

Redstone Products Alert

*Please Check Matrix for Program Details and LTV restrictions or contact your CX Guru confirming loan programs.



Redstone Funding LLC

200 West Jackson Blvd., Suite 900
Chicago, IL 60606
www.rsmtg.com | 312.682.9000

Effective Date: 3/1/2023

REDSTONE NONQM PRICING																																									
CONTACTS	TURN TIMES	LENDER FEES																																							
<p>Applications: submission@rsmtg.com <small>*Submit to TPO Portal if you have logins</small></p> <p>Help Desk: guru@rsmtg.com</p> <p>Lock Request: lockdesk@rsmtg.com</p> <p>Lock Desk Closes at 7:00 PM EST</p>	<p>Initial Disclosures: 24 Hours</p> <p>Initial Underwrite: 1 - 2 Business Days</p> <p>Conditions: 1 - 2 Business Days</p> <p>Docs: 24 Hours</p>	<p>Underwriting Fee: \$1,495</p> <p>Doc Fee: \$150.00 (TX Only)</p>																																							
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<p><small>Redstone Funding, LLC. All rights reserved. This material is intended solely for the use of licensed mortgage bankers & brokers. Distribution to consumers is strictly prohibited. Program and rates are subject to change without notice.</small></p> <p><small>Not available in all states. Terms subject to qualification. NMLS Consumer Access: http://nmlsconsumeraccess.org/ NMLS # 1938419</small></p>																																									



2nd Mortgage - OO & SH

RATES	9.500	9.625	9.750	9.875	9.990	10.000	10.125	10.250	10.375	10.500	10.625	10.750	10.875	11.000	11.125	11.250	11.375	11.500	11.625	11.750	11.875
Base Pricing	99.375	99.875	100.375	100.875	101.335	101.375	101.625	101.875	102.125	102.375	102.625	102.875	103.125	103.375	103.625	103.875	104.125	104.375	104.625	104.875	105.125
RATES	12.000	12.125	12.250	12.375	12.500	12.625	12.750	12.875	13.000	13.125	13.250	13.375	13.500	13.625	13.750	13.875	14.000	14.125	14.250	14.375	
Base Pricing	105.375	105.625	105.875	106.125	106.375	106.500	106.625	106.750	106.875	107.000	107.125	107.250	107.375	107.500	107.625	107.750	107.875	108.000	108.125	108.250	

		ADJUSTMENTS TO PRICE									
		<=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 Full Doc W-2	800+	0.000	0.000	-0.500	-0.750	-1.000	-1.250	-1.750	-3.000	-4.000	
	780-799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.500	-2.000	-3.250	-4.250	
	760-779	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.250	-3.500	-5.000	
	740-759	-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	-2.500	-4.250	-6.250	
	720-739	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	-2.500	-5.500	-7.000	
	700-719	-1.750	-1.750	-2.250	-2.500	-2.750	-3.000	-4.500	-6.500	-8.250	
	680-699	-3.000	-3.000	-3.500	-3.750	-4.000	-4.750	-6.250	-8.000	NA	NA
	660-679	-4.000	-4.000	-4.500	-4.750	-5.000	-6.250	-7.750	NA	NA	NA
	640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Bank Statements 24 Bank Statements 12	800+	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.500	-4.000	NA	NA
	780-799	-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	-2.750	-4.250	NA	NA
	760-779	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	-3.000	-4.500	NA	NA
	740-759	-1.250	-1.250	-1.750	-2.000	-2.250	-2.500	-3.250	-5.250	NA	NA
	720-739	-1.500	-1.500	-2.000	-2.250	-2.500	-2.750	-4.000	-6.500	NA	NA
	700-719	-2.500	-2.500	-3.000	-3.250	-3.500	-3.750	-5.500	NA	NA	NA
	680-699	-4.000	-4.000	-4.500	-4.750	-5.000	-5.750	NA	NA	NA	NA
	660-679	-5.500	-5.500	-6.000	-6.250	-6.500	NA	NA	NA	NA	NA
	640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Bank Statements	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	3mo Bank Stmt	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	Product	10yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
30yr Fixed	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Interest-Only	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Loan Amount	<\$75,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	\$75,000-100	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	\$100,001-125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
	\$125,001-150	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	\$150,001-175	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	\$175,001-200	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	\$200,001-300	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	\$300,001-400	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	\$400,001-450	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	DTI	00.00-00	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
43.01-45	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
45.01-50	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	
50.01-55	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
DSCR	Not Applicable	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

		ADJUSTMENTS TO PRICE									
		<=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	
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Rate-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash-Out	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Occupancy	Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
Property Valuation	Full Appraisal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
State	CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Non-CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property Type	SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Condo-Warrantable	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	2-Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA
	3-Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA
	4-Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA
Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	
Citizenship	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	Permanent Resident Alien	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	Non-Perm Resident Alien	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	Foreign National	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Credit / Housing History	NoLatexx24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	NoLatexx12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Other Miscellaneous	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	Escrows	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	No Escrows (No HPML)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	No Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Lock Term	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	45 Day	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	

Extension Fees*	MAX PRICE AND LOCK TERM	Program Notes
5 days	-0.250	100,000
7 days	-0.325	0,000
10 days	-0.550	0,000
15 days	-0.650	0,000

- UW Fee \$1,295
- Borrower Paid Comp Only
- Lock cutoff 3:00 PM PST
- Loan must be U/W Approved status to lock

*Contact CX GURU for State Coverage

STATE TIERS

Eligible: AZ, CA, CO, FL, IL, PA, MN, MD

2nd Mortgage - NOO																					
RATES	11.750	11.875	12.000	12.125	11.750	11.875	12.000	12.125	12.250	12.375	12.500	12.625	12.750	12.875	13.000	13.125	13.250	13.375	13.500	13.625	13.750
Base Pricing	100.000	100.250	100.500	100.750	99.875	100.125	100.375	100.625	100.875	101.125	101.375	101.625	101.875	102.125	102.375	102.625	102.875	103.125	103.375	103.625	103.875
RATES	13.875	14.000	14.125	14.500	14.625	14.750	14.875	15.000	15.125	15.250	15.375	15.500	15.625	16.000	16.125	16.250	16.375	16.500	16.625	16.750	
Base Pricing	104.125	104.375	104.625	105.125	105.250	105.375	105.500	105.625	105.750	105.875	106.000	106.375	106.500	106.625	106.750	106.875	107.000	107.125	107.250	107.375	

ADJUSTMENTS TO PRICE										
	<=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	800+	0.000	0.000	-0.500	-0.750	-1.000	-1.250	-1.750	-3.000	NA
Full Doc W-2	780-799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.500	-2.000	-3.250	NA
	760-779	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	-2.250	-3.500	NA
	740-759	-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	-2.500	-4.250	NA
	720-739	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	-3.250	-5.500	NA
	700-719	-1.750	-1.750	-2.250	-2.500	-2.750	-3.000	-4.500	NA	NA
	680-699	-3.000	-3.000	-3.500	-3.750	-4.000	-4.750	NA	NA	NA
	660-679	-4.000	-4.000	-4.500	-4.750	-5.000	NA	NA	NA	NA
	640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA
	620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Bank Statements 24	800+	-0.500	-0.500	-1.000	-1.250	-1.500	-1.750	NA	NA	NA
Bank Statements 12	780-799	-0.750	-0.750	-1.250	-1.500	-1.750	-2.000	NA	NA	NA
	760-779	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	NA	NA	NA
	740-759	-1.250	-1.250	-1.750	-2.000	-2.250	-2.500	NA	NA	NA
	720-739	-1.500	-1.500	-2.000	-2.250	-2.500	-2.750	NA	NA	NA
	700-719	-2.500	-2.500	-3.000	-3.250	-3.500	NA	NA	NA	NA
	680-699	-4.000	-4.000	-4.500	-4.750	NA	NA	NA	NA	NA
	660-679	-5.500	-5.500	-6.000	NA	NA	NA	NA	NA	NA
	640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA
	620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Bank Statements	No Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	3mo Bank Stmt	NA	NA	NA	NA	NA	NA	NA	NA	NA
	12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	24mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Product	10yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	15yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	20yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	30yr Fixed	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA
	30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA
	40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA
	Full Amortization	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	Interest-Only	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amount	<\$75,000	NA	NA	NA	NA	NA	NA	NA	NA	NA
	\$75,000-100	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
	\$100,001-125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
	\$125,001-150	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA
	\$150,001-175	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$175,001-200	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$200,001-300	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$300,001-400	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$400,001-450	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
DTI	00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	43.01-45	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA
	45.01-50	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA
DSCR	Not Applicable	NA	NA	NA	NA	NA	NA	NA	NA	NA

ADJUSTMENTS TO PRICE										
	<=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	
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	Rate-Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	Cash-Out	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Occupancy	Non Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Property Valuation	Full Appraisal	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	AVM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
State	CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	Non-CA	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Property Type	SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	D-PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	PUD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	Townhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	Rowhouse	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	Site Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	Condo-Warrantable	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
	2-Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
	3-Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
	4-Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
	Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA
Citizenship	US Citizen	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	Permanent Resident Alien	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	Non-Perm Resident Alien	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Other Miscellaneous	No ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	ACH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	Escrows	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Lock Term	30 Day	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	45 Day	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA

