

Rockstone Products Alert

*Please Check Matrix for Program Details and LTV restrictions or contact your AE.



Rockstone Wholesale, Inc.

444 West Lake St., Suite 1700
Chicago, IL 60606
www.rockstonewholesale.com | 866.281.3111

Effective Date: 10/24/2024

ROCKSTONE NONQM PRICING

CONTACTS

TURN TIMES

LENDER FEES

<p>Applications: submission@rockstonewholesale.com *Submit to TPO Portal if you have logins</p> <p>Help Desk: helpdesk@rockstonewholesale.com</p> <p>Lock Request: lockdesk@rockstonewholesale.com</p> <p>Lock Desk Closes at 7:00 PM EST</p>	<table border="0"> <tr> <td>Initial Disclosures:</td> <td>24 Hours</td> </tr> <tr> <td>Initial Underwrite:</td> <td>1 - 2 Business Days</td> </tr> <tr> <td>Conditions:</td> <td>1 - 2 Business Days</td> </tr> <tr> <td>Docs:</td> <td>24 Hours</td> </tr> </table>	Initial Disclosures:	24 Hours	Initial Underwrite:	1 - 2 Business Days	Conditions:	1 - 2 Business Days	Docs:	24 Hours	<table border="0"> <tr> <td>Underwriting Fee:</td> <td>\$1,695</td> </tr> <tr> <td>Doc Fee:</td> <td>\$150.00 (TX Only)</td> </tr> </table>	Underwriting Fee:	\$1,695	Doc Fee:	\$150.00 (TX Only)
Initial Disclosures:	24 Hours													
Initial Underwrite:	1 - 2 Business Days													
Conditions:	1 - 2 Business Days													
Docs:	24 Hours													
Underwriting Fee:	\$1,695													
Doc Fee:	\$150.00 (TX Only)													

TABLE OF CONTENTS

Mortgagee Clause

Non-QM Jumbo Products			***Notes***	<p>Rockstone Wholesale</p> <p>ISAOA, ATIMA</p> <p>444 West Lake St., Suite 1700</p> <p>Chicago, IL 60606</p>
ALPHA	<i>Full Doc</i>	Page 2		
ALPHA	<i>Alt Doc</i>	Page 3		
BETA	<i>Full Doc</i>	Page 4	ITIN Available	
BETA	<i>Alt Doc</i>	Page 5	ITIN Available	
DELTA	<i>DSCR</i>	Page 6		
ZETA	<i>Foreign National</i>	Page 7		
GAMMA	<i>Multi Unit, Mixed Use</i>	Page 8		
OMEGA	<i>Full Doc (SUPER JUMBO)</i>	Page 9		
OMEGA	<i>Alt Doc (SUPER JUMBO)</i>	Page 10		

Rockstone Wholesale DBA of Quintess 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.

Not available in all states. Terms subject to qualification. NMLS Consumer Access: <http://nmlsconsumeraccess.org/> NMLS # 1619403





Effective Date: 10/24/2024

ALPHA

RATES (ALT DOC)

BASE PRICES	5.750	5.875	6.000	6.125	6.250	6.375	6.500	6.625	6.750	6.875	7.000	7.125	7.250	7.375	7.500	7.625	7.750	7.875	8.125	8.250	8.375	8.500	8.625	8.750
30 YR FIX	95.500	96.000	96.500	97.000	97.500	97.875	98.250	98.625	99.000	99.375	99.750	100.125	100.500	100.875	101.250	101.625	101.875	102.125	102.625	102.875	103.125	103.375	103.625	104.250
15 YR FIX																								
10/6 ARM																								
7/6 ARM																								
5/6 ARM																								

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	0.875	0.750	0.500	0.000	-0.375	NA	NA	
760-779	0.875	0.875	0.875	0.750	0.500	0.000	-0.375	NA	NA	
740-759	0.750	0.750	0.625	0.500	-0.125	-0.375	-0.875	NA	NA	
720-739	0.500	0.500	0.500	0.500	0.125	-0.375	-1.000	NA	NA	
700-719	0.250	0.250	0.250	0.125	-0.500	-1.000	-2.250	NA	NA	
680-699	-0.500	-0.500	-0.500	-0.500	-1.250	-2.250	N/A	NA	NA	
660-679	NA	NA	NA	NA	NA	NA	NA	NA	NA	
LLPA's										
\$150,000 - \$200,000	-0.500	-0.500	-0.500	-0.625	-0.750	-0.875	-1.000	N/A	N/A	
\$200,000 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
\$750,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
\$1,500,000 - \$3,000,000	-0.125	-0.125	-0.250	-0.375	-0.750	-1.000	-1.375	N/A	N/A	
\$3,000,000 - \$3,500,000	-1.375	-1.375	-1.375	-1.500	-1.625	-1.750	N/A	N/A	N/A	
Cash out Refinance	-0.250	-0.250	-0.250	-0.625	-0.875	-1.625	N/A	N/A	N/A	
Asset Qualification 84 Mos	-1.375	-1.500	-1.625	-1.750	-1.875	-2.000	-2.125	N/A	N/A	
1099 - 1 Year or Full Doc 1 YR	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	N/A	N/A	
40 Year Term Interest Only	-1.250	-1.250	-1.375	-1.500	-1.625	-1.750	-1.750	N/A	N/A	
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
3-4 Unit	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	N/A	N/A	
12-months Bank Statements	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	N/A	N/A	
Warrantable Condo**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	
2nd Home	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	
Escrow Waiver****	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
30 Day lock	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
45 Day lock	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
60 days lock	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	N/A	N/A	
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	

◀ BASE PRICE (FROM ABOVE)

STATE TIERS
Tier 1: See Matrix
Tier 2: See Matrix

ALT DOC
Bank Statements 1099
Asset Utilization

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.

