



Effective Date: 29-Aug-25 8:31 AM PST

Best In Class NonQM Products

Lender Fees

Agency UW Fee	\$1,195
Non-QM Loans	\$1,795
NJ & WA Origination Fee	\$1,295
NC Commitment Fee	\$1,295
Streamlines & IRRRLS	\$495
Non QM 2nds	\$1,095



Market Index

SOFR INDEX 30 DAY AVERAGE -	4.3547
ONE YEAR CMT INDEX -	3.85

Scenario Desk

Scenarios@JetMortgage.com

Bank Statement Calculator

BKST@JetMortgage.com

Lock Desk Hours: 9:00 AM to 5:00 PM PST

All extension requests must be received no later than 5:00 PM PST the day the lock expires.

Locks@JetMortgage.com

Number of Days Extended | Extension Fee

1-4 day extension	.03/day
5-day extension	0.125
7-day extension	0.187
10-day extension	0.259
15-day extension	0.375

Non-QM Number of Days Extended | Extension Fee

1-15 day extension	.04/day
extension fee per diem	0.04
relock fee	0.25
(15-day extension max)	

Loss Payee/CPL

HOME MORTGAGE ALLIANCE CORP (HMAC) ITS SUCCESSORS AND/OR ASSIGNS
4 HUTTON CENTRE DRIVE | SUITE 500 | SANTA ANA, CA 92707

Jet Mortgage | 4 Hutton Centre Drive | Suite 520 | Santa Ana, CA 92707
jetmortgage.com | 888.238.0789 | NMLS #1165808 | FHA Lender ID #00068000060
 VA Lender ID #908091000 | FNMA ID# 31244-000-8 | FHLMC ID# 121555

Lock Desk
Locks@jetmortgage.com



ELITE
Best-in-class Pricing

Rates are subject to change without prior notice
Not for Public View • For Professional Use Only
Effective Date: 29-Aug-2025
Price Change Effective: 9:00 AM PST
Lock Hours: 9:00 A.M. - 5:00 P.M. PST

OWNER-OCCUPIED ALT-DOC ELITE PLUS

PRIMARY & SECONDARY HOME				PRICING ADJUSTMENTS										
RATE	5/6 ARM	15YR FIX	30YR FIX	LTV										
7.500	103.680	103.430	103.150	Bank Statement / 1099 / Asset Depletion	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
7.375	103.305	103.055	102.845		780+	1.0000	1.0000	0.9375	0.9375	0.8750	0.6875	0.3125	NA	NA
7.250	102.930	102.680	102.515		760 - 779	1.0000	1.0000	0.9375	0.9375	0.8125	0.6250	0.2500	NA	NA
7.125	102.550	102.300	103.050		740 - 759	0.9375	0.9375	0.9375	0.8750	0.7500	0.5625	0.1250	NA	NA
7.000	101.654	101.679	102.204		720 - 739	1.0000	1.0000	0.9375	0.8750	0.7500	0.5000	0.0625	NA	NA
6.999	102.050	101.800	102.550		700 - 719	NA	NA	NA	NA	NA	NA	NA	NA	NA
6.875	101.550	101.310	101.835		680 - 699	NA	NA	NA	NA	NA	NA	NA	NA	NA
6.750	100.988	100.919	101.444	Alt Doc	660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
6.625	100.481	100.506	101.031		Bank Statement - 24 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
6.500	100.043	100.068	100.593		Bank Statement - 12 Months	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA	NA
6.375	99.580	99.605	100.130		Asset Qualifier	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(1.1250)	(1.1250)	NA	NA
6.250	99.089	99.114	99.514	Product	Asset Depletion	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	NA	NA
6.125		98.594	98.994		40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	NA	NA
6.000		98.044	98.444	Loan Amount	Interest-Only	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	(1.000)	NA	NA
					\$100,000 - \$150,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	NA	NA
					\$150,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
					\$750,001 - \$1,000,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
					\$1,000,001 - \$1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.000	NA	NA
					\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
					\$2,000,001 - \$2,500,000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	NA	NA
				\$2,500,001 - \$3,000,000	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.7500)	NA	NA	NA	
				DTI	43.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
				Loan Purpose	R/T Refi	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.1250)	NA	NA
					Cash-Out Refi & FICO >= 730	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.6250)	(0.7500)	(1.1250)	NA	NA
					Cash-Out Refi & FICO < 730	(0.3750)	(0.3750)	(0.5000)	(0.6250)	(0.8750)	(1.0000)	(1.3750)	NA	NA
				Property Occupancy	Second Home	0.0000	0.0000	0.0000	(0.1250)	(0.2500)	(0.2500)	(0.2500)	NA	NA
				Property Type	2-4 Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	NA	NA
					Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	NA	NA
					Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	NA	NA	NA
				Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	NA	NA
NON QM Underwriting Fee: \$ 1,795														

Lock Desk

Locks@jetmortgage.com



JETMORTGAGE™

ELITE

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Effective Date: 29-Aug-2025

Price Change Effective: 9:00 AM PST

Lock Hours: 9:00 A.M. - 5:00 P.M. PST

OWNER-OCCUPIED FULL-DOC ELITE PLUS

PRIMARY & SECONDARY HOME			
RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	104.230	103.250	102.680
7.375	103.930	102.925	102.451
7.250	103.555	102.550	102.211
7.125	103.180	102.175	102.332
7.000	101.511	101.536	102.061
6.999	102.800	101.800	103.300
6.875	102.300	101.400	101.772
6.750	101.738	100.939	101.464
6.625	101.175	100.598	101.123
6.500	100.613	100.248	100.773
6.375	99.988	99.877	100.402
6.250	99.454	99.479	99.879
6.125	99.028	99.053	99.453
6.000	98.572	98.597	98.997
5.999	97.988		97.738

PRICING ADJUSTMENTS										
		LTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	780+	0.6875	0.6875	0.6875	0.6250	0.5625	0.4375	0.1250	NA	NA
	760 - 779	0.6875	0.6875	0.6875	0.6250	0.5625	0.4375	0.1250	NA	NA
	740 - 759	0.6875	0.6250	0.6250	0.5625	0.5000	0.3750	0.0625	NA	NA
	720 - 739	0.7500	0.7500	0.6875	0.6250	0.5625	0.3750	0.0000	NA	NA
	700 - 719	NA	NA	NA	NA	NA	NA	NA	NA	NA
	680 - 699	NA	NA	NA	NA	NA	NA	NA	NA	NA
	660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
Product	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	NA	NA
	Interest-Only	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	(1.000)	NA	NA
Loan Amount	\$100,000 - \$150,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	NA	NA
	\$150,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$750,001 - \$1,000,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
	\$1,000,001 - \$1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.000	NA	NA
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$2,000,001 - \$2,500,000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	NA	NA
	\$2,500,001 - \$3,000,000	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.7500)	NA	NA	NA
DTI	43.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Loan Purpose	R/T Refi	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	NA	NA
	Cash-Out Refi & FICO >= 730	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)	(0.750)	(1.125)	NA	NA
	Cash-Out Refi & FICO < 730	(0.3750)	(0.3750)	(0.5000)	(0.6250)	(0.8750)	(1.0000)	(1.3750)	NA	NA
Property Occupancy	Second Home	0.0000	0.0000	0.0000	(0.1250)	(0.2500)	(0.2500)	(0.2500)	NA	NA
Geographical	GA and AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	NA	NA
	Non-CA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA	NA
Property Type	2-4 Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	NA	NA
	Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	NA	NA
	Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	NA	NA	NA
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	NA	NA
NON QM Underwriting Fee: \$ 1,795										

ARM MARGIN		
tcaSOFRIndex		SOFR
MAX PRICING (Lower of Price or Premium)		
101.0000		

LOCK FEES		
Relock Fee:		.250
Extension Fee Per Diem		.040
Extension Max:		15 Days

INVESTOR ELITE PLUS

25 DAY PRICING			
RATE	5/6 ARM	15YR FIX	30YR FIX
7.500	104.829	104.854	104.879
7.375	104.324	104.349	104.374
7.250	103.808	103.833	103.858
7.125	103.279	103.304	103.454
7.000	102.739	102.764	102.914
6.999	102.625	102.625	103.238
6.875	102.195	102.211	102.820
6.750	101.695	101.695	102.445
6.625	101.175	101.175	101.925
6.500	100.550	100.550	101.176
6.375	99.832	99.857	100.551
6.250	99.217	99.242	99.767
6.125	98.588	98.613	99.138
6.000	97.947	97.972	98.497
5.875	97.291	97.316	97.091
5.750	96.622	96.647	96.422

PRICING ADJUSTMENTS									
Documentation	Credit Score	00.01-50	LTV						
			50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
DSCR	800+	1.750	1.500	1.250	0.750	0.500	0.000	(2.250)	NA
	780--799	1.750	1.500	1.250	0.750	0.500	0.000	(2.250)	NA
	760 - 779	1.750	1.500	1.250	0.750	0.500	0.000	(2.250)	NA
	740 - 759	1.500	1.250	1.000	0.500	0.125	(0.375)	(2.500)	NA
	720 - 739	1.125	0.875	0.625	0.125	(0.250)	(0.750)	(3.375)	NA
	700 - 719	NA	NA	NA	NA	NA	NA	NA	NA
	680 - 699	NA	NA	NA	NA	NA	NA	NA	NA
	660 - 679	NA	NA	NA	NA	NA	NA	NA	NA
	640 - 659	NA	NA	NA	NA	NA	NA	NA	NA
	620 - 639	NA	NA	NA	NA	NA	NA	NA	NA
Full Doc, Bank Statements (12 & 24), P&L (12 & 24)	800+	0.750	0.750	0.500	0.375	0.125	0.000	(0.750)	NA
	780-799	0.750	0.750	0.500	0.375	0.125	0.000	(0.750)	NA
	760 - 779	0.750	0.750	0.500	0.375	0.125	0.000	(0.750)	NA
	740 - 759	0.750	0.750	0.500	0.375	0.125	0.000	(0.750)	NA
	720 - 739	0.500	0.500	0.250	0.125	(0.125)	(0.375)	(1.125)	NA
	700 - 719	NA	NA	NA	NA	NA	NA	NA	NA
	680 - 699	NA	NA	NA	NA	NA	NA	NA	NA
	660 - 679	NA	NA	NA	NA	NA	NA	NA	NA
	640 - 659	NA	NA	NA	NA	NA	NA	NA	NA
	620 - 639	NA	NA	NA	NA	NA	NA	NA	NA
	600 - 619	NA	NA	NA	NA	NA	NA	NA	NA
Product	5/6 30yr ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	7/6 30yr ARM SOFR	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	NA
	5/6 40yr ARM SOFR	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	NA
	7/6 40yr ARM SOFR	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	NA
	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	NA
	Interest-Only	(0.500)	(0.500)	(0.750)	(1.000)	(1.000)	(1.250)	(1.375)	NA
Loan Amount	\$75,000 - \$150,000	(0.7500)	(0.7500)	(0.8750)	(0.8750)	(0.8750)	(1.7500)	(2.0000)	NA
	\$150,001 - \$250,000	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	NA
	\$250,001 - \$500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	\$500,001 - \$1,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	NA
	\$1,500,001 - \$2,000,000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.500)	NA	NA
	\$2,000,001 - \$2,500,000	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	NA	NA	NA
	\$2,500,001 - \$3,000,000	(0.750)	(0.750)	(0.750)	(1.125)	(1.250)	NA	NA	NA
	\$3,000,001 - \$3,500,000	(1.125)	(1.125)	(1.125)	(1.500)	(1.750)	NA	NA	NA
DSCR	>=1.25	0.625	0.625	0.625	0.625	0.625	0.625	0.625	NA
	1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
	0.75 - 0.99	(1.000)	(1.000)	(1.000)	(1.500)	(2.000)	(3.000)	NA	NA
	< 0.75	NA	NA	NA	NA	NA	NA	NA	NA
DTI	43.01-45	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	NA
	45.01-50	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	NA
	50.01-55	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	NA
Bank Statements	12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	(0.625)	NA
Purpose	Cash-Out Refi & FICO >= 730	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	NA
	Cash-Out Refi & FICO < 730	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.625)	NA
Property Type	2-4 Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	NA
	Condo	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	NA
	Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	NA	NA
	Condotel	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	NA	NA
Citizenship	Non-Permanent Resident	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A	NA
	Foreign Nat'l (DSCR Only)	(3.000)	(3.000)	(3.000)	(3.000)	(4.000)	(4.000)	#N/A	NA
Credit / Housing History	1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	NA
	FC/SS/DIL/BK <24mo	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	NA
PPP Structure		5 Years	4 Years	3 Years	2 Years	1 Year			
	5%	0.750	0.500	0.000	(0.750)	(1.500)			
	4%	0.625	0.250	(0.250)	(1.000)	(1.625)			
	3%	0.250	0.000	(0.500)	(1.250)	(1.625)			
	2%	(0.250)	(0.500)	(0.875)	(1.500)	(1.750)			
	1%	(0.750)	(1.000)	(1.250)	(1.750)	(1.750)			
	5%4%3%3%3%	0.375	NA	NA	NA	NA			
	5%4%3%2%1%	0.125	NA	NA	NA	NA			
	5%4%3%3%	NA	0.125	NA	NA	NA			
	5%4%3%2%	NA	0.000	NA	NA	NA			
	4%3%2%1%	NA	(0.250)	NA	NA	NA			
	5%4%3%	NA	NA	(0.250)	NA	NA			
	3%2%1%	NA	NA	(0.875)	NA	NA			
	5%4%	NA	NA	NA	(0.750)	NA			
	2%1%	NA	NA	NA	(1.625)	NA			
	6 Months Interest	0.250	0.000	(0.375)	(1.250)	(1.625)			
	Other Penalty	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)			
	No Penalty	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)			
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Geography	GA and AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
NON QM Underwriting Fee: \$ 1,795									

