

FUNDLOANS

ASPIRE – NON-QM CLOSED END 2ND MORTGAGE (\$200K - \$1MM)

10 Year Fixed		15 Year Fixed		20-year Fixed		30-year Fixed		CLTV/HCLTV Price Adjustments										
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
10.750	104.375	10.750	104.375	10.750	104.375	10.750	104.375	12 Mos Full Doc	760+	0.875	0.875	0.875	0.375	0.125	-1.125	NA	NA	NA
10.625	104.125	10.625	104.125	10.625	104.125	10.625	104.125		740-759	0.875	0.875	0.625	0.375	0.125	-1.375	NA	NA	NA
10.500	103.875	10.500	103.875	10.500	103.875	10.500	103.875		720-739	0.875	0.875	0.625	0.125	-0.125	-1.625	NA	NA	NA
10.375	103.625	10.375	103.625	10.375	103.625	10.375	103.625		700-719	0.625	0.625	0.125	-0.125	-0.375	-1.875	NA	NA	NA
10.250	103.375	10.250	103.375	10.250	103.375	10.250	103.375		680-699	0.500	0.250	0.000	-0.250	-0.750	-2.500	NA	NA	NA
10.125	103.125	10.125	103.125	10.125	103.125	10.125	103.125	Other	<=50	55	60	65	70	75	80	85	90	
10.000	102.875	10.000	102.875	10.000	102.875	10.000	102.875	FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	NA
9.875	102.625	9.875	102.625	9.875	102.625	9.875	102.625	Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	
9.750	102.375	9.750	102.375	9.750	102.375	9.750	102.375	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	NA	NA	NA	
9.625	102.125	9.625	102.125	9.625	102.125	9.625	102.125	Investment	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA	NA	
9.500	101.875	9.500	101.875	9.500	101.875	9.500	101.875	2nd Home	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA	NA	
9.375	101.625	9.375	101.625	9.375	101.625	9.375	101.625	12 Month Bank Statements*	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	
9.250	101.375	9.250	101.375	9.250	101.375	9.250	101.375	P&L ONLY*	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA	
9.125	101.125	9.125	101.125	9.125	101.125	9.125	101.125	Warrantable Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA	NA	NA	
9.000	100.875	9.000	100.875	9.000	100.875	9.000	100.875	5 Yr PPP (Investment Only)	0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA	
8.875	100.625	8.875	100.625	8.875	100.625	8.875	100.625	4 Yr PPP (Investment Only)	0.250	0.250	0.250	0.250	0.250	NA	NA	NA	NA	
8.750	100.375	8.750	100.375	8.750	100.375	8.750	100.375	3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	NA	NA	NA	NA	
8.625	100.125	8.625	100.125	8.625	100.125	8.625	100.125	2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA	
8.500	99.875	8.500	99.875	8.500	99.875	8.500	99.875	1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA	
8.375	99.625	8.375	99.625	8.375	99.625	8.375	99.625											
8.250	99.375	8.250	99.375	8.250	99.375	8.250	99.375											
8.125	99.125	8.125	99.125	8.125	99.125	8.125	99.125											
*LLPA in addition to 12 Mos Full Doc FICO/LTV LLPA								Compensation Adjustments	BPC	LPC								
Max APR in Colorado is 12%											1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
Max APR in Texas is 10%								LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750	
Min Loan Amount				Max Loan Amount				Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	-7.000
\$200,000				\$1,000,000				Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250	

5/04/2026 8:30 AM PDT



NMLS 1202262

FUNDLOANS

ASPIRE X (OO/2nds) - NON-QM CLOSED END 2ND MORTGAGE (\$125K - \$850K)

LOAN MUST BE CONDITIONALLY APPROVED TO LOCK. NO EXTENSIONS ALLOWED ON ASPIRE X.

10/15/20yr FRM	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90	
Rate	30 Day	800+	2.875	2.875	2.875	2.375	2.125	1.250	0.000	-4.250	-6.125	
12.375	111.625	780-799	2.875	2.875	2.875	2.375	2.125	1.125	-0.125	-4.500	-6.375	
12.250	111.500	760-779	2.375	2.375	2.375	1.875	1.625	0.500	-0.875	-5.125	-7.375	
12.125	111.375	740-759	1.750	1.750	1.375	1.125	0.875	-0.375	-2.250	-6.500	-9.000	
12.000	111.250	720-739	0.875	0.875	0.375	0.000	-0.250	-1.250	-3.500	-7.875	-10.000	
11.875	111.125	700-719	-0.375	-0.375	-1.000	-1.500	-2.000	-2.750	-5.125	-9.250	-11.500	
11.750	111.000	680-699	-3.125	-3.125	-3.875	-4.250	-4.875	-5.875	-8.500	-11.250	N/A	
11.625	110.875	660-679	-4.375	-4.500	-5.000	-5.625	-6.125	-7.375	-10.375	N/A	N/A	
11.500	110.750	800+	1.000	1.000	0.750	0.375	0.125	-0.875	-1.750	-5.750	-7.625	
11.375	110.625	780-799	1.000	1.000	0.750	0.375	0.125	-1.000	-1.875	-6.000	-7.875	
11.250	110.500	760-779	0.500	0.500	0.250	-0.125	-0.375	-1.625	-2.625	-6.625	-8.875	
11.125	110.375	740-759	0.125	0.125	-0.250	-0.625	-0.875	-2.250	-3.875	-8.125	-10.750	
11.000	110.250	720-739	-0.500	-0.500	-1.000	-1.500	-1.750	-2.875	-5.000	-9.500	-11.750	
10.875	110.000	700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	-6.750	-11.250	N/A	
10.750	109.750	680-699	-4.125	-4.125	-4.875	-5.375	-6.000	-7.125	-9.875	N/A	N/A	
10.625	109.500	660-679	-5.875	-6.000	-6.500	-7.250	-7.750	-9.125	N/A	N/A	N/A	
10.500	109.250	800+	-0.625	-0.625	-0.875	-1.500	-1.750	-2.875	-3.875	N/A	N/A	
10.375	109.000	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.125	N/A	N/A	
10.250	108.750	760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.625	-4.875	N/A	N/A	
10.125	108.500	740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.250	-6.125	N/A	N/A	
10.000	108.250	720-739	-2.250	-2.250	-2.750	-3.500	-3.750	-5.000	-7.375	N/A	N/A	
9.875	107.750	700-719	-3.500	-3.500	-4.125	-4.875	-5.375	-6.375	#N/A	N/A	N/A	
9.750	107.375	680-699	-6.000	-6.000	-6.750	-7.375	-8.000	#N/A	#N/A	N/A	N/A	
9.625	107.000	660-679	-8.000	-8.125	-8.625	-9.625	#N/A	#N/A	#N/A	N/A	N/A	
9.500	106.625	800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	-7.875	N/A	
9.375	106.250	780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	-8.125	N/A	
9.250	105.875	760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	-8.750	N/A	
9.125	105.500	740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	-10.250	N/A	
9.000	105.125	720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	-11.875	N/A	
8.875	104.750	700-719	-3.375	-3.375	-4.000	-4.750	-5.250	-6.250	-9.000	N/A	N/A	
8.750	104.375	680-699	-5.875	-5.875	-6.625	-7.250	-7.875	-9.000	N/A	N/A	N/A	
8.625	103.875	660-679	-7.875	-8.000	-8.500	-9.500	-10.000	N/A	N/A	N/A	N/A	
8.500	103.375	Amortization		<=50	55	60	65	70	75	80	85	90
8.375	102.875	30 YR Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.250	102.250	30/15 YR Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
8.125	101.625	40/15 YR Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
8.000	101.000	Loan Amount		<=50	55	60	65	70	75	80	85	90
7.875	100.375	<=\$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.750	99.625	\$150,001-175k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.625	98.875	\$175,001-200k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.500	98.125	\$200,001-300k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.375	97.375	\$300,001-450k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$450,001-600k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$600,001-750k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$750,001-850K		-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A	N/A
		DTI		<=50	55	60	65	70	75	80	85	90
		00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		43.01-45		-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
		45.01-50		-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250	-1.250
		Other		<=50	55	60	65	70	75	80	85	90
		Interest Only		-1.500	-1.500	-2.000	-2.500	-3.000	-3.500	-4.250	N/A	N/A
		Second Home		-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750	N/A	N/A
		Warrantable Condo		-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A	N/A
		2-4 Units		-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	N/A	N/A	N/A
		Rural		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		Owner Occupied Full Doc		0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625
		Owner Occupied Bank Statement		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
		Compensation Adjustments		LPC								
		BPC		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	
		LLPA		0	-1	-1.25	-1.5	-1.75	-2	-2.25	-2.5	-2.75
		Min Price		99	98	97.75	97.5	97.25	97	97	97	97
		Max Price		101	100	99.75	99.5	99.25	99	98.75	98.5	98.25
		Min Loan Amount			Min Loan Amount - Balloon				Max Loan Amount			
		\$125,000			\$200,000				\$850,000			