Reserves
See Matrix

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

ARM DETAILS	
ARM Index	SOFR 30A
ARM Margin	SOFR 30AVG
5 yr ARM Caps	5.0
7 yr ARM Caps	2/1/5
Reset Frequency	5/1/5

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

ASK YOUR AE FOR OFF-SHEET RATES/PRICING

FEES
Underwriting Fee = \$1695
Enhanced Delegated Review Fee = N/A
Condo Review Fee (Established) = \$170
Condo Review Fee (New) = \$800

NOTES: Prepay Penalties:
No Prepay on PA loans amounts under \$301,022
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 101.00
Min Price 98.00

SUM OF PRICE



Effective Date: 10/24/2024

ALPHA

RATES (FULL DOC)

BASE PRICES	5.750	5.875	6.000	6.125	6.250	6.375	6.500	6.625	6.750	6.875	7.000	7.125	7.250	7.375	7.500	7.625	7.750	7.875	8.125	8.250	8.375	8.500	8.625	8.750
30 YR FIX	95.500	96.000	96.500	97.000	97.500	97.875	98.250	98.625	99.000	99.375	99.750	100.125	100.500	100.875	101.250	101.625	101.875	102.125	102.625	102.875	103.125	103.375	103.625	104.250
15 YR FIX																								
10/6 ARM																								
7/6 ARM																								
5/6 ARM																								

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	0.875	0.750	0.500	0.000	-0.375	NA	NA	
760-779	0.875	0.875	0.875	0.750	0.500	0.000	-0.375	NA	NA	
740-759	0.750	0.750	0.625	0.500	-0.125	-0.375	-0.875	NA	NA	
720-739	0.500	0.500	0.500	0.500	0.250	-0.250	-1.000	NA	NA	
700-719	0.250	0.250	0.250	0.125	-0.500	-1.000	-2.250	NA	NA	
680-699	-0.500	-0.500	-0.500	-0.500	-1.250	-2.250	NA	NA	NA	
660-679	NA	NA	NA	NA	NA	NA	NA	NA	NA	

LLPA's									
\$150,000 - \$200,000	-0.500	-0.500	-0.500	-0.625	-0.750	-0.875	-1.000	N/A	N/A
\$200,000 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
\$750,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
\$1,500,000 - \$3,000,000	-0.125	-0.125	-0.250	-0.375	-0.750	-1.000	-1.375	N/A	N/A
\$3,000,000 - \$3,500,000	-1.375	-1.375	-1.375	-1.500	-1.625	-1.750	N/A	N/A	N/A

Cash out Refinance	-0.250	-0.250	-0.250	-0.625	-0.875	-1.625	N/A	N/A	N/A
1099 - 1 Year or Full Doc 1 YR	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	N/A	N/A
40 Year Term Interest Only	-1.250	-1.250	-1.375	-1.500	-1.625	-1.750	-1.750	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Warrantable Condo**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2nd Home	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A
Escrow Waiver****	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
30 Day lock	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
45 Day lock	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
60 days lock	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	N/A	N/A
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	0.000
	12 Months PP	-0.750	-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	-0.500
	36+ Months PP	-0.250	-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 \$301,022
 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 101.00
 Min Price 98.00

BASE PRICE (FROM ABOVE)

STATE TIERS
Tier 1: See Matrix
Tier 2: See Matrix

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			
	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.

Reserves
See Matrix

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

ARM DETAILS	
ARM Index	SOFR 30A
ARM Margin	SOFR 30AVG
5 yr ARM Caps	5.0
7 yr ARM Caps	2/1/5
Reset Frequency	5/1/5

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

ASK YOUR AE FOR OFF-SHEET RATES/PRICING

FEES
Underwriting Fee = \$1695
Enhanced Delegated Review Fee = N/A
Condo Review Fee (Established) = \$170
Condo Review Fee (New) = \$800

SUM OF PRICE

RATES (FULL DOC)