MAX PRICING (Lower of Price or Premium)		
No Prepay - Hard		99.5000
1yr Prepay - Hard		100.5000
2yr Prepay - Hard		100.7500
3yr Prepay - Hard		101.2500
4yr Prepay - Hard		101.5000
5yr Prepay - Hard		102.0000
ARM MARGIN		
	5.000	SOFR
LOCK FEES		
Relock Fee:		.250
Extension Fee Per Diem:		.040
Extension Max:		15 Days

OWNER-OCCUPIED ALT-DOC ELITE

PRIMARY & SECONDARY HOME				
RATE	5/6 ARM	15YR FIX	30YR FIX	
11.125	108.225	108.225	108.175	
10.999	108.075	108.075	108.025	
10.875	107.925	107.925	107.875	
10.750	107.775	107.775	107.725	
10.625	107.625	107.625	107.575	
10.500	107.475	107.475	107.425	
10.375	107.325	107.325	107.275	
10.250	107.125	107.125	107.075	
10.125	106.875	106.875	106.825	
10.000	106.550	106.300		
9.999	106.625	106.625	106.575	
9.875	106.450	106.375	106.325	
9.750	106.350	106.125	106.075	
9.625	106.250	106.000	105.825	
9.500	106.188	105.900	106.188	
9.375	106.147	106.172	106.063	
9.250	105.938	105.906	105.938	
9.125	105.813	105.650	105.813	
9.000	105.688	105.430	105.805	
8.999	104.625	104.625	104.575	
8.875	105.563	105.305	105.680	
8.750	105.405	105.155	105.555	
8.625	105.255	105.005	105.405	
8.500	105.105	104.855	105.255	
8.375	104.905	104.655	105.105	
8.250	104.705	104.455	104.905	
8.125	104.455	104.205	103.496	
8.000	103.813	103.470	103.245	
7.999	104.205	103.955	104.455	
7.875	103.955	103.705	102.986	
7.750	103.655	103.405	102.719	
7.625	103.355	103.105	102.440	
7.500	103.055	102.805	102.150	
7.375	102.680	102.430	101.845	
7.250	102.305	102.055	101.515	
7.125	101.925	101.675	101.180	
7.000	101.029	101.054	100.829	
6.999	101.425	101.175	101.925	
6.875	100.925	100.685	100.460	
6.750	100.363	100.294	100.069	
6.625	99.856	99.881	99.656	
6.500	99.418	99.443	99.218	
6.375	98.955	98.980	98.755	
6.250	98.464	98.489	98.264	
6.125	97.944	97.969	97.744	
6.000	97.394	97.419	97.194	
5.999			97.113	

		PRICING ADJUSTMENTS								
		LTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Bank Statement / 1099 / Asset Depletion	780+	1.0000	1.0000	0.9375	0.9375	0.8750	0.6875	0.3125	(0.1250)	(0.5625)
	760 - 779	1.0000	1.0000	0.9375	0.9375	0.8125	0.6250	0.2500	(0.1875)	(0.6875)
	740 - 759	0.9375	0.9375	0.9375	0.8750	0.7500	0.5625	0.1250	(0.3125)	(0.8125)
	720 - 739	1.0000	1.0000	0.9375	0.8750	0.7500	0.5000	0.0625	(0.4375)	(1.0625)
	700 - 719	0.8125	0.7500	0.7500	0.6250	0.5000	0.1875	(0.3750)	(0.9375)	(1.6250)
	680 - 699	0.2500	0.1875	0.1875	0.0625	(0.1250)	(0.5000)	(1.1250)	(1.7500)	NA
	660 - 679	(0.6250)	(0.6875)	(0.7500)	(0.8750)	(1.0625)	(1.4375)	(2.1250)	NA	NA
Alt Doc	Bank Statement - 24 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Bank Statement - 12 Months	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.6250)	(1.0000)
	Asset Qualifier	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(0.7500)	(1.1250)	(1.1250)	NA	NA
	Asset Depletion	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	NA	NA
Product	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	Interest-Only	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	(1.000)	(1.250)	NA
Loan Amount	\$100,000 - \$150,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)
	\$150,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000
	\$1,000,001 - \$1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000	(0.250)
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	NA
	\$2,000,001 - \$2,500,000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	NA	NA
	\$2,500,001 - \$3,000,000	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.7500)	NA	NA	NA
DTI	43.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)
Loan Purpose	R/T Refi	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	(0.1250)	(0.375)	NA
	Cash-Out Refi & FICO >= 730	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.6250)	(0.7500)	(1.1250)	NA	NA
	Cash-Out Refi & FICO < 730	(0.3750)	(0.3750)	(0.5000)	(0.6250)	(0.8750)	(1.0000)	(1.3750)	NA	NA
Property Occupancy	Second Home	0.0000	0.0000	0.0000	(0.1250)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	NA
Property Type	2-4 Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	(0.5000)	NA
	Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.7500)	(0.750)
	Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	NA	NA	NA
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
NON QM Underwriting Fee: \$ 1,795										

ARM MARGIN		
5.000		SOFR

LOCK FEES		
Relock Fee:		.250
Extension Fee Per Diem		.040
Extension Max:		15 Days

MAX PRICING (Lower of Price or Premium)
101.0000

OWNER-OCCUPIED FULL-DOC ELITE

PRIMARY & SECONDARY HOME			
RATE	5/6 ARM	15YR FIX	30YR FIX
10.999	109.075	109.075	109.025
10.875	108.925	108.925	108.875
10.750	108.775	108.775	108.725
10.625	108.625	108.625	108.575
10.500	108.475	108.475	108.425
10.375	108.325	108.325	108.275
10.250	108.125	108.125	108.075
10.125	107.875	107.875	107.825
9.999	107.625	107.625	107.575
9.875	107.375	107.375	107.325
9.750	107.125	107.125	107.075
9.625	106.875	106.875	106.825
9.500	106.625	106.625	106.575
9.375	106.375	106.375	106.325
9.250	106.125	106.125	106.075
9.125	105.875	105.875	105.825
9.000	106.055	104.353	105.805
8.999	105.625	105.625	105.575
8.875	105.930	105.375	105.680
8.750	105.805	105.125	105.555
8.625	105.655	104.875	105.405
8.500	105.505	104.625	105.255
8.375	105.355	104.375	105.105
8.250	105.155	104.125	104.905
8.125	104.955	103.875	102.690
8.000	103.688	102.724	102.499
7.999	104.705	103.625	104.455
7.875	104.455	103.375	102.306
7.750	104.205	103.125	102.111
7.625	103.905	102.875	101.897
7.500	103.605	102.625	101.680
7.375	103.305	102.300	101.451
7.250	102.930	101.925	101.211
7.125	102.555	101.550	100.957
7.000	100.886	100.911	100.686
6.999	102.175	101.175	101.925
6.875	101.675	100.775	100.397
6.750	101.113	100.314	100.089
6.625	100.550	99.973	99.748
6.500	99.988	99.623	99.398
6.375	99.363	99.252	99.027
6.250	98.829	98.854	98.629
6.125	98.403	98.428	98.203
6.000	97.947	97.972	97.747
5.999	97.363		97.113

		PRICING ADJUSTMENTS								
		LTV								
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	780+	0.6875	0.6875	0.6875	0.6250	0.5625	0.4375	0.1250	(0.0625)	(0.3750)
	760 - 779	0.6875	0.6875	0.6875	0.6250	0.5625	0.4375	0.1250	(0.1250)	(0.4375)
	740 - 759	0.6875	0.6250	0.6250	0.5625	0.5000	0.3750	0.0625	(0.1875)	(0.5625)
	720 - 739	0.7500	0.7500	0.6875	0.6250	0.5625	0.3750	0.0000	(0.2500)	(0.6875)
	700 - 719	0.6250	0.6250	0.5625	0.5000	0.3750	0.1875	(0.2500)	(0.5625)	(1.0625)
	680 - 699	0.2500	0.2500	0.1875	0.1250	(0.0625)	(0.3125)	(0.7500)	(1.1875)	NA
Product	660 - 679	(0.3750)	(0.3750)	(0.4375)	(0.5000)	(0.6875)	(1.0000)	(1.5000)	NA	NA
	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	Interest-Only	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	(1.000)	(1.250)	NA
Loan Amount	\$100,000 - \$150,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)
	\$150,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000
	\$1,000,001 - \$1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000	(0.250)
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	NA
	\$2,000,001 - \$2,500,000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	NA	NA
	\$2,500,001 - \$3,000,000	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.5000)	(0.7500)	NA	NA	NA
DTI	43.01-50	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)
Loan Purpose	R/T Refi	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.375)	NA
	Cash-Out Refi & FICO >= 730	(0.125)	(0.125)	(0.250)	(0.375)	(0.625)	(0.750)	(1.125)	NA	NA
	Cash-Out Refi & FICO < 730	(0.3750)	(0.3750)	(0.5000)	(0.6250)	(0.8750)	(1.0000)	(1.3750)	NA	NA
Property Occupancy	Second Home	0.0000	0.0000	0.0000	(0.1250)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	NA
Geographical	GA and AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	Non-CA	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Property Type	2-4 Unit	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.3750)	(0.3750)	(0.5000)	(0.5000)	NA
	Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.7500)	(0.750)
	Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	NA	NA	NA
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
NON QM Underwriting Fee: \$ 1,795										

ARM MARGIN		
5.000		SOFR

LOCK FEES		
Relock Fee:		.250
Extension Fee Per Diem		.040
Extension Max:		15 Days

MAX PRICING (Lower of Price or Premium)
101.0000

INVESTOR ELITE

25 DAY PRICING			
RATE	5/6 ARM	15YR FIX	30YR FIX
10.625			107.213
10.500			107.113
10.375			107.013
10.250			106.913
10.125			106.813
10.000			106.713
9.875			106.613
9.750			106.513
9.625	111.158	111.183	110.958
9.500	110.827	110.852	110.627
9.375	110.486	110.511	110.286
9.250	110.136	110.161	109.936
9.125	109.777	109.802	109.577
9.000	109.395	109.420	109.195
8.999	107.300	107.300	107.300
8.875	109.020	109.045	108.820
8.750	108.635	108.660	108.435
8.625	108.240	108.265	108.040
8.500	107.834	107.859	107.634
8.375	107.418	107.443	107.218
8.250	106.992	107.017	106.792
8.125	106.555	106.580	106.355
8.000	106.107	106.132	105.907
7.999	105.011	105.011	104.518
7.875	105.648	105.673	105.448
7.750	105.178	105.203	104.978
7.625	104.696	104.721	104.496
7.500	104.204	104.229	104.004
7.375	103.699	103.724	103.499
7.250	103.183	103.208	102.983
7.125	102.654	102.679	102.454
7.000	102.114	102.139	101.914
6.999	102.000	102.000	101.988
6.875	101.570	101.586	101.488
6.750	101.070	101.070	100.926
6.625	100.550	100.550	100.363
6.500	99.925	99.925	99.801
6.375	99.207	99.232	99.176
6.250	98.592	98.617	98.392
6.125	97.963	97.988	97.763
6.000	97.322	97.347	97.122
5.875	96.666	96.691	96.466
5.750	95.997	96.022	95.797

