



NonQM Rate Sheet

Rockstone Product Suite:

NonQM Loans

Full Doc
Alt Doc
Bank Statement
DSCR
1099
WVOE
Asset Utilization
Super Jumbo
NICHE

Residential Transition Loans ("RTL")

Fix and Flip
Fix and Hold
Ground Up Construction
Bridge
Private Money

Rockstone Rate Sheets, Matrices, and Program Summary

NonQM Rate Sheet (Enclosed)
NonQM Matrix
RTL Rate Sheet
RTL Matrix
NonQM Loan Program Summary
RTL Loan Program Summary

Note Contact Your Account Executive For Pricing, While we have a Base Rate Sheet and Base Matrix we Bring the Secondary Market to our Broker Partners
and Cannot Fit all the Options on One Rate Sheet and Matrix

Contact Sales or Your Account Executive to get Copies of the Rate Sheets, Matrix, and Program Summary

Rockstone Products Alert

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



Rockstone Wholesale

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

Effective Date: 1/7/2026

ROCKSTONE NONQM PRICING

CONTACTS	TURN TIMES	LENDER FEES
----------	------------	-------------

<p>Applications: submission@rockstonewholesale.com <small>*Submit to TPO Portal if you have logins</small></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>	<p>Initial Disclosures: 24 Hours</p> <p>Initial Underwrite: 1 - 2 Business Days</p> <p>Conditions: 1 - 2 Business Days</p> <p>Docs: 24 Hours</p>	<p>Underwriting Fee: \$1,995</p> <p>Doc Fee: \$150.00 (TX Only)</p>
--	--	---

TABLE OF CONTENTS	Mortgage Clause
-------------------	-----------------

	<u>Non-QM Jumbo Products</u>		<u>***Notes***</u>	
ALPHA PRIME	<i>Full Doc & Alt Doc</i>	Page 3		<p>Rockstone Wholesale</p> <p>ISAOA, ATIMA</p> <p>3501 Algonqion Rd., Suite 300</p> <p>Rolling Meadows, IL 60008</p>
ALPHA	<i>Full Doc</i>	Page 4		
ALPHA	<i>Alt Doc</i>	Page 5		
BETA	<i>Full Doc</i>	Page 6	ITIN Available	
BETA	<i>Alt Doc</i>	Page 7	ITIN Available	
DELTA PRIME	<i>DSCR</i>	Page 8		
DELTA	<i>DSCR</i>	Page 9		
ZETA	<i>Foreign National</i>	Page 10		
GAMMA	<i>Multi Unit, Mixed Use</i>	Page 11		
OMEGA	<i>Full Doc (SUPER JUMBO)</i>	Page 12		
OMEGA	<i>Alt Doc (SUPER JUMBO)</i>	Page 13		
THETA	<i>Cross Collateral</i>	Page 14		
SIGMA OO	<i>2nd Mortgage (Full Doc & Alt Doc)</i>	Page 15		
SIGMA NOO	<i>2nd Mortgage (Full Doc & Alt Doc)</i>	Page 16		
SIGMA HELOC	<i>HELOC (Full Doc & Alt Doc)</i>	Page 17		
NICHE	<i>Land, Manu, No Fico, ITIN</i>	Page 18		
EQUITY	<i>Equity 2nd Mortgage</i>	Page 19		

Rockstone Wholesale DBA of Arcstone Financial Inc & 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 344236 NMLS # 1619403





Effective Date: 1/7/2026

ALPHA PRIME

RATES (Full Doc & Alt Doc)

BASE PRICES	5.500	5.625	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	8.000	8.125	8.250	8.375	8.500	8.625	8.750	8.875	9.000
30 YR FIX	95.159	95.846	96.534	97.159	97.784	98.346	98.909	99.409	99.909	100.347	100.784	101.222	101.659	102.034	102.409	102.784	103.159	103.472	103.784	104.065	104.347	104.597	104.847	105.097	105.347	105.597	105.847	106.097	106.347
15 YR FIX	95.384	96.071	96.759	97.384	98.009	98.571	99.134	99.634	100.134	100.572	101.009	101.447	101.884	102.259	102.634	103.009	103.384	103.697	104.009	104.290	104.572	104.822	105.072	105.322	105.572	105.822	106.072	106.322	106.572
10/6 ARM	95.159	95.846	96.534	97.159	97.784	98.346	98.909	99.409	99.909	100.347	100.784	101.222	101.659	102.034	102.409	102.784	103.159	103.472	103.784	104.065	104.347	104.597	104.847	105.097	105.347	105.597	105.847	106.097	106.347
7/6 ARM	95.284	95.971	96.659	97.284	97.909	98.471	99.034	99.534	100.034	100.472	100.909	101.347	101.784	102.159	102.534	102.909	103.284	103.597	103.909	104.190	104.472	104.722	104.972	105.222	105.472	105.722	105.972	106.222	106.472
5/6 ARM	95.359	96.047	96.734	97.359	97.984	98.547	99.109	99.609	100.109	100.547	100.984	101.422	101.859	102.234	102.609	102.984	103.359	103.672	103.984	104.265	104.547	104.797	105.047	105.297	105.547	105.797	106.047	106.297	106.547
3/6 ARM	95.359	96.047	96.734	97.359	97.984	98.547	99.109	99.609	100.109	100.547	100.984	101.422	101.859	102.234	102.609	102.984	103.359	103.672	103.984	104.265	104.547	104.797	105.047	105.297	105.547	105.797	106.047	106.297	106.547

	ADJUSTMENTS TO PRICE									PRICE IT UP
	Full Doc	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
780+	1.125	1.000	0.875	0.750	0.625	0.500	0.375	0.250	-0.125	-0.250
760-779	1.000	0.875	0.750	0.625	0.500	0.375	0.250	0.125	-0.125	-0.250
740-759	1.000	0.875	0.750	0.625	0.500	0.375	0.250	0.125	-0.125	-0.250
720-739	0.875	0.750	0.625	0.500	0.375	0.250	0.125	-0.125	-0.250	-0.375
700-719	0.750	0.625	0.500	0.375	0.250	0.125	-0.125	-0.250	-0.375	-0.500
680-699	0.250	0.125	-0.125	-0.250	-0.375	-0.500	-0.625	-0.750	-0.875	-1.000
660-679	-0.375	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500

	LLPA's								
	<=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
<= \$250,000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
\$2,000,000 - \$2,500,000	0.000	0.000	-0.125	-0.250	-0.250	-0.500	-0.625	0.000	0.000
\$2,500,001 - \$3,000,000	0.000	-0.125	-0.250	-0.375	-0.500	-0.625	0.000	0.000	0.000
\$3,000,001 - \$3,500,000	-0.250	-0.250	-0.500	-0.625	0.000	0.000	0.000	0.000	0.000

BASE PRICE (FROM ABOVE)

FULL DOC & ALT 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

Reserves
See Matrix

ARM DETAILS

ARM Index	SOFR 30 Day Average
ARM Margin	4.0
3/6 yr & 5/6 ARM Caps	2/1/5
7/6 & 10/6 ARM Caps	5/1/5
Reset Frequency	6 Months

ASK YOUR AE FOR OFF-SHEET RATES/PRICING

Max Price 102.00
Min Price 98.00

SUM OF PRICE

STATE TIERS

Tier 1: See Matrix
Tier 2: See Matrix

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.

CREDIT

Housing (BK/FC/SS/DIL)	0x30x12 0x60x24
Min FICO	48 mo / 660

LOCK EXTENSION

5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
30 Days	-0.600

PRICE ADJ

Prepayment Penalty	PRICE ADJ
5 year	1.375
4 Year	0.875
3 Year	0.500
2 Year	-0.125
1 Year	-0.625
No Prepay Penalty	-1.125

FEES

Underwriting Fee = \$1995	LOCK PERIOD	PRICE ADJ
Enhanced Delegated Review Fee = N/A	15 Days	0.063
Condo Review Fee (Established) = \$170	30 Days	0.000
Condo Review Fee (New) = \$800	45 Days	-0.125
	60 Days	-0.250

RATES (FULL DOC)																								
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	8.374	8.499	8.624	8.749	8.874	8.999
30 YR FIX	97.448	97.811	98.163	98.663	99.163	99.663	100.038	100.413	100.788	101.163	101.538	101.788	102.038	102.288	102.538	102.788	103.038	103.288	103.663	103.788	103.913	104.038	104.163	104.288
15 YR FIX																								
10/6 ARM																								
7/6 ARM	97.348	97.711	98.063	98.563	99.063	99.563	99.938	100.313	100.688	101.063	101.438	101.688	101.938	102.188	102.438	102.688	102.938	103.188	103.563	103.688	103.813	103.938	104.063	104.188
5/6 ARM	97.348	97.711	98.063	98.563	99.063	99.563	99.938	100.313	100.688	101.063	101.438	101.688	101.938	102.188	102.438	102.688	102.938	103.188	103.563	103.688	103.813	103.938	104.063	104.188

	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+	2.000	2.000	2.000	1.750	1.375	1.125	1.000	N/A	N/A	
760-779	1.875	1.875	1.875	1.625	1.375	1.000	0.875	N/A	N/A	
740-759	1.875	1.875	1.875	1.625	1.125	0.875	0.750	N/A	N/A	
720-739	1.625	1.625	1.625	1.375	1.000	0.625	0.250	N/A	N/A	
700-719	1.500	1.500	1.500	1.000	0.500	0.250	-0.125	N/A	N/A	
680-699	1.250	1.250	1.250	0.750	0.125	-0.500	-1.250	N/A	N/A	
660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

	LLPA's								
	\$100,000 - \$150,000	-0.500	-0.500	-0.500	-0.625	-0.750	-0.875	-1.000	N/A
\$150,000 - \$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	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
\$1,500,000 - \$2,000,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
\$2,000,000 - \$3,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

2nd Home	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Cash out Refinance	-0.250	-0.250	-0.250	-0.375	-0.625	-0.625	N/A	N/A	N/A
Asset Utilization 84 Mos	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	N/A	N/A
1099 - 1 Year or Full Doc 1 YR	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.375	N/A	N/A
40 Year Interest Only	-0.375	-0.375	-0.500	-0.625	-0.750	-0.875	-1.125	N/A	N/A
2 Unit	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	-0.625	N/A	N/A
3-4 Unit	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	-0.750	N/A	N/A
12-months Bank Statements	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	N/A	N/A
Warrantable Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	N/A	N/A
Investment	-1.250	-1.250	-1.250	-1.375	-1.375	-1.500	-1.750	N/A	N/A
Escrow Waiver (All States Except NY)****	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
Escrow Waiver (NY Only)****	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Property State GA/FL	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
DTI > 43.00% (Min 740 and Max 50.00)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Florida Condo (In addition to Warrantable)	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A

Investor Only	No PP Penalty	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	N/A	N/A	
	12 Months PP	1.125	1.125	1.125	1.125	1.125	1.125	1.125	N/A	N/A
	24 Months PP	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
	36 Months PP	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A
	48 Months PP	2.000	2.000	2.000	2.000	2.000	2.000	2.000	N/A	N/A
	60 Months PP	2.125	2.125	2.125	2.125	2.125	2.125	2.125	N/A	N/A

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 102.00
 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	4.5
5 yr ARM Caps	2/1/5
7 yr ARM Caps	2/1/7
Reset Frequency	12 Mo