5/04/2026 8:30 AM PDT



NMLS 1202262

FUNDLOANS

ASPIRE X (NOO) - NON-QM CLOSED END 2ND MORTGAGE (\$125K - \$750K)												
LOAN MUST BE CONDITIONALLY APPROVED TO LOCK. NO EXTENSIONS ALLOWED ON ASPIRE X.												
10/15/20Yr FRM		Doc Type	FICO	<=50	55	60	65	70	75	80	85	90
Rate	30 Day		800+	2.875	2.875	2.875	2.875	2.125	1.250	0.000	N/A	N/A
13.375	111.875	Full Doc	780-799	2.875	2.875	2.875	2.375	2.125	1.125	-0.125	N/A	N/A
13.250	111.750		760-779	2.375	2.375	2.375	1.875	1.625	0.500	-0.875	N/A	N/A
13.125	111.625		740-759	1.750	1.750	1.375	1.125	0.875	-0.375	-2.250	N/A	N/A
13.000	111.500		720-739	0.875	0.875	0.375	0.000	-0.250	-1.250	-3.500	N/A	N/A
12.875	111.375		700-719	-0.375	-0.375	-1.000	-1.500	-2.000	-2.750	-5.125	N/A	N/A
12.750	111.250		680-699	-3.125	-3.125	-3.875	-4.250	-4.875	-5.875	N/A	N/A	N/A
12.625	111.125		660-679	-4.375	-4.500	-5.000	-5.625	-6.125	N/A	N/A	N/A	N/A
12.500	111.000		800+	1.000	1.000	0.750	0.375	0.125	-0.875	-1.750	N/A	N/A
12.375	110.875	Alt Doc	780-799	1.000	1.000	0.750	0.375	0.125	-1.000	-1.875	N/A	N/A
12.250	110.750		760-779	0.500	0.500	0.250	-0.125	-0.375	-1.625	-2.625	N/A	N/A
12.125	110.625		740-759	0.125	0.125	-0.250	-0.625	-0.875	-2.250	-3.875	N/A	N/A
12.000	110.500		720-739	-0.500	-0.500	-1.000	-1.500	-1.750	-2.875	-5.000	N/A	N/A
11.875	110.375		700-719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	N/A	N/A	N/A
11.750	110.250		680-699	-4.125	-4.125	-4.875	-5.375	-6.000	N/A	N/A	N/A	N/A
11.625	110.125		660-679	-5.875	-6.000	-6.500	N/A	N/A	N/A	N/A	N/A	N/A
11.500	110.000		800+	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	N/A	N/A
11.375	109.750	1099/ Bank Statements	780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	N/A	N/A
11.250	109.500		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	N/A	N/A
11.125	109.250		740-759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	N/A	N/A
11.000	109.000		720-739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	N/A	N/A
10.875	108.750		700-719	-3.375	-3.375	-4.000	-4.750	-5.250	N/A	N/A	N/A	N/A
10.750	108.500		680-699	-5.875	-5.875	-6.625	-7.250	N/A	N/A	N/A	N/A	N/A
10.625	108.250		660-679	-7.875	-8.000	-8.500	N/A	N/A	N/A	N/A	N/A	N/A
10.500	108.000		800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
10.375	107.750	Alt Doc	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
10.250	107.375		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
10.125	107.000		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
10.000	106.625		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
9.875	106.250		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
9.750	105.875		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
9.625	105.500		660-679	-7.875	-8.000	-8.500	N/A	N/A	N/A	N/A	N/A	N/A
9.500	105.125		800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
9.375	104.750	DSCR	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
9.250	104.250		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
9.125	103.750		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
9.000	103.125		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
8.875	102.500		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
8.750	101.875		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
8.625	101.125		660-679	-7.875	-8.000	-8.500	N/A	N/A	N/A	N/A	N/A	N/A
8.500	100.375		800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
8.375	99.625	P&L/ WVOE	780-799	-0.625	-0.625	-0.875	-1.500	-1.750	-3.125	-4.250	N/A	N/A
8.250	109.250		760-779	-1.125	-1.125	-1.375	-2.000	-2.250	-3.750	-5.000	N/A	N/A
8.125	108.750		740-759	-1.500	-1.500	-1.875	-2.500	-2.750	-4.375	-6.250	N/A	N/A
8.000	108.250		720-739	-2.375	-2.375	-2.875	-3.625	-3.875	-5.125	-7.500	N/A	N/A
7.875	107.750		700-719	-3.625	-3.625	-4.250	-5.000	-5.500	-6.500	N/A	N/A	N/A
7.750	107.250		680-699	-6.250	-6.250	-7.000	-7.625	-8.250	N/A	N/A	N/A	N/A
7.625	106.750		660-679	-7.875	-8.000	-8.500	N/A	N/A	N/A	N/A	N/A	N/A
7.500	106.250		800+	-0.625	-0.625	-0.875	-1.500	-1.750	-3.000	-4.000	N/A	N/A
9.625	105.500	Amortization		<=50	55	60	65	70	75	80	85	90
9.500	105.125		30 YR Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.375	104.750		30/15 YR Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
9.250	104.250		40/15 YR Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
9.125	103.750	Loan Amount		<=50	55	60	65	70	75	80	85	90
9.000	103.125		<=\$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	102.500		\$150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.750	101.875		\$175,001-200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.625	101.125		\$200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	100.375		\$300,001-450k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.375	99.625		\$450,001-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			\$600,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			DTI	<=50	55	60	65	70	75	80	85	90
			00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
			43.01-45	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	N/A	N/A
			45.01-50	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A	
			DSCR	<=50	55	60	65	70	75	80	85	90
			>=1.50	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
			1.25-1.49	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
			1.10-1.24	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	N/A	N/A
			1.00-1.09	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	N/A	N/A
			Other	<=50	55	60	65	70	75	80	85	90
			Warrantable Condo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	N/A	N/A
			2-4 Units	-0.375	-0.375	-0.375	-0.500	-0.500	N/A	N/A	N/A	N/A
			Rural	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
			Prepay Penalty	<=50	55	60	65	70	75	80	85	90
			No PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
			1 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
			2 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	N/A	N/A
			3 Year PPP	1.375	1.375	1.375	1.375	1.375	1.375	1.375	N/A	N/A
			4 Year PPP	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A
			5 Year PPP	2.000	2.000	2.000	2.000	2.000	2.000	2.000	N/A	N/A
				LPC								
Compensation Adjustments				BPC	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%
LLPA				0	-1	-1.25	-1.5	-1.75	-2	-2.25	-2.5	-2.75
Min Price				99	98	97.75	97.5	97.25	97	97	97	97
Max Price				101	100	99.75	99.5	99.25	99	98.75	98.5	98.25
Max Price - no PPP				99	98	97.75	97.5	97.25	97	96.75	96.5	96.25
Min Loan Amount				Min Loan Amount - Balloon				Max Loan Amount				
\$125,000				\$200,000				\$750,000				