MAX PRICING (Lower of Price or Premium)		
No Prepay - Hard		99.5000
1yr Prepay - Hard		100.5000
2yr Prepay - Hard		100.7500
3yr Prepay - Hard		101.2500
4yr Prepay - Hard		101.5000
5yr Prepay - Hard		102.0000

ARM MARGIN		
5.000		SOFR

LOCK FEES	
Relock Fee:	.250
Extension Fee Per Diem:	.040
Extension Max:	15 Days

PRICING ADJUSTMENTS									
Documentation	Credit Score	00.01-50	LTV						
			50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
DSCR	800+	1.750	1.500	1.250	0.750	0.500	0.000	(2.250)	(3.250)
	780--799	1.750	1.500	1.250	0.750	0.500	0.000	(2.250)	(3.250)
	760 - 779	1.750	1.500	1.250	0.750	0.500	0.000	(2.250)	(3.250)
	740 - 759	1.500	1.250	1.000	0.500	0.125	(0.375)	(2.500)	(3.500)
	720 - 739	1.125	0.875	0.625	0.125	(0.250)	(0.750)	(3.375)	NA
	700 - 719	0.750	0.500	0.000	(0.500)	(1.000)	(1.375)	(4.125)	NA
	680 - 699	0.125	(0.250)	(0.500)	(1.000)	(2.000)	(3.250)	NA	NA
	660 - 679	(0.250)	(0.625)	(1.125)	(1.625)	(2.625)	(5.125)	NA	NA
	640 - 659	(4.500)	(4.625)	(4.875)	(5.750)	(6.750)	(8.250)	#N/A	#N/A
Full Doc, Bank Statements (12 & 24), P&L (12 & 24)	800+	0.750	0.750	0.500	0.375	0.125	0.000	(0.750)	#N/A
	780-799	0.750	0.750	0.500	0.375	0.125	0.000	(0.750)	#N/A
	760 - 779	0.750	0.750	0.500	0.375	0.125	0.000	(0.750)	#N/A
	740 - 759	0.750	0.750	0.500	0.375	0.125	0.000	(0.750)	#N/A
	720 - 739	0.500	0.500	0.250	0.125	(0.125)	(0.375)	(1.125)	#N/A
	700 - 719	0.375	0.375	0.125	0.000	(0.500)	(1.000)	(1.625)	#N/A
	680 - 699	0.375	0.375	0.000	(0.375)	(0.875)	(1.750)	(2.250)	#N/A
	660 - 679	(0.375)	(0.625)	(0.875)	(1.375)	(2.125)	(2.625)	(3.250)	#N/A
	640 - 659	(1.125)	(1.125)	(1.125)	(1.375)	(2.125)	(2.750)	(3.625)	#N/A
Product	5/6 30yr ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	7/6 30yr ARM SOFR	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
	5/6 40yr ARM SOFR	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	7/6 40yr ARM SOFR	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)
	Interest-Only	(0.500)	(0.500)	(0.750)	(1.000)	(1.000)	(1.250)	(1.375)	#N/A
Loan Amount	\$75,000 - \$150,000	(0.7500)	(0.7500)	(0.8750)	(0.8750)	(0.8750)	(1.7500)	(2.0000)	(2.0000)
	\$150,001 - \$250,000	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.5000)	(0.5000)
	\$250,001 - \$500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	\$500,001 - \$1,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	NA
	\$1,500,001 - \$2,000,000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.500)	NA	NA
	\$2,000,001 - \$2,500,000	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	NA	NA	NA
	\$2,500,001 - \$3,000,000	(0.750)	(0.750)	(0.750)	(1.125)	(1.250)	NA	NA	NA
DSCR	>=1.25	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625
	1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.75 - 0.99	(1.000)	(1.000)	(1.000)	(1.500)	(2.000)	(3.000)	NA	NA
	< 0.75	NA	NA	NA	NA	NA	NA	NA	NA
DTI	43.01-45	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)
	45.01-50	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	#N/A
	50.01-55	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Bank Statements	12mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	(0.625)	#N/A
Purpose	Cash-Out Refi & FICO >= 730	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	#N/A
	Cash-Out Refi & FICO < 730	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.625)	#N/A
Property Type	2-4 Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	NA
	Condo	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	(0.750)
	Non-Warrantable Condo	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	NA	NA
	Condotel	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	NA	NA
Citizenship	Non-Permanent Resident	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A	#N/A
	Foreign Nat'l (DSCR Only)	(3.000)	(3.000)	(3.000)	(3.000)	(4.000)	(4.000)	#N/A	#N/A
Credit / Housing History	1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A
	FC/SS/DIL/BK <24mo	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A
PPP Structure		5 Years	4 Years	3 Years	2 Years	1 Year			
	5%	0.750	0.500	0.000	(0.750)	(1.500)			
	4%	0.625	0.250	(0.250)	(1.000)	(1.625)			
	3%	0.250	0.000	(0.500)	(1.250)	(1.625)			
	2%	(0.250)	(0.500)	(0.875)	(1.500)	(1.750)			
	1%	(0.750)	(1.000)	(1.250)	(1.750)	(1.750)			
	5%,4%,3%,3%,3%	0.375	NA	NA	NA	NA			
	5%,4%,3%,2%,1%	0.125	NA	NA	NA	NA			
	5%,4%,3%,3%,3%	NA	0.125	NA	NA	NA			
	5%,4%,3%,2%,2%	NA	0.000	NA	NA	NA			
	4%,3%,2%,1%,1%	NA	(0.250)	NA	NA	NA			
	5%,4%,3%	NA	NA	(0.250)	NA	NA			
	3%,2%,1%	NA	NA	(0.875)	NA	NA			
	5%,4%	NA	NA	NA	(0.750)	NA			
	2%,1%	NA	NA	NA	(1.625)	NA			
	6 Months Interest	0.250	0.000	(0.375)	(1.250)	(1.625)			
	Other Penalty	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)			
	No Penalty	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)			
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Geography	GA and AL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
NON QM Underwriting Fee: \$ 1,795									

PRIME +

25 DAY PRICING		
11.500	111.096	110.896
11.375	110.846	110.646
11.250	110.596	110.396
11.125	110.346	110.146
11.000	110.096	109.896
10.875	109.846	109.646
10.750	109.596	109.396
10.625	109.346	109.146
10.500	109.096	108.896
10.375	108.846	108.646
10.250	108.596	108.396
10.125	108.346	108.146
10.000	108.096	107.896
9.875	107.846	107.646
9.750	107.596	107.396
9.625	107.346	107.146
9.500	107.096	106.896
9.375	106.846	106.646
9.250	106.596	106.396
9.125	106.346	106.146
9.000	106.096	105.896
8.875	105.846	105.646
8.750	105.596	105.396
8.625	105.346	105.146
8.500	105.096	104.896
8.375	104.846	104.646
8.250	104.596	104.396
8.125	104.346	104.146
8.000	104.096	103.896
7.875	103.846	103.646
7.750	103.596	103.396
7.625	103.346	103.146
7.500	103.096	102.896
7.375	102.846	102.646
7.250	102.596	102.396
7.125	102.346	102.146
7.000	102.096	101.896
6.875	101.846	101.646
6.750	101.596	101.396
6.625	101.346	101.146

101.5000	
OO and 2nd home	
5.000	SOFR

No Prepay - Hard	99.0000
1yr Prepay - Hard	99.5000
2yr Prepay - Hard	101.7500
3yr Prepay - Hard	101.7500
4yr Prepay - Hard	101.7500
5yr Prepay - Hard	102.0000
Relock Fee:	.250
Extension Fee Per Diem:	.040
Extension Max:	15 Days

PRICING ADJUSTMENTS										
			LTV							
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full doc * see below	> = 780	1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.000	-3.750
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.250	-3.875
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-2.750	-4.750
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.375	#N/A
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.500	#N/A
	680 - 699	0.500	0.375	0.000	-0.375	-1.000	-2.000	-2.625	#N/A	#N/A
	660 - 679	-0.125	-0.250	-0.625	-0.875	-1.875	-2.875	-3.750	#N/A	#N/A
Alt doc * see below	780-799	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.250	-4.000
	760 - 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.375	-4.125
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.125	-5.625
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-3.750	#N/A
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-4.875	#N/A
	680 - 699	0.500	0.375	0.000	-0.500	-1.125	-2.250	-3.125	#N/A	#N/A
	660 - 679	-0.125	-0.250	-0.875	-1.250	-2.125	-3.000	-3.750	#N/A	#N/A
Loan Amount	150K-250K	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
	250,001 -2 million	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>2million- 2.5 million	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-0.375	#N/A	#N/A
	>2.5 million-3 million	0.000	0.000	-0.250	-0.375	-0.375	-0.375	#N/A	#N/A	#N/A
	3.5 mil to > 3 million	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Credit / Housing History	1x30x12	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	FC/SS/DIL/BK7 36-47mo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
	FC/SS/DIL/BK7 24-35mo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Loan type	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	#N/A	#N/A
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	#N/A
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-1.125	#N/A	#N/A
	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	#N/A
	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	#N/A
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	#N/A
Property	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	#N/A	#N/A
	Florida Condo	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	#N/A
	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	#N/A
	Tier 2 States: Other*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	12 months	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full doc	Asset Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	#N/A
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Month BKS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt doc	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	#N/A	#N/A
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	#N/A	#N/A
Prepay Penalty 5 PCT NOO only	No prepay	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	#N/A
	1yr Prepay_5Pct	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A
	2yr Prepay_5Pct	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	#N/A
	3yr Prepay_5Pct	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	4yr Prepay_5Pct	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	#N/A
	5yr Prepay_5Pct	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	#N/A

Same as DSCR Below		
JET Mortgage Qualifying Income Summary (Expanded Prime Plus Program)		
Salaried/Wage Earners		
Qualifying Income	Income Summary	Grid
24 Months	2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099	Full Doc
12 Months	1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
WVOE	FNMA Form 1005	Alt-Doc
Self Employed Borrowers		
Qualifying Income	Income Summary	Grid
24 Months	2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification	Full Doc
12 Months	1 Yr Tax Return (Business, Personal), K1s, YTD PnL	Full Doc
Asset Depletion/Asset Qualifier	Qualifying Assets, 84 Month Amortization	Full Doc
12M/24M Bank Statements	Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL	Alt-Doc
12M PnL	CPA/EA/CTEC Prepared (12M PnL)	Alt-Doc
NON QM Underwriting Fee: \$ 1,795		

PRIME + DSCR

25 DAY PRICING		
#VALUE!	#VALUE!	#VALUE!
11.500	113.446	113.246
11.375	113.180	112.980
11.250	112.914	112.714
11.125	112.649	112.449
11.000	112.383	112.183
10.875	112.117	111.917
10.750	111.852	111.652
10.625	111.586	111.386
10.500	111.321	111.121
10.375	111.055	110.855
10.250	110.789	110.589
10.125	110.524	110.324
10.000	110.258	110.058
9.875	109.992	109.792
9.750	109.727	109.527
9.625	109.461	109.261
9.500	109.196	108.996
9.375	108.930	108.730
9.250	108.664	108.464
9.125	108.399	108.199
9.000	108.133	107.933
8.875	107.852	107.652
8.750	107.571	107.371
8.625	107.289	107.089
8.500	107.008	106.808
8.375	106.727	106.527
8.250	106.446	106.246
8.125	106.164	105.964
8.000	105.883	105.683
7.875	105.571	105.371
7.750	105.258	105.058
7.625	104.883	104.683
7.500	104.508	104.308
7.375	104.133	103.933
7.250	103.696	103.496
7.125	103.258	103.058
7.000	102.758	102.558
6.875	102.258	102.058
6.750	101.696	101.496