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

LOCK PERIOD	PRICE ADJ
15 Days	0.063
30 Days	0.000
45 Days	-0.125
60 Days	-0.250

FEES
Underwriting Fee = \$1995
Enhanced Delegated Review Fee = N/A
Condo Review Fee (Established) = \$170
Condo Review Fee (New) = \$800

SUM OF PRICE



Effective Date: 1/7/2026

ALPHA

RATES (ALT DOC)																								
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	8.374	8.499	8.624	8.749	8.874	8.999
30 YR FIX	97.448	97.811	98.163	98.663	99.163	99.663	100.038	100.413	100.788	101.163	101.538	101.788	102.038	102.288	102.538	102.788	103.038	103.288	103.663	103.788	103.913	104.038	104.163	104.288
15 YR FIX																								
10/6 ARM																								
7/6 ARM	97.348	97.711	98.063	98.563	99.063	99.563	99.938	100.313	100.688	101.063	101.438	101.688	101.938	102.188	102.438	102.688	102.938	103.188	103.563	103.688	103.813	103.938	104.063	104.188
5/6 ARM	97.348	97.711	98.063	98.563	99.063	99.563	99.938	100.313	100.688	101.063	101.438	101.688	101.938	102.188	102.438	102.688	102.938	103.188	103.563	103.688	103.813	103.938	104.063	104.188

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+	2.000	2.000	2.000	1.750	1.375	1.125	1.000	N/A	N/A	
760-779	1.875	1.875	1.875	1.625	1.375	1.000	0.875	N/A	N/A	
740-759	1.875	1.875	1.875	1.625	1.125	0.875	0.750	N/A	N/A	
720-739	1.625	1.625	1.625	1.375	1.000	0.625	0.250	N/A	N/A	
700-719	1.500	1.500	1.500	1.000	0.500	0.250	-0.125	N/A	N/A	
680-699	1.250	1.250	1.250	0.750	0.125	-0.500	N/A	N/A	N/A	
660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

BASE PRICE (FROM ABOVE)

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

LLPA's									
\$100,000 - \$150,000	-0.500	-0.500	-0.500	-0.625	-0.750	-0.875	-1.000	N/A	N/A
\$150,000 - \$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	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
\$1,500,000 - \$2,000,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
\$2,000,000 - \$3,000,000	N/A	N/A	N/A						

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.

2nd Home	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Cash out Refinance	-0.250	-0.250	-0.250	-0.375	-0.625	-0.625	N/A	N/A	N/A
Asset Utilization 84 Mos	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	N/A	N/A
1099 - 1 Year or Full Doc 1 YR	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.375	N/A	N/A
40 Year Interest Only	-0.375	-0.375	-0.500	-0.625	-0.750	-0.875	-1.125	N/A	N/A
2 Unit	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	-0.625	N/A	N/A
3-4 Unit	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	-0.750	N/A	N/A
12-months Bank Statements	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	N/A	N/A
Warrantable Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	N/A	N/A
Investment	-1.250	-1.250	-1.250	-1.375	-1.375	-1.500	-1.750	N/A	N/A
Escrow Waiver (All States Except NY)****	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
Escrow Waiver (NY Only)****	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Property State GA/FL	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A
DTI > 43.00% (Min 740 and Max 50.00)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
Florida Condo (In addition to Warrantable)	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A

Reserves
See Matrix

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

ARM DETAILS		LOCK EXTENSION	PRICE ADJ
ARM Index	SOFR 30A	5 Days	-0.100
ARM Margin	4.5	10 Days	-0.200
5 yr ARM Caps	2/1/5	15 Days	-0.300
7 yr ARM Caps	2/1/7	30 Days	-0.600
Reset Frequency	12 Mo		

ASK YOUR AE FOR OFF-SHEET RATES/PRICING

LOCK PERIOD	PRICE ADJ
15 Days	0.063
30 Days	0.000
45 Days	-0.125
60 Days	-0.250

Investor Only	No PP Penalty	12 Months PP	24 Months PP	36 Months PP	48 Months PP	60 Months PP
	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
	1.125	1.125	1.125	1.125	1.125	1.125
	1.500	1.500	1.500	1.500	1.500	1.500
	1.750	1.750	1.750	1.750	1.750	1.750
	2.000	2.000	2.000	2.000	2.000	2.000
	2.125	2.125	2.125	2.125	2.125	2.125

FEEES
Underwriting Fee = \$1995
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	Max Price 102.00 Min Price 98.00	SUM OF PRICE
--------	--	-------------------------------------	--------------

RATES (FULL DOC)																										
BASE PRICES	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
30 YR FIX	97.625	98.313	98.938	99.563	100.125	100.688	101.250	101.750	102.250	102.630	103.005	103.380	103.680	103.980	104.280	104.530	104.780	105.030	105.230	105.430	105.580	105.730	105.880	106.005	106.130	106.255
15 YR FIX	97.625	98.313	98.938	99.563	100.125	100.688	101.250	101.750	102.250	102.630	103.005	103.380	103.680	103.980	104.280	104.530	104.780	105.030	105.230	105.430	105.580	105.730	105.880	106.005	106.130	106.255
10/6 ARM																										
7/6 ARM																										
5/6 ARM	97.875	98.563	99.188	99.813	100.375	100.938	101.500	102.000	102.500	102.880	103.255	103.630	103.930	104.230	104.530	104.780	105.030	105.280	105.480	105.680	105.830	105.980	106.130	106.255	106.380	106.505
BASE PRICES	9.374	9.499	9.624	9.749	9.874	9.999	10.124	10.249	10.374	10.499	10.624	10.749	10.874													
30 YR FIX	106.365	106.475	106.575	106.675	106.775	106.875	106.975	107.075	107.175	107.275	107.375	107.475	107.575													
15 YR FIX	106.365	106.475	106.575	106.675	106.775	106.875	106.975	107.075	107.175	107.275	107.375	107.475	107.575													
10/6 ARM																										
7/6 ARM																										
5/6 ARM	106.615	106.725	106.825	106.925	107.025	107.125	107.225	107.325	107.425	107.525	107.625	107.725	107.825													

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+	0.625	0.625	0.625	0.375	0.125	-0.250	-0.750	-2.250	-3.500	
740 - 759	0.625	0.625	0.625	0.375	0.125	-0.250	-1.000	-2.750	-4.125	
720 - 739	0.250	0.250	0.250	0.000	-0.250	-0.750	-1.500	-3.000	-4.750	
700 - 719	0.125	0.125	0.000	-0.125	-0.500	-1.250	-1.625	-3.625	N/A	
680 - 699	-0.625	-0.625	-1.000	-1.125	-1.500	-2.000	-2.875	N/A	N/A	
660 - 679	-1.000	-1.000	-1.250	-1.625	-2.625	-3.250	-4.000	N/A	N/A	
640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
600 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
580 - 599	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
LLPA's										
12 Mos Income	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.375	-0.500	
40 Yr Fixed	-0.875	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500	-1.500	-1.500	
Interest Only - 30 Yr	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	0.000	0.000	
Interest Only - 40 Yr	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000	0.000	0.000	
< \$125,000	-0.750	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	N/A	N/A	
\$125,001 - \$149,999	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	
\$150,000 - \$249,999	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	-0.500	
\$1,500,000 - \$1,999,999	0.125	0.125	0.125	0.125	0.000	-0.250	-0.250	-0.250	-1.500	
\$2,000,000 - \$2,499,999	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500	-1.250	-1.250	N/A	
\$2,500,000 - \$2,999,999	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-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	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	N/A	N/A	
Rate and Term	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	
Cash-Out	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000	N/A	N/A	
Delayed Fin.	-0.125	-0.125	-0.125	-0.375	-0.375	-0.500	-0.750	N/A	N/A	
Debt consol	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000	N/A	N/A	
Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.750	N/A	N/A	
Investment	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-1.250	N/A	
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	
NW Condo	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	N/A	
Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-1.625	-1.750	-2.000	N/A	
Foreign 2nd HM	-2.875	-2.875	-3.000	-3.000	-3.375	-3.625	N/A	N/A	N/A	
Foreign NOO	-2.750	-2.750	-2.750	-3.000	-3.250	N/A	N/A	N/A	N/A	
ITIN (Min. \$125k)	-1.500	-1.500	-1.625	-1.750	-2.000	-2.250	-2.500	-3.625	N/A	
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
Escrow Waiver (NY)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	N/A	
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.125	N/A	
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
Manuf Housing (Min 680)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.750	N/A	N/A	
FL Condo	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.500	-0.500	
DTI > 43**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	
DTI > 50	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	N/A	N/A	
PNL Only	-0.750	-0.750	-0.750	-0.875	-0.875	-1.000	-1.250	N/A	N/A	
										Max Price 102.00
										Min Price 98.00

STATE TIERS								
Tier 1:	See Matrix							
Tier 2:	See Matrix							
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							
ARM Margin	4.5							
5 yr ARM Caps	2/1/5							
7 yr ARM Caps	2/1/7							
Reset Frequency	12 Mo							
	Housing							
	0x90x12							
	(BK/FC/SS/DIL)							
	12 mo							
	Min FICO							
	600							
FEES								
Underwriting Fee = \$1995								
Enhanced Delegated Review Fee = N/A								
Condo Review Fee (Established) = \$170								
Condo Review Fee (New) = \$800								
LOCK EXTENSION								
5 Days								
10 Days								
15 Days								
30 Days								
PRICE ADJ								
-0.100								
-0.200								
-0.300								
-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 or 3 x 30 MTG (10% LTV Reduction)	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A	
0 x 60 MTG	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
0 x 90 MTG	N/A	N/A	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	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	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						
NO PP Penalty	-2.000	100.000						
12 Months PP	-1.500	100.000						
24 Months PP	-0.500	100.250						
36 Months PP	0.000	101.250						
48 Months PP	0.500	101.250						
60 Months PP	0.750	101.250						
ASK YOUR AE FOR OFF-SHEET RATES/PRICING								
SUM OF PRICE								