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FUNDLOANS

MONTAGE – NON-QM FULL DOC & ASSET QUALIFICATION

75bps Price Improvement (Loan Amounts >\$500K - \$3M)

5/6 Mo ARM		7/6 Mo ARM		30 or 40Yr FRM		LTV/CLTV/HCLTV Price Adjustments											
Rate	30 Day	Rate	30 Day	Rate	30 Day	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90	
5.750	96.500	5.750	96.500	5.750	96.500	Full Doc - 24 Mo	760+	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.000	
5.875	97.125	5.875	97.125	5.875	97.125		740-759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000	
5.990	97.750	5.990	97.750	5.990	97.750		720-739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	NA	
6.125	98.375	6.125	98.375	6.125	98.375		700-719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	NA	
6.250	98.875	6.250	98.875	6.250	98.875		680-699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000	-5.000	NA	
6.375	99.375	6.375	99.375	6.375	99.375		660-679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125	NA	NA	
6.500	99.875	6.500	99.875	6.500	99.875		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6.625	100.375	6.625	100.375	6.625	100.375		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6.750	100.750	6.750	100.750	6.750	100.750		Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90
6.875	101.250	6.875	101.250	6.875	101.250	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
6.990	101.625	6.990	101.625	6.990	101.625	>\$1.5mm-\$2mm	660+	0.375	0.375	0.375	0.375	0.375	0.250	0.250	0.250	NA	
7.125	102.000	7.125	102.000	7.125	102.000	>\$2mm-\$2.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.125	0.125	NA	NA	
7.250	102.375	7.250	102.375	7.250	102.375	>\$2.5mm-\$3mm	660+	0.250	0.250	0.250	0.250	0.250	0.125	-1.500	NA	NA	
7.375	102.750	7.375	102.750	7.375	102.750	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA	
7.500	103.125	7.500	103.125	7.500	103.125	>\$3.5mm-\$4mm ⁵	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA	
7.625	103.500	7.625	103.500	7.625	103.500	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA	
7.750	103.750	7.750	103.750	7.750	103.750	>\$5mm-\$6mm ⁴	660+	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	NA	NA	NA	
7.875	104.125	7.875	104.125	7.875	104.125	Other	<=50	55	60	65	70	75	80	85	90		
7.990	104.375	7.990	104.375	7.990	104.375	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	
8.125	104.625	8.125	104.625	8.125	104.625	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
8.250	104.875	8.250	104.875	8.250	104.875	40 Year Fixed w/o Interest Only		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
8.375	105.125	8.375	105.125	8.375	105.125	Interest Only		-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA	
8.500	105.375	8.500	105.375	8.500	105.375	Purchase		0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.125	
8.625	105.625	8.625	105.625	8.625	105.625	Cash-Out or Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA	
8.750	105.875	8.750	105.875	8.750	105.875	Investment		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA	
8.875	106.125	8.875	106.125	8.875	106.125	2nd Home		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA	
8.990	106.375	8.990	106.375	8.990	106.375	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA	
9.125	106.625	9.125	106.625	9.125	106.625	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA	
9.250	106.875	9.250	106.875	9.250	106.875	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	
9.375	107.125	9.375	107.125	9.375	107.125	2-4 Units		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA	
9.500	107.375	9.500	107.375	9.500	107.375	Assets Only ²		-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
9.625	107.625	9.625	107.625	9.625	107.625	Asset Allowance ²		0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
9.750	107.875	9.750	107.875	9.750	107.875	Full Doc - 12 Mo ²		0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	
9.875	108.125	9.875	108.125	9.875	108.125	Listing Seasoning Exception ³		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	
						WVOE ²		0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	NA	NA	
						5 Yr PPP (Investment Only)		0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA	
						4 Yr PPP (Investment Only)		0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	
						3 Yr PPP (Investment Only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	
						2 Yr PPP (Investment Only)		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	
						1 Yr PPP (Investment Only)		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	
						0 Yr PPP (Investment Only)		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	
						Compensation Adjustments	BPC	LPC									
						LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750		
						Min Price	97.000	97.000	97.000	97.000	97.000	97.000	97.000	97.000	97.000	97.000	
						Max Price w/ Loan Amount <=\$3.5mm	101.500	100.500	100.250	100.000	99.750	99.500	99.250	99.000	98.750		
						Max Price w/ Loan Amount >\$3.5mm-5M	100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250		
						Max Price w/ Loan Amount >=\$5M	99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000		
						Max Price NOO w/ 0 PPP	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000		
						Max Price w/ Condotel	100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250		
Min Loan Amount		Max Loan Amount		Index		Margin & Floor			5/6 Mo Caps		7/6 Mo Caps						
\$300,000		\$6,000,000		30 Day Average SOFR		3.750%			2/1/5		5/1/5						

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FUNDLOANS

Montage Elite																
5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments										
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90	
6.375	98.5625	6.375	98.5625	6.375	98.5625	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.500	NA	
6.490	99.3125	6.490	99.3125	6.490	99.3125	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-2.000	NA	
6.625	100.0625	6.625	100.0625	6.625	100.0625	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-3.000	NA	
6.750	100.7813	6.750	100.7813	6.750	100.7813	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA	
6.875	101.2813	6.875	101.2813	6.875	101.2813	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA	
6.990	101.7813	6.990	101.7813	6.990	101.7813	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA	
7.125	102.2188	7.125	102.2188	7.125	102.2188	Loan Amount	<=50	55	60	65	70	75	80	85	90	
7.250	102.5000	7.250	102.5000	7.250	102.5000	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA	
7.375	102.6875	7.375	102.6875	7.375	102.6875	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA	
7.490	102.9375	7.490	102.9375	7.490	102.9375	Other	<=50	55	60	65	70	75	80	85	90	
7.625	103.1875	7.625	103.1875	7.625	103.1875	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	NA	
7.750	103.4375	7.750	103.4375	7.750	103.4375	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA	
7.875	103.6875	7.875	103.6875	7.875	103.6875	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA	
8.000	103.9375	8.000	103.9375	8.000	103.9375	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA	
8.125	104.1875	8.125	104.1875	8.125	104.1875	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.250	104.4375	8.250	104.4375	8.250	104.4375	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	
8.375	104.6875	8.375	104.6875	8.375	104.6875	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
8.500	104.9375	8.500	104.9375	8.500	104.9375	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA	
8.625	105.1875	8.625	105.1875	8.625	105.1875	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.750	105.4375	8.750	105.4375	8.750	105.4375	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.875	105.6875	8.875	105.6875	8.875	105.6875	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.000	105.8125	9.000	105.8125	9.000	105.8125	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA	
9.125	105.9375	9.125	105.9375	9.125	105.9375	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA	
9.250	106.0625	9.250	106.0625	9.250	106.0625	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA	
9.375	106.1875	9.375	106.1875	9.375	106.1875	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
9.500	106.3125	9.500	106.3125	9.500	106.3125	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA	
9.625	106.4375	9.625	106.4375	9.625	106.4375	4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA	
Prepayment penalty in OH & RI priced as No PPP						3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
						2 Yr PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
						1 Yr PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
						No Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
Compensation Adjustments						BPC	LPC									
							1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%		
						LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750	
						Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	
						Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250	
Max Price w/ No PPP	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000							
Min Loan Amount		Max Loan Amount		Index		Margin - OO/2nd		Margin - Inv		5/6 Mo Caps		7/6 Mo Caps				
\$300,000		\$3,000,000		30 Day Average SOFR		3.750%		6.000%		2/1/5		5/1/5				