PRICING ADJUSTMENTS										
					LTV					
Documentation	Credit Score	00.01-50	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	> = 780	0.875	0.625	0.500	0.125	-0.375	-0.875	-1.500	#N/A	#N/A
	760 - 779	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625	#N/A	#N/A
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625	#N/A	#N/A
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875	#N/A	#N/A
	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	0.000	-0.375	-0.750	-2.000	-3.000	#N/A	#N/A	#N/A	#N/A
Loan Amount	150K-250K	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500	#N/A	#N/A
	250,001 -2 million	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
DSCR	No Ratio	-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	#N/A	#N/A	#N/A
	DSCR 0.75 - 0.99	-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	#N/A	#N/A	#N/A
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	DSCR 1.25 and greater	0.250	0.250	0.250	0.375	0.375	0.375	0.375	#N/A	#N/A
Credit / Housing History	FC/SS/DIL/BK7 36-47mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	#N/A	#N/A
Purpose	Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	#N/A	#N/A	#N/A
Loan type	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	#N/A	#N/A	#N/A
	Escrow Waiver*	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	#N/A	#N/A
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	#N/A	#N/A	#N/A
Property	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	#N/A	#N/A	#N/A
	Florida condo	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	#N/A	#N/A	#N/A
	Non - Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	#N/A	#N/A	#N/A
	Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	#N/A	#N/A	#N/A
Geography	Tier 2 States: Other*	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A	#N/A
Prepay Penalty 5 PCT	No prepay	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	#N/A	#N/A
	1yr Prepay_5Pct	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#N/A	#N/A
	2yr Prepay_5Pct	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	#N/A	#N/A
	3yr Prepay_5Pct	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A
	4yr Prepay_5Pct	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	#N/A
	5yr Prepay_5Pct	1.000	1.000	1.000	1.000	1.000	1.000	1.000	#N/A	#N/A
Lock Term	40 Day	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	#N/A	#N/A
NON QM Underwriting Fee: \$ 1,795										

Relock Fee:	.250
Extension Fee Per Diem:	.040
Extension Max:	15 Days
5.000	SOFR

No Prepay - Hard	99.0000
1yr Prepay - Hard	99.5000
2yr Prepay - Hard	101.7500
3yr Prepay - Hard	101.7500
4yr Prepay - Hard	101.7500
5yr Prepay - Hard	102.0000

INVESTOR PRIME

25 DAY PRICING		
9.625	110.750	110.500
9.500	110.500	110.250
9.375	110.250	110.000
9.250	110.000	109.750
9.125	109.750	109.500
9.000	109.375	109.125
8.875	109.000	108.750
8.750	108.625	108.375
8.625	108.250	108.000
8.500	107.875	107.625
8.375	107.500	107.250
8.250	107.125	106.875
8.125	106.750	106.500
8.000	106.375	106.125
7.875	106.000	105.750
7.750	105.625	105.375
7.625	105.125	104.875
7.500	104.625	104.375
7.375	104.125	103.875
7.250	103.625	103.375
7.125	103.125	102.875
7.000	102.500	102.250
6.875	101.875	101.625
6.750	101.250	101.000
6.625	100.625	100.375
6.500	99.875	99.625

No Prepay - Hard	99.5000
1yr Prepay - Hard	100.5000
2yr Prepay - Hard	100.7500
3yr Prepay - Hard	101.2500
4yr Prepay - Hard	101.5000
5yr Prepay - Hard	102.0000

5.000	SOFR
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Relock Fee:	.250
Extension Fee Per Diem:	.040
Extension Max:	15 Days

PRICING ADJUSTMENTS										
Documentation	Credit Score	00.01-50	LTV							
			50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
DSCR	800+	0.875	0.875	0.500	0.125	(0.125)	(0.625)	(2.125)	#N/A	
	780 - 799	0.875	0.875	0.500	0.125	(0.125)	(0.625)	(2.125)	#N/A	
	760 - 779	0.750	0.750	0.375	0.000	(0.250)	(0.750)	(2.375)	#N/A	
	740 - 759	0.625	0.625	0.375	0.000	(0.500)	(0.875)	(2.625)	#N/A	
	720 - 739	0.500	0.500	0.125	(0.250)	(0.750)	(1.375)	(3.375)	#N/A	
	700 - 719	0.125	0.125	(0.250)	(0.625)	(1.250)	(2.125)	(3.875)	#N/A	
	680 - 699	(0.625)	(0.625)	(1.125)	(1.875)	(2.750)	(4.000)	(5.000)	#N/A	
	660 - 679	(1.375)	(1.750)	(2.000)	(3.375)	(4.375)	(5.625)	#N/A	#N/A	
	640 - 659	(4.500)	(4.625)	(4.875)	(5.750)	(6.750)	(8.250)	#N/A	#N/A	
	800+	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.625)	
Bank Statements (12 & 24)	780-799	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.000)	(3.750)	
	760 - 779	0.500	0.500	0.125	(0.125)	(0.250)	(0.625)	(1.125)	(4.125)	
	740 - 759	0.375	0.375	0.125	(0.125)	(0.500)	(0.750)	(1.375)	(4.625)	
	720 - 739	0.250	0.250	0.000	(0.250)	(0.625)	(1.125)	(2.000)	(5.625)	
	700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.875)	(2.500)	(6.375)	
	680 - 699	(0.500)	(0.500)	(1.000)	(1.500)	(2.000)	(3.125)	(4.000)	#N/A	
	660 - 679	(1.000)	(1.375)	(1.625)	(2.750)	(3.375)	(4.250)	(5.375)	#N/A	
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	
	800+	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.000)	#N/A	#N/A	
	780 - 799	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)	#N/A	#N/A	
Asset Depletion	760 - 779	0.250	0.250	(0.125)	(0.375)	(0.625)	(1.125)	#N/A	#N/A	
	740 - 759	0.125	0.125	(0.125)	(0.375)	(0.875)	(1.250)	#N/A	#N/A	
	720 - 739	0.000	0.000	(0.250)	(0.500)	(1.000)	(1.625)	#N/A	#N/A	
	700 - 719	(0.375)	(0.375)	(0.625)	(0.875)	(1.500)	(2.375)	#N/A	#N/A	
	680 - 699	(0.875)	(0.875)	(1.375)	(1.875)	(2.500)	(3.750)	#N/A	#N/A	
	660 - 679	(1.375)	(1.750)	(2.000)	(3.125)	(3.875)	#N/A	#N/A	#N/A	
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	
	800+	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)	#N/A	
	780 - 799	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)	#N/A	
	760 - 779	0.125	0.125	(0.250)	(0.500)	(0.750)	(1.250)	(3.500)	#N/A	
P & L	740 - 759	0.000	0.000	(0.250)	(0.500)	(1.000)	(1.375)	(3.625)	#N/A	
	720 - 739	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.750)	(4.000)	#N/A	
	700 - 719	(0.500)	(0.500)	(0.750)	(1.000)	(1.625)	(2.625)	#N/A	#N/A	
	680 - 699	(1.125)	(1.125)	(1.625)	(2.125)	(2.750)	(4.000)	#N/A	#N/A	
	660 - 679	(1.625)	(2.000)	(2.250)	(3.375)	(4.125)	(5.125)	#N/A	#N/A	
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	
	800+	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.000)	
	780 - 799	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.750)	(3.125)	
	760 - 779	0.625	0.625	0.250	0.000	(0.250)	(0.500)	(0.875)	(3.500)	
	740 - 759	0.500	0.500	0.250	0.000	(0.500)	(0.625)	(1.125)	(4.000)	
Full Doc	720 - 739	0.375	0.375	0.125	(0.125)	(0.625)	(0.875)	(1.625)	(4.750)	
	700 - 719	(0.125)	(0.125)	(0.375)	(0.625)	(1.125)	(1.625)	(2.125)	(5.375)	
	680 - 699	(0.250)	(0.250)	(0.750)	(1.250)	(1.625)	(2.625)	(3.250)	(6.375)	
	660 - 679	(0.750)	(1.125)	(1.375)	(2.500)	(3.000)	(3.750)	(4.625)	#N/A	
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	
	5/6 30yr ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	7/6 30yr ARM SOFR	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
	5/6 40yr ARM SOFR	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
	7/6 40yr ARM SOFR	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
	40yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	
Product	Interest-Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(1.250)	#N/A	
	100,001-125k	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.7500)	(0.7500)	(0.8750)	
	125,001-150k	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.3750)	(0.6250)	(0.6250)	(0.7500)	
	150,001-175k	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.3750)	(0.6250)	
	175,001-200k	(0.1250)	(0.1250)	(0.1250)	(0.1250)	(0.2500)	(0.3750)	(0.3750)	(0.6250)	
	200,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	
	300,001-1.5 m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	1,500,001-2.0m	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A	
	2,000,001-2.5m	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	#N/A	#N/A	
	2,500,001-3.0m	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	#N/A	#N/A	
Loan Amount	3,000,001-3.5m	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	#N/A	#N/A	#N/A	
	3,500,001-4.0m	(1.500)	(1.500)	(1.500)	#N/A	#N/A	#N/A	#N/A	#N/A	
	DSCR ≥1.5	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	
	DSCR 1.25-1.49	0.375	0.375	0.375	0.375	0.375	0.375	0.375	#N/A	
	DSCR 1.10-1.24	0.125	0.125	0.125	0.125	0.125	0.125	0.125	#N/A	
	DSCR 1.00-1.09	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	
	DSCR 0.75-0.99	(1.625)	(1.625)	(1.625)	(1.625)	(3.000)	(3.250)	(4.000)	#N/A	
	DSCR <0.75	(5.625)	(5.625)	(5.625)	(5.625)	(7.000)	(7.500)	#N/A	#N/A	
	43.01-45	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	
	45.01-50	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.250)	
Bank Statements	50.01-55	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.375)	(0.375)	(0.500)	
	12mo Bank Stmt	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	
Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.125	0.125	
	Rate/Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Property Type	Cash-Out	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.250)	(1.875)	#N/A	
	Condo-Warrantable	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	
	Condo-NonWarrantable	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	#N/A	
	Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(2.250)	(2.250)	#N/A	#N/A	
	2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	
	3-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	
	4-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	
	Modular	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	
	Citizenship	Foreign Nat'l (DSCR Only)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	#N/A
	Credit / Housing History	1x30x12	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
Multiple30x12		(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	#N/A	
FC/SS/DIL/BK7 36-47mo		(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
FC/SS/DIL/BK7 24-35mo		(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	
BK7 12-23mo		(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	
BK13 DC		(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.500)	(1.500)	
Other Miscellaneous	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	No Escrows	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	
Prepay Penalty	No Prepay	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	
	1yr Prepay	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	
	2yr Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
	3yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	4yr Prepay	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
	5yr Prepay	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	
Prepay Penalty 5 PCT	1yr Prepay_5Pct	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	
	2yr Prepay_5Pct	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
	3yr Prepay_5Pct	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	4yr Prepay_5Pct	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	
Prepay Penalty step down	5yr Prepay_5Pct	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
	1yr Prepay_1	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	
	2yr Prepay_21	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
	3yr Prepay_321	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
	4yr Prepay_4321	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
	5yr Prepay_54321	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	