BASE PRICES	5.749	5.874	5.999	6.124	6.249	6.374	6.499	6.624	6.749	6.874	6.999	7.124	7.249	7.374	7.499	7.624	7.749	7.874	7.999	8.124	8.249	8.374	8.499	8.624	8.749	8.874
30 YR FIX	94.625	95.125	95.625	96.125	96.625	97.000	97.375	97.750	98.125	98.500	98.875	99.250	99.625	100.000	100.375	100.750	101.000	101.250	101.500	101.750	102.000	102.250	102.500	102.750	103.000	103.250
15 YR FIX	94.625	95.125	95.625	96.125	96.625	97.000	97.375	97.750	98.125	98.500	98.875	99.250	99.625	100.000	100.375	100.750	101.000	101.250	101.500	101.750	102.000	102.250	102.500	102.750	103.000	103.250
10/6 ARM																										
7/6 ARM																										
5/6 ARM	94.760	95.260	95.760	96.260	96.760	97.135	97.510	97.885	98.260	98.635	99.010	99.385	99.760	100.135	100.510	100.885	101.135	101.385	101.635	101.885	102.135	102.385	102.635	102.885	103.135	103.385
BASE PRICES	8.999	9.124	9.249	9.374	9.499	9.624	9.749	9.874	9.999	10.124	10.249	10.374	10.499													
30 YR FIX	103.375	103.500	103.625	103.750	103.875	104.000	104.125	104.250	104.375	104.500	104.625	104.750	104.875													
15 YR FIX	103.375	103.500	103.625	103.750	103.875	104.000	104.125	104.250	104.375	104.500	104.625	104.750	104.875													
10/6 ARM																										
7/6 ARM																										
5/6 ARM	103.510	103.635	103.760	103.885	104.010	104.135	104.260	104.385	104.510	104.635	104.760	104.885	105.010													

ADJUSTMENTS TO PRICE (Full Doc)										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	
760+	0.250	0.250	0.000	-0.125	-0.375	-0.375	-0.625	-1.625	-3.375	
740 - 759	0.125	0.125	-0.125	-0.250	-0.500	-0.500	-0.875	-2.125	-4.000	
720 - 739	-0.125	-0.125	-0.250	-0.375	-0.750	-0.750	-1.000	-2.125	-4.375	
700 - 719	-0.250	-0.250	-0.375	-0.500	-0.750	-1.250	-1.375	-3.000	N/A	
680 - 699	-0.125	-0.125	-0.500	-0.625	-1.000	-1.250	-2.125	N/A	N/A	
660 - 679	-0.750	-0.750	-1.000	-1.375	-1.875	-2.500	-3.250	N/A	N/A	
640 - 659	-1.375	-1.375	-1.375	-1.500	-2.250	-2.625	N/A	N/A	N/A	
600 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA	
580 - 599	NA	NA	NA	NA	NA	NA	NA	NA	NA	
LLPA's										
12 Mos Income	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500	
40 Yr Fixed Full Amor	-0.875	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500	N/A	N/A	
Interest-Only 30 YR	-1.125	-1.125	-1.250	-1.375	-1.500	-1.625	-1.750	N/A	N/A	
Interest-Only 40 YR	-1.625	-1.625	-1.750	-1.875	-2.000	-2.125	-2.250	N/A	N/A	
< \$125,000	-0.750	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.250	N/A	
\$125,001 - \$150,000	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	
\$150,001 - \$250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
\$600,000 - \$999,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
\$1,000,000 - \$1,499,999	0.250	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-1.500	
\$1,500,000 - \$1,999,999	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1.125	-1.500	N/A	
\$2,000,000 - \$2,499,999	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	-1.125	NA	NA	
\$2,500,000 - \$2,999,999	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	-1.125	N/A	N/A	
\$3,000,000 - \$3,500,000	-1.375	-1.375	-1.375	-1.500	-1.750	-2.250	N/A	N/A	N/A	
2-1 Buydown	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	N/A	N/A	
Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-1.000	
Cash-Out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-1.000	N/A	
Delayed Fin.	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	N/A	
Debt consol	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-1.000	N/A	
Second Home	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-1.000	N/A	
Investment	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-1.000	N/A	
Condo	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	
NW Condo	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	N/A	
Condotel	-3.625	-3.625	-3.625	-3.625	-3.625	-3.625	N/A	N/A	N/A	
Foreign 2nd HM	-2.750	-2.750	-2.750	-3.000	-3.250	-3.500	N/A	N/A	N/A	
Foreign NOO	-3.000	-3.000	-3.000	-3.250	-3.500	-3.750	N/A	N/A	N/A	
ITIN (Min. \$125k)	-1.500	-1.500	-1.500	-1.500	-1.625	-1.875	-2.125	-3.000	N/A	
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
2 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A	
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	-1.250	N/A	
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
DTI > 43**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	

BASE PRICE (FROM ABOVE)

JUMBO
Loans up to \$8,000,000 | See OMEGA Program
**Committee review on loans over \$5,000,000*

ARM DETAILS		CREDIT	
ARM Index	SOFR 30A	Housing	0x90x12
ARM Margin	5.0	(BK/FC/SS/DIL)	12 mo
5 yr ARM Caps	2/1/5	Min FICO	600
7 yr ARM Caps	5/1/5		
Reset Frequency	6 mo		

FEES	LOCK EXTENSION	PRICE ADJ
Underwriting Fee = \$1695	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

Other LLPA's							
	60%	65%	70%	75%	80%	85%	90%
BK/SS/NOD/DIL <24 > 12	-0.625	-0.625	N/A	N/A	N/A	N/A	N/A
BK/SS/NOD/DIL <36 > 24	-0.375	-0.375	-0.375	N/A	N/A	N/A	N/A
BK/SS/NOD/DIL < 48 > 36	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
Covid Forbearance < 6 Payments	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
1 x 30 MTG	-0.250	-0.250	-0.375	-0.625	-0.625	-0.625	-0.625
2 x 30 MTG	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A
0 x 60 MTG	-0.875	-0.875	-0.875	N/A	N/A	N/A	N/A
0 x 90 MTG	-1.125	-1.500	N/A	N/A	N/A	N/A	N/A
Exceptions	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500
No VOR	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A
Residual Inc < 2500 (min \$1500)	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A