Extension Fees*	MAX PRICE AND LOCK TERM	Program Notes
5 days	-0.250	1. UW Fee \$1,295
7 days	-0.325	2. Borrower Paid Comp Only
10 days	-0.550	3. Lock cutoff 3:00 PM PST
15 days	-0.650	4. Loan must be U/W Approved status to lock

*Extension Max: 15 days

*Contact CX GURU for State Coverage

STATE TIERS
Eligible: AZ, CA, CO, FL, IL, PA, MN, MD

RATES																								
BASE PRICES	8.250	8.375	8.500	8.625	8.750	8.875	9.000	9.125	9.250	9.375	9.500	9.625	9.750	9.875	10.000	10.125	10.250	10.375	10.500	10.625	10.750	10.875	11.000	
5/6 ARM	99.650	100.275	100.650	101.025	101.400	101.775	102.150	102.525	102.900	103.275	103.650	104.025	104.400	104.775	105.150	105.525	105.900	106.275	106.650	107.025	107.400	107.775	108.150	108.525
7/6 ARM	99.600	100.225	100.600	100.975	101.350	101.725	102.100	102.475	102.850	103.225	103.600	103.975	104.350	104.725	105.100	105.475	105.850	106.225	106.600	106.975	107.350	107.725	108.100	108.475
10/6 ARM	99.500	100.125	100.500	100.875	101.250	101.625	102.000	102.375	102.750	103.125	103.500	103.875	104.250	104.625	105.000	105.375	105.750	106.125	106.500	106.875	107.250	107.625	108.000	108.375
15 YR FIX	99.650	100.275	100.650	101.025	101.400	101.775	102.150	102.525	102.900	103.275	103.650	104.025	104.400	104.775	105.150	105.525	105.900	106.275	106.650	107.025	107.400	107.775	108.150	108.525
30 YR FIX	99.500	100.125	100.500	100.875	101.250	101.625	102.000	102.375	102.750	103.125	103.500	103.875	104.250	104.625	105.000	105.375	105.750	106.125	106.500	106.875	107.250	107.625	108.000	108.375

ADJUSTMENTS TO PRICE										PRICE IT UP	
	<=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	760+	1.875	1.625	1.375	0.875	0.250	-0.250	NA	NA	NA	
	740-759	1.750	1.500	1.250	0.750	0.000	-0.500	NA	NA	NA	
	720-739	1.500	1.250	1.000	0.500	-0.250	-0.750	NA	NA	NA	
	700-719	0.875	0.625	0.375	-0.125	-1.000	-1.375	NA	NA	NA	
	680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	660-679	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	600-619	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	DSCR Additional Adjustments	>=1.50	1.600	1.600	1.600	1.600	1.600	1.600	NA	NA	NA
	1.25-1.49	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	NA	
	1.00-1.24	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	.75-.99	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	<.75	NA	NA	NA	NA	NA	NA	NA	NA	NA	
0x60x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	
>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
24 - 35 Mo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA	
\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	
\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	NA	
\$2,000,001 - \$2,500,000	-0.125	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA	NA	NA	
\$2,500,001 - \$3,000,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
\$3,000,001 - \$3,500,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Cash-Out Refi & FICO>=700	-0.375	-0.375	-0.375	-0.500	-0.750	-1.250	-1.250	NA	NA	NA	
Cash-Out Refi & FICO<700	-0.500	-0.500	-0.500	-0.500	-1.500	-2.000	-2.000	NA	NA	NA	
Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	-0.750	NA	NA	NA	
Condotel	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
2-4 Unit	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Tier 2 State	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
40 Yr	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA	NA	
Interest only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	NA	
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	
30 Day Lock	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
45 Day Lock	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	NA	NA	NA	
60 Day Lock	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	NA	NA	NA	
Purchase Special	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
60 Months PP	0.500	0.500	0.500	0.500	0.625	0.750	0.750	NA	NA	NA	
48 Months PP	0.375	0.375	0.375	0.375	0.500	0.500	0.500	NA	NA	NA	
36 Months PP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
24 Months PP	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.625	NA	NA	NA	
12 Months PP	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750	-1.750	NA	NA	NA	
NO PP Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250	-2.250	NA	NA	NA	
NOTES:	Prepay Penalties: No Prepay on PA loans amounts under \$260,404 Prepay only on loans vested in LLC in IL and NJ. Only declining PP in MS No Prepay allowed in KS, MD, MI, MN, NM, OH, and RI. *3yr PPP OK in MD on Investment properties										Max Price 102.00 Min Price 98.00

BASE PRICE (FROM ABOVE)

*Contact CX GURU for State Coverage

DSCR & NO RATIO		STATE TIERS
Lower of 1007 rent schedule or lease agreement. Require 2 months proof of receipt of existing lease payment. Vacant property not eligible on refinances.		Eligible: AK, AR, CO, CT, DC, DE, HI, IA, IN, KY, LA, MA, MD, ME, MI, MO, MS, MT, NE, NH, NJ, NM, NY, OH, OK, PA, RI, SC, TN, TX, VA, WA, WI, WV, WY
		Eligible: Must close in LLC or Corp: AL, FL, GA, IL, KS Eligible: Requires Broker License: AZ, CA, MN, UT Ineligible: ID, NC, ND, NV, OR, SD, VT
CREDIT		
Housing		0x30x24
(BK/FC/SS/DIL)		48 mo
Min FICO		700

ARM DETAILS			INTEREST ONLY TERMS		
ARM Index	SOFR 30A		I/O Term	Term	Amort
ARM Margin	6.5		30 YR	NA	360
5yr ARM Caps	2/1/5		30 YR I/O	120	360
7yr ARM Caps	5/1/5		15 YR	NA	180
Reset Frequency	6 mo		5, 6, 7 & 10 ARM	NA	360
Prepay	Min Price	Max Price	5, 6, 7 & 10 ARM I/O	120	360
No Penalty	97.50	97.50			
12 Mnth PP	98.00	98.00			
24 Mnth PP	98.00	99.50			
36 Mnth PP	98.00	102.00			
48 Mnth PP	98.00	102.00			
60 Mnth PP	98.00	102.00			

Qualifying Rate: Note Rate

FEES	LOCK EXTENSION	PRICE ADJ
Underwriting Fee = \$1495	5 Days	-0.100
Enhanced Delegated Review Fee = N/A	10 Days	-0.200
Condo Review Fee (Established) = \$170	15 Days	-0.300
Condo Review Fee (New) = \$800	30 Days	-0.600

Reserves
Min of 9 months

ASK YOUR CX GURU FOR OFF-SHEET RATES/PRICING

SUM OF PRICE

BASE PRICES																								
	8.250	8.375	8.500	8.625	8.750	8.875	9.000	9.125	9.250	9.375	9.500	9.625	9.750	9.875	10.000	10.125	10.250	10.375	10.500	10.625	10.750	10.875	11.000	
5/6 ARM	98.650	99.275	99.650	100.025	100.400	100.775	101.150	101.525	101.900	102.275	102.650	103.025	103.400	103.775	104.150	104.525	104.900	105.275	105.650	106.025	106.400	106.775	107.150	107.525
7/6 ARM	98.600	99.225	99.600	99.975	100.350	100.725	101.100	101.475	101.850	102.225	102.600	102.975	103.350	103.725	104.100	104.475	104.850	105.225	105.600	105.975	106.350	106.725	107.100	107.475
10/6 ARM	98.500	99.125	99.500	99.875	100.250	100.625	101.000	101.375	101.750	102.125	102.500	102.875	103.250	103.625	104.000	104.375	104.750	105.125	105.500	105.875	106.250	106.625	107.000	107.375
15 YR FIX	98.650	99.275	99.650	100.025	100.400	100.775	101.150	101.525	101.900	102.275	102.650	103.025	103.400	103.775	104.150	104.525	104.900	105.275	105.650	106.025	106.400	106.775	107.150	107.525
30 YR FIX	98.500	99.125	99.500	99.875	100.250	100.625	101.000	101.375	101.750	102.125	102.500	102.875	103.250	103.625	104.000	104.375	104.750	105.125	105.500	105.875	106.250	106.625	107.000	107.375