		PRICING ADJUSTMENTS									
		CLTV									
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Full Doc	≥ 800	1.625	1.625	1.250	1.000	0.750	(0.375)	(1.125)	(4.625)	(6.250)	
	780 - 799	1.625	1.625	1.125	0.875	0.625	(0.500)	(1.250)	(4.875)	(6.500)	
	760 - 779	1.125	1.125	0.625	0.250	0.125	(1.000)	(1.875)	(5.500)	(7.500)	
	740 - 759	0.625	0.625	0.125	(0.125)	(0.250)	(1.625)	(3.125)	(6.750)	(9.000)	
	720 - 739	0.000	0.000	(0.500)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)	
	700 - 719	(1.125)	(1.125)	(1.750)	(2.125)	(2.500)	(3.000)	(5.500)	(9.375)	(11.500)	
	680 - 699	(3.000)	(3.000)	(3.625)	(4.000)	(4.500)	(5.500)	(8.125)	(11.125)		
	660 - 679	(4.250)	(4.375)	(4.750)	(5.375)	(5.750)	(7.000)	(10.000)	#N/A	#N/A	
	640 - 659	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	
Bank Statement 1099	≥ 800	0.8750	0.8750	0.5000	0.1250	(0.1250)	(1.3750)	(2.2500)	(6.0000)	(7.750)	
	780 - 799	0.8750	0.8750	0.3750	0.0000	(0.2500)	(1.5000)	(2.3750)	(6.2500)	(8.000)	
	760 - 779	0.3750	0.3750	(0.1250)	(0.6250)	(0.7500)	(2.0000)	(3.0000)	(6.8750)	(9.000)	
	740 - 759	(0.1250)	(0.1250)	(0.6250)	(1.0000)	(1.1250)	(2.6250)	(4.2500)	(8.2500)	(10.750)	
	720 - 739	(0.7500)	(0.7500)	(1.2500)	(1.6250)	(1.8750)	(3.0000)	(5.1250)	(9.6250)	(11.750)	
	700 - 719	(2.0000)	(2.0000)	(2.6250)	(3.1250)	(3.5000)	(4.1250)	(6.7500)	(11.250)	#N/A	
	680 - 699	(4.0000)	(4.0000)	(4.6250)	(5.1250)	(5.6250)	(6.7500)	(9.500)	#N/A	#N/A	
	660 - 679	(5.7500)	(5.8750)	(6.2500)	(7.0000)	(7.3750)	(8.750)	#N/A	#N/A	#N/A	
P & L Only WVOE	≥ 800	(0.5000)	(0.5000)	(0.8750)	(1.5000)	(1.7500)	(3.1250)	(4.1250)	(8.0000)	#N/A	
	780 - 799	(0.5000)	(0.5000)	(1.0000)	(1.6250)	(1.8750)	(3.2500)	(4.3750)	(8.2500)	#N/A	
	760 - 779	(1.0000)	(1.0000)	(1.5000)	(2.2500)	(2.3750)	(3.7500)	(5.0000)	(8.8750)	#N/A	
	740 - 759	(1.5000)	(1.5000)	(2.0000)	(2.6250)	(2.7500)	(4.3750)	(6.2500)	(10.2500)	#N/A	
	720 - 739	(2.2500)	(2.2500)	(2.7500)	(3.3750)	(3.6250)	(4.8750)	(7.2500)	(11.8750)	#N/A	
	700 - 719	(3.7500)	(3.7500)	(4.3750)	(5.0000)	(5.3750)	(6.1250)	(9.0000)	#N/A	#N/A	
	680 - 699	(5.7500)	(5.7500)	(6.3750)	(7.0000)	(7.5000)	(8.7500)	#N/A	#N/A	#N/A	
	660 - 679	(7.7500)	(7.8750)	(8.2500)	(9.2500)	(9.6250)	#N/A	#N/A	#N/A	#N/A	
Product	10Yr fixed	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	
	15Yr fixed	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	
	20Yr fixed	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	0.5000	
	30Yr fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	30/15 balloon	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
	40/15 balloon	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
Loan Amount	050,000-100k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
	100,001-125k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	150,001-175k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	175,001-300k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	300,001-400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	
	400,001-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	#N/A	
DTI	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)	
	45.01-50	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)	
Occupancy	Second home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A	
Property Type	Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	#N/A	#N/A	#N/A	
	2-4 units	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	#N/A	
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	
	Rural	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
Miscellaneous	ACH	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
Lock Term	40 day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
	Relock Fee:	.250									
	Extension Fee Per Diem	.040									
	Extension Max:	15 Days									
	NON QM 2nds Underwriting Fee: \$ 1,095										

NON QM 2nds Underwriting Fee: \$ 1,095

DSCR NON PRIME NO RATIO

25 DAY PRICING		
9.750	110.982	110.832
9.625	110.732	110.582
9.500	110.482	110.332
9.375	110.232	110.082
9.250	109.920	109.770
9.125	109.545	109.395
9.000	109.170	109.020
8.875	108.795	108.645
8.750	108.420	108.270
8.625	108.045	107.895
8.500	107.670	107.520
8.375	107.295	107.145
8.250	106.920	106.770
8.125	106.545	106.395
8.000	106.108	105.958
7.875	105.639	105.489
7.750	105.170	105.020
7.625	104.607	104.457
7.500	103.920	103.770
7.375	103.232	103.082
7.250	102.545	102.395
7.125	101.857	101.707
7.000	101.232	101.082

No Prepay - Hard	98.5000
1yr Prepay - Hard	99.2500
2yr Prepay - Hard	99.5000
3yr Prepay - Hard	99.7500
4yr Prepay - Hard	100.0000
5yr Prepay - Hard	100.2500

5.000	SOFR

Relock Fee:	.250
Extension Fee Per Diem:	.040
Extension Max:	15 Days

PRICING ADJUSTMENTS							
		LTV					
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
FICO	760 +	1.875	1.625	1.375	0.875	0.250	(0.250)
	740 - 759	1.750	1.500	1.250	0.750	(0.000)	(0.500)
	720 - 739	1.500	1.250	1.000	0.500	(0.250)	(0.750)
	700 - 719	1.125	0.875	0.375	(0.125)	(1.000)	(1.375)
	680 - 699	0.500	0.125	(0.125)	(0.625)	(2.000)	(3.250)
	660 - 679	0.250	(0.125)	(0.625)	(1.125)	(2.500)	(5.000)
Product	5/6 30yr ARM SOFR	0.000	0.000	0.000	0.000	0.000	na
	7/6 30yr ARM SOFR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	na
	10/6 30 yr ARM SOFR	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	na
	15 year (off the 30 yr)	0.150	0.150	0.150	0.150	0.150	na
	Interest-Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
	40 year	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)
Loan Amount	150,000-250k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
	250,001-1.0m	0.000	0.000	0.000	0.000	0.000	0.000
	1,000,001-1.5m	0.000	0.000	0.000	0.000	0.000	0.000
	1,500,001-2.0m	0.000	0.000	(0.125)	(0.125)	(0.250)	na
	2,000,001-2.5m	(0.375)	(0.375)	(0.500)	(0.750)	na	na
	2,500,001-3.0m	(0.750)	(1.500)	(1.500)	(1.500)	na	na
LTV with No ratio		(2.625)	(2.625)	(2.625)	(3.250)	(3.625)	(5.000)
Purpose	Cash-Out FICO >=700	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	na
	Cash-Out FICO < 700	(0.500)	(0.500)	(0.500)	(0.500)	(1.750)	na
	Rate and term	0.000	0.000	0.000	0.000	0.000	(1.000)
Property Type	Condo	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)
	2-4 Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	na
Credit / Housing History	0x60x12	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	na
	>=36 Mo	0.000	0.000	0.000	0.000	0.000	na
	24 - 35 Mo	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	na
Other Miscellaneous	No Escrows	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Prepay Penalty	No Prepay	(1.750)	(1.750)	(2.000)	(2.000)	(2.250)	(2.250)
	1yr Prepay	(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	(1.750)
	2yr Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)
	3yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000
	4yr Prepay	0.500	0.500	0.500	0.500	0.625	0.500
	5yr Prepay	0.750	0.750	0.750	0.750	0.875	1.000
Lock Term	40 Day	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
NON QM Underwriting Fee: \$ 1,795							

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	6.5
5yr ARM Caps	2/1/5
7yr & 10yr ARM Ca	5/1/5
Reset Frequency	6 mo

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM & 10yr ARM	360	360	NA
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O	240	360	120
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

Program Restrictions	
Housing	1x30x12
(BK/FC/SS/L	24.0
Min FICO	640
Max LTV	75

ITIN PRODUCTS AND PRICING

[illegible]

Max Price			
101,500			
ARM Margin			
≥ 780	3.000	700 - 719	3.500
760 - 779	3.000	680 - 699	3.750
740 - 759	3.250	660 - 679	3.750
720 - 739	3.500	640 - 659	4.250

notes

[illegible]

(1)Reserves: None for < 75% LTV / 6 mos for >75% LTV	1 year self employed		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	Asset Depletion	Yes	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
(2)Declining Value Properties -5% LTV/CLTV (refer to matrix)	1099 Only / P&L Programs		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	NON OM Underwriting Fee: \$ 1.795							

ITIN PRODUCTS AND PRICING

30 yr / 7/1 5/1 price the same												
Rate	Full	Alt	Adjustments to Price		CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
8.750	105.113	105.113	Full Doc	FICO/LTV	≥ 780	1.000	1.000	0.750	0.375	0.125	0.000	-0.375
8.625	104.863	104.863			760 - 779	1.000	0.875	0.750	0.375	0.125	-0.125	-0.500
8.500	104.613	104.613			740 - 759	0.875	0.875	0.625	0.250	0.000	-0.250	-0.625
8.375	104.363	104.363			720 - 739	0.750	0.750	0.500	0.125	-0.125	-0.625	-1.375
8.250	104.113	104.113			700 - 719	0.625	0.625	0.375	0.000	-0.500	-1.125	-1.750
8.125	103.863	103.863			680 - 699	0.500	0.500	-0.125	-0.750	-1.250	-2.250	-2.875
8.000	103.613	103.613			660 - 679	-0.125	-0.375	-0.750	-1.375	-2.250		
7.875	103.363	103.363			650 - 659	-1.750	-2.250	-2.250	-2.750			
7.750	103.113	103.113	Adjustments to Price			0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
7.625	102.738	102.738	Alt Doc	FICO/LTV	≥ 780	1.125	1.000	0.875	0.500	0.125	0.000	-0.500
7.500	102.363	102.363			760 - 779	1.000	1.000	0.750	0.375	0.125	-0.125	-0.625
7.375	101.988	101.988			740 - 759	1.000	0.875	0.625	0.250	0.000	-0.250	-0.750
7.250	101.613	101.613			720 - 739	0.875	0.750	0.500	0.125	-0.125	-0.750	-1.625
7.125	101.238	101.238			700 - 719	0.750	0.625	0.375	0.000	-0.625	-1.375	-2.125
7.000	100.800	100.800			680 - 699	0.500	0.500	-0.125	-0.875	-1.375	-2.500	-3.375
6.875	100.300	100.300			660 - 679	-0.125	-0.375	-0.750	-1.375	-2.250		
6.750	99.800	99.800			650 - 659	-1.750	-2.250	-2.250	-2.750			
6.625	99.175	99.175			0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
6.500	98.425	98.425	Loan Amount	<\$200k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
6.375	97.675	97.675		≥ \$200k to <\$350k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.250	96.800	96.800		≥ \$350k to ≤\$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.875	105.363	105.363	Income Documentation	Bank Statements - 12 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.000	105.613	105.613		1099 - 12 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
				P&L - 24 Mo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	
				P&L - 12 Mo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	
				WVOE	NA	NA	NA	NA	NA	NA	NA	
				ATR-in-Full	NA	NA	NA	NA	NA	NA	NA	
			ITIN	LTV	-1.500	-1.750	-1.750	-1.750	-2.000	-2.000	-2.500	
			Loan Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
				R/T Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
				C/O Refi	-0.250	-0.250	-0.500	-0.500	-0.500	-0.875	NA	
			Property Type	Warrantable Condo	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	
				Non-Warrantable Condo	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625		
				Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500		
				2-4 Unit	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	
				Rural	-1.000	-1.000	-1.000	-1.000	-1.000			
				Manufactured Homes	-1.500	-1.500	-1.500	-1.500	-1.500			
			Mortgage history	1x30x12	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
				0x60x12	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	
				0x90x12	-4.750	-4.750	-4.750	-4.750				
Max Price			Previous Credit Events (BK, Foreclosure, DIL, Short Sale)	24 Mo - 35 Mo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
				12 Mo - 23 Mo	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
1 year ppp				< 12 Mo	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750		
2 year ppp		98.5	Amortization	IO	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	
3 year ppp		101.5	Impounds	Waive	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
4 year ppp		101.5	Other	Short-Term Rental	-1.250	-1.250	-1.250	-1.250	-1.250			
5 year ppp		101.5		Limited Tradelines	-0.750	-0.750	-0.750	-0.750				
Notes	(1)Reserves: None for < 75% LTV / 6 mos for >75% LTV (2)Declining Value Properties -5% LTV/CLTV (refer to matrix)			Declining Market	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
				1 Yr Self-Employed	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
			Prepay Penalty	5-Year Prepay (5%)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
				4-Year Prepay (5%)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
				3-Year Prepay (5%)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
				2-Year Prepay (5%)	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
1-Year Prepay (5%)	-0.750	-0.750		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750			
			Buy Out Prepay	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	
ARM Margin												
≥ 780	3.000	700 - 719	3.500									
760 - 779	3.000	680 - 699	3.750									
740 - 759	3.250	660 - 679	3.750									
720 - 739	3.500	640 - 659	4.250									
				NON QM Underwriting Fee: \$ 1,795								