PREPAY PENALTY	LLPA	Max LPC
	60 Months PP	0.750 101.000
	48 Months PP	0.500 100.750
	36 Months PP	0.000 100.500
	24 Months PP	-0.500 0.000
	12 Months PP	-1.500 0.000
NO PP Penalty	-2.000 0.000	

ASK YOUR AE FOR OFF-SHEET RATES/PRICING

Max Price 101.00
Min Price 98.00

SUM OF PRICE



Effective Date: 10/24/2024

BETA

RATES (ALT DOC)

Table with columns for BASE PRICES and rows for 30 YR FIX, 15 YR FIX, 10/6 ARM, 7/6 ARM, 5/6 ARM. Values range from 94.625 to 103.510.

ADJUSTMENTS TO PRICE table with columns for price adjustments (e.g., <=50, 50.01-55) and rows for various mortgage types (e.g., 760+, 740-759, 720-739). Includes sections for STATE TIERS, ALPAs, FEES, LOCK EXTENSION, PRICE ADJ, and PREPAY PENALTY.



Effective Date: 10/24/2024

DELTA

RATES (DSCR)

BASE PRICES	5.999	6.124	6.249	6.374	6.499	6.624	6.749	6.874	6.999	7.124	7.249	7.374	7.499	7.624	7.749	7.874	7.999	8.124	8.249	8.374	8.499	8.624	8.749	8.874	8.999	9.124	9.249	9.374	9.499
30 YR FIX	95.463	96.013	96.563	97.113	97.663	98.213	98.763	99.313	99.638	99.963	100.288	100.613	100.938	101.188	101.438	101.688	101.938	102.188	102.438	102.688	102.938	103.188	103.438	103.688	103.938	104.188	104.438	104.688	104.938
15 YR FIX	95.463	96.013	96.563	97.113	97.663	98.213	98.763	99.313	99.638	99.963	100.288	100.613	100.938	101.188	101.438	101.688	101.938	102.188	102.438	102.688	102.938	103.188	103.438	103.688	103.938	104.188	104.438	104.688	104.938
10/6 ARM																													
7/6 ARM																													
5/6 ARM	94.750	95.500	96.250	96.875	97.500	98.125	98.625	99.000	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	104.250	104.500	104.750	105.000	105.250	105.500	105.750	106.000
BASE PRICES	9.624	9.749	9.874	9.999	10.124	10.249	10.374	10.499																					
30 YR FIX	105.188	105.438	105.688	105.938	106.188	106.438	106.688	106.938																					
15 YR FIX	105.188	105.438	105.688	105.938	106.188	106.438	106.688	106.938																					
10/6 ARM																													
7/6 ARM																													
5/6 ARM																													

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+	0.250	0.250	0.125	0.000	-0.375	-1.250	-2.125	-4.125	NA
	740-759	0.250	0.250	0.125	-0.125	-0.500	-1.375	-2.625	-4.500	NA
	720-739	0.125	0.125	0.125	-0.250	-0.625	-1.500	-2.750	-4.625	NA
	700-719	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A	N/A	NA
	680-699	-0.500	-0.750	-0.875	-1.625	-2.500	-3.000	N/A	N/A	NA
	660-679	-0.750	-1.125	-1.500	-2.250	-3.125	N/A	N/A	N/A	NA
	640-659	-2.500	-2.875	-3.500	-4.375	N/A	N/A	N/A	N/A	NA
	620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NA
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NA
DSCR LLPAs										
No Ratio <.75	-2.500	-2.750	-2.875	-3.125	-3.375	-3.625	N/A	N/A	NA	
<1.00x >.75	-1.625	-1.750	-1.875	-1.875	-2.125	-2.250	N/A	N/A	NA	
>1.24	0.750	0.750	0.750	0.625	0.625	0.625	0.625	0.125	NA	
Interest-Only	-0.250	-0.250	-0.125	-0.625	-0.625	-0.625	-0.750	N/A	NA	
< 100,000	-1.250	-1.250	-1.250	-1.250	N/A	N/A	N/A	N/A	NA	
< 150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.375	-1.750	N/A	NA	
< 250,000	0.125	0.125	0.125	0.125	0.125	-0.250	-0.625	-0.875	NA	
> 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500	NA	
> 1,500,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	N/A	N/A	NA	
> 2,000,000	-0.625	-0.625	-0.750	-0.875	-1.000	N/A	N/A	N/A	NA	
> 2,500,000	-1.000	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	NA	
> 3,000,000	-2.250	-2.250	-2.250	-2.375	-2.500	N/A	N/A	N/A	NA	
Cash-Out	-0.500	-0.500	-0.500	-0.750	-0.750	-1.250	NA	NA	NA	
Delayed Financing	-0.125	-0.125	-0.125	-0.375	-0.500	-0.750	NA	NA	NA	
2-1 Buydown (Min .60 & Min .75 DSCR)	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	NA	
Purchase (Max 85%) / Rate & Term (Max 80%)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	
Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750	NA	NA	
Condotel (Min .75 DSCR)	-1.000	-1.000	-1.000	-1.250	-1.250	NA	NA	NA	NA	
Non-Warrantable	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.875	NA	NA	
Exception	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	NA	
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	
2 Unit	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.750	-1.875	NA	
3-4 Unit	-1.000	-1.000	-1.250	-1.250	-1.250	-1.375	-2.000	-2.125	NA	
1 x 30 MTG (Min .75 DSCR)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	
BK/SS/NOD/DI >24 <36	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	NA	NA	NA	
BK/SS/NOD/DIL < 48 > 36	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	NA	NA	NA	
Covid Forbearance < 6 Mths	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	NA	NA	NA	
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	