ADJUSTMENTS TO PRICE										PRICE IT UP	
	<=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	760+	1.875	1.625	1.375	0.875	0.250	-0.250	-2.500	NA	NA	
	740-759	1.750	1.500	1.250	0.750	0.000	-0.500	-2.750	NA	NA	
	720-739	1.500	1.250	1.000	0.500	-0.250	-0.750	-3.500	NA	NA	
	700-719	0.875	0.625	0.375	-0.125	-1.000	-1.375	-4.250	NA	NA	
	680-699	0.250	-0.125	-0.125	-0.625	-1.750	-3.000	NA	NA	NA	
	660-679	0.000	-0.375	-0.625	-1.125	-2.250	-4.750	NA	NA	NA	
	640-659	-2.500	-3.000	-3.500	-4.000	-4.250	NA	NA	NA	NA	
	620-639	-3.500	-4.000	-4.250	-4.750	-5.000	NA	NA	NA	NA	
	600-619	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	DSCR Additional Adjustments	>=1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
	.75-.99	-1.375	-1.375	-1.375	-1.875	-2.375	-2.625	NA	NA	NA	
	<.75	-2.375	-2.375	-2.375	-3.125	-3.375	-4.125	NA	NA	NA	
0x60x12 >=36 Mo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA	
24 - 35 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	
\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	NA	
\$2,000,001 - \$2,500,000	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA	NA	NA	NA	
\$2,500,001 - \$3,000,000	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	NA	NA	
\$3,000,001 - \$3,500,000	-0.750	-0.750	-0.750	-0.875	-1.000	NA	NA	NA	NA	NA	
Cash-Out Refi & FICO>=700	-0.375	-0.375	-0.375	-0.500	-0.750	-1.250	NA	NA	NA	NA	
Cash-Out Refi & FICO<700	-0.500	-0.500	-0.500	-0.500	-1.500	-2.000	NA	NA	NA	NA	
Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	NA	NA	NA	NA	
Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA	NA	NA	
2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	NA	
Tier 2 State	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
40 Yr	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	
Interest only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA	NA	
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	
30 Day Lock	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
45 Day Lock	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	NA	NA	NA	
60 Day Lock	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	NA	NA	NA	
Purchase Special	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
PREPAY PENALTY	60 Months PP	0.500	0.500	0.500	0.500	0.625	0.750	0.875	NA	NA	
	48 Months PP	0.375	0.375	0.375	0.375	0.500	0.500	0.625	NA	NA	
	36 Months PP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
	24 Months PP	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.625	NA	NA	
	12 Months PP	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750	-1.750	NA	NA	
NO PP Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250	-2.250	NA	NA	NA	
NOTES:	Prepay Penalties: No Prepay on PA loans amounts under \$260,404							Max Price	102.00		
	Prepay only on loans vested in LLC in IL and NJ. Only declining PP in MS							Min Price	98.00		
	No Prepay allowed in KS, MD, MI, MN, NM, OH, and RI. *3yr PPP OK in MD on Investment properties										

BASE PRICE (FROM ABOVE)		*Contact CX GURU for State Coverage				
DSCR & NO RATIO		STATE TIERS				
		Eligible: AK, AR, CO, CT, DC, DE, HI, IA, IN, KY, LA, MA, MD, ME, MI, MO, MS, MT, NE, NH, NJ, NY, OH, OK, PA, RI, SC, TN, TX, VA, WA, WI, WV, WY				
Lower of 1007 rent schedule or lease agreement. Require 2 months proof of receipt of existing lease payment. Vacant property not eligible on refinances.		Eligible: Must close in LLC or Corp: AL, FL, GA, IL, KS				
		Eligible: Requires Broker License: AZ, CA, MN, UT				
		Ineligible: ID, NC, ND, NV, OR, SD, VT				
JUMBO		CREDIT				
Loans up to \$3,500,000		Housing		1x30x12		
(Higher by exception)		(BK/FC/SS/DIL)		24 mo		
		Min FICO		600		
ARM DETAILS		INTEREST ONLY TERMS				
ARM Index	SOFR 30A		I/O Term	Term	Amort	
ARM Margin	6.5		30 YR	NA	360	360
5yr ARM Caps	2/1/5		30 YR I/O	120	360	240
7yr ARM Caps	5/1/5		15 YR	NA	180	180
Reset Frequency	6 mo		5, 6, 7 & 10	NA	360	360
Prepay	Min Price	Max Price	ARM	NA		
No Penalty	97.50	97.50	5, 6, 7 & 10	120	360	240
12 Mths PP	98.00	98.00	ARM I/O			
24 Mths PP	98.00	98.50				
36 Mths PP	98.00	102.00				
48 Mths PP	98.00	102.00				
60 Mths PP	98.00	102.00				
FEES		LOCK EXTENSION		PRICE ADJ		
Underwriting Fee = \$1495		5 Days		-0.100		
Enhanced Delegated Review Fee = N/A		10 Days		-0.200		
Condo Review Fee (Established) = \$170		15 Days		-0.300		
Condo Review Fee (New) = \$800		30 Days		-0.600		
Qualifying Rate: Note Rate						

ASK YOUR CX GURU FOR OFF-SHEET RATES/PRICING

SUM OF PRICE

RATES																							
BASE PRICES	7.375	7.500	7.625	7.750	7.875	8.000	8.125	8.250	8.375	8.500	8.625	8.750	8.875	9.000	9.125	9.250	9.375	9.500	9.625	9.750	9.875	10.000	10.125
5/6 ARM	98.988	99.363	99.738	100.113	100.425	100.738	101.050	101.363	101.675	101.925	102.175	102.425	102.675	102.925	103.175	103.425	103.675	103.925	104.050	104.175	104.300	104.425	104.550
7/6 ARM	98.888	99.263	99.638	100.013	100.325	100.638	100.950	101.263	101.575	101.825	102.075	102.325	102.575	102.825	103.075	103.325	103.575	103.825	103.950	104.075	104.200	104.325	104.450
10/6 ARM	98.788	99.163	99.538	99.913	100.225	100.538	100.850	101.163	101.475	101.725	101.975	102.225	102.475	102.725	102.975	103.225	103.475	103.725	103.850	103.975	104.100	104.225	104.350
15 YR FIX	98.938	99.313	99.688	100.063	100.375	100.688	101.000	101.313	101.625	101.875	102.125	102.375	102.625	102.875	103.125	103.375	103.625	103.875	104.000	104.125	104.250	104.375	104.500
30 YR FIX	98.788	99.163	99.538	99.913	100.225	100.538	100.850	101.163	101.475	101.725	101.975	102.225	102.475	102.725	102.975	103.225	103.475	103.725	103.850	103.975	104.100	104.225	104.350

ADJUSTMENTS TO PRICE										PRICE IT UP
	<=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	
780+	0.875	0.875	0.625	0.500	0.250	0.000	-0.250	NA	NA	
760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.375	NA	NA	
740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.500	NA	NA	
720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.125	NA	NA	
700-719	0.500	0.500	0.250	0.125	-0.375	-1.125	-1.625	NA	NA	
680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA	
660-679	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Alt Doc/Additional/Adj.										
Bank Statement - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	NA	NA	
1099 - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	NA	NA	
WVOE	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA	
CPA/EA Prepared P&L - 24 Months	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
CPA/EA Prepared P&L - 12 Months	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA	
3 Month Bank Statement	NA	NA	NA	NA	NA	NA	NA	NA	NA	
43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
>50%	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	NA	NA	
<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA	NA	
\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	-0.250	NA	NA	NA	NA	
\$2,500,001 - \$3,000,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	
\$3,000,001 - \$3,500,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	
\$3,500,001 - \$4,000,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
R/T Refi	0.000	0.000	-0.125	-0.125	-0.375	-0.375	-0.375	NA	NA	
Cash-Out Refi	-0.250	-0.250	-0.375	-0.500	-0.750	-0.875	-1.250	NA	NA	
2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	NA	NA	NA	
Investor	0.000	0.000	0.000	-0.125	-0.250	-0.250	NA	NA	NA	
Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	NA	NA	NA	
Condotel	NA	NA	NA	NA	NA	NA	NA	NA	NA	
2-4 Unit	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Tier 2 State	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
40 Yr	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	NA	
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA	
								NA	NA	
30 Day lock	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
45 Day lock	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	NA	NA	
60 days lock	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	NA	NA	
Purchase Special	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Investor Only										
No PP Penalty	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	
12 Months PP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
24 Months PP	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
36+ Months PP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	

STATE TIERS
Tier 1: AZ, CA, CO, FL, TX, UT, PA, MN, MD
Tier 2: IL

CREDIT	
Housing	0x30x24
(BK/FC/SS/DIL)	48 mo
Min FICO	700

INTEREST ONLY TERMS			
I/O Term	Term	Amort	
30 YR I/O	120	360	240
40 YR I/O	120	480	360
5, 6, 7 & 10 ARMS I/O (30 YR)	120	360	240
5, 6, 7 & 10 ARMS I/O (40 YR)	120	480	360

ARMs qualified higher of Fully Indexed or Note Rate.
Fixed qualified at the Note Rate.

