Series 8 - Diamond

11.24.2026.1

Base Pricing (30 Day Lock)

Base Rates	Fixed 30
10.000	107.532
9.875	107.282
9.750	107.032
9.625	106.782
9.500	106.532
9.375	106.282
9.250	106.032
9.125	105.782
9.000	105.532
8.875	105.282
8.750	105.032
8.625	104.782
8.500	104.532
8.375	104.282
8.250	104.032
8.125	103.782
8.000	103.532
7.875	103.157
7.750	102.782
7.625	102.344
7.500	101.907
7.375	101.469
7.250	100.969
7.125	100.469
7.000	99.844
6.875	98.407
6.750	97.719
6.625	96.969
6.500	96.094
6.375	95.219
6.250	94.344
6.125	93.469
6.000	92.594
5.875	91.719
5.750	90.844
5.625	89.969
5.500	89.094

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	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
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
	Additional (CA, NV, AZ, WA, UT)[5]	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	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.

(5) An additional pricing incentive on top of the other applicable state LLPAs.

PPP and Price Caps

Occ Type	PPP Term	LLPA	Price Cap
Investor	60	0.75	104.75
	48	0.5	103.75
	36	0	103.75
	24	-0.5	102.75
	12	-0.75	101.75
	No PPP	-1.75	99.75
Owner/2nd	NA	NA	102.75

*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)	
1st Extension per day	-0.025
2nd Extension per day	-0.05
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

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Series 8 - Diamond DSCR

11.24.2026.1

Base Pricing (30 Day Lock)

Base Rates	Fixed 30
9.000	104.750
8.875	104.750
8.750	104.750
8.625	104.750
8.500	104.750
8.375	104.750
8.250	104.750
8.125	104.750
8.000	104.750
7.875	104.604
7.750	104.166
7.625	103.666
7.500	103.166
7.375	102.604
7.250	102.041
7.125	101.479
7.000	100.854
6.875	99.979
6.750	99.291
6.625	98.541
6.500	97.791
6.375	96.916
6.250	95.979
6.125	95.041
6.000	94.104
5.875	93.166
5.750	92.229
5.625	91.291
5.500	90.354

	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
FICO	780+	0.000	-0.125	-0.250	-0.500	-0.750	-1.125	-2.000	N/A	N/A
	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
	700-719	-0.375	-0.500	-0.750	-1.125	-1.250	-2.875	-4.000	N/A	N/A
	Foreign National	-0.750	-1.000	-1.250	-1.500	-2.000	N/A	N/A	N/A	N/A
Loan Balance	<=$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
	$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
Purpose	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	N/A	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	-0.750	-0.750	-0.875	-0.875	-1.250	-1.750	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
Property Type	2-4 Unit	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	N/A	N/A
	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
Prepayment Penalty Term	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
	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	-0.250	N/A	N/A
	Additional (CA, NV, AZ, WA, UT)[5]	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	Florida[4]	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
MSA[3]	Philadelphia, PA[2]	-5.000	-5.000	-5.000	-5.000	-5.000	-5.000	-5.000	N/A	N/A
	Various[3]	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
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
	Foreign National	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	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.

(5) An additional pricing incentive on top of the other applicable state LLPAs.

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)	
1st Extension per day	-0.025
2nd Extension per day	-0.05

Prepayment Penalty Term	Price Cap
60 Months	104.75
48 Months	103.75
36 Months	103.75
24 Months	102.75
12 Months	101.75
No Penalty	99.75

*Only 5% Fixed, Declining Structure and 6 months of interest PPP types all
*Foreign National has reduced Max Price Cap of -1.000
*Escrow Waiver has reduced Max Price Cap of -0.250
*Max Price Cap reductions are cumulative

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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Series 8 - Platinum

11.24.2026.1

Base Pricing (30 Day Lock)

Base Rates	Fixed 30
10.000	107.198
9.875	106.948
9.750	106.698
9.625	106.448
9.500	106.198
9.375	105.948
9.250	105.698
9.125	105.448
9.000	105.198
8.875	104.948
8.750	104.698
8.625	104.448
8.500	104.198
8.375	103.948
8.250	103.698
8.125	103.448
8.000	103.198
7.875	102.823
7.750	102.448
7.625	102.010
7.500	101.573
7.375	101.135
7.250	100.635
7.125	100.135
7.000	99.510
6.875	98.073
6.750	97.385
6.625	96.635
6.500	95.760
6.375	94.885
6.250	94.010
6.125	93.135
6.000	92.260
5.875	91.385
5.750	90.510
5.625	89.635
5.500	88.760
5.375	87.885
5.250	87.010