RATES (ALT DOC)																										
BASE PRICES	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
30 YR FIX	97.625	98.313	98.938	99.563	100.125	100.688	101.250	101.750	102.250	102.630	103.005	103.380	103.680	103.980	104.280	104.530	104.780	105.030	105.230	105.430	105.580	105.730	105.880	106.005	106.130	106.255
15 YR FIX	97.625	98.313	98.938	99.563	100.125	100.688	101.250	101.750	102.250	102.630	103.005	103.380	103.680	103.980	104.280	104.530	104.780	105.030	105.230	105.430	105.580	105.730	105.880	106.005	106.130	106.255
10/6 ARM																										
7/6 ARM																										
5/6 ARM	97.875	98.563	99.188	99.813	100.375	100.938	101.500	102.000	102.500	102.880	103.255	103.630	103.930	104.230	104.530	104.780	105.030	105.280	105.480	105.680	105.830	105.980	106.130	106.255	106.380	106.505
BASE PRICES	9.374	9.499	9.624	9.749	9.874	9.999	10.124	10.249	10.374	10.499	10.624	10.749	10.874													
30 YR FIX	106.365	106.475	106.575	106.675	106.775	106.875	106.975	107.075	107.175	107.275	107.375	107.475	107.575													
15 YR FIX	106.365	106.475	106.575	106.675	106.775	106.875	106.975	107.075	107.175	107.275	107.375	107.475	107.575													
10/6 ARM																										
7/6 ARM																										
5/6 ARM	106.615	106.725	106.825	106.925	107.025	107.125	107.225	107.325	107.425	107.525	107.625	107.725	107.825													
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)		Tier 1: See Matrix														
760+	0.625	0.625	0.625	0.375	0.125	-0.250	-1.000	-2.375	-4.125	Tier 2: See Matrix																
740 - 759	0.625	0.625	0.625	0.375	0.125	-0.250	-1.250	-3.000	-4.500	ALT DOC																
720 - 739	0.250	0.250	0.250	0.000	-0.250	-0.750	-1.625	-3.250	-5.375	12 & 24 Mo. Bank Statement, P&L w/2 Mo Bank Statements, 1099, Asset Utilization, P&L Only, or WVOE w/ 2 Mo Bank Statements																
700 - 719	0.125	0.125	0.000	-0.125	-0.500	-1.250	-1.625	-3.625	N/A	Price WVOE w/2 Mo as P&L w/2 Mo No Score Foreign National Price w 700 FICO																
680 - 699	-0.750	-0.750	-1.000	-1.125	-1.500	-2.250	-3.125	N/A	N/A	ARM DETAILS																
660 - 679	-1.000	-1.000	-1.250	-1.625	-2.625	-3.250	-4.000	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		0x90x12										
600 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	ARM Margin		4.5		(BK/FC/SS/DIL)		12 mo										
580 - 599	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5 yr ARM Caps		2/1/5		Min FICO		600										
										7 yr ARM Caps		2/1/7														
										Reset Frequency		12 Mo														
LLPA's											FEES		LOCK EXTENSION		PRICE ADJ											
12 Mos Income	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.375	-0.500	Underwriting Fee = \$1995		5 Days		-0.100												
40 Yr Fixed	-0.875	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500	-1.500	-1.500	Enhanced Delegated Review Fee = N/A		10 Days		-0.200												
Interest Only - 30 Yr	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A	Condo Review Fee (Established) = \$170		15 Days		-0.300												
Interest Only - 40 Yr	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A	Condo Review Fee (New) = \$800		30 Days		-0.600												
< \$125,000	-0.750	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	N/A	N/A	Other LLPA's																
\$125,001 - \$149,999	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	60%		65%		70%		75%		80%		85%		90%				
\$150,000 - \$249,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	BK/SS/NOD/DIL <24> 12		-0.625		-0.625		N/A		N/A		N/A		N/A				
\$600,000 - \$999,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	BK/SS/NOD/DIL <36> 24		-0.375		-0.375		-0.375		N/A		N/A		N/A				
\$1,000,000 - \$1,499,999	0.250	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-0.500	BK/SS/NOD/DIL < 48 > 36		-0.375		-0.375		-0.375		-0.375		N/A		N/A				
\$1,500,000 - \$1,999,999	0.125	0.125	0.125	0.125	0.250	-0.250	-0.250	-0.250	-1.500	Covid Forbearance < 6 Payments		-0.625		-0.625		-0.625		-0.625		-0.625		-0.625				
\$2,000,000 - \$2,499,999	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	-1.250	N/A	1 x 30 MTG		-0.250		-0.250		-0.375		-0.625		-0.625		-0.625				
\$2,500,000 - \$2,999,999	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-1.125	N/A	N/A	2 or 3 x 30 MTG (10% LTV Reduction)		-0.750		-0.750		-0.750		-0.750		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	0 x 60 MTG		N/A		N/A		N/A		N/A		N/A		N/A				
2-1 Buydown	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	N/A	N/A	0 x 90 MTG		N/A		N/A		N/A		N/A		N/A		N/A				
Rate and Term	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	Exceptions		-0.250		-0.250		-0.250		-0.500		-0.500		-0.500				
Cash-Out	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000	N/A	N/A	No VOR		-0.375		-0.375		-0.375		-0.375		N/A		N/A				
Delayed Fin.	-0.125	-0.125	-0.125	-0.375	-0.375	-0.500	-0.750	N/A	N/A	Residual Inc < 2500 (min \$1500)		-0.375		-0.375		-0.375		-0.375		-0.375		N/A				
Debt consol	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000	N/A	N/A	LLPA		Max LPC		LOCK PERIOD		PRICE ADJ										
Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.750	N/A	NO PP Penalty		-2.000		15 Days		0.063										
Investment	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-1.250	N/A	12 Months PP		-1.500		30 Days		0.000										
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	24 Months PP		-0.500		45 Days		-0.125										
NW Condo	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	N/A	36 Months PP		0.000		60 Days		-0.250										
Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-1.625	-1.750	-2.000	N/A	48 Months PP		0.500														
Foreign 2nd HM	-2.875	-2.875	-2.875	-3.000	-3.375	-3.625	N/A	N/A	N/A	60 Months PP		0.750														
Foreign NOO	-2.750	-2.750	-2.750	-3.000	-3.250	N/A	N/A	N/A	N/A	PREPAY PENALTY																
ITIN (Min. \$125k)	-1.500	-1.500	-1.625	-1.750	-2.000	-2.250	-2.500	-3.625	N/A	NO PP Penalty																
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	12 Months PP																
Escrow Waiver (NY)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	24 Months PP																
2 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	N/A	36 Months PP																
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.125	N/A	48 Months PP																
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	60 Months PP																
Manuf Housing (Min 680)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.750	N/A	ASK YOUR AE FOR OFF-SHEET RATES/PRICING																
FL Condo	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.500	-0.500	SUM OF PRICE																
DTI > 43**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	Max Price 102.00																
DTI > 50	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	N/A	N/A	N/A	Min Price 98.00																
PNL Only	-0.750	-0.750	-0.750	-0.875	-0.875	-1.000	-1.250	N/A	N/A																	



Effective Date: 1/7/2026

DELTA PRIME

BASE PRICES													RATES (DSCR - DELTA PRIME)												
BASE PRICE	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		
5/6 ARM	97.481	97.797	98.101	98.403	98.703	98.976	99.263	99.557	99.869	100.116	100.377	100.652	100.901	101.144	101.380	101.611	101.835	102.054	102.266	102.473	102.673	102.867	103.055		
7/6 ARM	97.581	97.897	98.201	98.503	98.803	99.076	99.363	99.657	99.969	100.216	100.477	100.752	101.001	101.244	101.480	101.711	101.935	102.154	102.366	102.573	102.773	102.967	103.155		
10/6 ARM	97.581	97.897	98.201	98.503	98.803	99.076	99.363	99.657	99.969	100.216	100.477	100.752	101.001	101.244	101.480	101.711	101.935	102.154	102.366	102.573	102.773	102.967	103.155		
15 YR FIX	97.581	97.897	98.201	98.503	98.803	99.076	99.363	99.657	99.969	100.216	100.477	100.752	101.001	101.244	101.480	101.711	101.935	102.154	102.366	102.573	102.773	102.967	103.155		
30 YR FIX	97.581	97.897	98.201	98.503	98.803	99.076	99.363	99.657	99.969	100.216	100.477	100.752	101.001	101.244	101.480	101.711	101.935	102.154	102.366	102.573	102.773	102.967	103.155		

ADJUSTMENTS TO PRICE										PRICE IT UP		
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90			
DSCR	760+	1.875	1.875	1.875	1.625	1.375	1.000	0.875	NA	NA		
	740-759	1.875	1.875	1.875	1.625	1.125	0.875	0.750	NA	NA		
	720-739	1.625	1.625	1.625	1.375	1.000	0.625	0.250	NA	NA		
	700-719	NA	NA									
	680-699	NA	NA									
	660-679	NA	NA									
	640-659	NA	NA									
620-639	NA	NA	NA	NA	NA	NA	NA	NA	NA			
600-619	NA	NA	NA	NA	NA	NA	NA	NA	NA			
DSCR Additional Adjustments	1.00-1.14	0.125	0.125	0.125	0.000	0.000	-0.375	-0.500	NA	NA		
	>=1.15	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA		
	1.00-1.24	NA	NA									
	.75-.99	NA	NA									
<.75	NA	NA	NA	NA	NA	NA	NA	NA	NA			
STR (Min 1.15 DSCR)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.625	NA	NA	NA	NA		
Interest only - 30 Yr	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	NA	NA	NA		
Interest only - 40 Yr	-0.375	-0.375	-0.500	-0.625	-0.750	-0.875	-1.125	NA	NA	NA		
150,000 to 200,000	-0.500	-0.500	-0.500	-0.625	-0.750	-0.875	-1.000	NA	NA	NA		
< 250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA		
> 1,000,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA		
> 1,500,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA	NA		
> 2,000,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
> 2,500,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
> 3,000,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
> 4,000,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Cash Out	-0.250	-0.250	-0.250	-0.375	-0.625	-0.625	NA	NA	NA	NA		
Delayed Financing	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	NA	NA	NA	NA		
Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA	NA		
Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	NA	NA	NA		
2 Unit	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	-0.625	NA	NA	NA		
3-4 Unit	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	-0.750	NA	NA	NA		
State NY/FL/GA	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA	NA		
Florida Condo	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA	NA		
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA	NA		
Escrow Waiver (NY only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA		
15 Day Lock	0.063	0.063	0.063	0.063	0.063	0.063	0.063	NA	NA	NA		
30 Day Lock	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA		
45 Day Lock	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA	NA		
Purchase Special	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
PREPAY PENALTY	12 Months PP	1.125	1.125	1.125	1.125	1.125	1.125	1.125	NA	NA		
	24 Months PP	1.500	1.500	1.500	1.500	1.500	1.500	1.500	NA	NA		
	36 Months PP	1.750	1.750	1.750	1.750	1.750	1.750	1.750	NA	NA		
	48 Months PP	2.000	2.000	2.000	2.000	2.000	2.000	2.000	NA	NA		
	60 Months PP	2.125	2.125	2.125	2.125	2.125	2.125	2.125	NA	NA		
	NO PP Penalty	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA	
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	102.00		
									Min Price	98.00		

BASE PRICE (FROM ABOVE)		STATE TIERS	
DSCR & NO RATIO Lower of 1007 rent schedule or lease agreement. Require 2 months proof of receipt of existing lease payment. Vacant property not eligible on refinances.		*Contact AE for State Coverage	
		Eligible: AK, AR, CO, CT, DC, DE, HI, IA, IN, KY, LA, MA, MD, ME, MI, MO, MS, MT, NE, NH, NJ, NM, NY, OH, OK, PA, RI, SC, TN, TX, VA, WA, WI, WV, WY	
		Eligible: Must close in LLC or Corp: AL, FL, GA, IL, KS Eligible: Requires Broker License: AZ, CA, MN, UT Ineligible: ID, NC, ND, NV, OR, SD, VT	
		CREDIT	
		Housing	0x30x24
		(BK/FC/SS/DIL)	48 mo
		Min FICO	720
ARM DETAILS		INTEREST ONLY TERMS	
ARM Index	SOFR 30A	I/O Term	Term
ARM Margin	4.5	30 YR	NA
5yr ARM Caps	2/15	30 YR I/O	120
7yr ARM Caps	2/17	15 YR	NA
Reset Frequency	12 Mo	5, 6, 7 & 10	NA
Prepay	Min Price	Max Price	ARM
No Penalty	98.00	100.00	5, 6, 7 & 10
12 Mths PP	98.00	100.00	ARM I/O
24 Mths PP	98.00	100.75	40 YR I/O
36 Mths PP	98.00	101.75	120
48 Mths PP	98.00	101.75	360
60 Mths PP	98.00	102.00	360
		Qualifying Rate: Note Rate	
FEES		LOCK EXTENSION	PRICE ADJ
Underwriting Fee = \$1995		5 Days	-0.100
Enhanced Delegated Review Fee = N/A		10 Days	-0.200
Condo Review Fee (Established) = \$170		15 Days	-0.300
Condo Review Fee (New) = \$800		30 Days	-0.600
Reserves		LOCK PERIOD	PRICE ADJ
Min of 9 months		15 Days	0.063
		30 Days	0.000
		45 Days	-0.125
		60 Days	-0.250
ASK YOUR AE FOR OFF-SHEET RATES/PRICING			
		SUM OF PRICE	