ARM DETAILS	LOCK EXTENSION	PRICE ADJ	
ARM Index	SOFR 30A	5 Days	-0.100
ARM Margin	5.0	10 Days	-0.200
5/6 ARM Caps	2/1/5	15 Days	-0.300
7/6 ARM Caps	5/1/5	30 Days	-0.600
Reset Frequency	6 mo		

FEE'S
Underwriting Fee = \$1495
Enhanced Delegated Review Fee = N/A
Condo Review Fee (Established) = \$170
Condo Review Fee (New) = \$800

Reserves
Min of 9 months

ASK YOUR CX GURU FOR OFF-SHEET RATES/PRICING

NOTES: Prepay Penalties:
No Prepay on PA loans amounts under \$260,404
Prepay only on loans vested in LLC in IL and NJ. Only declining PP in MS
No Prepay allowed in KS, MD, MI, MN, NM, OH, and RI. *3yr PPP OK in MD on Investment properties

Max Price 102.00
Min Price 98.00

SUM OF PRICE

RATES																							
BASE PRICES	7.375	7.500	7.625	7.750	7.875	8.000	8.125	8.250	8.375	8.500	8.625	8.750	8.875	9.000	9.125	9.250	9.375	9.500	9.625	9.750	9.875	10.000	10.125
5/6 ARM	97.988	98.363	98.738	99.113	99.425	99.738	100.050	100.363	100.675	100.925	101.175	101.425	101.675	101.925	102.175	102.425	102.675	102.925	103.050	103.175	103.300	103.425	103.550
7/6 ARM	97.888	98.263	98.638	99.013	99.325	99.638	99.950	100.263	100.575	100.825	101.075	101.325	101.575	101.825	102.075	102.325	102.575	102.825	102.950	103.075	103.200	103.325	103.450
10/6 ARM	97.788	98.163	98.538	98.913	99.225	99.538	99.850	100.163	100.475	100.725	100.975	101.225	101.475	101.725	101.975	102.225	102.475	102.725	102.850	102.975	103.100	103.225	103.350
15 YR FIX	97.938	98.313	98.688	99.063	99.375	99.688	100.000	100.313	100.625	100.875	101.125	101.375	101.625	101.875	102.125	102.375	102.625	102.875	103.000	103.125	103.250	103.375	103.500
30 YR FIX	97.788	98.163	98.538	98.913	99.225	99.538	99.850	100.163	100.475	100.725	100.975	101.225	101.475	101.725	101.975	102.225	102.475	102.725	102.850	102.975	103.100	103.225	103.350

ADJUSTMENTS TO PRICE										PRICE IT UP	STATE TIERS					
	<=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		BASE PRICE (FROM ABOVE)			CREDIT		
780+	0.875	0.875	0.625	0.500	0.250	0.000	-0.250	-1.500	-2.750		ALT DOC			Housing		
760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.375	-1.625	-2.875		Bank Statements			0x30x12		
740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.500	-1.125	-3.500		1099			(BK/FC/SS/DIL) 48 mo		
720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.125	-2.625	-4.125		CPA/EA Prepared P&L			Min FICO 660		
700-719	0.500	0.500	0.250	0.125	-0.375	-1.125	-1.625	-3.625	-5.125		WVOE			INTEREST ONLY TERMS		
680-699	0.375	0.375	0.000	-0.500	-0.875	-2.000	-2.625	-4.500	NA		Asset Utilization			I/O Term Term Amort		
660-679	-0.250	-0.500	-0.875	-1.375	-2.250	-2.750	-3.375	NA	NA		P&L Only			30 YR I/O 120 360 240		
Alt Doc/Additional/Adj.											JUMBO			5, 6, 7 & 10 ARMS I/O (30 YR) 120 360 240		
Bank Statement - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375		Loans up to \$4,000,000 (Higher by exception)			5, 6, 7 & 10 ARMS I/O (40 YR) 120 480 360		
1099 - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375		ARM DETAILS			ARM Index SOFR 30A 5 Days -0.100		
WVOE	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA	NA		ARM Margin 5.0 10 Days -0.200			ARM Extension 15 Days -0.300		
CPA/EA Prepared P&L - 24 Months	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA		5/6 ARM Caps 2/1/5 30 Days -0.600			Reset Frequency 6 mo		
CPA/EA Prepared P&L - 12 Months	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA	NA		***Super Jumbo***			FEES		
3 Month Bank Statement	NA	NA	NA	NA	NA	NA	NA	NA	NA		Loan Amounts: \$4,000,001 - \$10,000,000			Underwriting Fee = \$1495		
43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125		*Custom Pricing and Case by Case review			Enhanced Delegated Review Fee = N/A		
>50%	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	NA	NA					Condo Review Fee (Established) = \$170		
<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875					Condo Review Fee (New) = \$800		
\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	-0.250	-0.250	NA	NA	NA							
\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	NA	NA	NA							
\$3,000,001 - \$3,500,000	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	NA	NA	NA							
\$3,500,001 - \$4,000,000	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA							
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
R/T Refi	0.000	0.000	-0.125	-0.125	-0.375	-0.375	-0.375	NA	NA							
Cash-Out Refi	-0.250	-0.250	-0.375	-0.500	-0.750	-0.875	-1.250	NA	NA							
2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	NA	NA							
Investor	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	NA	NA							
Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750	NA							
Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA	NA							
2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA							
Tier 2 State	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
40 Yr	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250							
Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	-1.250							
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA							
30 Day lock	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
45 Day lock	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150							
60 days lock	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300							
Purchase Special	NA	NA	NA	NA	NA	NA	NA	NA	NA							
Investor Only	No PP Penalty	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750							
	12 Months PP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500							
	24 Months PP	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250							
	36+ Months PP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
NOTES:	Prepay Penalties: No Prepay on PA loans amounts under \$260,404 Prepay only on loans vested in LLC in IL and NJ. Only declining PP in MS No Prepay allowed in KS, MD, MI, MN, NM, OH, and RI. *3yr PPP OK in MD on Investment properties									Max Price 102.00 Min Price 98.00	SUM OF PRICE					

ASK YOUR CX GURU FOR OFF-SHEET RATES/PRICING



Effective Date: 3/1/2023



RATES																							
BASE PRICES	7.375	7.500	7.625	7.750	7.875	8.000	8.125	8.250	8.375	8.500	8.625	8.750	8.875	9.000	9.125	9.250	9.375	9.500	9.625	9.750	9.875	10.000	10.125
5/6 ARM	99.188	99.563	99.938	100.313	100.625	100.938	101.250	101.500	101.750	102.000	102.250	102.500	102.750	103.000	103.250	103.500	103.750	104.000	104.125	104.250	104.375	104.500	104.625
7/6 ARM	99.125	99.500	99.875	100.250	100.563	100.875	101.188	101.438	101.688	101.938	102.188	102.438	102.688	102.938	103.188	103.438	103.688	103.938	104.063	104.188	104.313	104.438	104.563
10/6 ARM	98.988	99.363	99.738	100.113	100.425	100.738	101.050	101.300	101.550	101.800	102.050	102.300	102.550	102.800	103.050	103.300	103.550	103.800	103.925	104.050	104.175	104.300	104.425
15 YR FIX	99.175	99.550	99.925	100.300	100.613	100.925	101.238	101.488	101.738	101.988	102.238	102.488	102.738	102.988	103.238	103.488	103.738	103.988	104.113	104.238	104.363	104.488	104.613
30 YR FIX	98.988	99.363	99.738	100.113	100.425	100.738	101.050	101.300	101.550	101.800	102.050	102.300	102.550	102.800	103.050	103.300	103.550	103.800	103.925	104.050	104.175	104.300	104.425

	ADJUSTMENTS TO PRICE									PRICE IT UP	
	<=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		
780+	0.750	0.750	0.500	0.375	0.125	0.000	-0.125	NA	NA		
760-779	0.750	0.750	0.500	0.375	0.125	0.000	-0.250	NA	NA		
740-759	0.625	0.625	0.375	0.250	0.000	-0.125	-0.375	NA	NA		
720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-0.875	NA	NA		
700-719	0.375	0.375	0.125	0.000	-0.500	-1.000	-1.375	NA	NA		
680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA		
660-679	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Std. Doc - 1 Yr / 12 Mo	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	NA	NA		
43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
>50%	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	NA	NA		
<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA	NA		
\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	-0.250	NA	NA	NA	NA		
\$2,500,001 - \$3,000,000	NA	NA	NA	NA	NA	NA	NA	NA	NA		
\$3,000,001 - \$3,500,000	NA	NA	NA	NA	NA	NA	NA	NA	NA		
\$3,500,001 - \$4,000,000	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
R/T Refi	0.000	0.000	-0.125	-0.125	-0.375	-0.375	-0.375	NA	NA		
Cash-Out Refi	-0.250	-0.250	-0.375	-0.500	-0.750	-0.875	-1.250	NA	NA		
2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	NA	NA	NA		
Investor	0.000	0.000	0.000	-0.125	-0.250	-0.250	NA	NA	NA		
Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	NA	NA	NA		
Condotel	NA	NA	NA	NA	NA	NA	NA	NA	NA		
2-4 Unit	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Tier 2 State	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
40 Yr	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA		
Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	NA		
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA		
30 Day lock	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
45 Day lock	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	NA	NA		
60 days lock	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	NA	NA		
Purchase Special	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Investor Only	No PP Penalty	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA		
	12 Months PP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA		
	24 Months PP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
	36+ Months PP	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
NOTES:	Prepay Penalties: No Prepay on PA loans amounts under \$260,404 Prepay only on loans vested in LLC in IL and NJ. Only declining PP in MS No Prepay allowed in KS, MD, MI, MN, NM, OH, and RI. *3yr PPP OK in MD on Investment properties									Max Price 102.00 Min Price 98.00	

STATE TIERS
Tier 1: AZ, CA, CO, FL, TX, UT, PA, MN, MD
Tier 2: IL

STANDARD FULL DOC	INTEREST ONLY TERMS			
	I/O Term	Term	Amort	
Wage/Salary: Paystubs, W-2, Tax Returns, Yes IRS Form 4506	30 YR I/O	120	360	240
	40 YR I/O	120	480	360
Self-Employed: 2-Years Personal and Business Tax Returns, Yes IRS Form 4506	5, 6, 7 & 10 ARMS I/O (30 YR)	120	360	240
	5, 6, 7 & 10 ARMS I/O (40 YR)	120	480	360

VVOE required within 5-days of Note Date
 ARMs qualified higher of Fully Indexed or Note Rate.
 Fixed qualified at the Note Rate.