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	-3.000	-4.000
	760	0.250	0.250	0.125	0.000	-0.125	-0.250	-0.375	-3.000	-4.000
	740	0.250	0.250	0.125	0.000	-0.125	-0.375	-0.500	-3.250	-4.500
	720	0.125	0.125	0.125	-0.250	-0.375	-0.750	-1.125	-4.000	-5.000
	700	0.125	0.125	0.125	-0.250	-0.625	-0.750	-1.375	-4.500	NA
	680	0.000	0.000	-0.125	-0.500	-0.875	-2.000	-3.375	-7.000	NA
	660	-0.625	-0.750	-1.000	-1.500	-2.000	-3.250	-5.000	NA	NA
	Additional for < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
Alt Doc	780+	0.375	0.375	0.375	0.250	0.125	0.000	-0.250	-3.000	-4.000
	760	0.375	0.375	0.250	0.125	0.000	-0.125	-0.250	-3.000	-4.000
	740	0.375	0.375	0.250	0.125	0.000	-0.250	-0.375	-3.250	-4.500
	720	0.250	0.250	0.250	-0.125	-0.250	-0.625	-1.000	-4.000	-5.000
	700	0.125	0.125	0.125	-0.250	-0.625	-0.750	-1.375	-4.500	NA
	680	0.000	0.000	-0.125	-0.500	-0.875	-2.000	-3.375	-7.000	NA
	660	-0.625	-0.750	-1.000	-1.500	-2.000	-3.250	-5.000	NA	NA
	Additional for < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
	Alt/Full Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	NA

	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
Occupancy	Second Home	-0.125	-0.125	-0.125	-0.25	-0.25	-0.25	-0.5	-0.625	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	-0.5	N/A
	Condo	-0.25	-0.25	-0.25	-0.25	-0.375	-0.375	-0.375	-0.5	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
	WVOE	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	N/A	N/A
State Adj	Florida[4]	0	0	0	0	0	0	0	0	0
	Tier 1 States (3)	0	0	0	0	-0.125	-0.125	-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 >0x30x12	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75		
	CE 24-35 Months	-0.75	-1	-1	-1	-1	-1	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
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	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	104.25
	48	0.5	103.25
	36	0	103.25
	24	-0.5	102.25
	12	-0.75	101.25
	0	-1	99
Owner/2nd	NA	NA	103.25

*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)	
1st Extension per day	-0.025
2nd Extension per day	-0.05

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

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Series 8 - Platinum DSCR

11.24.2026.1

Base Pricing (30 Day Lock)

Base Rates	Fixed 30
9.000	107.250
8.875	107.250
8.750	106.964
8.625	106.589
8.500	106.214
8.375	105.839
8.250	105.464
8.125	105.089
8.000	104.714
7.875	104.276
7.750	103.839
7.625	103.339
7.500	102.839
7.375	102.276
7.250	101.714
7.125	101.151
7.000	100.526
6.875	99.651
6.750	98.964
6.625	98.214
6.500	97.464
6.375	96.589
6.250	95.651
6.125	94.714
6.000	93.776
5.875	92.839
5.750	91.901
5.625	90.964
5.500	90.026

	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
FICO	780+	0.000	-0.125	-0.250	-0.500	-0.750	-1.125	-2.000	N/A	N/A
	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
	700-719	-0.375	-0.500	-0.750	-1.125	-1.250	-2.875	-4.000	N/A	N/A
	680-699	-0.750	-1.000	-1.250	-1.500	-2.000	-3.500	N/A	N/A	N/A
	660-679	-1.000	-1.250	-1.500	-2.000	-2.500	N/A	N/A	N/A	N/A
	Additional for < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
	Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250			
Loan Balance	≤ $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
	$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	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
Purpose	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
	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	-0.750	-0.750	-0.875	-0.875	-1.250	-1.750	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
Property Type	2-4 Unit	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	N/A	N/A
	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
Prepayment Penalty Term	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
	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
State	Various (FL,TX,MD)[2]	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	N/A	N/A
	Florida[5]	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
MSA[3]	Philadelphia, PA[3]	-5.000	-5.000	-5.000	-5.000	-5.000	-5.000	-5.000	N/A	N/A
	Various[4]	0.000	0.000	-0.100	-0.200	-0.300	-0.400	-0.500	N/A	N/A
Short Term Rental	Short Term Rental	-0.500	-0.500	-0.750	-1.000	-1.250	N/A	N/A	N/A	N/A
Escrow Waiver		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Credit History	1x30x24 Housing History	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	Additional >0x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	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	0.000	-0.125	-0.250	-0.250	-0.375	-0.500	-0.625	N/A	N/A
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	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)	
1st Extension per day	-0.025
2nd Extension per day	-0.05

Prepayment Penalty Term	Price Cap
60 Months	104.25
48 Months	103.25
36 Months	103.25
24 Months	102.25
12 Months	101.25
No Penalty	99

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

*Escrow Waiver has reduced Max Price Cap of -0.250

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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