		RATES (DSCR)																												
BASE PRICES		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	9.624
30 YR FIX		98.063	98.751	99.376	100.001	100.563	101.126	101.688	102.188	102.568	102.943	103.318	103.618	103.918	104.218	104.468	104.718	104.968	105.168	105.368	105.518	105.668	105.818	105.943	106.068	106.193	106.303	106.413	106.513	106.613
15 YR FIX		98.063	98.751	99.376	100.001	100.563	101.126	101.688	102.188	102.568	102.943	103.318	103.618	103.918	104.218	104.468	104.718	104.968	105.168	105.368	105.518	105.668	105.818	105.943	106.068	106.193	106.303	106.413	106.513	106.613
10/6 ARM																														
7/6 ARM																														
5/6 ARM		98.063	95.750	96.500	97.125	97.750	98.375	98.875	99.250	99.750	100.125	100.500	100.875	101.250	101.625	102.000	102.375	102.750	103.125	103.500	103.875	104.250	104.500	104.750	105.000	105.250	105.500	105.750	106.000	106.900
BASE PRICES		9.749	9.874	9.999	10.124	10.249	10.374	10.499	10.624																					
30 YR FIX		106.713	106.813	106.913	107.013	107.113	107.213	107.313	107.413																					
15 YR FIX		106.713	106.813	106.913	107.013	107.113	107.213	107.313	107.413																					
10/6 ARM																														
7/6 ARM																														
5/6 ARM		106.900	106.900	106.900	106.900	106.900	106.900	106.900	106.900																					

		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+	0.875	0.875	0.750	0.625	0.250	-1.375	-2.625	-4.375	N/A		
	740-759	0.750	0.750	0.625	0.375	0.000	-1.500	-3.125	-4.750	N/A		
	720-739	0.625	0.625	0.625	0.500	-0.375	-1.750	-3.250	-4.875	N/A		
	700-719	0.500	0.250	0.000	-0.625	-1.125	-3.000	N/A	N/A	N/A		
	680-699	-0.500	-0.750	-0.875	-1.625	-2.750	-3.375	N/A	N/A	N/A		
	660-679	-1.000	-1.375	-1.750	-2.500	-3.375	N/A	N/A	N/A	N/A		
	640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
	620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		

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, 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>

		DSCR LLPAs									
No Ratio < .75		-2.625	-2.875	-3.000	-3.250	-3.500	-3.875	N/A	N/A	N/A	
.75 - .99		-1.250	-1.250	-1.500	-1.500	-1.500	-3.125	N/A	N/A	N/A	
1.0 - 1.14		0.125	0.125	0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	
>= 1.15		0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.125	N/A	
Foreign National >= 1.0		-1.250	-1.375	-1.750	-1.875	-2.750	N/A	N/A	N/A	N/A	
STR (Min 1.15 DSCR)		-1.250	-1.250	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	
Interest-Only 30 YR		-0.250	-0.250	-0.250	-0.625	-0.625	-0.750	N/A	N/A	N/A	
Interest-Only 40 YR		-0.375	-0.375	-0.375	-0.750	-0.750	-0.750	N/A	N/A	N/A	
< 100,000		-1.250	-1.250	-1.250	-1.250	-1.250	N/A	N/A	N/A	N/A	
< 150,000		-1.000	-1.000	-1.000	-1.000	-1.000	-1.375	-1.750	N/A	N/A	
< 250,000		0.125	0.125	0.125	0.125	0.125	-0.250	-0.625	-0.875	N/A	
> 1,000,000		0.000	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500	N/A	
> 1,500,000		-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	N/A	N/A	N/A	
> 2,000,000		-0.625	-0.625	-0.750	-0.875	-1.000	N/A	N/A	N/A	N/A	
> 2,500,000		-1.000	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A	
> 3,000,000		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Cash-Out		-0.500	-0.500	-0.500	-0.750	-0.750	-1.125	N/A	N/A	N/A	
Delayed Financing		-0.125	-0.125	-0.125	-0.375	-0.500	-0.750	N/A	N/A	N/A	
2-1 Buydown (Min 680 & Min .75 DSCR)		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	N/A	N/A	
Purchase (Max 85%) / Rate & Term (Max 80%)		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	
Condo		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750	N/A	N/A	
Condotel (Min .75 DSCR)		-1.000	-1.000	-1.000	-1.250	-1.250	N/A	N/A	N/A	N/A	
Non-Warrantable		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.875	N/A	N/A	
Exception		-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	N/A	
Escrow Waiver		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
2 Unit		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
3-4 Unit		-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.500	-1.875	N/A	
1 x 30 MTG (Min .75 DSCR)		-0.625	-0.625	-0.625	-0.625	-0.875	-1.000	-1.750	-2.125	N/A	
BK/SS/NOD/DI >24 <36		-0.500	-0.750	-0.750	-0.750	-0.875	-1.000	-1.000	N/A	N/A	
BK/SS/NOD/DIL < 48 > 36		-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	N/A	N/A	N/A	
Condo Forbearance < 6 Pmts		-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	
Property State NY/GA		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	
FL Condo		0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	
15 Day Lock		0.063	0.063	0.063	0.063	0.063	0.063	0.063	0.063	N/A	
30 Day Lock		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
45 Day Lock		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	
PREPAY PENALTY	12 Months PP	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	N/A	
	24 Months PP	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	
	36 Months PP	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A	
	48 Months PP	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	N/A	
	60 Months PP	2.125	2.125	2.125	2.125	2.125	2.125	2.125	2.125	N/A	
	NO PP Penalty	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	N/A

ARM DETAILS			INTEREST ONLY TERMS		
ARM Index	SOFR 30A		I/O Term	Term	Amort
ARM Margin	4.5		30 YR	NA	360
5yr ARM Caps	2/1/5		30 YR I/O	120	360
7yr ARM Caps	2/1/7		15 YR	NA	180
Reset Frequency	12 Mo		5, 6, 7 & 10 ARM	NA	360
Prepay	Min Price	Max Price	ARM I/O	120	360
No Penalty	98.00	100.00			
12 Mnth PP	98.00	100.00			
24 Mnth PP	98.00	101.00			
36 Mnth PP	98.00	101.75			
48 Mnth PP	98.00	101.75			
60 Mnth PP	98.00	102.00			

FEES		LOCK EXTENSION	PRICE ADJ
Underwriting Fee = \$1995		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			LOCK PERIOD	PRICE ADJ			
	No Penalty	Max LPC	5-10 Unit					
	No Penalty	-2.000	100.000			N/A	15 Days	0.063
	12 Mnth PP	-1.500	100.250			N/A	30 Days	0.000
	24 Mnth PP	-0.500	101.000			N/A	45 Days	-0.125
	36 Mnth PP	0.000	101.750			N/A	60 Days	-0.250
48 Mnth PP	0.500	101.750	N/A					
60 Mnth PP	0.750	102.000	N/A					

		LLPA	Max LPC	5-10 Unit	LOCK PERIOD	PRICE ADJ
Max Price	102.00					
Min Price	98.00					
SUM OF PRICE						



Effective Date: 1/7/2026

GAMMA

RATES (Multi Unit & Mixed Use)																													
BASE PRICES	6.499	6.624	6.749	6.874	6.998	7.124	7.249	7.374	7.499	7.624	7.749	7.874	7.998	8.124	8.249	8.374	8.499	8.624	8.749	8.874	8.999	9.124	9.249	9.374	9.499	9.624	9.749	9.874	9.998
30 YR FIX	96.922	97.453	97.984	98.516	99.047	99.578	100.109	100.625	101.125	101.625	102.125	102.563	102.875	103.125	103.375	103.625	103.875	104.125	104.375	104.625	104.875	105.125	105.375	105.625	105.875	106.125	106.375	106.625	106.875
15 YR FIX	96.922	97.453	97.984	98.516	99.047	99.578	100.109	100.625	101.125	101.625	102.125	102.563	102.875	103.125	103.375	103.625	103.875	104.125	104.375	104.625	104.875	105.125	105.375	105.625	105.875	106.125	106.375	106.625	106.875
10/6 ARM																													
7/6 ARM																													
5/6 ARM																													
BASE PRICES	10.124	10.249	10.374	10.499	10.624	10.749	10.874	10.999																					
30 YR FIX	107.125	107.375	107.625	107.875	108.125	108.375	108.625	108.875																					
15 YR FIX	107.125	107.375	107.625	107.875	108.125	108.375	108.625	108.875																					
10/6 ARM																													
7/6 ARM																													
5/6 ARM	107.325	107.575	107.825	108.075	108.325	108.575	108.825	109.075																					

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	
FICO	760+	0.875	0.875	0.875	0.875	0.625	0.000	N/A	N/A	N/A	
	740-759	0.875	0.875	0.750	0.750	0.250	-0.250	N/A	N/A	N/A	
	720-739	0.750	0.750	0.625	0.500	0.000	-0.750	N/A	N/A	N/A	
	700-719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

BASE PRICE (FROM ABOVE) <

DSCR & NO RATIO

Lower of 1007 rent schedule or lease agreement. Require 2 months proof of receipt of existing lease payment. Vacant property not eligible on refinances.

STATE TIERS

Eligible: AK, AR, CO, CT, DC, DE, HI, IA, IN, KY, LA, MA, MD, ME, MI, MO, MS, MT, NE, NH, NJ, NM, NY, OH, OK, PA, RI, SC, TN, TX, VA, WA, WI, WV, WY

Eligible: Must close in LLC or Corp: AL, FL, GA, IL, KS

Eligible: Requires Broker License: AZ, CA, MN, UT

Ineligible: ID, NC, ND, NV, OR, SD, VT

*Contact AE for State Coverage

DSCR LLPAs										
>= 1.00	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A		
>= 1.15	0.250	0.250	0.250	0.250	0.250	0.375	N/A	N/A	N/A	
Foreign National	-1.250	-1.250	-1.250	-1.250	-1.750	N/A	N/A	N/A	N/A	
Interest-Only 30 YR (Min 660)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A	N/A	N/A	
Interest-Only 40 YR (Min 660)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A	N/A	N/A	
40 YR Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7/6 Arm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	
< 150,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
< 250,000	-0.125	-0.125	-0.250	-0.375	-0.500	N/A	N/A	N/A	N/A	
> 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	
> 1,500,000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	N/A	N/A	N/A	
> 2,000,000	-0.125	-0.125	-0.250	-0.375	-0.500	-1.500	N/A	N/A	N/A	
> 2,500,000	-0.375	-0.375	-0.375	-0.500	-0.750	-1.625	N/A	N/A	N/A	
> 3,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
> 3,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Cash-Out (Max \$1.0M)	0.000	0.000	-0.250	-0.500	-0.750	N/A	N/A	N/A	N/A	
Delayed Financing	0.000	0.000	-0.250	-0.500	-0.750	N/A	N/A	N/A	N/A	
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	
Mixed Use Or Residential 9-10 Units	-3.750	-3.750	-5.000	-5.250	-7.000	-7.250	N/A	N/A	N/A	
Residential 5-8 Units	-1.750	-1.750	-3.000	-3.250	-5.000	-5.250	N/A	N/A	N/A	
BK/SS/NO/DI >24 <36	-0.625	-0.750	-0.875	-1.125	-1.500	N/A	N/A	N/A	N/A	
BK/SS/NO/DIL < 48 > 36	-0.250	-0.375	-0.500	-0.625	-1.000	N/A	N/A	N/A	N/A	
Exception	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	N/A	N/A	N/A	
GA/FL	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	
FL Condo (In addition to Warrantable or NW)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	N/A	N/A	N/A	