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NMLS 1202262

FUNDLOANS

APEX – BANK STATEMENT OR P&L PROGRAM

75bps Price Improvement (Loan Amounts >\$500K - \$3M)

5/6 Mo ARM		7/6 Mo ARM		30 or 40Yr FRM		LTV/CLTV/HCLTV Price Adjustments														
Rate	30 Day	Rate	30 Day	Rate	30 Day	Doc Type	FICO	<=50	55	60	65	70	75	80	85	90				
5.750	96.500	5.750	96.500	5.750	96.500	Alt Doc - 24 Mo	760+	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.000				
5.875	97.125	5.875	97.125	5.875	97.125		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.250				
5.990	97.750	5.990	97.750	5.990	97.750		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	NA				
6.125	98.375	6.125	98.375	6.125	98.375		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	NA				
6.250	98.875	6.250	98.875	6.250	98.875		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	NA	NA				
6.375	99.375	6.375	99.375	6.375	99.375		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	NA	NA				
6.500	99.875	6.500	99.875	6.500	99.875		640-659	NA	NA	NA	NA	NA	NA	NA	NA	NA				
6.625	100.375	6.625	100.375	6.625	100.375		620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA				
6.750	100.750	6.750	100.750	6.750	100.750	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90				
6.875	101.250	6.875	101.250	6.875	101.250	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA				
6.990	101.625	6.990	101.625	6.990	101.625	>\$1.5mm-\$2mm	660+	0.375	0.375	0.375	0.375	0.375	0.250	0.250	0.250	NA				
7.125	102.000	7.125	102.000	7.125	102.000	>\$2mm-\$2.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.125	0.125	NA	NA				
7.250	102.375	7.250	102.375	7.250	102.375	>\$2.5mm-\$3mm	660+	0.250	0.250	0.250	0.250	0.250	0.125	-1.500	NA	NA				
7.375	102.750	7.375	102.750	7.375	102.750	>\$3mm-\$3.5mm	660+	-0.250	-0.250	-0.500	-0.625	-1.250	-1.500	NA	NA	NA				
7.500	103.125	7.500	103.125	7.500	103.125	>\$3.5mm-\$4mm ⁶	660+	-1.000	-1.000	-1.000	-1.500	-1.750	-2.000	NA	NA	NA				
7.625	103.500	7.625	103.500	7.625	103.500	>\$4mm-\$5mm ¹	660+	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA	NA				
7.750	103.750	7.750	103.750	7.750	103.750	>\$5mm-\$6mm ⁵	660+	-1.250	-1.250	-1.250	NA	NA	NA	NA	NA	NA				
7.875	104.125	7.875	104.125	7.875	104.125	Other	<=50	55	60	65	70	75	80	85	90					
7.990	104.375	7.990	104.375	7.990	104.375	1x30x12 or FC/SS/DIL/BK <4 Years	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA				
8.125	104.625	8.125	104.625	8.125	104.625	Waive Escrows	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125				
8.250	104.875	8.250	104.875	8.250	104.875	40 Year Fixed w/o Interest Only	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250				
8.375	105.125	8.375	105.125	8.375	105.125	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	NA					
8.500	105.375	8.500	105.375	8.500	105.375	Purchase	0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.125					
8.625	105.625	8.625	105.625	8.625	105.625	Cash-Out or Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.625	-0.625	NA	NA					
8.750	105.875	8.750	105.875	8.750	105.875	Investment	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	NA					
8.875	106.125	8.875	106.125	8.875	106.125	2nd Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.375	NA					
8.990	106.375	8.990	106.375	8.990	106.375	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500	-0.500	NA					
9.125	106.625	9.125	106.625	9.125	106.625	Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA					
9.250	106.875	9.250	106.875	9.250	106.875	Condotel	-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA					
9.375	107.125	9.375	107.125	9.375	107.125	2-4 Units	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA					
9.500	107.375	9.500	107.375	9.500	107.375	1099 (12 & 24 mo) ^{2,3}	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375					
9.625	107.625	9.625	107.625	9.625	107.625	P&L (12 & 24 Mo) ^{2,3}	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.500	NA	NA					
9.750	107.875	9.750	107.875	9.750	107.875	Listing Seasoning Exception ⁴	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000					
9.875	108.125	9.875	108.125	9.875	108.125	Alt Doc - 12 Mo ²	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
¹ ARM required. FRM ineligible. Min rate is 7.25%. ² In addition to Alt Doc - 24 Mo LLPA. ³ In addition to Alt Doc - 12 Mo LLPA if 12 Mo. ⁴ BPC Only. 98.00 Max Price ⁴ Min Rate 7.990% ⁴ In Addition to Rate hit +0.5% ⁵ ARM required. FRM ineligible. Min rate is 7.5%. ⁶ Min rate is 6.750%.						5 Yr PPP (Investment Only)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA				
						4 Yr PPP (Investment Only)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA
						3 Yr PPP (Investment Only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
						2 Yr PPP (Investment Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
						1 Yr PPP (Investment Only)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
						0 Yr PPP (Investment Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
						Compensation Adjustments	BPC	LPC												
						LLPA	0.000	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%					
Min Price	97.000	97.000	97.000	97.000	97.000	97.000	97.000	97.000	97.000											
Max Price w/ Loan Amount <=\$3.5mm	101.500	100.500	100.250	100.000	99.750	99.500	99.250	99.000	98.750											
Max Price w/ Loan Amount >\$3.5mm-\$5M	100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250											
Max Price w/ Loan Amount >\$5mm	99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000											
Max Price NOO w/ 0 year PPP	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000											
Max Price w/ Condotel	100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250											
Min Loan Amount	Max Loan Amount		Index		Margin & Floor			5/6 Mo Caps		7/6 Mo Caps										
\$300,000	\$6,000,000		30 Day Average SOFR		3.750%			2/1/5		5/1/5										