CREDIT	
Housing	0x30x24
(BK/FC/SS/DIL)	48 mo
Min FICO	700

ARM DETAILS		LOCK EXTENSION	PRICE ADJ
ARM Index	SOFR 30A	5 Days	-0.100
ARM Margin	SOFR 30AVG	10 Days	-0.200
5 yr ARM Caps	5.0	15 Days	-0.300
7 yr ARM Caps	2/1/5	30 Days	-0.600
Reset Frequency	5/1/5		

FEES	
Underwriting Fee = \$1495	
Enhanced Delegated Review Fee = N/A	
Condo Review Fee (Established) = \$170	
Condo Review Fee (New) = \$800	

Reserves	
Min of 9 months	

ASK YOUR CX GURU FOR OFF-SHEET RATES/PRICING

SUM OF PRICE

RATES																							
BASE PRICES	7.625	7.750	7.875	8.000	8.125	8.250	8.375	8.500	8.625	8.750	8.875	9.000	9.125	9.250	9.375	9.500	9.625	9.750	9.875	10.000	10.125	10.250	10.375
5/6 ARM	98.188	98.563	98.938	99.313	99.625	99.938	100.250	100.500	100.750	101.000	101.250	101.500	101.750	102.000	102.250	102.500	102.750	103.000	103.125	103.250	103.375	103.500	103.625
7/6 ARM	98.125	98.500	98.875	99.250	99.563	99.875	100.188	100.438	100.688	100.938	101.188	101.438	101.688	101.938	102.188	102.438	102.688	102.938	103.063	103.188	103.313	103.438	103.563
10/6 ARM	97.988	98.363	98.738	99.113	99.425	99.738	100.050	100.300	100.550	100.800	101.050	101.300	101.550	101.800	102.050	102.300	102.550	102.800	102.925	103.050	103.175	103.300	103.425
15 YR FIX	98.175	98.550	98.925	99.300	99.613	99.925	100.238	100.488	100.738	100.988	101.238	101.488	101.738	101.988	102.238	102.488	102.738	102.988	103.113	103.238	103.363	103.488	103.613
30 YR FIX	97.988	98.363	98.738	99.113	99.425	99.738	100.050	100.300	100.550	100.800	101.050	101.300	101.550	101.800	102.050	102.300	102.550	102.800	102.925	103.050	103.175	103.300	103.425

ADJUSTMENTS TO PRICE										PRICE IT UP	STATE TIERS																							
	<=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		BASE PRICE (FROM ABOVE)																							
780+	0.750	0.750	0.500	0.375	0.125	0.000	-0.125	-1.375	-2.500		Tier 1: AZ, CA, CO, FL, TX, UT, PA, MN, MD																							
760-779	0.750	0.750	0.500	0.375	0.125	0.000	-0.250	-1.500	-2.625		Tier 2: IL																							
740-759	0.625	0.625	0.375	0.250	0.000	-0.125	-0.375	-1.875	-3.125		STANDARD FULL DOC Wage/Salary: Paystubs, W-2, Tax Returns, Yes IRS Form 4506 Self-Employed: 2-Years Personal and Business Tax Returns, Yes IRS Form 4506 VVOE required within 5-days of Note Date INTEREST ONLY TERMS <table border="1"> <thead> <tr> <th></th> <th>I/O Term</th> <th>Term</th> <th>Amort</th> </tr> </thead> <tbody> <tr> <td>30 YR I/O</td> <td>120</td> <td>360</td> <td>240</td> </tr> <tr> <td>40 YR I/O</td> <td>120</td> <td>480</td> <td>360</td> </tr> <tr> <td>5, 6, 7 & 10 ARMS I/O (30 YR)</td> <td>120</td> <td>360</td> <td>240</td> </tr> <tr> <td>5, 6, 7 & 10 ARMS I/O (40 YR)</td> <td>120</td> <td>480</td> <td>360</td> </tr> </tbody> </table> ARMs qualified higher of Fully Indexed or Note Rate. Fixed qualified at the Note Rate.					I/O Term	Term	Amort	30 YR I/O	120	360	240	40 YR I/O	120	480	360	5, 6, 7 & 10 ARMS I/O (30 YR)	120	360	240	5, 6, 7 & 10 ARMS I/O (40 YR)	120	480	360
	I/O Term	Term	Amort																															
30 YR I/O	120	360	240																															
40 YR I/O	120	480	360																															
5, 6, 7 & 10 ARMS I/O (30 YR)	120	360	240																															
5, 6, 7 & 10 ARMS I/O (40 YR)	120	480	360																															
720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-0.875	-2.250	-3.750																									
700-719	0.375	0.375	0.125	0.000	-0.500	-1.000	-1.375	-3.250	-4.625																									
680-699	0.375	0.375	0.000	-0.375	-0.875	-1.750	-2.125	-4.000	NA																									
660-679	-0.250	-0.500	-1.250	-2.000	-2.500	-3.125	NA	NA	NA																									
Std. Doc - 1 Yr / 12 Mo	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375																									
43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125																									
>50%	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	NA	NA																									
<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875																									
\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																									
\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																									
\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA																									
\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA																									
\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	-0.250	-0.250	NA	NA	NA																									
\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	NA	NA	NA																									
\$3,000,001 - \$3,500,000	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA	NA	NA																									
\$3,500,001 - \$4,000,000	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA																									
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																									
R/T Refi	0.000	0.000	-0.125	-0.125	-0.375	-0.375	-0.375	NA	NA																									
Cash-Out Refi	-0.250	-0.250	-0.375	-0.500	-0.750	-0.875	-1.250	NA	NA																									
2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	NA	NA																									
Investor	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	NA	NA																									
Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750	NA																									
Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA	NA																									
2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA																									
Tier 2 State	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA																									
40 Yr	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250																									
Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	-1.250																									
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA																									
30 Day lock	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																									
45 Day lock	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150																									
60 days lock	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300																									
Purchase Special	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																									
Investor Only	No PP Penalty	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																									
	12 Months PP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750																									
	24 Months PP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500																									
	36+ Months PP	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250																									
NOTES:	Prepay Penalties: No Prepay on PA loans amounts under \$260,404 Prepay only on loans vested in LLC in IL and NJ. Only declining PP in MS No Prepay allowed in KS, MD, MI, MN, NM, OH, and RI. *3yr PPP OK in MD on Investment properties								Max Price 102.00 Min Price 98.00	SUM OF PRICE																								
ASK YOUR CX GURU FOR OFF-SHEET RATES/PRICING																																		

RATES																							
BASE PRICES	7.625	7.750	7.875	8.000	8.125	8.250	8.375	8.500	8.625	8.750	8.875	9.000	9.125	9.250	9.375	9.500	9.625	9.750	9.875	10.000	10.125	10.250	10.375
5/6 ARM	98.188	98.563	98.938	99.313	99.625	99.938	100.250	100.500	100.750	101.000	101.250	101.500	101.750	102.000	102.250	102.500	102.750	103.000	103.125	103.250	103.375	103.500	103.625
7/6 ARM	98.125	98.500	98.875	99.250	99.563	99.875	100.188	100.438	100.688	100.938	101.188	101.438	101.688	101.938	102.188	102.438	102.688	102.938	103.063	103.188	103.313	103.438	103.563
10/6 ARM	97.988	98.363	98.738	99.113	99.425	99.738	100.050	100.300	100.550	100.800	101.050	101.300	101.550	101.800	102.050	102.300	102.550	102.800	102.925	103.050	103.175	103.300	103.425
15 YR FIX	98.175	98.550	98.925	99.300	99.613	99.925	100.238	100.488	100.738	101.138	101.238	101.488	101.738	101.988	102.238	102.488	102.738	102.988	103.113	103.238	103.363	103.488	103.613
30 YR FIX	97.988	98.363	98.738	99.113	99.425	99.738	100.050	100.300	100.550	100.800	101.050	101.300	101.550	101.800	102.050	102.300	102.550	102.800	102.925	103.050	103.175	103.300	103.425