Notes (1)Reserves: None for < 75% LTV / 6 mos for >75% LTV
(2)Declining Value Properties -5% LTV/CLTV (refer to matrix)

ITIN DSCR PRIME +

Rate	30 yr/ 7/1 / 5/1
8.625	106.975
8.500	106.600
8.375	106.225
8.250	105.850
8.125	105.475
8.000	105.100
7.875	104.725
7.750	104.350
7.625	103.975
7.500	103.538
7.375	103.100
7.250	102.600
7.125	102.100
7.000	101.600
6.875	101.100
6.750	100.600
6.625	99.850
6.500	99.100
6.375	98.350
6.250	97.475
6.125	96.500
6.000	95.500
5.875	94.500
5.750	93.500
5.625	92.500
5.500	91.500
5.375	90.500
5.250	89.500
5.125	88.500
5.000	87.500
4.875	86.500
4.750	85.500
4.625	84.500
4.500	83.500
4.375	82.500
4.250	81.500
4.125	80.500
4.000	79.500
3.875	78.500
3.750	77.500
3.625	76.500
3.500	75.500
3.375	74.500
3.250	73.500
3.125	72.500
3.000	71.500
2.875	70.500
2.750	69.500
2.625	68.500
2.500	67.500
2.375	66.500
2.250	65.500
2.125	64.500
2.000	63.500
1.875	62.500
1.750	61.500
1.625	60.500
1.500	59.500
1.375	58.500
1.250	57.500
1.125	56.500
1.000	55.500
0.875	54.500
0.750	53.500
0.625	52.500
0.500	51.500
0.375	50.500
0.250	49.500
0.125	48.500
0.000	47.500
-0.125	46.500
-0.250	45.500
-0.375	44.500
-0.500	43.500
-0.625	42.500
-0.750	41.500
-0.875	40.500
-1.000	39.500
-1.125	38.500
-1.250	37.500
-1.375	36.500
-1.500	35.500
-1.625	34.500
-1.750	33.500
-1.875	32.500
-2.000	31.500
-2.125	30.500
-2.250	29.500
-2.375	28.500
-2.500	27.500
-2.625	26.500
-2.750	25.500
-2.875	24.500
-3.000	23.500
-3.125	22.500
-3.250	21.500
-3.375	20.500
-3.500	19.500
-3.625	18.500
-3.750	17.500
-3.875	16.500
-4.000	15.500
-4.125	14.500
-4.250	13.500
-4.375	12.500
-4.500	11.500
-4.625	10.500
-4.750	9.500
-4.875	8.500
-5.000	7.500
-5.125	6.500
-5.250	5.500
-5.375	4.500
-5.500	3.500
-5.625	2.500
-5.750	1.500
-5.875	0.500
-6.000	-0.500
-6.125	-1.500
-6.250	-2.500
-6.375	-3.500
-6.500	-4.500
-6.625	-5.500
-6.750	-6.500
-6.875	-7.500
-7.000	-8.500
-7.125	-9.500
-7.250	-10.500
-7.375	-11.500
-7.500	-12.500
-7.625	-13.500
-7.750	-14.500
-7.875	-15.500
-8.000	-16.500
-8.125	-17.500
-8.250	-18.500
-8.375	-19.500
-8.500	-20.500
-8.625	-21.500
-8.750	-22.500
-8.875	-23.500
-9.000	-24.500
-9.125	-25.500
-9.250	-26.500
-9.375	-27.500
-9.500	-28.500
-9.625	-29.500
-9.750	-30.500
-9.875	-31.500
-10.000	-32.500
-10.125	-33.500
-10.250	-34.500
-10.375	-35.500
-10.500	-36.500
-10.625	-37.500
-10.750	-38.500
-10.875	-39.500
-11.000	-40.500
-11.125	-41.500
-11.250	-42.500
-11.375	-43.500
-11.500	-44.500
-11.625	-45.500
-11.750	-46.500
-11.875	-47.500
-12.000	-48.500
-12.125	-49.500
-12.250	-50.500
-12.375	-51.500
-12.500	-52.500
-12.625	-53.500
-12.750	-54.500
-12.875	-55.500
-13.000	-56.500
-13.125	-57.500
-13.250	-58.500
-13.375	-59.500
-13.500	-60.500
-13.625	-61.500
-13.750	-62.500
-13.875	-63.500
-14.000	-64.500
-14.125	-65.500
-14.250	-66.500
-14.375	-67.500
-14.500	-68.500
-14.625	-69.500
-14.750	-70.500
-14.875	-71.500
-15.000	-72.500
-15.125	-73.500
-15.250	-74.500
-15.375	-75.500
-15.500	-76.500
-15.625	-77.500
-15.750	-78.500
-15.875	-79.500
-16.000	-80.500
-16.125	-81.500
-16.250	-82.500
-16.375	-83.500
-16.500	-84.500
-16.625	-85.500
-16.750	-86.500
-16.875	-87.500
-17.000	-88.500
-17.125	-89.500
-17.250	-90.500
-17.375	-91.500
-17.500	-92.500
-17.625	-93.500
-17.750	-94.500
-17.875	-95.500
-18.000	-96.500
-18.125	-97.500
-18.250	-98.500
-18.375	-99.500
-18.500	-100.500
-18.625	-101.500
-18.750	-102.500
-18.875	-103.500
-19.000	-104.500
-19.125	-105.500
-19.250	-106.500
-19.375	-107.500
-19.500	-108.500
-19.625	-109.500
-19.750	-110.500
-19.875	-111.500
-20.000	-112.500
-20.125	-113.500
-20.250	-114.500
-20.375	-115.500
-20.500	-116.500
-20.625	-117.500
-20.750	-118.500
-20.875	-119.500
-21.000	-120.500
-21.125	-121.500
-21.250	-122.500
-21.375	-123.500
-21.500	-124.500
-21.625	-125.500
-21.750	-126.500
-21.875	-127.500
-22.000	-128.500
-22.125	-129.500
-22.250	-130.500
-22.375	-131.500
-22.500	-132.500
-22.625	-133.500
-22.750	-134.500
-22.875	-135.500
-23.000	-136.500
-23.125	-137.500
-23.250	-138.500
-23.375	-139.500
-23.500	-140.500
-23.625	-141.500
-23.750	-142.500
-23.875	-143.500
-24.000	-144.500
-24.125	-145.500
-24.250	-146.500
-24.375	-147.500
-24.500	-148.500
-24.625	-149.500
-24.750	-150.500
-24.875	-151.500
-25.000	-152.500
-25.125	-153.500
-25.250	-154.500
-25.375	-155.500
-25.500	-156.500
-25.625	-157.500
-25.750	-158.500
-25.875	-159.500
-26.000	-160.500
-26.125	-161.500
-26.250	-162.500
-26.375	-163.500
-26.500	-164.500
-26.625	-165.500
-26.750	-166.500
-26.875	-167.500
-27.000	-168.500
-27.125	-169.500
-27.250	-170.500
-27.375	-171.500
-27.500	-172.500
-27.625	-173.500
-27.750	-174.500
-27.875	-175.500
-28.000	-176.500
-28.125	-177.500
-28.250	-178.500
-28.375	-179.500
-28.500	-180.500
-28.625	-181.500
-28.750	-182.500
-28.875	-183.500
-29.000	-184.500
-29.125	-185.500
-29.250	-186.500
-29.375	-187.500
-29.500	-188.500
-29.625	-189.500
-29.750	-190.500
-29.875	-191.500
-30.000	-192.500
-30.125	-193.500
-30.250	-194.500
-30.375	-195.500
-30.500	-196.500
-30.625	-197.500
-30.750	-198.500
-30.875	-199.500
-31.000	-200.500
-31.125	-201.500
-31.250	-202.500
-31.375	-203.500
-31.500	-204.500
-31.625	-205.500
-31.750	-206.500
-31.875	-207.500
-32.000	-208.500
-32.125	-209.500
-32.250	-210.500
-32.375	-211.500
-32.500	-212.500
-32.625	-213.500
-32.750	-214.500
-32.875	-215.500
-33.000	-216.500
-33.125	-217.500
-33.250	-218.500
-33.375	-219.500
-33.500	-220.500
-33.625	-221.500
-33.750	-222.500
-33.875	-223.500
-34.000	-224.500
-34.125	-225.500
-34.250	-226.500
-34.375	-227.500
-34.500	-228.500
-34.625	-229.500
-34.750	-230.500
-34.875	-231.500
-35.000	-232.500
-35.125	-233.500
-35.250	-234.500
-35.375	-235.500
-35.500	-236.500
-35.625	-237.500
-35.750	-238.500
-35.875	-239.500
-36.000	-240.500
-36.125	-241.500
-36.250	-242.500
-36.375	-243.500
-36.500	-244.500
-36.625	-245.500
-36.750	-246.500
-36.875	-247.500
-37.000	-248.500
-37.125	-249.500
-37.250	-250.500
-37.375	-251.500
-37.500	-252.500
-37.625	-253.500
-37.750	-254.500
-37.875	-255.500
-38.000	-256.500
-38.125	-257.500
-38.250	-258.500
-38.375	-259.500
-38.500	-260.500
-38.625	-261.500
-38.750	-262.500
-38.875	-263.500
-39.000	-264.500
-39.125	-265.500
-39.250	-266.500
-39.375	-267.500
-39.500	-268.500
-39.625	-269.500
-39.750	-270.500
-39.875	-271.500
-40.000	-272.500
-40.125	-273.500
-40.250	-274.500
-40.375	-275.500
-40.500	-276.500
-40.625	-277.500
-40.750	-278.500
-40.875	-279.500
-41.000	-280.500
-41.125	-281.500
-41.250	-282.500
-41.375	-283.500
-41.500	-284.500
-41.625	-285.500
-41.750	-286.500
-41.875	-287.500
-42.000	-288.500
-42.125	-289.500
-42.250	-290.500
-42.375	-291.500
-42.500	-292.500
-42.625	-293.500
-42.750	-294.500
-42.875	-295.500
-43.000	-296.500
-43.125	-297.500
-43.250	-298.500
-43.375	-299.500
-43.500	-300.500
-43.625	-301.500
-43.750	-302.500
-43.875	-303.500
-44.000	-304.500
-44.125	-305.500
-44.250	-306.500
-44.375	-307.500
-44.500	-308.500
-44.625	-309.500
-44.750	-310.500
-44.875	-311.500
-45.000	-312.500
-45.125	-313.500
-45.250	-314.500
-45.375	-315.500
-45.500	-316.500
-45.625	-317.500
-45.750	-318.500
-45.875	-319.500
-46.000	-320.500
-46.125	-321.500
-46.250	-322.500
-46.375	-323.500
-46.500	-324.500
-46.625	-325.500
-46.750	-326.500
-46.875	-327.500
-47.000	-328.500
-47.125	-329

NON PRIME FOREIGN NATIONAL

30 DAY PRICING		
10.000	110.607	110.457
9.875	110.357	110.207
9.750	110.107	109.957
9.625	109.857	109.707
9.500	109.607	109.457
9.375	109.357	109.207
9.250	109.045	108.895
9.125	108.670	108.520
9.000	108.295	108.145
8.875	107.920	107.770
8.750	107.545	107.395
8.625	107.170	107.020
8.500	106.795	106.645
8.375	106.420	106.270
8.250	106.045	105.895
8.125	105.670	105.520
8.000	105.233	105.083
7.875	104.764	104.614
7.750	104.295	104.145
7.625	103.732	103.582
7.500	103.045	102.895
7.375	102.357	102.207
7.250	101.670	101.520