< BASE PRICE (FROM ABOVE)

DSCR & NO RATIO		STATE TIERS
<p>Lower of 1007 rent schedule or lease agreement. Require 2 months proof of receipt of existing lease payment. Vacant property not eligible on refinances.</p>		<p>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</p>
		<p>Eligible: Must close in LLC or Corp: AL, FL, GA, IL, KS</p>
		<p>Eligible: Requires Broker License: AZ, CA, MN, UT</p>
		<p>Ineligible: ID, NC, ND, NV, OR, SD, VT</p>

*Contact AE for State Coverage

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 ARM	NA	360	360
Prepay	Min Price	Max Price	5, 6, 7 & 10 ARM I/O	120	360	240
No Penalty	97.50	97.50				
12 Mths PP	98.00	98.00				
24 Mths PP	98.00	99.50				
36 Mths PP	98.00	102.00				
48 Mths PP	98.00	102.00				
60 Mths PP	98.00	102.00				

Qualifying Rate: Note Rate

FEEES	LOCK EXTENSION	PRICE ADJ
Underwriting Fee = \$1695	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

	LLPA	Max LPC	5-10 Unit
PREPAY PENALTY			
60 Months PP	1.000	101.000	101.000
48 Months PP	0.625	100.750	100.750
36 Months PP	0.250	100.500	100.500
24 Months PP	-0.250	0.000	0.000
12 Months PP	-0.875	0.000	0.000
NO PP Penalty	-3.000	0.000	0.000

Max Price 101.00

Min Price 98.00

SUM OF PRICE



Effective Date: 10/24/2024



RATES (Foreign National)

BASE PRICES	5.999	6.124	6.249	6.374	6.499	6.624	6.749	6.874	6.999	7.124	7.249	7.374	7.499	7.624	7.749	7.874	7.999	8.124	8.249	8.374	8.499	8.624	8.749	8.874	8.999	9.124	9.249	9.374	9.499
30 YR FIX	95.463	96.013	96.563	97.113	97.663	98.213	98.763	99.313	99.638	99.963	100.288	100.613	100.938	101.188	101.438	101.688	101.938	102.188	102.438	102.688	102.938	103.188	103.438	103.688	103.938	104.188	104.438	104.688	104.938
15 YR FIX	95.463	96.013	96.563	97.113	97.663	98.213	98.763	99.313	99.638	99.963	100.288	100.613	100.938	101.188	101.438	101.688	101.938	102.188	102.438	102.688	102.938	103.188	103.438	103.688	103.938	104.188	104.438	104.688	104.938
10/6 ARM																													
7/6 ARM																													
5/6 ARM																													

	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+	0.250	0.250	0.125	0.000	-0.375	-1.250	NA	NA	NA	
	740-759	0.250	0.250	0.125	-0.125	-0.500	-1.375	NA	NA	NA	
	720-739	0.125	0.125	0.125	-0.250	-0.625	-1.500	NA	NA	NA	
	700-719	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A	N/A	NA	
	680-699										
	660-679										
	640-659										
	620-639										
	600-619										

BASE PRICE (FROM ABOVE)

*Contact AE for State Coverage

DSCR & NO RATIO	STATE TIERS
<p>Lower of 1007 rent schedule or lease agreement. Require 2 months proof of receipt of existing lease payment. Vacant property not eligible on refinances.</p>	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