ADJUSTMENTS TO PRICE										PRICE IT UP	STATE TIERS					
	<=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							
740+	0.625	0.625	0.375	0.250	0.000	-0.125	-0.625	-2.125	NA		BASE PRICE (FROM ABOVE)	Tier 1: AZ, CA, CO, FL, TX, UT, PA, MN, MD				
720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-1.000	-2.500	NA			Tier 2: IL				
700-719	0.375	0.375	0.125	0.000	-0.500	-0.875	-1.500	-3.500	NA		STANDARD FULL DOC	INTEREST ONLY TERMS				
680-699	0.375	0.375	0.000	-0.250	-0.875	-1.375	-1.875	-3.750	NA			I/O Term	Term	Amort		
660-679	-0.125	-0.250	-0.500	-0.750	-1.500	-2.000	-2.750	NA	NA		30 YR I/O	120	360	240		
640-659	-1.000	-1.000	-1.000	-1.250	-2.000	-2.625	NA	NA	NA		40 YR I/O	120	480	360		
620-639	-2.000	-2.000	-2.000	-2.250	-2.750	-3.625	NA	NA	NA		Wage/Salary: Paystubs, W-2, 2-Years Tax Returns, Yes IRS Form 4506	5, 6, 7 & 10 ARMS I/O (30 YR)	120	360	240	
600-619	-3.125	-3.125	-3.375	-3.875	-4.625	NA	NA	NA	NA		Self-Employed: 2-Years Personal and Business Tax Returns, Yes IRS Form 4506	5, 6, 7 & 10 ARMS I/O (40 YR)	120	480	360	
580-599	NA	NA	NA	NA	NA	NA	NA	NA	NA		VVOE required within 5-days of Note Date					
Std. Doc - 1 Yr / 12 Mo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	NA							
1x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA							
0x60x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA							
0x90x12	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA							
>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA							
24 - 35 Mo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	NA							
12 - 23 Mo	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA	NA	NA							
> 43%	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	NA							
<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	NA							
\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA							
\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA							
\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA							
\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA							
\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA	NA	NA							
\$2,500,001 - \$3,000,000	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA	NA	NA							
Cash-Out Refi	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	-1.250	NA	NA							
2nd Home	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	NA	NA							
Investor	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	NA	NA							
Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	NA							
Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA	NA							
2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.000	NA							
Tier 2 State	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA							
40 Yr	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	NA							
Interest Only	-0.250	-0.250	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	NA							
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA							
30 Day lock	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
45 Day lock	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150							
60 days lock	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300							
Purchase Special	NA	NA	NA	NA	NA	NA	NA	NA	NA							
Investor Only	No PP Penalty	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750							
	12 Months PP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500							
	24 Months PP	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250							
	36+ Months PP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
NOTES:	Prepay Penalties: No Prepay on PA loans amounts under \$260,404 Prepay only on loans vested in LLC in IL and NJ. Only declining PP in MS No Prepay allowed in KS, MD, MI, MN, NM, OH, and RI. *3yr PPP OK in MD on Investment properties									Max Price Min Price	102.00 98.00	SUM OF PRICE				

ASK YOUR CX GURU FOR OFF-SHEET RATES/PRICING

BASE PRICES	RATES																						
	7.625	7.750	7.875	8.000	8.125	8.250	8.375	8.500	8.625	8.750	8.875	9.000	9.125	9.250	9.375	9.500	9.625	9.750	9.875	10.000	10.125	10.250	10.375
5/6 ARM	97.988	98.363	98.738	99.113	99.425	99.738	100.050	100.363	100.675	100.925	101.175	101.425	101.675	101.925	102.175	102.425	102.675	102.925	103.050	103.175	103.300	103.425	103.550
7/6 ARM	97.888	98.263	98.638	99.013	99.325	99.638	99.950	100.263	100.575	100.825	101.075	101.325	101.575	101.825	102.075	102.325	102.575	102.825	102.950	103.075	103.200	103.325	103.450
10/6 ARM	97.788	98.163	98.538	98.913	99.225	99.538	99.850	100.163	100.475	100.725	100.975	101.225	101.475	101.725	101.975	102.225	102.475	102.725	102.850	102.975	103.100	103.225	103.350
15 YR FIX	97.938	98.313	98.688	99.063	99.375	99.688	100.000	100.313	100.625	100.875	101.125	101.375	101.625	101.875	102.125	102.375	102.625	102.875	103.000	103.125	103.250	103.375	103.500
30 YR FIX	97.788	98.313	98.538	99.063	99.225	99.538	99.850	100.163	100.475	100.725	100.975	101.225	101.475	101.725	101.975	102.225	102.475	102.725	102.850	102.975	103.100	103.225	103.350

	ADJUSTMENTS TO PRICE								PRICE IT UP	STATE TIERS	
	<=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
740+	0.750	0.750	0.500	0.375	0.125	-0.125	-0.750	-2.375	NA	ALT DOC Bank Statements 1099 CPA/EA Prepared P&L WVOE P&L Only	Tier 1: AZ, CA, CO, FL, TX, UT, PA, MN, MD
720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.250	-2.875	NA		Tier 2: IL
700-719	0.500	0.500	0.250	0.125	-0.375	-1.000	-1.750	-3.875	NA		
680-699	0.375	0.375	0.000	-0.250	-0.875	-1.750	-2.375	-4.250	NA		
660-679	-0.125	-0.250	-0.625	-0.875	-1.750	-2.250	-3.000	NA	NA		
640-659	-1.000	-1.000	-1.000	-1.250	-2.125	-2.750	NA	NA	NA		
620-639	-2.250	-2.250	-2.250	-2.500	-3.000	-3.875	NA	NA	NA		
600-619	-4.000	-4.000	-4.500	-5.000	-5.750	NA	NA	NA	NA		
580-599	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Alt Doc/Additional Adj.	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.375	NA		
Bank Statement - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.375	NA		
1099 - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.375	NA		
WVOE	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA		
CPA/EA Prepared P&L - 24 Months	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA		
CPA/EA Prepared P&L - 12 Months	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA		
3 Month Bank Statement	NA	NA	NA	NA	NA	NA	NA	NA	NA		
1x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA		
0x60x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA		
0x90x12	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA		
>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA		
24 - 35 Mo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA		
12 - 23 Mo	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA	NA	NA		
>43%	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	NA		
<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	NA		
\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA		
\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA		
\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA		
\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA		
\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA	NA	NA		
\$2,500,001 - \$3,000,000	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA	NA	NA		
Cash-Out Refi	-0.250	-0.250	-0.250	-0.500	-0.625	-0.875	-1.250	NA	NA		
2nd Home	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	NA	NA		
Investor	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	NA	NA		
Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	NA		
Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA		
2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.000	NA		
Tier 2 State	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA		
40 Yr	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA		
Interest Only	-0.250	-0.250	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	NA		
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA		
30 Day lock	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
45 Day lock	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150		
60 days lock	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300		
Purchase Special	NA	NA	NA	NA	NA	NA	NA	NA	NA		
No PP Penalty	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750		
12 Months PP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
24 Months PP	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
36+ Months PP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Investor Only											
NOTES:	Prepay Penalties: No Prepay on PA loans amounts under \$260,404 Prepay only on loans vested in LLC in IL and NJ. Only declining PP in MS No Prepay allowed in KS, MD, MI, MN, NM, OH, and RI. *3yr PPP OK in MD on investment properties								Max Price 102.00 Min Price 98.00	SUM OF PRICE	

CREDIT		
Housing		0x90x12
(BK/FC/SS/DIL)		12 mo
Min FICO		600

INTEREST ONLY TERMS			
	I/O Term	Term	Amort
30 YR I/O	120	360	240
40 YR I/O	120	480	360
5, 6, 7 & 10 ARMS I/O (30 YR)	120	360	240
5, 6, 7 & 10 ARMS I/O (40 YR)	120	480	360

ARMS qualified higher of Fully Indexed or Note Rate.
Fixed qualified at the Note Rate.

LOCK EXTENSION	PRICE ADJ
5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
30 Days	-0.600

FEES	
Underwriting Fee = \$1495	
Enhanced Delegated Review Fee = N/A	
Condo Review Fee (Established) = \$170	
Condo Review Fee (New) = \$800	

ASK YOUR CX GURU FOR OFF-SHEET RATES/PRICING

RATES																								
BASE PRICES	8.375	8.500	8.625	8.750	8.875	9.000	9.125	9.250	9.375	9.500	9.625	9.750	9.875	10.000	10.125	10.250	10.375	10.500	10.625	10.750	10.875	11.000	11.125	11.250
5/6 ARM	99.175	99.550	99.925	100.300	100.675	101.050	101.425	101.800	102.175	102.550	102.925	103.300	103.675	104.050	104.425	104.800	105.050	105.300	105.550	105.800	106.050	106.300	106.550	106.800
7/6 ARM	99.125	99.500	99.875	100.250	100.625	101.000	101.375	101.750	102.125	102.500	102.875	103.250	103.625	104.000	104.375	104.750	105.000	105.250	105.500	105.750	106.000	106.250	106.500	106.750
10/6 ARM	99.025	99.400	99.775	100.150	100.525	100.900	101.275	101.650	102.025	102.400	102.775	103.150	103.525	103.900	104.275	104.650	104.900	105.150	105.400	105.650	105.900	106.150	106.400	106.650
15 YR FIX	99.175	99.550	99.925	100.300	100.675	101.050	101.425	101.800	102.175	102.550	102.925	103.300	103.675	104.050	104.425	104.800	105.050	105.300	105.550	105.800	106.050	106.300	106.550	106.800
30 YR FIX	99.025	99.400	99.775	100.150	100.525	100.900	101.275	101.650	102.025	102.400	102.775	103.150	103.525	103.900	104.275	104.650	104.900	105.150	105.400	105.650	105.900	106.150	106.400	106.650