ARM DETAILS			INTEREST ONLY TERMS		
ARM Index	SOFR 30A		I/O Term	Term	Amort
ARM Margin	4.5		30 YR	NA	360
5yr ARM Caps	2/1/5		30 YR I/O	120	360
7yr ARM Caps	2/1/7		15 YR	NA	180
Reset Frequency	12 Mo		5, 6, 7 & 10	NA	360
Prepay	Min Price	Max Price	ARM		
No Penalty	98.00	100.00	5, 6, 7 & 10	120	360
12 Mnths PP	98.00	100.00	ARM I/O		
24 Mnths PP	98.00	100.75			
36 Mnths PP	98.00	101.75			
48 Mnths PP	98.00	102.00			
60 Mnths PP	98.00	102.00			

FEES				LOCK EXTENSION		PRICE ADJ	
Underwriting Fee = \$1995				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	
				LOCK PERIOD		PRICE ADJ	
PREPAY PENALTY	60 Months PP	0.000	101.000	15 Days	0.063		
	48 Months PP	0.000	100.750	30 Days	0.000		
	36 Months PP	0.000	100.500	45 Days	-0.125		
	24 Months PP	0.000	0.000	60 Days	-0.250		
	12 Months PP	0.000	0.000				
NO PP Penalty	0.000	0.000					

Max Price 102.00
Min Price 98.00

SUM OF PRICE

Rockstone Wholesale | www.RockstoneTPO.com | www.RockstoneWholesale.com

		RATES (FULL DOC)																																																																																																																																																																																																																																																																																							
BASE PRICES		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																																																																																																																																																																																																																																																														
30 YR FIX		97.625	98.313	98.938	99.563	100.125	100.688	101.250	101.750	102.250	102.630	103.005	103.380	103.680	103.980	104.280	104.530	104.780	105.030	105.230	105.430	105.580	105.730	105.880	106.005	106.130	106.255																																																																																																																																																																																																																																																														
15 YR FIX		97.625	98.313	98.938	99.563	100.125	100.688	101.250	101.750	102.250	102.630	103.005	103.380	103.680	103.980	104.280	104.530	104.780	105.030	105.230	105.430	105.580	105.730	105.880	106.005	106.130	106.255																																																																																																																																																																																																																																																														
10/6 ARM																																																																																																																																																																																																																																																																																									
7/6 ARM																																																																																																																																																																																																																																																																																									
5/6 ARM		97.875	98.563	99.188	99.813	100.375	100.938	101.500	102.000	102.500	102.880	103.255	103.630	103.930	104.230	104.530	104.780	105.030	105.280	105.480	105.680	105.830	105.980	106.130	106.255	106.380	106.505																																																																																																																																																																																																																																																														
BASE PRICES		9.374	9.499	9.624	9.749	9.874	9.999	10.124	10.249	10.374	10.499	10.624	10.749	10.874																																																																																																																																																																																																																																																																											
30 YR FIX		106.365	106.475	106.575	106.675	106.775	106.875	106.975	107.075	107.175	107.275	107.375	107.475	107.575																																																																																																																																																																																																																																																																											
15 YR FIX		106.365	106.475	106.575	106.675	106.775	106.875	106.975	107.075	107.175	107.275	107.375	107.475	107.575																																																																																																																																																																																																																																																																											
10/6 ARM																																																																																																																																																																																																																																																																																									
7/6 ARM																																																																																																																																																																																																																																																																																									
5/6 ARM		106.615	106.725	106.825	106.925	107.025	107.125	107.225	107.325	107.425	107.525	107.625	107.725	107.825																																																																																																																																																																																																																																																																											
Note Omega Super Jumbo has a slower review time and LLPA's may change to the base pricing as shown, this product is underwritten Case by Case																																																																																																																																																																																																																																																																																									
ADJUSTMENTS TO PRICE (Full Doc)														PRICE IT UP		STATE TIERS																																																																																																																																																																																																																																																																									
<table border="1"> <tr> <th></th> <th><=50</th> <th>50.01-55</th> <th>55.01-60</th> <th>60.01-65</th> <th>65.01-70</th> <th>70.01-75</th> <th>75.01-80</th> <th>80.01-85</th> <th>85.01-90</th> <th colspan="14"></th> </tr> <tr> <td>760+</td> <td>0.625</td><td>0.625</td><td>0.625</td><td>0.375</td><td>0.125</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td colspan="14"></td> </tr> <tr> <td>740 - 759</td> <td>0.625</td><td>0.625</td><td>0.625</td><td>0.375</td><td>0.125</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td colspan="14"></td> </tr> <tr> <td>720 - 739</td> <td>0.250</td><td>0.250</td><td>0.250</td><td>0.000</td><td>-0.250</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td colspan="14"></td> </tr> <tr> <td>700 - 719</td> <td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td colspan="14"></td> </tr> <tr> <td>680 - 699</td> <td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td colspan="14"></td> </tr> <tr> <td>660 - 679</td> <td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td colspan="14"></td> </tr> <tr> <td>640 - 659</td> <td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td colspan="14"></td> </tr> <tr> <td>600 - 639</td> <td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td colspan="14"></td> </tr> <tr> <td>580 - 599</td> <td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td colspan="14"></td> </tr> </table>															<=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+	0.625	0.625	0.625	0.375	0.125	N/A	N/A	N/A	N/A															740 - 759	0.625	0.625	0.625	0.375	0.125	N/A	N/A	N/A	N/A															720 - 739	0.250	0.250	0.250	0.000	-0.250	N/A	N/A	N/A	N/A															700 - 719	N/A															680 - 699	N/A															660 - 679	N/A															640 - 659	N/A															600 - 639	N/A															580 - 599	N/A																	<table border="1"> <tr> <td colspan="2">BASE PRICE (FROM ABOVE)</td> <td colspan="2">Tier 1: See Matrix</td> </tr> <tr> <td colspan="2">JUMBO</td> <td colspan="2">Tier 2: See Matrix</td> </tr> <tr> <td colspan="2">Loans up to \$8,000,000</td> <td colspan="2"></td> </tr> <tr> <td colspan="2">*Committee review on loans over \$5,000,000</td> <td colspan="2">***Max Pricing on JUMBO 100.00***</td> </tr> </table>										BASE PRICE (FROM ABOVE)		Tier 1: See Matrix		JUMBO		Tier 2: See Matrix		Loans up to \$8,000,000				*Committee review on loans over \$5,000,000		***Max Pricing on JUMBO 100.00***																																																	
	<=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+	0.625	0.625	0.625	0.375	0.125	N/A	N/A	N/A	N/A																																																																																																																																																																																																																																																																																
740 - 759	0.625	0.625	0.625	0.375	0.125	N/A	N/A	N/A	N/A																																																																																																																																																																																																																																																																																
720 - 739	0.250	0.250	0.250	0.000	-0.250	N/A	N/A	N/A	N/A																																																																																																																																																																																																																																																																																
700 - 719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																																																																																																																																																																																
680 - 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																																																																																																																																																																																
660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																																																																																																																																																																																
640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																																																																																																																																																																																
600 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																																																																																																																																																																																
580 - 599	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																																																																																																																																																																																
BASE PRICE (FROM ABOVE)		Tier 1: See Matrix																																																																																																																																																																																																																																																																																							
JUMBO		Tier 2: See Matrix																																																																																																																																																																																																																																																																																							
Loans up to \$8,000,000																																																																																																																																																																																																																																																																																									
*Committee review on loans over \$5,000,000		***Max Pricing on JUMBO 100.00***																																																																																																																																																																																																																																																																																							
LLPA's														ARM DETAILS				CREDIT																																																																																																																																																																																																																																																																							
12 Mos Income	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	ARM Index				SOFR 30A																																																																																																																																																																																																																																																																											
40 Yr Fixed Full Amor	-0.875	-0.875	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A	ARM Margin				4.5																																																																																																																																																																																																																																																																											
Interest Only - 30 Yr	-0.375	-0.375	-0.500	-0.500	-0.625	N/A	N/A	N/A	N/A	5 yr ARM Caps				2/1/5																																																																																																																																																																																																																																																																											
Interest Only - 40 Yr	-0.500	-0.500	-0.500	-0.500	-0.625	N/A	N/A	N/A	N/A	7 yr ARM Caps				2/1/7																																																																																																																																																																																																																																																																											
\$3,500,000 - \$3,999,999	-1.375	-1.375	-1.375	-1.500	-2.000	N/A	N/A	N/A	N/A	Reset Frequency				12 Mo																																																																																																																																																																																																																																																																											
\$4,000,000 - \$4,499,999	-2.250	-2.250	-2.375	-2.875	N/A	N/A	N/A	N/A	N/A	FEES								LOCK EXTENSION		PRICE ADJ																																																																																																																																																																																																																																																																					
\$4,500,000 - \$5,000,000	-3.000	-3.000	-3.500	-4.000	N/A	N/A	N/A	N/A	N/A	Underwriting Fee = \$1995								5 Days		-0.100																																																																																																																																																																																																																																																																					
\$5,000,001 - \$8,000,000	-3.000	-3.000	-3.500	-4.000	N/A	N/A	N/A	N/A	N/A	Enhanced Delegated Review Fee = N/A								10 Days		-0.200																																																																																																																																																																																																																																																																					
														Other LLPA's																																																																																																																																																																																																																																																																											
														60%				65%		70%		75%		80%		85%		90%																																																																																																																																																																																																																																																													
2-1 Buydown	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	BK/SS/NOD/DIL <24> 12				N/A		N/A		N/A		N/A		N/A		N/A		N/A																																																																																																																																																																																																																																																															
Rate and Term	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A	BK/SS/NOD/DIL <36> 24				N/A		N/A		N/A		N/A		N/A		N/A		N/A																																																																																																																																																																																																																																																															
Cash-Out	-0.250	-0.250	-0.250	-0.500	-0.500	N/A	N/A	N/A	N/A	BK/SS/NOD/DIL <48> 36				N/A		N/A		N/A		N/A		N/A		N/A		N/A																																																																																																																																																																																																																																																															
Delayed Fin.	-0.125	-0.125	-0.125	-0.375	-0.375	N/A	N/A	N/A	N/A	Covid Forbearance < 6 Payments				N/A		N/A		N/A		N/A		N/A		N/A		N/A																																																																																																																																																																																																																																																															
Debt consol	-0.250	-0.250	-0.250	-0.500	-0.500	N/A	N/A	N/A	N/A	1 x 30 MTG				N/A		N/A		N/A		N/A		N/A		N/A		N/A																																																																																																																																																																																																																																																															
Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A	2 or 3 x 30 MTG (10% LTV Reduction)				N/A		N/A		N/A		N/A		N/A		N/A		N/A																																																																																																																																																																																																																																																															
Investment	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0 x 60 MTG				N/A		N/A		N/A		N/A		N/A		N/A		N/A																																																																																																																																																																																																																																																															
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A	0 x 90 MTG				N/A		N/A		N/A		N/A		N/A		N/A		N/A																																																																																																																																																																																																																																																															
NW Condo	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A	N/A	N/A	Exceptions				N/A		N/A		N/A		N/A		N/A		N/A		N/A																																																																																																																																																																																																																																																															
Asset Utilization	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A	No VOR				N/A		N/A		N/A		N/A		N/A		N/A		N/A																																																																																																																																																																																																																																																															
Foreign 2nd HM	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Residual Inc < 2500 (min \$1500)				N/A		N/A		N/A		N/A		N/A		N/A		N/A																																																																																																																																																																																																																																																															
Foreign NOO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																																																																																																																																																																																
ITIN (Min. \$125k)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																																																																																																																																																																																
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A	ASK YOUR AE FOR OFF-SHEET RATES/PRICING				LOCK PERIOD				PRICE ADJ																																																																																																																																																																																																																																																																							
Escrow Waiver (NY)	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A					15 Days				0.063																																																																																																																																																																																																																																																																							
2 Units	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A					30 Days				0.000																																																																																																																																																																																																																																																																							
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A					45 Days				-0.125																																																																																																																																																																																																																																																																							
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A					60 Days				-0.250																																																																																																																																																																																																																																																																							
Manuf Housing (Min 680)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																																																																																																																																																																																
FL Condo	0.000	0.000	-0.125	-0.125	-0.250	N/A	N/A	N/A	N/A																																																																																																																																																																																																																																																																																
DTI > 38**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																																																																																																																																																																																
DTI > 50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																																																																																																																																																																																
PNL Only	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																																																																																																																																																																																
														Max Price 100.00																																																																																																																																																																																																																																																																											
														Min Price 98.00																																																																																																																																																																																																																																																																											
														SUM OF PRICE																																																																																																																																																																																																																																																																											