	DSCR LLPAs									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	
No Ratio <.75	-2.000	-2.250	-2.375	-2.625	-2.875	-3.125	N/A	N/A	NA	
	-1.625	-1.750	-1.875	-1.875	-2.125	-2.250	N/A	N/A	NA	
	0.750	0.750	0.750	0.625	0.625	0.625	N/A	N/A	NA	
>.1.24	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NA	
Foreign National >=.75 <1.0 (Fixed only)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NA	
Foreign National >= 1.0	-3.500	-3.500	-3.750	-3.875	-4.250	N/A	N/A	N/A	NA	
Interest-Only	-0.250	-0.250	-0.125	-0.625	-0.625	-0.625	N/A	N/A	NA	
< 100,000	-1.250	-1.250	-1.250	-1.250	-1.250	N/A	N/A	N/A	NA	
< 150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.375	N/A	N/A	NA	
< 250,000	0.125	0.125	0.125	0.125	0.125	-0.250	N/A	N/A	NA	
> 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	NA	
> 1,500,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	N/A	N/A	NA	
> 2,000,000	-0.625	-0.625	-0.750	-0.875	-1.000	N/A	N/A	N/A	NA	
> 2,500,000	-1.000	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	NA	
> 3,000,000	-2.250	-2.250	-2.250	-2.375	-2.500	N/A	N/A	N/A	NA	
Cash-Out	-0.500	-0.500	-0.500	-0.750	-0.750	-1.250	NA	NA	NA	
Delayed Financing	-0.125	-0.125	-0.125	-0.375	-0.500	-0.750	NA	NA	NA	
2-1 Buydown (Min 680 & Min .75 DSCR)	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	N/A	N/A	NA	
40 YR Fixed ** 5-10 units/MU only	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A	NA	
Purchase (Max 85%) / Rate & Term (Max 80%)	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A	NA	
Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	N/A	N/A	NA	
Condotel (Min .75 DSCR)	-3.000	-3.000	-3.000	-3.000	-3.250	-3.250	N/A	N/A	NA	
Non-Warrantable	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	N/A	N/A	NA	
Exception	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A	NA	
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	NA	
2 Unit	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A	NA	
3-4 Unit	-1.000	-1.000	-1.250	-1.250	-1.250	-1.375	N/A	N/A	NA	
Mixed Use	-3.000	-3.000	-3.125	-3.375	-4.000	-4.250	N/A	N/A	NA	
5-10 Unit	-3.500	-3.500	-3.625	-4.000	-4.250	-4.500	NA	NA	NA	
1 x 30 MTG (Min .75 DSCR)	-0.500	-0.500	-0.500	NA	NA	NA	NA	NA	NA	
BK/SS/NOD/DI >24 <36	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	NA	NA	NA	
BK/SS/NOD/DI < 48 > 36	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	NA	NA	NA	
Covid Forbearance < 6 Pmts	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	NA	NA	NA	
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	

No Score Foreign National Price w 700 FICO					
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	NA	360
Prepay	Min Price	Max Price	ARM	NA	360
No Penalty	97.50	97.50	5, 6, 7 & 10	120	360
12 Mnths PP	98.00	98.00	ARM I/O		240
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			LOCK EXTENSION	PRICE ADJ
Underwriting Fee = \$1695			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

PREPAY PENALTY	LLPA			5-10 Unit		
	60 Months PP	48 Months PP	36 Months PP	1.000	101.000	101.000
	48 Months PP	0.625	100.750	100.750		
	36 Months PP	0.250	100.500	100.500		
	24 Months PP	-0.250	0.000	0.000		
12 Months PP	-0.875	0.000	0.000			
NO PP Penalty	-3.000	0.000	0.000			

SUM OF PRICE

Max Price 101.00
Min Price 98.00



Effective Date: 10/24/2024

GAMMA

RATES (Multi Unit & Mixed Use)

BASE PRICES	9.999	6.124	6.249	6.374	6.499	6.624	6.749	6.874	6.999	7.124	7.249	7.374	7.499	7.624	7.749	7.874	7.999	8.124	8.249	8.374	8.499	8.624	8.749	8.874	8.999	9.124	9.249	9.374	9.499
30 YR FIX	95.463	96.013	96.563	97.113	97.663	98.213	98.763	99.313	99.638	99.963	100.288	100.613	100.938	101.188	101.438	101.688	101.938	102.188	102.438	102.688	102.938	103.188	103.438	103.688	103.938	104.188	104.438	104.688	104.938
15 YR FIX	95.463	96.013	96.563	97.113	97.663	98.213	98.763	99.313	99.638	99.963	100.288	100.613	100.938	101.188	101.438	101.688	101.938	102.188	102.438	102.688	102.938	103.188	103.438	103.688	103.938	104.188	104.438	104.688	104.938
10/6 ARM																													
7/6 ARM																													
5/6 ARM																													
BASE PRICES	9.624	9.749	9.874	9.999	10.124	10.249	10.374	10.499																					
30 YR FIX	105.188	105.438	105.688	105.938	106.188	106.438	106.688	106.938																					
15 YR FIX	105.188	105.438	105.688	105.938	106.188	106.438	106.688	106.938																					
10/6 ARM																													
7/6 ARM																													
5/6 ARM																													

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+	0.250	0.250	0.125	0.000	-0.375	-1.250	-2.125	-4.125	NA
	740-759	0.250	0.250	0.125	-0.125	-0.500	-1.375	-2.625	-4.500	NA
	720-739	0.125	0.125	0.125	-0.250	-0.625	-1.500	-2.750	-4.625	NA
	700-719	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A	N/A	NA
	680-699	-0.500	-0.750	-0.875	-1.625	-2.500	-3.000	N/A	N/A	NA
	660-679	-0.750	-1.125	-1.500	-2.250	-3.125	N/A	N/A	N/A	NA
	640-659	-2.500	-2.875	-3.500	-4.375	N/A	N/A	N/A	N/A	NA
	620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NA
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NA

← BASE PRICE (FROM ABOVE)

*Contact AE for State Coverage

DSCR & NO RATIO	STATE TIERS
<p>Lower of 1007 rent schedule or lease agreement. Require 2 months proof of receipt of existing lease payment. Vacant property not eligible on refinances.</p>	<p>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</p>
	<p>Eligible: Must close in LLC or Corp: AL, FL, GA, IL, KS</p>
	<p>Eligible: Requires Broker License: AZ, CA, MN, UT Ineligible: ID, NC, ND, NV, OR, SD, VT</p>

