750 | -1.000 |
| | 1x30x12 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | N/A |
| | Additional >0x30x12 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | N/A |
| | Non-Perm Resident | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | N/A |
| | Credit Event <48 Months | -0.500 | -0.500 | -1.000 | -1.000 | -1.000 | -1.500 | N/A |
| | Loan Amount <150k | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | N/A |
| | Additional for <=$250k | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | N/A |
| | Loan Amount $1.5 - 2mm | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | N/A |
| | Loan Amount > 2mm | -0.250 | -0.250 | -0.500 | -0.750 | -1.000 | N/A | N/A |
| | Escrow waiver | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 |
| | Purchase | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.000 |

| Investor Only | | |
|---|---|---|
| Prepay Term | Price Adj | Max Price |
| No PPP | -1.500 | 96.875 |
| 12 Mnth | -1.250 | 97.875 |
| 24 Mnth | -0.500 | 98.375 |
| 36 Mnth | 0.000 | 98.875 |
| 48 Mnth | 0.375 | 99.375 |
| 60 Mnth | 0.625 | 99.875 |

| | Days | Price Adj |
|---|---|---|
| Lock Period | 30 | 0.000 |
| | 45 | -0.150 |
| | 60 | -0.300 |
| Extension | 5 | -0.125 |

| Fees | |
|---|---|
| Underwriting* | $1,995 |

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

| Additional Eligibility Criteria | | |
|---|---|---|
| | | Tier 1 |
| Loan Amt | Min Amt | 100,000 |
| | Max Amt | 3,000,000 |
| | <$1.0mm Reserves Required | 3 |
| | $1.0mm-$1.5mm Reserves | 6 |
| | >$1.5mm Reserves | 9 |
| | <$150,000 | Max 75 LTV |
| | >$1.5mm | Max 75 LTV |
| | >$1.5mm | Min 700 FICO |
| | >$2.0mm | Max 70 LTV |
| | >$2.0mm | Min 700 FICO |
| Rate Term | <=65% LTV | No Min Reserves |
| I/O | Min FICO | 700 |
| | Max Loan Amt | 3,000,000 |
| | Max LTV | 80% |
| Cashout | Max Cashout on LTV >65% | 1,000,000 |
| | Max Cashout on LTV <= 65% | Unlimited |
| | Loan amt >$1.5mm | Max 65 LTV |
| | Loan amt >$1.5mm | 700 |
| | I/O | Y |
| DSCR <1 | Min DSCR | 0.8 |
| | Min FICO | 720 |
| | Max LTV | 75% |
| | Max LTV Cashout | 70% |
| | Max Loan Amt | $ 1,500,000 |
| | Condotel | Not Permitted |
| | I/O | Not Permitted |
| Credit | Credit Event Seasoning | 36 Months |
| | Mtg DQ 12m | 1x30 |
| | Mtg Dq 1x30x12 or Credit Event | Max 75 LTV |
| Foreign National | Max LTV | 70% |
| | Reserves | 12 Months |
| Short Term Rents | DSCR Calc'd Using STR | Reduce Max LTV by 5% |
| First Time Investor | Max LTV | 75% |
| | Min Reserves | 12 |
| | Min DSCR | 1 |
| Prepayment Penalty | Investment Properties Only | See Guidelines for Details |
| | MD - Notes not contracted under Credit Grantor provisions (see guidelines for details) | Priced as No PPP |
| | MI, OH, RI | |

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