ADJUSTMENTS TO PRICE								PRICE IT UP
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Standard Doc	680+	0.250	-0.125	-0.125	-0.625	-1.375	-2.250	NA
	Foreign Credit	0.250	-0.125	-0.125	-0.625	-1.375	NA	NA
Asset Utilization	680+	0.250	-0.125	-0.125	-0.625	-1.375	-2.250	NA
	Foreign Credit	0.250	-0.125	-0.125	-0.625	-1.375	NA	NA
DSCR	680+	0.500	0.000	-0.125	-0.625	-1.375	-2.500	NA
	Foreign Credit	0.500	0.000	-0.125	-0.625	-1.375	-2.500	NA
DSCR Additional Adjustments	>=1.25	0.375	0.375	0.375	0.375	0.375	0.375	NA
	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000	NA
	.75-.99	-1.375	-1.375	-1.375	-1.625	NA	NA	NA
	<.75	-1.875	-1.875	-1.875	-2.125	NA	NA	NA
<=\$150,000	<=\$150,000	-1.000	-1.000	-1.125	-1.125	-1.125	-2.000	NA
	\$150,001 - \$250,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375	NA	NA
	Cash-Out Refi	-0.500	-0.625	-0.750	-1.000	NA	NA	NA
	2nd Home (Standard Doc Only)	0.375	0.375	0.375	0.375	0.375	0.375	NA
	Condo	-0.250	-0.250	-0.250	-0.375	NA	NA	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	NA	NA	NA
Tier 2 State	2-4 Unit	-0.375	-0.375	-0.375	-0.500	NA	NA	NA
	40 Yr	0.000	0.000	0.000	0.000	0.000	0.000	NA
	Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	NA
	Less than 12 Months Reserves	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
Escrow Waiver	30 Day lock	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
	45 Day lock	0.000	0.000	0.000	0.000	0.000	0.000	NA
	60 days lock	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	NA
	Purchase Special	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	NA
PREPAY PENALTY	60 Months PP	NA	NA	NA	NA	NA	NA	NA
	48 Months PP	0.500	0.500	0.500	0.500	0.625	0.750	NA
	36 Months PP	0.375	0.375	0.375	0.375	0.500	0.500	NA
	24 Months PP	0.000	0.000	0.000	0.000	0.000	0.000	NA
	12 Months PP	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	NA
	No PP Penalty	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750	NA
NOTES:	Prepay Penalties: No Prepay on PA loans amounts under \$260,404. Prepay only on loans vested in LLC in IL and NJ. Only declining PP in MS. No Prepay allowed in KS, MD, MI, MN, NM, OH, and RI.							Max Price 102.00 Min Price 98.00

BASE PRICE (FROM ABOVE) *Contact CX GURU for State Coverage

DSCR & NO RATIO	STATE TIERS
Lower of 1007 rent schedule or lease agreement. Require 2 months proof of receipt of existing lease payment. Vacant property not eligible on refinances.	Eligible: AK, AR, CO, CT, DC, DE, HI, IA, IN, KY, LA, MA, MD, ME, MI, MO, MS, MT, NE, NH, NJ, NM, NY, OH, OK, PA, RI, SC, TN, TX, VA, WA, WI, WV, WY Eligible: Must close in LLC or Corp. AL, FL, GA, IL, KS Eligible: Requires Broker License: AZ, CA, MN, UT Ineligible: ID, NC, ND, NV, OR, SD, VT

JUMBO	CREDIT
Loans up to \$2,000,000 (Higher by exception)	Housing (BK/FC/SS/DIL) Min FICO 0x30x12 48 mo 680 or Foreign Credit

Prepay	Min Price	Max Price	STANDARD DOC TERMS		
No Penalty	97.50	97.50	I/O Term	Term	Amort
12 Months PP	98.00	98.00	30 YR	NA	360
24 Months PP	98.00	99.50	30 YR I/O	120	360
36 Months PP	98.00	100.00	15 YR	NA	180
48 Months PP	98.00	100.50	40 YR I/O	120	480
60 Months PP	98.00	100.75	5, 6, 7 & 10 ARM	NA	360
ARM DETAILS					
ARM Index	SOFR 30A		5, 6, 7 & 10 ARMS I/O (30 YR)	120	360
ARM Margin: Std.	4.5				
ARM Margin: DSCR	6.5		5, 6, 7 & 10 ARMS I/O (40 YR)	120	480
5 yr ARM Caps	2/1/5				
7 yr ARM Caps	5/1/5				
Reset Frequency	6 mo		INVESTOR TERMS		
			I/O Term	Term	Amort

FEES	30 YR	NA	360	360
Underwriting Fee = \$1495	30 YR I/O	120	360	240
Enhanced Delegated Review Fee = N/A	15 YR	NA	180	180
Condo Review Fee (Established) = \$170	5/6 & 7/6 ARM	NA	360	360
Condo Review Fee (New) = \$800	5/6 & 7/6 I/O (30YR)	120	360	240

SUM OF PRICE

*Qualifying Rate: Note Rate

RATES																							
BASE PRICES	9.000	9.125	9.250	9.375	9.500	9.625	9.750	9.875	10.000	10.125	10.250	10.375	10.500	10.625	10.750	10.875	11.000	11.125	11.250	11.375	11.500	11.625	11.750
5/6 ARM	97.525	98.150	98.525	98.900	99.275	99.650	100.025	100.400	100.775	101.150	101.525	101.900	102.275	102.650	103.025	103.400	103.775	104.025	104.275	104.525	104.775	105.025	105.275
7/6 ARM	97.425	98.050	98.425	98.800	99.175	99.550	99.925	100.300	100.675	101.050	101.425	101.800	102.175	102.550	102.925	103.300	103.675	103.925	104.175	104.425	104.675	104.925	105.175
10/6 ARM	97.000	97.750	98.125	98.500	98.875	99.250	99.625	100.000	100.375	100.750	101.125	101.500	101.875	102.250	102.625	103.000	103.375	103.625	103.875	104.125	104.375	104.625	104.875
15 YR FIX	97.325	97.950	98.325	98.700	99.075	99.450	99.825	100.200	100.575	100.950	101.325	101.700	102.075	102.450	102.825	103.200	103.575	103.825	104.075	104.325	104.575	104.825	105.075
30 YR FIX	97.000	97.750	98.125	98.500	98.875	99.250	99.625	100.000	100.375	100.750	101.125	101.500	101.875	102.250	102.625	103.000	103.375	103.625	103.875	104.125	104.375	104.625	104.875

ADJUSTMENTS TO PRICE										PRICE IT UP
	<=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	760+	1.250	1.000	0.750	0.375	0.125	-0.250	NA	NA	NA
	740-759	1.125	0.875	0.500	0.250	-0.125	-0.625	NA	NA	NA
	720-739	0.625	0.375	0.250	0.000	-0.375	-1.000	NA	NA	NA
	700-719	0.000	-0.250	-0.375	-0.625	-1.000	-1.625	NA	NA	NA
	680-699	-0.375	-0.625	-0.625	-1.000	-1.500	NA	NA	NA	NA
	660-679	-0.625	-0.875	-1.125	-1.500	-2.125	NA	NA	NA	NA
0x60x12	NA	NA	NA	NA	NA	NA	NA	NA	NA	
>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
24 - 35 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	
\$400,000 - \$500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	
\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
\$2,000,001 - \$2,500,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	
\$2,500,001 - \$3,000,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	
\$3,000,001 - \$3,500,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	
C/O FICO >= 700	-0.375	-0.375	-0.375	-0.500	-0.625	NA	NA	NA	NA	
C/O FICO < 700	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA	
2-8 Mixed Use	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	
5-8 Residential Units	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	
30 Yr I/O	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	
40 Yr I/O	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	
Foreign National	-2.250	-2.250	-2.375	-2.375	-2.500	-2.625	NA	NA	NA	
Purchase Special	NA	NA	NA	NA	NA	NA	NA	NA	NA	
PREPAY PENALTY	60 Months PP	0.625	0.625	0.625	0.625	0.875	1.125	NA	NA	NA
	48 Months PP	0.500	0.500	0.500	0.500	0.625	0.875	NA	NA	NA
	36 Months PP	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
	24 Months PP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA
	12 Months PP	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA
	NO PP Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA
NOTES:	Prepay Penalties: No Prepay on PA loans amounts under \$260,404 Prepay only on loans vested in LLC in IL and NJ. Only declining PP in MS No Prepay allowed in KS, MD, MI, MN, NM, OH, and RI. *3yr PPP OK in MD on Investment properties									Max Price 102.00 Min Price 98.00