RATES (ALT DOC)																																																																																																																																					
BASE PRICES	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																																																																																																											
30 YR FIX	97.625	98.313	98.938	99.563	100.125	100.688	101.250	101.750	102.250	102.630	103.005	103.380	103.680	103.980	104.280	104.530	104.780	105.030	105.230	105.430	105.580	105.730	105.880	106.005	106.130	106.255																																																																																																											
15 YR FIX	97.625	98.313	98.938	99.563	100.125	100.688	101.250	101.750	102.250	102.630	103.005	103.380	103.680	103.980	104.280	104.530	104.780	105.030	105.230	105.430	105.580	105.730	105.880	106.005	106.130	106.255																																																																																																											
10/6 ARM																																																																																																																																					
7/6 ARM																																																																																																																																					
5/6 ARM	97.875	98.563	99.188	99.813	100.375	100.938	101.500	102.000	102.500	102.880	103.255	103.630	103.930	104.230	104.530	104.780	105.030	105.280	105.480	105.680	105.830	105.980	106.130	106.255	106.380	106.505																																																																																																											
BASE PRICES	9.374	9.499	9.624	9.749	9.874	9.999	10.124	10.249	10.374	10.499	10.624	10.749	10.874																																																																																																																								
30 YR FIX	106.365	106.475	106.575	106.675	106.775	106.875	106.975	107.075	107.175	107.275	107.375	107.475	107.575																																																																																																																								
15 YR FIX	106.365	106.475	106.575	106.675	106.775	106.875	106.975	107.075	107.175	107.275	107.375	107.475	107.575																																																																																																																								
10/6 ARM																																																																																																																																					
7/6 ARM																																																																																																																																					
5/6 ARM	106.615	106.725	106.825	106.925	107.025	107.125	107.225	107.325	107.425	107.525	107.625	107.725	107.825																																																																																																																								
Note Omega Super Jumbo has a slower review time and LLPAs may change to the base pricing as shown, this product is underwritten Case by Case																																																																																																																																					
ADJUSTMENTS TO PRICE (Alt Doc)														PRICE IT UP																																																																																																																							
<table border="1"> <thead> <tr> <th></th> <th><=50</th> <th>50.01-55</th> <th>55.01-60</th> <th>60.01-65</th> <th>65.01-70</th> <th>70.01-75</th> <th>75.01-80</th> <th>80.01-85</th> <th>85.01-90</th> </tr> </thead> <tbody> <tr> <td>760+</td> <td>0.625</td><td>0.625</td><td>0.625</td><td>0.375</td><td>0.125</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td> </tr> <tr> <td>740 - 759</td> <td>0.625</td><td>0.625</td><td>0.625</td><td>0.375</td><td>0.125</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td> </tr> <tr> <td>720 - 739</td> <td>0.250</td><td>0.250</td><td>0.250</td><td>0.000</td><td>-0.250</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td> </tr> <tr> <td>700 - 719</td> <td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td> </tr> <tr> <td>680 - 699</td> <td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td> </tr> <tr> <td>660 - 679</td> <td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td> </tr> <tr> <td>640 - 659</td> <td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td> </tr> <tr> <td>600 - 639</td> <td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td> </tr> <tr> <td>580 - 599</td> <td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td> </tr> </tbody> </table>															<=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+	0.625	0.625	0.625	0.375	0.125	N/A	N/A	N/A	N/A	740 - 759	0.625	0.625	0.625	0.375	0.125	N/A	N/A	N/A	N/A	720 - 739	0.250	0.250	0.250	0.000	-0.250	N/A	N/A	N/A	N/A	700 - 719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	680 - 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	640 - 659	N/A	600 - 639	N/A	580 - 599	N/A	<table border="1"> <thead> <tr> <th colspan="2">STATE TIERS</th> </tr> </thead> <tbody> <tr> <td>Tier 1:</td> <td>See Matrix</td> </tr> <tr> <td>Tier 2:</td> <td>See Matrix</td> </tr> </tbody> </table>														STATE TIERS		Tier 1:	See Matrix	Tier 2:	See Matrix																								
	<=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+	0.625	0.625	0.625	0.375	0.125	N/A	N/A	N/A	N/A																																																																																																																												
740 - 759	0.625	0.625	0.625	0.375	0.125	N/A	N/A	N/A	N/A																																																																																																																												
720 - 739	0.250	0.250	0.250	0.000	-0.250	N/A	N/A	N/A	N/A																																																																																																																												
700 - 719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																												
680 - 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																												
660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																												
640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																												
600 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																												
580 - 599	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																																																																																												
STATE TIERS																																																																																																																																					
Tier 1:	See Matrix																																																																																																																																				
Tier 2:	See Matrix																																																																																																																																				
<table border="1"> <thead> <tr> <th colspan="2">JUMBO</th> </tr> </thead> <tbody> <tr> <td colspan="2">Loans up to \$8,000,000</td> </tr> <tr> <td colspan="2">*Committee review on loans over \$5,000,000</td> </tr> </tbody> </table>														JUMBO		Loans up to \$8,000,000		*Committee review on loans over \$5,000,000		<table border="1"> <thead> <tr> <th colspan="2">ARM DETAILS</th> <th colspan="2">CREDIT</th> </tr> </thead> <tbody> <tr> <td>ARM Index</td> <td>SOFR 30A</td> <td>Housing</td> <td>See Matrix</td> </tr> <tr> <td>ARM Margin</td> <td>4.5</td> <td>(BK/FC/SS/DIL)</td> <td>See Matrix</td> </tr> <tr> <td>5 yr ARM Caps</td> <td>2/1/5</td> <td>Min FICO</td> <td>See Matrix</td> </tr> <tr> <td>7 yr ARM Caps</td> <td>2/1/7</td> <td></td> <td></td> </tr> <tr> <td>Reset Frequency</td> <td>12 Mo</td> <td></td> <td></td> </tr> </tbody> </table>														ARM DETAILS		CREDIT		ARM Index	SOFR 30A	Housing	See Matrix	ARM Margin	4.5	(BK/FC/SS/DIL)	See Matrix	5 yr ARM Caps	2/1/5	Min FICO	See Matrix	7 yr ARM Caps	2/1/7			Reset Frequency	12 Mo																																																																														
JUMBO																																																																																																																																					
Loans up to \$8,000,000																																																																																																																																					
*Committee review on loans over \$5,000,000																																																																																																																																					
ARM DETAILS		CREDIT																																																																																																																																			
ARM Index	SOFR 30A	Housing	See Matrix																																																																																																																																		
ARM Margin	4.5	(BK/FC/SS/DIL)	See Matrix																																																																																																																																		
5 yr ARM Caps	2/1/5	Min FICO	See Matrix																																																																																																																																		
7 yr ARM Caps	2/1/7																																																																																																																																				
Reset Frequency	12 Mo																																																																																																																																				
<table border="1"> <thead> <tr> <th colspan="2">LLPA's</th> </tr> </thead> <tbody> <tr> <td>12 Mos Income</td> <td>N/A</td> </tr> <tr> <td>40 Yr Fixed Full Amor</td> <td>-0.875</td> </tr> <tr> <td>Interest Only - 30 Yr</td> <td>-0.375</td> </tr> <tr> <td>Interest Only - 40 Yr</td> <td>-0.500</td> </tr> <tr> <td>\$3,500,000 - \$3,999,999</td> <td>-1.375</td> </tr> <tr> <td>\$4,000,000 - \$4,499,999</td> <td>-2.250</td> </tr> <tr> <td>\$4,500,000 - \$5,000,000</td> <td>-3.000</td> </tr> <tr> <td>\$5,000,001 - \$8,000,000</td> <td>-3.000</td> </tr> </tbody> </table>														LLPA's		12 Mos Income	N/A	40 Yr Fixed Full Amor	-0.875	Interest Only - 30 Yr	-0.375	Interest Only - 40 Yr	-0.500	\$3,500,000 - \$3,999,999	-1.375	\$4,000,000 - \$4,499,999	-2.250	\$4,500,000 - \$5,000,000	-3.000	\$5,000,001 - \$8,000,000	-3.000	<table border="1"> <thead> <tr> <th colspan="2">FEES</th> <th colspan="2">LOCK EXTENSION</th> <th colspan="2">PRICE ADJ</th> </tr> </thead> <tbody> <tr> <td>Underwriting Fee = \$1995</td> <td></td> <td>5 Days</td> <td></td> <td>-0.100</td> <td></td> </tr> <tr> <td>Enhanced Delegated Review Fee = N/A</td> <td></td> <td>10 Days</td> <td></td> <td>-0.200</td> <td></td> </tr> <tr> <td>Condo Review Fee (Established) = \$170</td> <td></td> <td>15 Days</td> <td></td> <td>-0.300</td> <td></td> </tr> <tr> <td>Condo Review Fee (New) = \$800</td> <td></td> <td>30 Days</td> <td></td> <td>-0.600</td> <td></td> </tr> </tbody> </table>														FEES		LOCK EXTENSION		PRICE ADJ		Underwriting Fee = \$1995		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's																																																																																																																																					
12 Mos Income	N/A																																																																																																																																				
40 Yr Fixed Full Amor	-0.875																																																																																																																																				
Interest Only - 30 Yr	-0.375																																																																																																																																				
Interest Only - 40 Yr	-0.500																																																																																																																																				
\$3,500,000 - \$3,999,999	-1.375																																																																																																																																				
\$4,000,000 - \$4,499,999	-2.250																																																																																																																																				
\$4,500,000 - \$5,000,000	-3.000																																																																																																																																				
\$5,000,001 - \$8,000,000	-3.000																																																																																																																																				
FEES		LOCK EXTENSION		PRICE ADJ																																																																																																																																	
Underwriting Fee = \$1995		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																																																																																																																																	
<table border="1"> <thead> <tr> <th colspan="2">Other LLPAs</th> </tr> </thead> <tbody> <tr> <td>BK/SS/NOD/DIL <24 > 12</td> <td>N/A</td> </tr> <tr> <td>BK/SS/NOD/DIL <36 > 24</td> <td>N/A</td> </tr> <tr> <td>BK/SS/NOD/DIL < 48 > 36</td> <td>N/A</td> </tr> <tr> <td>Covid Forbearance < 6 Payments</td> <td>N/A</td> </tr> <tr> <td>1 x 30 MTG</td> <td>N/A</td> </tr> <tr> <td>2 or 3 x 30 MTG (10% LTV Reduction)</td> <td>N/A</td> </tr> <tr> <td>0 x 60 MTG</td> <td>N/A</td> </tr> <tr> <td>0 x 90 MTG</td> <td>N/A</td> </tr> <tr> <td>Exceptions</td> <td>N/A</td> </tr> <tr> <td>No VOR</td> <td>N/A</td> </tr> <tr> <td>Residual Inc < 2500 (min \$1500)</td> <td>N/A</td> </tr> </tbody> </table>														Other LLPAs		BK/SS/NOD/DIL <24 > 12	N/A	BK/SS/NOD/DIL <36 > 24	N/A	BK/SS/NOD/DIL < 48 > 36	N/A	Covid Forbearance < 6 Payments	N/A	1 x 30 MTG	N/A	2 or 3 x 30 MTG (10% LTV Reduction)	N/A	0 x 60 MTG	N/A	0 x 90 MTG	N/A	Exceptions	N/A	No VOR	N/A	Residual Inc < 2500 (min \$1500)	N/A	<table border="1"> <thead> <tr> <th colspan="2">ASK YOUR AE FOR OFF-SHEET RATES/PRICING</th> <th colspan="2">LOCK PERIOD</th> <th colspan="2">PRICE ADJ</th> </tr> </thead> <tbody> <tr> <td colspan="2"></td> <td>15 Days</td> <td></td> <td>0.063</td> <td></td> </tr> <tr> <td colspan="2"></td> <td>30 Days</td> <td></td> <td>0.000</td> <td></td> </tr> <tr> <td colspan="2"></td> <td>45 Days</td> <td></td> <td>-0.125</td> <td></td> </tr> <tr> <td colspan="2"></td> <td>60 Days</td> <td></td> <td>-0.250</td> <td></td> </tr> </tbody> </table>														ASK YOUR AE FOR OFF-SHEET RATES/PRICING		LOCK PERIOD		PRICE ADJ				15 Days		0.063				30 Days		0.000				45 Days		-0.125				60 Days		-0.250																																																					
Other LLPAs																																																																																																																																					
BK/SS/NOD/DIL <24 > 12	N/A																																																																																																																																				
BK/SS/NOD/DIL <36 > 24	N/A																																																																																																																																				
BK/SS/NOD/DIL < 48 > 36	N/A																																																																																																																																				
Covid Forbearance < 6 Payments	N/A																																																																																																																																				
1 x 30 MTG	N/A																																																																																																																																				
2 or 3 x 30 MTG (10% LTV Reduction)	N/A																																																																																																																																				
0 x 60 MTG	N/A																																																																																																																																				
0 x 90 MTG	N/A																																																																																																																																				
Exceptions	N/A																																																																																																																																				
No VOR	N/A																																																																																																																																				
Residual Inc < 2500 (min \$1500)	N/A																																																																																																																																				
ASK YOUR AE FOR OFF-SHEET RATES/PRICING		LOCK PERIOD		PRICE ADJ																																																																																																																																	
		15 Days		0.063																																																																																																																																	
		30 Days		0.000																																																																																																																																	
		45 Days		-0.125																																																																																																																																	
		60 Days		-0.250																																																																																																																																	
<table border="1"> <thead> <tr> <th colspan="2">SUM OF PRICE</th> </tr> </thead> <tbody> <tr> <td>Max Price</td> <td>100.00</td> </tr> <tr> <td>Min Price</td> <td>98.00</td> </tr> </tbody> </table>														SUM OF PRICE		Max Price	100.00	Min Price	98.00																																																																																																																		
SUM OF PRICE																																																																																																																																					
Max Price	100.00																																																																																																																																				
Min Price	98.00																																																																																																																																				