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FUNDLOANS

Apex Elite																
5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments										
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90	
6.375	98.6875	6.375	98.6875	6.375	98.6875	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.500	NA	
6.490	99.4375	6.490	99.4375	6.490	99.4375	740-759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-2.000	NA	
6.625	100.1875	6.625	100.1875	6.625	100.1875	720-739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-3.000	NA	
6.750	100.9063	6.750	100.9063	6.750	100.9063	700-719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	NA	NA	
6.875	101.4063	6.875	101.4063	6.875	101.4063	680-699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	NA	NA	
6.990	101.9063	6.990	101.9063	6.990	101.9063	660-679	-0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	NA	NA	
7.125	102.3438	7.125	102.3438	7.125	102.3438	Loan Amount	<=50	55	60	65	70	75	80	85	90	
7.250	102.6250	7.250	102.6250	7.250	102.6250	UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA	
7.375	102.8125	7.375	102.8125	7.375	102.8125	UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	NA	NA	
7.490	103.0625	7.490	103.0625	7.490	103.0625	Other	<=50	55	60	65	70	75	80	85	90	
7.625	103.3125	7.625	103.3125	7.625	103.3125	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA	
7.750	103.5625	7.750	103.5625	7.750	103.5625	24 Mnth CPA P&L	-1.375	-1.375	-1.375	-1.500	-1.500	-2.125	-2.750	NA	NA	
7.875	103.8125	7.875	103.8125	7.875	103.8125	12 Mnth CPA P&L	-1.750	-1.750	-1.750	-1.875	-1.875	-2.500	-3.375	NA	NA	
8.000	104.0625	8.000	104.0625	8.000	104.0625	P&L With Bank Stmt (additional LLPA)*	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA	NA	
8.125	104.3125	8.125	104.3125	8.125	104.3125	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.250	104.5625	8.250	104.5625	8.250	104.5625	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	NA	NA	
8.375	104.8125	8.375	104.8125	8.375	104.8125	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA	NA	
8.500	105.0625	8.500	105.0625	8.500	105.0625	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA	
8.625	105.3125	8.625	105.3125	8.625	105.3125	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA	
8.750	105.5625	8.750	105.5625	8.750	105.5625	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
8.875	105.8125	8.875	105.8125	8.875	105.8125	Condo/Co-Op	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	
9.000	105.9375	9.000	105.9375	9.000	105.9375	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
9.125	106.0625	9.125	106.0625	9.125	106.0625	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA	
9.250	106.1875	9.250	106.1875	9.250	106.1875	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA	
9.375	106.3125	9.375	106.3125	9.375	106.3125	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.500	106.4375	9.500	106.4375	9.500	106.4375	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	
9.625	106.5625	9.625	106.5625	9.625	106.5625	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	NA	
*added to 12/24 mo P&L LLPA when 2 months supporting bank statements are provided						1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	NA	NA	
Prepayment penalty in OH & RI priced as No PPP						Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA
						Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
						5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA	
						4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA	
						3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
						2 Yr PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA	
						1 Yr PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	
						No Yr PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	
						Compensation Adjustments	BPC	LPC								
								1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	
						LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750	
						Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	
						Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250	
						Max Price w/ No PPP	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	
Min Loan Amount		Max Loan Amount		Index		Margin - OO/2nd		Margin - Inv		5/6 Mo Caps		7/6 Mo Caps				
\$300,000		\$3,000,000		30 Day Average SOFR		3.750%		6.000%		2/1/5		5/1/5				

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FUNDLOANS

SPECTRUM - DSCR																	
75bps Price Improvement (Loan Amounts >\$500K - \$3M)																	
5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments											
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO		<=50	55	60	65	70	75	80	85	90	
5.625	95.625	5.625	95.625	5.625	95.625	760+		0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625	NA	NA	
5.750	96.375	5.750	96.375	5.750	96.375	740-759		0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	NA	NA	
5.875	97.125	5.875	97.125	5.875	97.125	720-739		0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875	NA	NA	
5.990	97.875	5.990	97.875	5.990	97.875	700-719		0.500	0.125	-0.125	-0.625	-1.250	-2.500	-1.875	NA	NA	
6.125	98.500	6.125	98.500	6.125	98.500	680-699		0.250	-0.125	-0.500	-1.750	-2.750	-3.125	NA	NA	NA	
6.250	99.250	6.250	99.250	6.250	99.250	660-679		0.000	-0.375	-0.750	-2.000	-3.000	-4.000	NA	NA	NA	
6.375	99.875	6.375	99.875	6.375	99.875	Foreign National ¹		-2.125	-2.375	-2.625	-2.875	NA	NA	NA	NA	NA	
6.500	100.500	6.500	100.500	6.500	100.500	Loan Amount	FICO	<=50	55	60	65	70	75	80	85	90	
6.625	101.125	6.625	101.125	6.625	101.125	>\$1mm-\$1.5mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
6.750	101.750	6.750	101.750	6.750	101.750		Foreign National	0.000	0.000	0.000	NA	NA	NA	NA	NA	NA	NA
6.875	102.250	6.875	102.250	6.875	102.250	>\$1.5mm-\$2mm	660+	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	
6.990	102.750	6.990	102.750	6.990	102.750	>\$2mm-\$3mm	660+	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	
7.125	103.250	7.125	103.250	7.125	103.250	>\$3mm-3.5mm ²	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
7.250	103.750	7.250	103.750	7.250	103.750	>\$3.5mm-4mm ³	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
7.375	104.125	7.375	104.125	7.375	104.125	>\$4mm-5mm ⁴	660+	-2.000	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	
7.500	104.500	7.500	104.500	7.500	104.500	>\$5mm-\$6mm ⁵	680+	-2.000	-2.000	-2.000	NA	NA	NA	NA	NA	NA	
7.625	104.875	7.625	104.875	7.625	104.875	Other		<=50	55	60	65	70	75	80	85	90	
7.750	105.250	7.750	105.250	7.750	105.250	1x30x12 or FC/SS/DIL/BK <4 Years		-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA	NA	
7.875	105.500	7.875	105.500	7.875	105.500	Waive Escrows		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA	
7.990	105.875	7.990	105.875	7.990	105.875	DSCR >=1.25		0.250	0.250	0.250	0.375	0.375	0.375	0.375	NA	NA	
8.125	106.125	8.125	106.125	8.125	106.125	DSCR .75-1		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	
8.250	106.500	8.250	106.500	8.250	106.500	DSCR <.75		-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	NA	NA	NA	
8.375	106.750	8.375	106.750	8.375	106.750	Interest Only		-0.250	-0.500	-0.500	-0.500	-0.500	-0.875	-1.000	NA	NA	
8.500	107.000	8.500	107.000	8.500	107.000	Purchase		0.375	0.375	0.375	0.375	0.250	0.250	0.250	NA	NA	
8.625	107.250	8.625	107.250	8.625	107.250	Cash-Out or Debt Consolidation		-0.500	-0.500	-0.500	-0.750	-1.125	-1.375	NA	NA	NA	
8.750	107.500	8.750	107.500	8.750	107.500	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500	NA	NA	NA	
8.875	107.750	8.875	107.750	8.875	107.750	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	NA	NA	NA	
8.990	108.000	8.990	108.000	8.990	108.000	Condotel		-2.250	-2.250	-2.250	-2.250	-2.250	NA	NA	NA	NA	
9.125	108.250	9.125	108.250	9.125	108.250	2-4 Units		-0.250	-0.250	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA	
9.250	108.500	9.250	108.500	9.250	108.500	Listing Seasoning Exception ⁶		-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA	
9.375	108.750	9.375	108.750	9.375	108.750	5 Yr PPP		1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA	
9.500	109.000	9.500	109.000	9.500	109.000	4 Yr PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	
9.625	109.250	9.625	109.250	9.625	109.250	3 Yr PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
						2 Yr PPP		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	
						1 Yr PPP		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	
						0 Yr PPP		-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA	
¹ Non-Resident Alien without a FICO ² 40 Yr FRM ineligible. Min rate is 6.75%. ³ 40 Yr FRM ineligible. Min rate is 6.75%. ⁴ ARM required. FRM ineligible. Min rate is 7.25%. ⁵ ARM required. FRM ineligible. Min rate is 7.5%. ⁶ BPC Only. 98.00 Max Price ⁶ Min Rate 7.75% ⁶ In Addition to Rate hit +0.25%						Compensation Adjustments		BPC	LPC								
						LLPA		0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750	
						Min Price		97.000	97.000	97.000	97.000	97.000	97.000	97.000	97.000	97.000	
						Max Price w/ Loan Amount <=\$3mm		101.500	100.500	100.250	100.000	99.750	99.500	99.250	99.000	98.750	
						Max Price w/ Loan Amount >\$3mm-\$5M		100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250	
						Max Price w/ Loan Amount >\$5mm		99.750	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000	
						Max Price w/ 0 Year PPP		99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	
						Max Price w/ Condotel		100.000	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250	
						Min Loan Amount		Max Loan Amount		Index			Margin & Floor			5/6 Mo Caps	
\$200,000		\$6,000,000		30 Day Average SOFR			3.750%			2/1/5		5/1/5					