No Prepay - Hard		98.5000
1yr Prepay - Hard		99.2500
2yr Prepay - Hard		99.5000
3yr Prepay - Hard		99.7500
4yr Prepay - Hard		100.0000
5yr Prepay - Hard		100.2500

5.000	SOFR

Relock Fee:	.250
Extension Fee Per Diem:	.040
Extension Max:	15 Days

PRICING ADJUSTMENTS								
		LTV						
Documentation		Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Doc Type								
	DSCR	680+	0.500	0.000	(0.125)	(0.625)	(1.375)	(2.500)
		Foreign Credit	0.500	0.000	(0.125)	(0.625)	(1.375)	(2.500)
	DSCR additional Adjustments	>=1.25	0.375	0.375	0.375	0.375	0.375	0.375
		1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000
		.75-.99	(1.250)	(1.250)	(1.250)	(1.500)	NA	NA
<.75		(1.750)	(1.750)	(1.750)	NA	NA	NA	
Product	5/6 30yr ARM SOFR	0.000	0.000	0.000	0.000	na	na	
	7/6 30yr ARM SOFR	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)	
	10/6 30 yr ARM SOFR	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	
	15yr fixed (from 30 yr)	0.100	0.100	0.100	0.100	0.100	0.100	
	Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	
	40 Year Term	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	
Loan Amount	150,001 - \$250,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	
	\$1,500,001 - \$2,000,000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	na	
Purpose	Cash-Out	(0.500)	(0.625)	(0.750)	(1.000)	na	na	
Occupancy	2nd Home (Full doc only)	NA	NA	NA	NA	NA	NA	
Property Type	Condo	(0.250)	(0.250)	(0.250)	(0.375)	na	na	
	2-4 Unit	(0.375)	(0.375)	(0.375)	(0.500)	na	na	
Other Miscellaneous	No Escrows	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
	< 12 months Reerves	(0.250)	(0.250)	(0.250)	(0.250)	na	na	
Prepay Penalty	No Prepay	(1.750)	(1.750)	(2.000)	(2.000)	(2.250)	(2.250)	
	1yr Prepay	(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	(1.750)	
	2yr Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	
	3yr Prepay	0.000	0.000	0.000	0.000	0.000	0.000	
	4yr Prepay	0.375	0.375	0.375	0.375	0.500	0.500	
	5yr Prepay	0.500	0.500	0.500	0.500	0.625	0.750	
Lock Term	40 Day	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	
		NON QM Underwriting Fee: \$ 1.795						

ARM Requirements		Product - Standard Doc	Amort Term	Term	I/O Term	Product - DSCR	Amort Term	Term	I/O Term	Program Restrictions	
ARM Index	SOFR 30AVG	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA	Housing	0x30x12
ARM Margin (D	5.0	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O	240	360	120	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240	360	120	(BK/FC/SS/I	48 mo
ARM Margin (D	6.5	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O	360	480	120	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360	480	120	Min FICO	680 or Foreign Credit
5yr ARM Caps	2/1/5	15 YR FIXED	180	180	NA	15 YR FIXED	180	180	NA	Max LTV	65
7yr & 10yr ARM Caps	5/1/5	30 YR FIXED	360	360	NA	30 YR FIXED	360	360	NA		
Reset Frequency	6 mo	30 YR FIXED I/O	240	360	120	30 YR FIXED I/O	240	360	120		
		40 YR FIXED I/O	360	480	120	40 YR FIXED I/O	360	480	120		
* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or the Note Rate.						* Qualifying Rate: Note Rate					

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People | Products | Performance

Lock Hours: 9:00 A.M. - 5:00 P.M. PST

Price Change Effective: 29-Aug-25 8:26 AM PST

GOVERNMENT PRODUCT PRICING

30 FIXED FHA				15 FIXED FHA				30 YR FIXED VA				15 YR FIXED VA			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
6.875	(4.125)	(4.000)	(3.875)	6.500	(3.250)	(3.125)	(3.000)	7.000	(4.250)	(4.125)	(4.000)	6.500	(3.250)	(3.125)	(3.000)
6.750	(4.500)	(4.375)	(4.250)	6.375	(2.875)	(2.750)	(2.625)	6.875	(3.625)	(3.500)	(3.375)	6.375	(2.875)	(2.750)	(2.625)
6.625	(4.125)	(4.000)	(3.875)	6.250	(3.375)	(3.250)	(3.125)	6.750	(3.750)	(3.625)	(3.500)	6.250	(2.500)	(2.375)	(2.250)
6.500	(3.750)	(3.625)	(3.500)	6.125	(3.125)	(3.000)	(2.875)	6.625	(3.750)	(3.625)	(3.500)	6.125	(2.750)	(2.625)	(2.500)
6.375	(3.375)	(3.250)	(3.125)	6.000	(2.875)	(2.750)	(2.625)	6.500	(3.375)	(3.250)	(3.125)	6.000	(2.375)	(2.250)	(2.125)
6.250	(3.125)	(3.000)	(2.875)	5.875	(2.625)	(2.500)	(2.375)	6.375	(2.875)	(2.750)	(2.625)	5.875	(2.000)	(1.875)	(1.750)
6.125	(2.875)	(2.750)	(2.625)	5.750	(2.250)	(2.125)	(2.000)	6.250	(2.625)	(2.500)	(2.375)	5.750	(1.750)	(1.625)	(1.500)
6.000	(2.625)	(2.500)	(2.375)	5.625	(2.250)	(2.125)	(2.000)	6.125	(2.500)	(2.375)	(2.250)	5.625	(1.750)	(1.625)	(1.500)
5.875	(2.000)	(1.875)	(1.750)	5.500	(1.750)	(1.625)	(1.500)	6.000	(2.250)	(2.125)	(2.000)	5.500	(1.375)	(1.250)	(1.125)
5.750	(1.625)	(1.500)	(1.375)	5.375	(1.500)	(1.375)	(1.250)	5.875	(1.625)	(1.500)	(1.375)	5.375	(1.000)	(0.875)	(0.750)
5.625	(1.125)	(1.000)	(0.875)	5.250	(0.875)	(0.750)	(0.625)	5.750	(1.125)	(1.000)	(0.875)	5.250	(0.625)	(0.500)	(0.375)
5.500	(0.625)	(0.500)	(0.375)	5.125	(1.125)	(1.000)	(0.875)	5.625	(0.750)	(0.625)	(0.500)	5.125	(0.875)	(0.750)	(0.625)
5.375	(0.125)	0.000	0.125	5.000	(0.625)	(0.500)	(0.375)	5.500	(0.250)	(0.125)	0.000	5.000	(0.375)	(0.250)	(0.125)
5.250	0.500	0.625	0.750	4.875	0.000	0.125	0.250	5.375	0.125	0.250	0.375	4.875	0.000	0.125	0.250
5.125	1.750	1.875	2.000	4.750	0.500	0.625	0.750	5.250	0.750	0.875	1.000	4.750	0.500	0.625	0.750

30 FIXED FHA HIGH BALANCE				15 FIXED FHA HIGH BALANCE				30 YR FIXED VA HB				15 YR FIXED VA HB			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
7.000	(3.625)	(3.500)	(3.375)	6.625	(1.000)	(0.875)	(0.750)	7.125	(3.250)	(3.125)	(3.000)	6.625	(0.750)	(0.625)	(0.500)
6.875	(3.125)	(3.000)	(2.875)	6.500	(0.875)	(0.750)	(0.625)	7.000	(3.000)	(2.875)	(2.750)	6.500	(0.625)	(0.500)	(0.375)
6.750	(4.000)	(3.875)	(3.750)	6.375	(0.500)	(0.375)	(0.250)	6.875	(2.500)	(2.375)	(2.250)	6.375	(0.250)	(0.125)	0.000
6.625	(3.625)	(3.500)	(3.375)	6.250	(0.500)	(0.375)	(0.250)	6.750	(3.250)	(3.125)	(3.000)	6.250	(0.250)	(0.125)	0.000
6.500	(3.250)	(3.125)	(3.000)	6.125	(0.125)	0.000	0.125	6.625	(3.000)	(2.875)	(2.750)	6.125	0.125	0.250	0.375
6.375	(2.750)	(2.625)	(2.500)	6.000	0.250	0.375	0.500	6.500	(2.750)	(2.625)	(2.500)	6.000	0.500	0.625	0.750
6.250	(2.625)	(2.500)	(2.375)	5.875	0.500	0.625	0.750	6.375	(2.375)	(2.250)	(2.125)	5.875	0.750	0.875	1.000
6.125	(2.500)	(2.375)	(2.250)	5.750	0.750	0.875	1.000	6.250	(2.000)	(1.875)	(1.750)	5.750	1.000	1.125	1.250
6.000	(2.125)	(2.000)	(1.875)	5.625	1.750	1.875	2.000	6.125	(2.125)	(2.000)	(1.875)	5.625	2.000	2.125	2.250
5.875	(1.500)	(1.375)	(1.250)	5.500	2.125	2.250	2.375	6.000	(1.750)	(1.625)	(1.500)	5.500	2.375	2.500	2.625
5.750	(0.750)	(0.625)	(0.500)	5.375	2.500	2.625	2.750	5.875	(1.250)	(1.125)	(1.000)	5.375	2.750	2.875	3.000
5.625	(0.500)	(0.375)	(0.250)	5.250	2.625	2.750	2.875	5.750	(0.875)	(0.750)	(0.625)	5.250	2.875	3.000	3.125
5.500	(0.125)	0.000	0.125	5.125	3.375	3.500	3.625	5.625	(0.250)	(0.125)	0.000	5.125	4.250	4.375	4.500
5.375	0.625	0.750	0.875	5.000	3.750	3.875	4.000	5.500	0.125	0.250	0.375	5.000	4.500	4.625	4.750
5.250	1.375	1.500	1.625	4.875	4.250	4.375	4.500	5.375	0.750	0.875	1.000	4.875	4.875	5.000	5.125

GOVERNMENT PRICE ADJUSTMENTS

Loan Size Adjustors: (total loan amount)		Credit Score Adjustors:		VA LOAN TYPE		OTHER ADJUSTMENTS		Long Term Locks	
Loan Amount: \$>1,500,000	0.75	>=740	-0.250			2 Unit	0.250		
Loan Amount: \$225,00 - Conform Max	-0.125	720 - 739	-0.150	IRRRL (95.01 - 110%)	0.500	3 - 4 Units	0.500	N/ A	
Loan Amount: \$200,000 - \$224,999	-0.250	680 - 719	0.000	IRRRL (110.01 - 125%)	2.250	Manual UW	0.000		
Loan Amount: \$175,000 - \$199,999	-0.375	660 - 679	0.250	Max Cash out 90% LTV		Manf. Housing	1.250		
Loan Amount: \$125,000 - \$174,999	-0.250	640 - 659	0.500			25 yr (fixed only)	0.250		
Loan Amount: \$75,000 - \$99,999	-0.375	620 - 639	1.250			20 yr (fixed only)	0.500		
		600 - 619	1.500						
		580- 599	3.000						

FHA and VA Underwriting Fee: \$ 1,195 * NJ and WA Origination Fee \$1,295 * NC Commitment Fee \$1,295 * Streamlines & IRRRLS \$ 495

MAX NET PRICING IS 104.000



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Lock Hours: 9:00 A.M. - 5:00 P.M. PST