		RATES (Cross Collateral)																												
BASE PRICES		5.500	5.625	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	8.000	8.125	8.250	8.375	8.500	8.625	8.750	8.875	9.000
30 YR FIX		94.441	95.191	95.941	95.191	97.441	98.128	98.816	99.504	100.129	100.754	101.316	101.879	102.379	102.879	103.316	103.754	104.129	104.504	104.816	105.129	105.441	105.754	106.035	106.285	106.535	106.785	107.035	107.285	107.535
15 YR FIX																														
7/6 ARM		94.566	95.316	96.066	96.816	97.566	98.253	98.941	99.629	100.254	100.879	101.441	102.004	102.504	103.004	103.441	103.879	104.254	104.629	104.941	105.254	105.566	105.879	106.160	106.410	106.660	106.910	107.160	107.410	107.660
5/6 ARM		94.641	95.391	96.141	96.891	97.641	98.328	99.016	99.704	100.329	100.954	101.516	102.079	102.579	103.079	103.516	103.954	104.329	104.704	105.016	105.329	105.641	105.954	106.235	106.485	106.735	106.985	107.235	107.485	107.735
3/6 ARM		94.641	95.391	96.141	96.891	97.641	98.328	99.016	99.704	100.329	100.954	101.516	102.079	102.579	103.079	103.516	103.954	104.329	104.704	105.016	105.329	105.641	105.954	106.235	106.485	106.735	106.985	107.235	107.485	107.735
BASE PRICES		9.125	9.250	9.375	9.500	9.625	9.750	9.875	10.000	10.125	10.250	10.375	10.500	10.625	10.750	10.875	11.000	11.125	11.250	11.375	11.500									
30 YR FIX		107.785	108.035	108.285	108.535	110.535	109.035	109.285	109.535	109.785	110.035	110.285	110.535	110.785	111.035	111.285	111.535	111.785	112.035	112.285	112.535									
15 YR FIX																														
7/6 ARM		107.910	108.160	108.410	108.660	108.910	109.160	109.410	109.660	109.910	110.160	110.410	110.660	110.910	111.160	111.410	111.660	111.910	112.160	112.410	112.660									
5/6 ARM		107.985	108.235	108.485	108.735	108.985	109.235	109.485	109.735	109.985	110.235	110.485	110.735	110.985	111.235	111.485	111.735	111.985	112.235	112.485	112.735									
3/6 ARM		107.985	108.235	108.485	108.735	108.985	109.235	109.485	109.735	109.985	110.235	110.485	110.735	110.985	111.235	111.485	111.735	111.985	112.235	112.485	112.735									

ADJUSTMENTS TO PRICE										PRICE IT UP	DSCR		STATE TIERS												
										<	BASE PRICE (FROM ABOVE)		STATE TIERS												
										<	FEES		STATE TIERS												
DSCR	780+	0.875	0.625	0.500	0.125	-0.375	-0.875	N/A	N/A	N/A		Underwriting Fee = \$1995		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											
	760-779	0.875	0.625	0.375	-0.125	-0.500	-1.000	N/A	N/A	N/A		Enhanced Delegated Review Fee = N/A		Eligible: Must close in LLC or Corp: AL, FL, GA, IL, KS											
	740-759	0.750	0.500	0.250	-0.125	-0.500	-1.000	N/A	N/A	N/A		Condo Review Fee (Established) = \$170		Eligible: Requires Broker License: See Guides											
	720-739	0.625	0.375	0.125	-0.250	-0.750	-1.125	N/A	N/A	N/A		Condo Review Fee (New) = \$800		Ineligible: ID, NC, ND, NV, OR, SD, VT											
	700-719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	N/A	N/A	N/A															
	680-699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	N/A	N/A	N/A															
	660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A															
	640-659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A															
	620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A															
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A															
DSCR LLPAs										ARM DETAILS		INTEREST ONLY TERMS													
DSCR > 120										ARM Index		SOFR 30A		IO Term		Term		Amort							
Purchase										ARM Margin		4.5		30 YR		NA		360		360					
Rate Refi										3/6 & 5/6 ARM Caps		2/1/5		30 YR I/O		120		360		240					
Cashout / Debt Consolidation										7/6 ARM Caps		2/1/7		15 YR		NA		180		180					
Interest Only										Reset Frequency		12 Mo		5, 6, 7 & 10 ARM		NA		360		360					
Escrow Waiver*										Prepay		LLPA		Max Price		5, 6, 7 & 10 ARM I/O		120		360		240			
40 Year Maturity										No Penalty		-1.125		100.00											
Condo										12 Mnths PP		-0.750		102.00		LOCK EXTENSION		PRICE ADJ		LOCK PERIOD		PRICE ADJ			
Multi Unit										24 Mnths PP		-0.375		120.00		5 Days		-0.100		15 Days		0.063			
PREPAY PENALTY	60 Months PP	1.375	1.375	1.375	1.375	1.375	1.375	NA	NA	NA	36 Mnths PP		0.000		102.00		10 Days		-0.200		30 Days		0.000		
	48 Months PP	0.875	0.875	0.875	0.875	0.875	0.875	NA	NA	NA	48 Mnths PP		0.500		102.00		15 Days		-0.300		45 Days		-0.125		
	36 Months PP	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	NA	60 Mnths PP		1.000		102.00		30 Days		-0.600		60 Days		-0.250		
	24 Months PP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA	NA															
	12 Months PP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	NA	NA	NA															
NO PP Penalty										-1.125		-1.125		-1.125		-1.125		-1.125		-1.125		-1.125		-1.125	
										Max Price		102.00													
										Min Price		98.00													
										SUM OF PRICE															



Effective Date: 1/7/2026



OWNER OCCUPIED - 2ND MORTGAGE

Table with 21 columns (RATES, 10 YR FIX, 15 YR FIX, 20 YR FIX, 25 YR FIX, 30 YR FIX) and 21 rows (RATES, 10 YR FIX, 15 YR FIX, 20 YR FIX, 25 YR FIX, 30 YR FIX) showing mortgage rates for various terms.

Main table with columns for ADJUSTMENTS TO PRICE, PRICE IT UP, and ADJUSTMENTS TO PRICE. Rows include Full Doc, Bank Statement | 1099, P&L Only | WVOE, Bank Statements, Product, Loan Amount, and various fee and credit details.