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FUNDLOANS

Spectrum Elite																
5/6 Mo ARM		7/6 Mo ARM		30 Yr FRM		LTV/CLTV/HCLTV Price Adjustments										
Rate	30 Day	Rate	30 Day	Rate	30 Day	FICO	<=50	55	60	65	70	75	80	85	90	
6.490	99.8125	6.490	99.8125	6.490	99.8125	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	NA	NA	
6.625	100.6250	6.625	100.6250	6.625	100.6250	740-759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	NA	NA	
6.750	101.4375	6.750	101.4375	6.750	101.4375	720-739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	NA	NA	
6.875	102.0625	6.875	102.0625	6.875	102.0625	700-719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	NA	NA	
6.990	102.6875	6.990	102.6875	6.990	102.6875	Foreign National	-0.875	-1.375	-1.500	-1.875	-2.250	NA	NA	NA	NA	
7.125	103.2500	7.125	103.2500	7.125	103.2500	Loan Amount	<=50	55	60	65	70	75	80	85	90	
7.250	103.5625	7.250	103.5625	7.250	103.5625	UPB >\$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA	NA	
7.375	103.8750	7.375	103.8750	7.375	103.8750	UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	NA	NA	NA	NA	
7.490	104.1875	7.490	104.1875	7.490	104.1875	Other	<=50	55	60	65	70	75	80	85	90	
7.625	104.5000	7.625	104.5000	7.625	104.5000	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000	NA	NA	
7.750	104.8125	7.750	104.8125	7.750	104.8125	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	NA	NA	NA	
7.875	105.0625	7.875	105.0625	7.875	105.0625	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA	
8.000	105.3125	8.000	105.3125	8.000	105.3125	Condo/Co-Op	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	NA	NA	
8.125	105.5000	8.125	105.5000	8.125	105.5000	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA	
8.250	105.6875	8.250	105.6875	8.250	105.6875	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA	NA	
8.375	105.8750	8.375	105.8750	8.375	105.8750	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	NA	NA	
8.500	106.0000	8.500	106.0000	8.500	106.0000	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	NA	NA	
8.625	106.1250	8.625	106.1250	8.625	106.1250	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	NA	NA	
8.750	106.2500	8.750	106.2500	8.750	106.2500	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	
8.875	106.3750	8.875	106.3750	8.875	106.3750	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	NA	NA	NA	
9.000	106.5000	9.000	106.5000	9.000	106.5000	Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
9.125	106.6250	9.125	106.6250	9.125	106.6250	5 Yr PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA	NA	
9.250	106.7500	9.250	106.7500	9.250	106.7500	4 Yr PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA	
Prepayment penalty in OH & RI priced as No PPP							3 Yr PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
							2 Yr PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
							1 Yr PPP	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA
							No Yr PPP	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA
Compensation Adjustments							BPC	LPC								
								1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	
							LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500	-2.750
							Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000
							Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250
Max Price w/ No PPP	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000							
Min Loan Amount		Max Loan Amount			Index		Margin			5/6 Mo Caps		7/6 Mo Caps				
\$200,000		\$3,000,000			30 Day Average SOFR		6.000%			2/1/5		5/1/5				

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NMLS 1202262

FUNDLOANS

INSIGNIA I - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed		
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day
7.500	101.231	100.856	7.500	101.173	100.798	7.500	100.569	100.194	7.500	100.977	100.602	8.000	101.539	101.164
7.375	101.106	100.731	7.375	101.048	100.673	7.375	100.444	100.069	7.375	100.852	100.477	7.875	101.349	100.974
7.250	100.981	100.606	7.250	100.922	100.547	7.250	100.318	99.943	7.250	100.726	100.351	7.750	101.224	100.849
7.125	100.855	100.480	7.125	100.797	100.422	7.125	100.192	99.817	7.125	100.601	100.226	7.625	101.099	100.724
7.000	100.699	100.324	7.000	100.640	100.265	7.000	100.036	99.661	7.000	100.445	100.070	7.500	100.973	100.598
6.875	100.498	100.123	6.875	100.426	100.051	6.875	99.807	99.432	6.875	100.219	99.844	7.375	100.777	100.402
6.750	100.311	99.936	6.750	100.238	99.863	6.750	99.619	99.244	6.750	100.032	99.657	7.250	100.652	100.277
6.625	100.123	99.748	6.625	100.050	99.675	6.625	99.431	99.056	6.625	99.844	99.469	7.125	100.526	100.151
6.500	99.907	99.532	6.500	99.824	99.449	6.500	99.194	98.819	6.500	99.609	99.234	7.000	100.400	100.025
6.375	99.688	99.313	6.375	99.605	99.230	6.375	98.975	98.600	6.375	99.391	99.016	6.875	100.187	99.812
6.250	99.439	99.064	6.250	99.355	98.980	6.250	98.724	98.349	6.250	99.141	98.766	6.750	100.061	99.686
6.125	99.158	98.783	6.125	99.075	98.700	6.125	98.443	98.068	6.125	98.860	98.485	6.625	99.903	99.528
6.000	98.795	98.420	6.000	98.704	98.329	6.000	98.064	97.689	6.000	98.483	98.108	6.500	99.638	99.263
5.875	98.421	98.046	5.875	98.330	97.955	5.875	97.689	97.314	5.875	98.109	97.734	6.375	99.418	99.043
5.750	97.985	97.610	5.750	97.894	97.519	5.750	97.253	96.878	5.750	97.673	97.298	6.250	99.167	98.792
5.625	97.455	97.080	5.625	97.352	96.977	5.625	96.697	96.322	5.625	97.118	96.743	6.125	98.855	98.480
5.500	96.926	96.551	5.500	96.822	96.447	5.500	96.168	95.793	5.500	96.590	96.215	6.000	98.427	98.052
5.375	96.365	95.990	5.375	96.262	95.887	5.375	95.608	95.233	5.375	96.030	95.655	5.875	97.959	97.584