DSCR LLPAs											
No Ratio <.75	<1.00x >.75	>1.24	Interest-Only	< 100,000	< 150,000	< 250,000	> 1,000,000	> 1,500,000	> 2,000,000	> 2,500,000	> 3,000,000
-2.000	-2.250	-2.375	-2.625	-2.875	-3.125	N/A	N/A	NA	NA	NA	NA
-1.625	-1.750	-1.875	-1.875	-2.125	-2.250	N/A	N/A	NA	NA	NA	NA
0.750	0.750	0.750	0.625	0.625	0.625	0.625	0.125	NA	NA	NA	NA
-0.250	-0.250	-0.125	-0.625	-0.625	-0.750	N/A	N/A	NA	NA	NA	NA
-1.250	-1.250	-1.250	N/A	N/A	N/A	N/A	N/A	NA	NA	NA	NA
-1.000	-1.000	-1.000	-1.000	-1.000	-1.375	-1.750	N/A	NA	NA	NA	NA
0.125	0.125	0.125	0.125	0.125	-0.250	-0.625	-0.875	NA	NA	NA	NA
0.000	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500	NA	NA	NA	NA
-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	N/A	N/A	NA	NA	NA	NA
-0.625	-0.625	-0.750	-0.875	-1.000	N/A	N/A	N/A	NA	NA	NA	NA
-1.000	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	NA	NA	NA	NA
-2.250	-2.250	-2.250	-2.375	-2.500	N/A	N/A	N/A	NA	NA	NA	NA
-0.500	-0.500	-0.500	-0.750	-0.750	-1.250	N/A	N/A	NA	NA	NA	NA
-0.125	-0.125	-0.125	-0.375	-0.500	-0.750	N/A	N/A	NA	NA	NA	NA
-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	NA	NA	NA	NA	NA
-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A	NA	NA	NA	NA
0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA	NA	NA
-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750	N/A	NA	NA	NA	NA
-3.000	-3.000	-3.000	-3.000	-3.250	N/A	N/A	N/A	NA	NA	NA	NA
-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.875	N/A	NA	NA	NA	NA
-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	NA	NA	NA	NA
-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	NA	NA	NA	NA
-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.750	-1.875	NA	NA	NA	NA
-1.000	-1.000	-1.250	-1.250	-1.250	-1.375	2.000	-2.125	NA	NA	NA	NA
-3.000	-3.000	-3.125	-3.375	-4.000	-4.250	N/A	N/A	NA	NA	NA	NA
-3.500	-3.500	-3.625	-4.000	-4.250	-4.500	N/A	N/A	NA	NA	NA	NA
-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A	N/A	NA	NA	NA	NA
-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	N/A	N/A	NA	NA	NA	NA
-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	NA	NA	NA	NA
-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	NA	NA	NA	NA
-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA	NA

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		
No Penalty	97.50	97.50	5, 6, 7 & 10 ARM I/O	120
12 Mnths PP	98.00	98.00		360
24 Mnths PP	98.00	99.50		240
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

FEEES	LOCK EXTENSION	PRICE ADJ
Underwriting Fee = \$1695	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

	LLPA	Max LPC	5-10 Unit
PREPAY PENALTY			
60 Months PP	1.000	101.000	101.000
48 Months PP	0.625	100.750	100.750
36 Months PP	0.250	100.500	100.500
24 Months PP	-0.250	0.000	0.000
12 Months PP	-0.875	0.000	0.000
NO PP Penalty	-3.000	0.000	0.000

Max Price	101.00
Min Price	98.00
SUM OF PRICE	



Effective Date: 10/24/2024



RATES (ALT DOC)

BASE PRICES	5.749	5.874	5.999	6.124	6.249	6.374	6.499	6.624	6.749	6.874	6.999	7.124	7.249	7.374	7.499	7.624	7.749	7.874	7.999	8.124	8.249	8.374	8.499	8.624	8.749	8.874
30 YR FIX	94.625	95.125	95.625	96.125	96.625	97.000	97.375	97.750	98.125	98.500	98.875	99.250	99.625	100.000	100.375	100.750	101.000	101.250	101.500	101.750	102.000	102.250	102.500	102.750	103.000	103.250
15 YR FIX	94.625	95.125	95.625	96.125	96.625	97.000	97.375	97.750	98.125	98.500	98.875	99.250	99.625	100.000	100.375	100.750	101.000	101.250	101.500	101.750	102.000	102.250	102.500	102.750	103.000	103.250
10/6 ARM																										
7/6 ARM																										
5/6 ARM	94.760	95.260	95.760	96.260	96.760	97.135	97.510	97.885	98.260	98.635	99.010	99.385	99.760	100.135	100.510	100.885	101.135	101.385	101.635	101.885	102.135	102.385	102.635	102.885	103.135	103.385
BASE PRICES	8.999	9.124	9.249	9.374	9.499	9.624	9.749	9.874	9.999	10.124	10.249	10.374	10.499													
30 YR FIX	103.375	103.500	103.625	103.750	103.875	104.000	104.125	104.250	104.375	104.500	104.625	104.750	104.875													
15 YR FIX	103.375	103.500	103.625	103.750	103.875	104.000	104.125	104.250	104.375	104.500	104.625	104.750	104.875													
10/6 ARM																										
7/6 ARM																										
5/6 ARM	103.510	103.635	103.760	103.885	104.010	104.135	104.260	104.385	104.510	104.635	104.760	104.885	105.010													