		RATES (HELOC)																							
MARGIN		0.500	0.625	0.750	0.875	1.000	1.125	1.250	1.375	1.500	1.625	1.750	1.875	2.000	2.125	2.250	2.375	2.500	2.625	2.750	2.875	3.000	3.125	3.250	3.375
RATE		7.500	7.625	7.750	7.875	8.000	8.125	8.250	8.375	8.500	8.625	8.750	8.875	9.000	9.125	9.250	9.375	9.500	9.625	9.750	9.875	10.000	10.125	10.250	10.375
10 YR FIX		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
15 YR FIX		98.600	99.150	99.688	100.213	100.725	101.225	101.713	102.188	102.625	102.975	103.413	104.088	104.625	105.031	105.563	105.969	106.494	106.888	107.275	107.656	108.031	108.400	108.513	108.844
20 YR FIX		98.600	99.150	99.688	100.213	100.725	101.225	101.713	102.188	102.625	102.975	103.413	104.088	104.625	105.031	105.563	105.969	106.494	106.888	107.275	107.656	108.031	108.400	108.513	108.844
25 YR FIX		98.600	99.150	99.688	100.213	100.725	101.225	101.713	102.188	102.625	102.975	103.413	104.088	104.625	105.031	105.563	105.969	106.494	106.888	107.275	107.656	108.031	108.400	108.513	108.844
30 YR FIX		98.600	99.150	99.688	100.213	100.725	101.225	101.713	102.188	102.625	102.975	103.413	104.088	104.625	105.031	105.563	105.969	106.494	106.888	107.275	107.656	108.031	108.400	108.513	108.844
MARGIN		3.500	3.625	3.750	3.875	4.000	4.125	4.250	4.375	4.500	4.625	4.750	4.875	5.000	5.125	5.250	5.375	5.500	5.625	5.750	5.875	6.000	6.125	6.250	
RATE		10.500	10.625	10.750	10.875	11.000	11.125	11.250	11.375	11.500	11.625	11.750	11.875	12.000	12.125	12.250	12.375	12.500	12.625	12.750	12.875	13.000	13.125	13.250	
10 YR FIX		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
15 YR FIX		109.144	109.413	109.650	109.856	110.031	110.175	110.288	110.369	110.419	110.438	110.456	110.475	110.494	110.513	110.531	110.550	110.569	110.588	110.606	110.625	110.644	110.663	110.681	
20 YR FIX		109.144	109.413	109.650	109.856	110.031	110.175	110.288	110.369	110.419	110.438	110.456	110.475	110.494	110.513	110.531	110.550	110.569	110.644	110.606	110.625	110.644	110.663	110.681	
25 YR FIX		109.144	109.413	109.650	109.856	110.031	110.175	110.288	110.369	110.419	110.438	110.456	110.475	110.494	110.513	110.531	110.550	110.569	110.588	110.606	110.625	110.644	110.663	110.681	
30 YR FIX		109.144	109.413	109.650	109.856	110.031	110.175	110.288	110.369	110.419	110.438	110.456	110.475	110.494	110.513	110.531	110.550	110.569	110.588	110.606	110.625	110.644	110.663	110.681	

		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													
Standard Doc - 2 years	800+	2.500	2.500	2.000	2.000	1.500	0.500	0.000	-3.500	-4.500													
	780-799	2.500	2.500	2.000	2.000	1.500	0.500	0.000	-3.500	-4.500													
	760-779	1.500	1.500	1.500	1.500	1.000	0.000	-1.000	-5.000	-6.000													
	740-759	1.000	1.000	1.000	1.000	0.000	0.000	-2.000	-6.000	-8.000													
	720-739	0.000	0.000	0.000	0.000	0.000	0.000	-1.000	-3.000	-7.500	NA												
	700-719	-0.500	-0.500	-0.500	-1.000	-1.500	-2.000	-3.000	-5.500	-8.500	NA												
	680-699	-0.750	-0.750	-1.000	-1.500	-2.000	-3.000	NA	NA	NA	NA												
	Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
Alt Doc - Bank Statements 12/24 mo	800+	1.500	1.500	1.500	1.000	0.500	-0.500	-0.500	NA	NA	NA												
	780-799	2.000	2.000	1.500	1.500	1.000	0.000	-0.500	NA	NA	NA												
	760-779	1.000	1.000	1.000	1.000	0.500	-0.500	-1.500	NA	NA	NA												
	740-759	0.500	0.500	0.500	0.500	-0.500	-0.500	-2.500	NA	NA	NA												
	720-739	-0.500	-0.500	-0.500	-0.500	-0.500	-1.500	NA	NA	NA	NA												
	700-719	-1.000	-1.000	-1.000	-1.500	-2.000	-2.500	NA	NA	NA	NA												
	680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA												
	Additional Alt Doc Adj	Bank Statement - 12 Months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA												
	1099 - 12 Months	NA	NA	NA	NA	NA	NA	NA	NA	NA													
TBD		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A													
Draw Term	24	2.000	2.000	2.000	2.000	2.000	2.000	2.000	0.000	0.000													
	36	1.500	1.500	1.500	1.500	1.500	1.500	1.500	0.000	0.000													
	60	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
DTI	<= 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
	40.01 - 45%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000													
	45.01 - 50%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	-1.500													
Loan Balance	\$75,000 - \$100,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125													
	\$100,001 - \$250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
	\$250,001 - \$350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
	\$350,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
	\$500,001 - \$750,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	NA												
Occupancy	2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA													
	Investor	-2.000	-2.000	-2.500	-3.000	-3.500	NA	NA	NA	NA													
Property Type	Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250	NA	NA													
Property Type	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA													
State	CT, IL, NJ, NY	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.125	NA	NA													
Lock Period	30 days	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
	45 days	-0.200	-0.200	-0.200	-0.200	-0.200	-0.200	-0.200	-0.200	-0.200													
	60 days	-0.400	-0.400	-0.400	-0.400	-0.400	-0.400	-0.400	-0.400	-0.400													
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. *By PPP OK in MD on Investment properties											Max Price	102.00										
												Min Price	98.00										

BASE PRICE (FROM ABOVE)

HELOC

Full Doc & Alt Doc

TERMS

	I/O Term	Term	Amort
30 YR	NA	360	360
25 YR	NA	360	360
20 YR	NA	240	240
15 YR	NA	180	180
10 YR	NA	120	120

CREDIT

Housing	0x30x12
FC	84 mo
(BK/FC/SS/DIL)	60 mo
Min FICO	680
Max CLTV	90

FEES

Underwriting Fee = \$1995
Enhanced Delegated Review Fee = N/A
Condo Review Fee (Established) = \$170
Condo Review Fee (New) = \$800

LOCK EXTENSION

5 Days	-0.0625
10 Days	-0.1250
15 Days	-0.1875
30 Days	-0.3750

PRICE ADJ

ASK YOUR AE FOR OFF-SHEET RATES/PRICING

HELOC Info

HELOC INDEX	Prime Rate (Wall Street)
HELOC MARGIN	Calculate in Above Pricing
Qualifying Rate	HELOC's Qualified at Index + Margin

SUM OF PRICE

RATES (NICHE Premier & NICHE)

NICHE (Self-Employed, Previous Credit Event, & Unique Property Types)						
Credit / LTV	up to 60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
>=740	7.990%	8.125%	8.250%	8.375%	8.875%	9.125%
720 - 739	8.125%	8.250%	8.625%	8.750%	8.990%	9.250%
700 - 719	8.250%	8.625%	8.750%	8.875%	9.125%	9.375%
680 - 699	9.375%	9.500%	9.625%	9.750%	9.990%	N/A
660 - 679	9.500%	9.625%	9.750%	9.875%	10.125%	N/A
No Score / 659	10.625%	10.750%	10.875%	10.990%	11.125%	N/A
640 - 658	10.625%	10.750%	10.875%	10.990%	N/A	N/A
620 - 639	11.625%	11.750%	11.875%	11.990%	N/A	N/A
600 - 619	12.375%	12.500%	12.625%	12.750%	N/A	N/A

NICHE Premier (Full and Alt Doc, Self-Employed, ITIN)						
Credit / LTV	up to 60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01% - 85%
> 720	7.750%	7.990%	8.125%	8.375%	8.625%	8.990%
700 - 719	7.990%	8.125%	8.250%	8.500%	8.750%	9.125%
690 - 699	8.875%	8.990%	9.250%	9.375%	9.625%	N/A
680 - 689	8.875%	8.990%	9.250%	9.375%	9.625%	N/A

ADJUSTMENTS TO RATE (NICHE)					
Property Type	Detached - SFR, Condo, PUD - Owner Occupied >=660	-0.500%	Loan Size	\$50,000 - \$74,999	1.000%
	Attached - Condo (no highrises)/Townhome / PUD	0.500%	Term	<= 15 Years	-0.375%
	Multi Family 2-4 units	0.500%		<= 20 Years	-0.125%
	Mobile/Manufactured*	1.000%	Other	LTV <= 50%	-0.125%
	Vacant Land	2.000%		All Alternative Doc	0.250%
Barndominium	1.000%	Cash-Out Refi		0.500%	
Occupancy	Non-Owner Occupied (NOO)	1.000%			

ADJUSTMENTS TO RATE (NICHE Premier)					
Property Type	Owner Occupied - Detached - SFR, Condo, PUD	-0.500%	Term	<= 15 Years	-0.250%
	Attached - Condo, Townhome, PUD (No Highrises)	0.500%		<= 20 Years	-0.125%
Loan Size	\$1,200,001 - \$3,000,000	0.300%	Other	All Alternative Doc (P&L / BSI)	0.250%
				Cash-Out Refi	0.500%

LTV					
LTV Range	<660	>=660	>=700	Cash Out Refinance >= 640	(<660 / >=660)
\$50,000 - \$74,999	70.00%	75.00%	75.00%	\$50,000 - \$74,999	70% / 75%
\$75,000 - \$1,200,000	80.00%	80.00%	85.00%	\$75,000 - \$1,200,000	75% / 80%
Attached - Condo/Townhome	75.00%	80.00%	85.00%	Muti-Unit = OO/NOO	75% / 75%
Additional Home & Second Home	N/A	80.00%	85.00%		
Muti-Family (2 Unit) Owner Occupied	75.00%	80.00%	80.00%		
NOO / Multi-Family (3-4 Unit)	70.00%	75.00%	75.00%		
Mobile Home / Manufactured with Land	70.00%	75.00%	75.00%		
Land - Purchase & RT	N/A	65.00%	65.00%		
Land - Cashout - Refi	N/A	60.00%	60.00%		
Barndominium (Purchase only)	N/A	80.00%	80.00%		

LTV				
LTV Range	Max LTV	Cash Out Refinance (Not Available in TX)		Max LTV
\$75,000 - \$1,200,000	85.00%	\$75,000 - \$1,200,000		80.00%
\$1,200,001 - \$2,000,000	75.00%	\$1,200,001 - \$2,000,000		75.00%
\$2,000,001 - \$3,000,000	70.00%	\$2,000,001 - \$3,000,000		70.00%
Second Home & Other Additional Home / Primary Additional Home	85.00%			
Attached - Condo/Townhome	80.00%			
Any Gift Funds	80.00%			

TERMS	
Single Wide Mobile Home / Manufactured	15 Years
Double Wide Mobile Home / Manufactured Vacant Land, Barndominium, or NOO < \$75,000	20 Years
NOO >= \$75,000; 3-4 Unit OO; SFOO/2nd-Add'l Home/Condo/Townhome/2 unit OO (<\$75K)	25 Years
SFOO/ 2nd-Add'l Home / Condo / Townhome/ 2 unit OO (≥\$75K)	30 Years

TERMS
No bankruptcy, foreclosure, or short sale within 4 years. View our requirements to see criteria to obtain a specific LTV.

VACANT LAND REQUIREMENTS	
Minimum Credit Score (Purchase / Refinance)	660
Minimum Loan Amount	\$100,000

Max Price 101.00
Min Price 98.00