LTV/CLTV/HCLTV Price Adjustments

Occupancy		FICO	<=50	55	60	65	70	75	80	85	90
Primary	800+		1.290	1.290	1.165	0.915	0.790	0.790	0.415	-2.710	-3.210
	780-799		1.290	1.290	1.165	0.915	0.790	0.790	0.415	-2.710	-3.210
	760-779		1.165	1.165	0.915	0.790	0.665	0.665	0.290	-2.835	-3.460
	740-759		1.040	1.040	0.790	0.665	0.540	0.540	0.165	-2.960	-3.585
	720-739		0.790	0.790	0.665	0.540	0.415	0.290	-0.210	-3.085	-3.835
	700-719		0.540	0.540	0.415	0.290	0.165	-0.085	-0.710	-3.460	-4.085
	680-699		0.290	0.290	0.165	0.040	-0.460	-0.960	-1.460	-4.085	-4.710
660-679		-0.210	-0.210	-0.460	-0.710	-1.210	-1.960	-2.460	NA	NA	NA
Primary-Other			<=50	55	60	65	70	75	80	85	90
Rate/Term			-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.375	-0.375
Cash-Out			-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.375	-1.625
Occupancy		FICO	<=50	55	60	65	70	75	80	85	90
2nd Home/Purchase	800+		0.290	0.290	-0.085	-0.335	-0.710	-0.710	-1.085	-4.460	-4.960
	780-799		0.290	0.290	-0.085	-0.335	-0.710	-0.710	-1.085	-4.460	-4.960
	760-779		0.165	0.165	-0.335	-0.460	-0.835	-0.835	-1.210	-4.585	-5.210
	740-759		0.040	0.040	-0.460	-0.585	-0.960	-0.960	-1.335	-4.710	-5.335
	720-739		-0.210	-0.210	-0.585	-0.710	-1.085	-1.210	-1.710	-4.835	-5.585
	700-719		-0.460	-0.460	-0.835	-0.960	-1.335	-1.585	-2.210	-5.280	-5.905
	680-699		-0.710	-0.710	-1.085	-1.210	-1.960	-2.460	-2.960	-5.905	-6.540
660-679		-1.210	-1.210	-1.710	-1.960	-2.710	-3.460	-3.960	NA	NA	NA
2nd Home/Rate-Term	800+		-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-4.835	-5.335
	780-799		-0.210	-0.210	-0.585	-0.835	-1.210	-1.210	-1.585	-4.835	-5.335
	760-779		-0.335	-0.335	-0.835	-0.960	-1.335	-1.335	-1.710	-4.960	-5.585
	740-759		-0.460	-0.460	-0.960	-1.085	-1.460	-1.460	-1.835	-5.085	-5.710
	720-739		-0.710	-0.710	-1.085	-1.210	-1.585	-1.710	-2.210	-5.220	-6.010
	700-719		-0.960	-0.960	-1.335	-1.460	-1.835	-2.085	-2.710	-5.675	-6.350
	680-699		-1.210	-1.210	-1.585	-1.710	-2.460	-2.960	-3.460	-6.300	-7.025
660-679		-1.710	-1.710	-2.210	-2.460	-3.210	-3.960	-4.460	NA	NA	NA
2nd Home/Cash-Out	800+		-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA
	780-799		-0.210	-0.210	-0.585	-0.835	-1.460	-1.710	NA	NA	NA
	760-779		-0.335	-0.335	-0.835	-0.960	-1.585	-1.835	NA	NA	NA
	740-759		-0.460	-0.460	-0.960	-1.085	-1.710	-1.960	NA	NA	NA
	720-739		-0.710	-0.710	-1.085	-1.210	-1.835	-2.210	NA	NA	NA
	700-719		-0.960	-0.960	-1.335	-1.460	-2.085	-2.585	NA	NA	NA
Loan Purpose		FICO	<=50	55	60	65	70	75	80	85	90
Investment/Purchase	800+		0.040	0.040	-0.335	-1.085	-1.710	-2.710	-4.585	NA	NA
	780-799		0.040	0.040	-0.335	-1.085	-1.710	-2.710	-4.585	NA	NA
	760-779		-0.085	-0.085	-0.585	-1.210	-1.835	-2.835	-4.710	NA	NA
	740-759		-0.210	-0.210	-0.710	-1.335	-1.960	-2.960	-4.835	NA	NA
	720-739		-0.460	-0.460	-0.835	-1.460	-2.085	-3.210	-5.210	NA	NA
	700-719		-0.710	-0.710	-1.085	-1.710	-2.335	-3.585	-5.710	NA	NA
	680-699		-0.960	-0.960	-1.335	-1.960	-2.960	-4.460	-6.480	NA	NA
660-679		-1.460	-1.460	-1.960	-2.710	-3.710	NA	NA	NA	NA	
Investment/Rate-Term	800+		-0.460	-0.460	-0.835	-1.585	-2.210	-3.210	-5.085	NA	NA
	780-799		-0.460	-0.460	-0.835	-1.585	-2.210	-3.210	-5.085	NA	NA
	760-779		-0.585	-0.585	-1.085	-1.710	-2.335	-3.335	-5.210	NA	NA
	740-759		-0.710	-0.710	-1.210	-1.835	-2.460	-3.460	-5.445	NA	NA
	720-739		-0.960	-0.960	-1.335	-1.960	-2.585	-3.710	-5.860	NA	NA
	700-719		-1.210	-1.210	-1.585	-2.210	-2.835	-4.085	-6.410	NA	NA
	680-699		-1.460	-1.460	-1.835	-2.460	-3.460	-4.960	-7.250	NA	NA
660-679		-1.960	-1.960	-2.460	-3.210	-4.220	NA	NA	NA	NA	
Investment/Cash-Out	800+		-0.460	-0.460	-0.835	-1.585	-2.460	-3.710	NA	NA	NA
	780-799		-0.460	-0.460	-0.835	-1.585	-2.460	-3.710	NA	NA	NA
	760-779		-0.585	-0.585	-1.085	-1.710	-2.585	-3.835	NA	NA	NA
	740-759		-0.710	-0.710	-1.210	-1.835	-2.710	-3.960	NA	NA	NA
	720-739		-0.960	-0.960	-1.335	-1.960	-2.835	-4.210	NA	NA	NA
	700-719		-1.210	-1.210	-1.585	-2.210	-3.085	-4.585	NA	NA	NA
680-699		-1.460	-1.460	-1.835	-2.460	-3.710	-5.460	NA	NA	NA	
Other			<=50	55	60	65	70	75	80	85	90
>80 LTV			0.000	0.000	0.000	0.000	0.000	0.000	0.000	-2.000	-2.500

Compensation Adjustments	BPC	LPC						
		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000
Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500

Minimum Loan Amount	Index	5/6 Mo Caps
\$1 > Conforming Loan Limit	30 Day Average SOFR	2/1/5
Maximum Loan Amount	Margin & Floor	7/6 Mo & 10/6 Mo Caps
\$3,000,000	2.750%	5/1/5