*****Note Omega Super Jumbo has a slower review time and LPPAs may change to the base pricing as shown, this product is underwritten Case by Case*****

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)													
760+	0.125	0.125	0.000	-0.125	-0.500						JUMBO													
740 - 759	0.000	0.000	-0.125	-0.250	-0.625						Loans up to \$8,000,000													
720 - 739	-0.125	-0.125	-0.125	-0.375	-0.750						*Committee review on loans over \$5,000,000													
700 - 719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		***Max Pricing on JUMBO 100.50***													
680 - 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		ARM DETAILS													
660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		CREDIT													
640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		ARM Index		SOFR 30A		Housing		See Matrix							
600 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA		ARM Margin		5.0		(BK/FC/SS/DIL)		See Matrix							
580 - 599	NA	NA	NA	NA	NA	NA	NA	NA	NA		5 yr ARM Caps		2/1/5		Min FICO		See Matrix							
											7 yr ARM Caps		5/1/5											
											Reset Frequency		6 mo											
LLPA's										FEES														
12 Mos Income	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500		Underwriting Fee = \$1695													
40 Yr Fixed Full Amor	-0.875	-0.875	-1.000	-1.000	-1.250	-1.375	-1.500	N/A	N/A		Enhanced Delegated Review Fee = N/A													
Interest-Only 30 YR	-1.125	-1.125	-1.250	-1.375	-1.500	-1.625	-1.750	N/A	N/A		Condo Review Fee (Established) = \$170													
Interest-Only 40 YR	-1.625	-1.625	-1.750	-1.875	-2.000	-2.125	-2.250	N/A	N/A		Condo Review Fee (New) = \$800													
\$3,500,001 - \$3,999,999	-1.750	-1.750	-1.875	-2.000	-2.250	N/A	N/A	N/A	N/A		Other LLPA's													
\$4,000,000 - \$4,499,999	-2.125	-2.125	-2.250	-2.750	N/A	N/A	N/A	N/A	N/A		60%		65%		70%		75%		80%		85%		90%	
\$4,500,000 - \$5,000,000	-2.750	-2.750	-3.250	-3.750	N/A	N/A	N/A	N/A	N/A		BK/SS/NOD/DIL <24> 12		-0.625		-0.625		N/A		N/A		N/A		N/A	
\$5,000,001 - \$8,000,000	-2.750	-2.750	-3.250	-3.750	N/A	N/A	N/A	N/A	N/A		BK/SS/NOD/DIL <36 > 24		-0.375		-0.375		-0.375		N/A		N/A		N/A	
2-1 Buydown	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	N/A	N/A		BK/SS/NOD/DIL < 48 > 36		-0.375		-0.375		-0.375		-0.375		N/A		N/A	
Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-1.000		Covid Forbearance < 6 Payments		-0.625		-0.625		-0.625		-0.625		-0.625		-0.625	
Cash-Out	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-1.000	N/A	N/A		1 x 30 MTG		-0.250		-0.250		-0.375		-0.625		-0.625		-0.625	
Delayed Fin.	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	N/A		2 x 30 MTG		-0.625		-0.625		-0.625		-0.625		N/A		N/A	
Debt consol	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-1.000	N/A		0 x 60 MTG		-0.875		-0.875		N/A		N/A		N/A		N/A	
Second Home	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-1.000	N/A		0 x 90 MTG		-1.125		-1.500		N/A		N/A		N/A		N/A	
Investment	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-1.000	N/A		Exceptions		-0.250		-0.250		-0.250		-0.500		-0.500		-0.500	
Condo	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A		No VOR		-0.625		-0.625		-0.625		-0.625		-0.625		N/A	
NW Condo	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	N/A		Residual Inc < 2500 (min \$1500)		-0.375		-0.375		-0.375		-0.375		-0.375		N/A	
Condotel	-3.625	-3.625	-3.625	-3.625	-3.625	-3.875	N/A	N/A	N/A		ASK YOUR AE FOR OFF-SHEET RATES/PRICING													
Foreign 2nd HM	-2.750	-2.750	-2.750	-3.000	-3.250	-3.500	N/A	N/A	N/A		LLPA		60 Months PP		0.500		101.000							
Foreign NOO	-3.000	-3.000	-3.000	-3.250	-3.500	-3.750	N/A	N/A	N/A		Max LPC		48 Months PP		0.250		100.750							
ITIN (Min. \$125k)	-1.500	-1.500	-1.500	-1.500	-1.625	-1.875	-2.125	-3.000	N/A				36 Months PP		0.000		100.500							
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250				24 Months PP		-0.500		0.000							
2 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A				12 Months PP		-1.500		0.000							
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	-1.250	N/A				NO PP Penalty		-2.000		0.000							
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		SUM OF PRICE													
DTI > 43* (With Exception)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		Max Price		101.00											
											Min Price		98.00											