BASE PRICE (FROM ABOVE) *Contact CX GURU for State Coverage																						
DSCR & NO RATIO Lower of 1007 rent schedule or lease agreement. Require 2 months proof of receipt of existing lease payment. Vacant property not eligible on refinances.	STATE TIERS Eligible: AK, AR, CO, CT, DC, DE, HI, IA, IN, KY, LA, MA, MD, ME, MI, MO, MS, MT, NE, NH, NJ, NM, NY, OH, OK, PA, RI, SC, TN, TX, VA, WA, WI, WV, WY Eligible: Must close in LLC or Corp: AL, FL, GA, IL, KS Eligible: Requires Broker License: AZ, CA, MN, UT Ineligible: ID, NC, ND, NV, OR, SD, VT																					
	JUMBO Loans up to \$2,000,000 (Higher by exception)	CREDIT Housing 1x30x12 (BK/FC/SS/DIL) 24 mo Min FICO 600																				
ARM DETAILS ARM Index SOFR 30A ARM Margin 6.5 5 yr ARM Caps 2/1/5 7 yr ARM Caps 5/1/5 Reset Frequency 6 Mo	INTEREST ONLY TERMS I/O Term Term Amort 30 YR NA 360 360 30 YR I/O 120 360 240 15 YR NA 180 180 5, 6, 7 & 10 ARM NA 360 360 5, 6, 7 & 10 ARM I/O 120 360 240																					
<table border="1"> <thead> <tr> <th>Prepay</th> <th>Min Price</th> <th>Max Price</th> </tr> </thead> <tbody> <tr> <td>No Penalty</td> <td>97.50</td> <td>97.50</td> </tr> <tr> <td>12 Mnths PP</td> <td>98.00</td> <td>98.00</td> </tr> <tr> <td>24 Mnths PP</td> <td>98.00</td> <td>99.50</td> </tr> <tr> <td>36 Mnths PP</td> <td>98.00</td> <td>102.00</td> </tr> <tr> <td>48 Mnths PP</td> <td>98.00</td> <td>102.00</td> </tr> <tr> <td>60 Mnths PP</td> <td>98.00</td> <td>102.00</td> </tr> </tbody> </table>	Prepay	Min Price	Max Price	No Penalty	97.50	97.50	12 Mnths PP	98.00	98.00	24 Mnths PP	98.00	99.50	36 Mnths PP	98.00	102.00	48 Mnths PP	98.00	102.00	60 Mnths PP	98.00	102.00	Qualifying Rate: Note Rate
Prepay	Min Price	Max Price																				
No Penalty	97.50	97.50																				
12 Mnths PP	98.00	98.00																				
24 Mnths PP	98.00	99.50																				
36 Mnths PP	98.00	102.00																				
48 Mnths PP	98.00	102.00																				
60 Mnths PP	98.00	102.00																				
FEES Underwriting Fee = \$1495 Enhanced Delegated Review Fee = N/A Condo Review Fee (Established) = \$170 Condo Review Fee (New) = \$800	LOCK EXTENSION 5 Days -0.100 10 Days -0.200 15 Days -0.300 30 Days -0.600																					



RATES - OFF SHEET PRICING

		theZERO+ OFF SHEET PRICING						
BASE PRICES		7.750	7.875	8.000	8.125	11.125	11.250	NA
ZERO+	5/6 ARM	96.900	97.650	98.400	99.025	107.650	107.900	NA
	7/6 ARM	96.850	97.600	98.350	98.975	107.600	107.850	NA
	10/6 ARM	96.750	97.500	98.250	98.875	107.500	107.750	NA
	15 YR FIX	96.900	97.650	98.400	99.025	107.650	107.900	NA
	30 YR FIX	96.750	97.500	98.250	98.875	107.500	107.750	NA

		theZERO OFF SHEET PRICING						
BASE PRICES		7.750	7.875	8.000	8.125	11.125	11.250	NA
ZERO	5/6 ARM	95.900	96.650	97.400	98.025	106.650	106.900	NA
	7/6 ARM	95.850	96.600	97.350	97.975	106.600	106.850	NA
	10/6 ARM	95.750	96.500	97.250	97.875	106.500	106.750	NA
	15 YR FIX	95.900	96.650	97.400	98.025	106.650	106.900	NA
	30 YR FIX	95.750	96.500	97.250	97.875	106.500	106.750	NA

		the GURU+ OFF SHEET PRICING						
BASE PRICES		7.250	10.250	10.375	0.000	0.000	0.000	NA
GURU+	5/6 ARM	98.813	104.750	104.875	-0.650	-0.650	-0.650	NA
	7/6 ARM	98.750	104.688	104.813	-0.650	-0.650	-0.650	NA
	10/6 ARM	98.613	104.550	104.675	-0.650	-0.650	-0.650	NA
	15 YR FIX	98.800	104.738	104.863	-0.650	-0.650	-0.650	NA
	30 YR FIX	98.613	104.550	104.675	-0.650	-0.650	-0.650	NA

		the GURU OFF SHEET PRICING						
BASE PRICES		7.500	10.500	10.625	0.000	0.000	0.000	NA
GURU	5/6 ARM	97.813	103.750	103.875	-1.650	-1.650	-1.650	NA
	7/6 ARM	97.750	103.688	103.813	-1.650	-1.650	-1.650	NA
	10/6 ARM	97.613	103.550	103.675	-1.650	-1.650	-1.650	NA
	15 YR FIX	97.800	103.738	103.863	-1.650	-1.650	-1.650	NA
	30 YR FIX	97.613	103.550	103.675	-1.650	-1.650	-1.650	NA

		theVICE+ OFF SHEET PRICING						
VICE+	BASE PRICES	7.250	10.250	10.375	0.000	0.000	0.000	NA
	5/6 ARM	98.613	104.675	104.800	-0.650	-0.650	-0.650	NA
	7/6 ARM	98.513	104.575	104.700	-0.650	-0.650	-0.650	NA
	10/6 ARM	98.413	104.475	104.600	-0.650	-0.650	-0.650	NA
	15 YR FIX	98.563	104.625	104.750	-0.650	-0.650	-0.650	NA
	30 YR FIX	98.413	104.475	104.600	-0.650	-0.650	-0.650	NA

		theVICE OFF SHEET PRICING						
VICE	BASE PRICES	7.250	10.250	10.375	0.000	0.000	0.000	NA
	5/6 ARM	98.613	104.675	104.800	-0.650	-0.650	-0.650	NA
	7/6 ARM	98.513	104.575	104.700	-0.650	-0.650	-0.650	NA
	10/6 ARM	98.413	104.475	104.600	-0.650	-0.650	-0.650	NA
	15 YR FIX	98.563	104.625	104.750	-0.650	-0.650	-0.650	NA
	30 YR FIX	98.413	104.475	104.600	-0.650	-0.650	-0.650	NA

		theSNAP OFF SHEET PRICING						
SNAP	BASE PRICES	7.500	10.500	10.625	0.000	0.000	0.000	NA
	5/6 ARM	97.813	103.750	103.875	-1.650	-1.650	-1.650	NA
	7/6 ARM	97.750	103.688	103.813	-1.650	-1.650	-1.650	NA
	10/6 ARM	97.613	103.550	103.675	-1.650	-1.650	-1.650	NA
	15 YR FIX	97.800	103.738	103.863	-1.650	-1.650	-1.650	NA
	30 YR FIX	97.613	103.550	103.675	-1.650	-1.650	-1.650	NA

		theFLEX OFF SHEET PRICING						
FLEX	BASE PRICES	7.500	10.500	10.625	0.000	0.000	0.000	NA
	5/6 ARM	97.613	103.675	103.800	-1.650	-1.650	-1.650	NA
	7/6 ARM	97.513	103.575	103.700	-1.650	-1.650	-1.650	NA
	10/6 ARM	97.413	103.475	103.600	-1.650	-1.650	-1.650	NA
	15 YR FIX	97.563	103.625	103.750	-1.650	-1.650	-1.650	NA
	30 YR FIX	97.413	103.475	103.600	-1.650	-1.650	-1.650	NA

		theFOREIGN NATIONAL OFF SHEET PRICING						
FN	BASE PRICES	7.750	7.875	8.000	8.125	8.250	11.375	11.500
	5/6 ARM	95.800	96.550	97.300	97.925	98.550	107.050	107.300
	7/6 ARM	95.750	96.500	97.250	97.875	98.500	107.000	107.250
	10/6 ARM	95.650	96.400	97.150	97.775	98.400	106.900	107.150
	15 YR FIX	95.800	96.550	97.300	97.925	98.550	107.050	107.300
	30 YR FIX	95.650	96.400	97.150	97.775	98.400	106.900	107.150

		theMLTI OFF SHEET PRICING						
MLTI	BASE PRICES	8.500	8.625	8.750	8.875	11.875	12.000	NA
	5/6 ARM	94.650	95.400	96.150	96.900	105.525	105.775	NA
	7/6 ARM	94.550	95.300	96.050	96.800	105.425	105.675	NA
	10/6 ARM	94.000	94.750	95.500	96.250	105.125	105.375	NA
	15 YR FIX	94.325	95.075	95.825	96.575	105.325	105.575	NA
	30 YR FIX	94.000	94.750	95.500	96.250	105.125	105.375	NA