FUNDLOANS

INSIGNIA II - QM JUMBO PRIME

5/6 Mo ARM			7/6 Mo ARM			10/6 Mo ARM			15 Yr Fixed			30 Yr Fixed				
Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day	Rate	30 Day	60 Day		
7.000	99.844	99.406	7.000	99.332	98.894	7.000	98.681	98.243	6.750	99.152	98.715	7.500	100.076	99.639		
6.875	99.776	99.338	6.875	99.167	98.730	6.875	98.461	98.023	6.625	98.831	98.393	7.375	99.981	99.544		
6.750	99.708	99.270	6.750	99.003	98.566	6.750	98.242	97.804	6.500	98.509	98.071	7.250	99.887	99.450		
6.625	99.613	99.175	6.625	98.911	98.473	6.625	98.207	97.769	6.375	98.241	97.804	7.125	99.841	99.403		
6.500	99.518	99.081	6.500	98.819	98.381	6.500	98.172	97.735	6.250	97.974	97.536	7.000	99.794	99.357		
6.375	99.176	98.739	6.375	98.476	98.038	6.375	97.914	97.477	6.125	97.686	97.249	6.875	99.657	99.219		
6.250	98.837	98.399	6.250	98.147	97.709	6.250	97.658	97.220	6.000	97.399	96.961	6.750	99.520	99.083		
6.125	98.606	98.168	6.125	98.036	97.598	6.125	97.449	97.012	5.875	97.088	96.650	6.625	99.295	98.857		
6.000	98.376	97.939	6.000	97.925	97.487	6.000	97.205	96.767	5.750	96.777	96.339	6.500	99.069	98.631		
5.875	97.946	97.509	5.875	97.837	97.399	5.875	96.917	96.479	5.625	96.375	95.937	6.375	98.963	98.525		
5.750	97.521	97.084	5.750	97.749	97.312	5.750	96.642	96.205	5.500	95.973	95.536	6.250	98.856	98.419		
5.625	97.167	96.729	5.625	97.322	96.884	5.625	96.357	95.920				6.125	98.494	98.057		
5.500	96.813	96.375	5.500	96.894	96.456	5.500	96.096	95.659				6.000	98.133	97.696		
5.375	96.406	95.968	5.375	96.397	95.960	5.375	95.777	95.340				5.875	97.797	97.360		
												5.750	97.461	97.023		
												5.625	97.004	96.567		
												5.500	96.548	96.111		
												5.375	96.063	95.626		
LTV/CLTV/HCLTV Price Adjustments																
FICO			<=50	55	60	65	70	75	80	85	90					
800+			1.015	1.015	1.015	0.915	0.790	0.665	0.540	-1.085	-1.585					
780-799			0.915	0.915	0.915	0.915	0.665	0.540	0.340	-1.085	-1.585					
760-779			0.915	0.915	0.915	0.915	0.665	0.490	0.340	-1.210	-1.710					
740-759			0.865	0.865	0.865	0.815	0.540	0.340	-0.085	-1.460	-1.960					
720-739			0.540	0.540	0.540	0.415	0.165	-0.085	-0.460	-1.710	-2.210					
700-719			0.415	0.415	0.415	0.315	0.040	-0.710	-0.960	NA	NA					
Other			<=50	55	60	65	70	75	80	85	90					
Rate/Term			-0.375	-0.375	-0.375	-0.375	-0.250	-0.250	-0.250	NA	NA					
Cash-Out			-0.625	-0.625	-0.625	-0.750	-0.750	-1.000	-1.250	NA	NA					
2nd Home			-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA					
Investment			-0.750	-0.750	-0.750	-1.000	-1.500	NA	NA	NA	NA					
ARM & 760-779 FICO			0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	NA	NA					
Condo			0.000	0.000	0.000	0.000	-0.125	-0.250	-0.500	NA	NA					
2 Units			0.000	0.000	0.000	0.000	-0.250	NA	NA	NA	NA					
3-4 Units			-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA	NA					
Loan Amount >\$1,500,000			-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	NA	NA					
Self-Employed			-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA					
Compensation Adjustments	BPC	LPC														
		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%								
		LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500						
		Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000						
Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500								
		Minimum Loan Amount				Index				5/6 Mo Caps						
		\$1 > Conforming Loan Limit				30 Day Average SOFR				2/1/5						
		Maximum Loan Amount				Margin & Floor				7/6 Mo & 10/6 Mo Caps						
		\$3,000,000				2.750%				5/1/5						

5/04/2026 8:30 AM PDT



NMLS 1202262

FUNDLOANS

INSIGNIA VI - QM JUMBO PRIME

										30 Yr Fixed		
										Rate	30 Day	60 Day
										8.500	101.755	101.630
										8.375	101.619	101.494
										8.250	101.487	101.362
										8.125	101.358	101.233
										8.000	101.232	101.107
										7.875	101.109	100.984
										7.750	100.988	100.863
										7.625	100.870	100.745
										7.500	100.752	100.627
										7.375	100.634	100.509
										7.250	100.512	100.387
										7.125	100.384	100.259
										7.000	100.247	100.122
										6.875	100.096	99.971
										6.750	99.927	99.802
										6.625	99.734	99.609
										6.500	99.510	99.385
										6.375	99.250	99.125
										6.250	98.743	98.618
										6.125	98.474	98.349
										6.000	98.165	98.040
										5.875	97.824	97.699
										5.750	97.336	97.211
										5.625	96.992	96.867
										5.500	96.625	96.500

LTV/CLTV/HCLTV Price Adjustments

Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90
Purchase	800+	0.040	0.040	0.040	-0.085	-0.210	-0.210	-0.210	N/A	N/A
	780-799	0.040	0.040	0.040	-0.085	-0.210	-0.210	-0.210	N/A	N/A
	760-779	0.040	0.040	0.040	-0.085	-0.210	-0.335	-0.335	N/A	N/A
	740-759	-0.085	-0.085	-0.085	-0.210	-0.335	-0.460	-0.585	N/A	N/A
	720-739	-0.210	-0.210	-0.210	-0.210	-0.460	-0.710	-0.835	N/A	N/A
700-719	-0.210	-0.210	-0.210	-0.335	-0.585	-1.085	-1.460	N/A	N/A	
Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90
Rate/Term	800+	0.040	0.040	0.040	-0.085	-0.335	-0.460	-0.585	N/A	N/A
	780-799	0.040	0.040	0.040	-0.085	-0.335	-0.460	-0.585	N/A	N/A
	760-779	0.040	0.040	0.040	-0.210	-0.460	-0.585	-0.710	N/A	N/A
	740-759	-0.210	-0.210	-0.210	-0.460	-0.585	-0.710	-1.085	N/A	N/A
	720-739	-0.460	-0.460	-0.460	-0.460	-0.710	-1.085	-1.460	N/A	N/A
700-719	-0.460	-0.460	-0.460	-0.585	-0.960	-1.585	-2.210	N/A	N/A	
Loan Purpose	FICO	<=50	55	60	65	70	75	80	85	90
Cash-Out	800+	-0.085	-0.085	-0.085	-0.460	-0.710	N/A	N/A	N/A	N/A
	780-799	-0.085	-0.085	-0.085	-0.460	-0.710	N/A	N/A	N/A	N/A
	760-779	-0.335	-0.335	-0.335	-0.460	-0.835	N/A	N/A	N/A	N/A
	740-759	-0.460	-0.460	-0.460	-0.710	-0.960	N/A	N/A	N/A	N/A
	720-739	-0.585	-0.585	-0.585	-0.835	-1.335	N/A	N/A	N/A	N/A
700-719	-0.710	-0.710	-0.710	-0.960	-1.585	N/A	N/A	N/A	N/A	
Other		<=50	55	60	65	70	75	80	85	90
Condo		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A
2nd Home		-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A
2-4 Units		-1.250	-1.250	-1.250	-1.625	-2.000	N/A	N/A	N/A	N/A
Loan Amount <=\$1,500,000		0.000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A
Loan Amount >\$1,500,000		-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	N/A	N/A
DTI 35.01%-40.00%		-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	N/A	N/A
DTI 40.01%-43.00%		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A
Self-Employed		-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.375	N/A	N/A

Compensation Adjustments	BPC	LPC						
		1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%
LLPA	0.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.250	-2.500
Min Price	99.000	98.000	97.750	97.500	97.250	97.000	97.000	97.000
Max Price	101.000	100.000	99.750	99.500	99.250	99.000	98.750	98.500

Minimum Loan Amount	
\$1 > Conforming Loan Limit	
Maximum Loan Amount	
\$2,500,000	



FUNDLOANS

Fees	
Funding	\$435
Underwriting (except NJ & WA)	\$1,395
Enhanced Desk Review	\$165
Entity Review Fee (If applicable)	\$295
NJ Application Fee (NJ Only)	\$1,835
WA Application Fee (WA Only)	\$1,835
Condo Fee (if Applicable)	\$275



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