Price Change Effective: 29-Aug-25 8:26 AM PST

CONVENTIONAL PRODUCTS AND PRICING

CONFORMING LOANS

DU CONF CONV 30 YEAR				DU CONF CONV 20 YEAR				DU CONF CONV 15 YEAR				DU CONF CONV 10 YEAR			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
7.500	(4.875)	(4.750)	(4.625)	7.125	(4.125)	(4.000)	(3.875)	6.625	(3.875)	(3.750)	(3.625)	6.375	(2.875)	(2.750)	(2.625)
7.375	(4.500)	(4.375)	(4.250)	7.000	(3.625)	(3.500)	(3.375)	6.500	(3.750)	(3.625)	(3.500)	6.250	(2.625)	(2.500)	(2.375)
7.250	(4.000)	(3.875)	(3.750)	6.875	(3.375)	(3.250)	(3.125)	6.375	(3.250)	(3.125)	(3.000)	6.125	(2.625)	(2.500)	(2.375)
7.125	(4.000)	(3.875)	(3.750)	6.750	(2.750)	(2.625)	(2.500)	6.250	(2.875)	(2.750)	(2.625)	6.000	(2.375)	(2.250)	(2.125)
7.000	(3.625)	(3.500)	(3.375)	6.625	(3.375)	(3.250)	(3.125)	6.125	(2.875)	(2.750)	(2.625)	5.875	(2.125)	(2.000)	(1.875)
6.875	(3.125)	(3.000)	(2.875)	6.500	(3.000)	(2.875)	(2.750)	6.000	(2.375)	(2.250)	(2.125)	5.750	(1.875)	(1.750)	(1.625)
6.750	(2.625)	(2.500)	(2.375)	6.375	(2.625)	(2.500)	(2.375)	5.875	(2.000)	(1.875)	(1.750)	5.625	(1.625)	(1.500)	(1.375)
6.625	(2.750)	(2.625)	(2.500)	6.250	(2.125)	(2.000)	(1.875)	5.750	(1.750)	(1.625)	(1.500)	5.500	(1.500)	(1.375)	(1.250)
6.500	(2.250)	(2.125)	(2.000)	6.125	(2.125)	(2.000)	(1.875)	5.625	(1.625)	(1.500)	(1.375)	5.375	(1.250)	(1.125)	(1.000)
6.375	(1.750)	(1.625)	(1.500)	6.000	(1.750)	(1.625)	(1.500)	5.500	(1.250)	(1.125)	(1.000)	5.250	(0.875)	(0.750)	(0.625)
6.250	(1.250)	(1.125)	(1.000)	5.875	(1.375)	(1.250)	(1.125)	5.375	(0.875)	(0.750)	(0.625)	5.125	(0.500)	(0.375)	(0.250)
6.125	(1.125)	(1.000)	(0.875)	5.750	(0.750)	(0.625)	(0.500)	5.250	(0.500)	(0.375)	(0.250)	5.000	(0.125)	0.000	0.125
6.000	(0.500)	(0.375)	(0.250)	5.625	(0.375)	(0.250)	(0.125)	5.125	(0.250)	(0.125)	0.000	4.875	(0.125)	0.000	0.125
5.875	0.125	0.250	0.375	5.500	0.125	0.250	0.375	5.000	0.250	0.375	0.500	4.750	0.500	0.625	0.750
5.750	0.625	0.750	0.875	5.375	0.625	0.750	0.875	4.875	0.500	0.625	0.750	4.625	0.750	0.875	1.000
LP CONF CONV 30 YEAR				LP CONF CONV 20 YEAR				LP CONF CONV 15 YEAR				LP CONF CONV 10 YEAR			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
7.125	(4.000)	(3.875)	(3.750)	6.875	(3.375)	(3.250)	(3.125)	6.250	(3.000)	(2.875)	(2.750)	6.000	(2.625)	(2.500)	(2.375)
7.000	(3.750)	(3.625)	(3.500)	6.750	(3.000)	(2.875)	(2.750)	6.125	(2.750)	(2.625)	(2.500)	5.875	(2.375)	(2.250)	(2.125)
6.875	(3.250)	(3.125)	(3.000)	6.625	(3.500)	(3.375)	(3.250)	6.000	(2.375)	(2.250)	(2.125)	5.750	(2.000)	(1.875)	(1.750)
6.750	(2.750)	(2.625)	(2.500)	6.500	(3.000)	(2.875)	(2.750)	5.875	(2.250)	(2.125)	(2.000)	5.625	(2.000)	(1.875)	(1.750)
6.625	(2.750)	(2.625)	(2.500)	6.375	(2.875)	(2.750)	(2.625)	5.750	(1.875)	(1.750)	(1.625)	5.500	(1.875)	(1.750)	(1.625)
6.500	(2.375)	(2.250)	(2.125)	6.250	(2.250)	(2.125)	(2.000)	5.625	(1.625)	(1.500)	(1.375)	5.375	(1.500)	(1.375)	(1.250)
6.375	(1.875)	(1.750)	(1.625)	6.125	(2.125)	(2.000)	(1.875)	5.500	(1.375)	(1.250)	(1.125)	5.250	(1.125)	(1.000)	(0.875)
6.250	(1.375)	(1.250)	(1.125)	6.000	(1.750)	(1.625)	(1.500)	5.375	(1.000)	(0.875)	(0.750)	5.125	(1.000)	(0.875)	(0.750)
6.125	(1.000)	(0.875)	(0.750)	5.875	(1.250)	(1.125)	(1.000)	5.250	(0.625)	(0.500)	(0.375)	5.000	(0.500)	(0.375)	(0.250)
6.000	(0.500)	(0.375)	(0.250)	5.750	(0.750)	(0.625)	(0.500)	5.125	(0.500)	(0.375)	(0.250)	4.875	(0.375)	(0.250)	(0.125)
5.875	0.125	0.250	0.375	5.625	0.125	0.250	0.375	5.000	0.125	0.250	0.375	4.750	0.125	0.250	0.375
5.750	0.625	0.750	0.875	5.500	0.625	0.750	0.875	4.875	0.250	0.375	0.500	4.625	0.250	0.375	0.500

HIGH BALANCE CONFORMING

DU HIGH BALANCE 30 YEAR				DU HIGH BALANCE 15 YEAR				SUPER CONFORMING 30 YEAR				SUPER CONFORMING 15 YEAR			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
7.250	(2.875)	(2.750)	(2.625)	7.000	(1.625)	(1.500)	(1.375)	7.375	(3.625)	(3.500)	(3.375)	6.750	(1.375)	(1.250)	(1.125)
7.125	(3.000)	(2.875)	(2.750)	6.875	(1.500)	(1.375)	(1.250)	7.250	(3.250)	(3.125)	(3.000)	6.625	(1.000)	(0.875)	(0.750)
7.000	(2.625)	(2.500)	(2.375)	6.750	(1.125)	(1.000)	(0.875)	7.125	(3.250)	(3.125)	(3.000)	6.500	(0.625)	(0.500)	(0.375)
6.875	(2.375)	(2.250)	(2.125)	6.625	(0.875)	(0.750)	(0.625)	7.000	(2.875)	(2.750)	(2.625)	6.375	(0.500)	(0.375)	(0.250)
6.750	(2.000)	(1.875)	(1.750)	6.500	(0.625)	(0.500)	(0.375)	6.875	(2.500)	(2.375)	(2.250)	6.250	(0.250)	(0.125)	0.000
6.625	(1.875)	(1.750)	(1.625)	6.375	(0.500)	(0.375)	(0.250)	6.750	(2.125)	(2.000)	(1.875)	6.125	0.000	0.125	0.250
6.500	(1.500)	(1.375)	(1.250)	6.250	(0.250)	(0.125)	0.000	6.625	(1.750)	(1.625)	(1.500)	6.000	0.125	0.250	0.375
6.375	(1.125)	(1.000)	(0.875)	6.125	0.250	0.375	0.500	6.500	(1.375)	(1.250)	(1.125)	5.875	0.375	0.500	0.625
6.250	(0.625)	(0.500)	(0.375)	6.000	0.250	0.375	0.500	6.375	(1.125)	(1.000)	(0.875)	5.750	0.875	1.000	1.125
6.125	(0.250)	(0.125)	0.000	5.875	0.500	0.625	0.750	6.250	(0.625)	(0.500)	(0.375)	5.625	1.125	1.250	1.375
6.000	0.250	0.375	0.500	5.750	0.875	1.000	1.125	6.125	0.000	0.125	0.250	5.500	1.000	1.125	1.250
5.875	0.750	0.875	1.000	5.625	1.250	1.375	1.500	6.000	0.875	1.000	1.125	5.375	1.250	1.375	1.500

Agency Underwriting Fee: \$ 1,195 * NJ and WA Origination Fee \$1,295 * NC Commitment Fee \$1,295

MAX NET PRICING IS 104.000

HIGH BALANCE MAX NET PRICING IS 103.000

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Price Change Effective: 29-Aug-25 8:26 AM PST

ADJUSTABLE RATE

10/6 ARM				7/6 ARM				5/6 ARM				LP HOME POSSIBLE HIGH BALANCE 30 YEAR			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
7.250	(1.250)	(1.125)	(1.000)	6.750	(2.000)	(1.875)	(1.750)	6.625	(1.500)	(1.375)	(1.250)				
7.125	(1.125)	(1.000)	(0.875)	6.625	(1.625)	(1.500)	(1.375)	6.500	(1.500)	(1.375)	(1.250)				
7.000	(1.125)	(1.000)	(0.875)	6.500	(1.625)	(1.500)	(1.375)	6.375	(1.375)	(1.250)	(1.125)				
6.875	(1.000)	(0.875)	(0.750)	6.375	(1.375)	(1.250)	(1.125)	6.250	(1.250)	(1.125)	(1.000)				
6.750	(1.000)	(0.875)	(0.750)	6.250	(1.250)	(1.125)	(1.000)	6.125	(1.000)	(0.875)	(0.750)				
6.625	(0.875)	(0.750)	(0.625)	6.125	(1.125)	(1.000)	(0.875)	6.000	(0.875)	(0.750)	(0.625)				
6.500	(0.750)	(0.625)	(0.500)	6.000	(1.000)	(0.875)	(0.750)	5.875	(0.750)	(0.625)	(0.500)				
6.375	(0.500)	(0.375)	(0.250)	5.875	(0.750)	(0.625)	(0.500)	5.750	(0.500)	(0.375)	(0.250)				
6.250	(0.125)	0.000	0.125	5.750	(0.500)	(0.375)	(0.250)	5.625	(0.375)	(0.250)	(0.125)				
6.125	0.125	0.250	0.375	5.625	(0.250)	(0.125)	0.000	5.500	(0.125)	0.000	0.125				
6.000	0.375	0.500	0.625	5.500	0.125	0.250	0.375	5.375	0.000	0.125	0.250				
5.875	0.750	0.875	1.000	5.375	0.375	0.500	0.625	5.250	0.375	0.500	0.625				

HOME AFFORDABLE PRODUCTS

DU HOMEREADY 30 YEAR				DU HOMEREADY HIGH BALANCE 30 YEAR				LP HOME POSSIBLE 30 YEAR				LP HOME POSSIBLE HIGH BALANCE 30 YEAR			
Rate	25 Day	40 Day	55 Day	Rate	25 Day	40 Day	55 Day	Rate	25 Day	40 Day	55 Day	Rate	10 Day	25 Day	40 Day
6.875	(2.750)	(2.625)	(2.500)	7.250	(1.750)	(1.625)	(1.500)	6.750	(3.125)	(3.000)	(2.875)	7.000	(3.125)	(3.000)	(2.875)
6.750	(2.375)	(2.250)	(2.125)	7.125	(2.000)	(1.875)	(1.750)	6.625	(3.125)	(3.000)	(2.875)	6.875	(2.750)	(2.625)	(2.500)
6.625	(2.250)	(2.125)	(2.000)	7.000	(1.750)	(1.625)	(1.500)	6.500	(2.625)	(2.500)	(2.375)	6.750	(2.375)	(2.250)	(2.125)
6.500	(1.875)	(1.750)	(1.625)	6.875	(1.375)	(1.250)	(1.125)	6.375	(2.125)	(2.000)	(1.875)	6.625	(2.000)	(1.875)	(1.750)
6.375	(1.375)	(1.250)	(1.125)	6.750	(1.000)	(0.875)	(0.750)	6.250	(1.625)	(1.500)	(1.375)	6.500	(1.625)	(1.500)	(1.375)
6.250	(0.875)	(0.750)	(0.625)	6.625	(0.875)	(0.750)	(0.625)	6.125	(1.250)	(1.125)	(1.000)	6.375	(1.250)	(1.125)	(1.000)
6.125	(0.625)	(0.500)	(0.375)	6.500	(0.500)	(0.375)	(0.250)	6.000	(0.750)	(0.625)	(0.500)	6.250	(0.875)	(0.750)	(0.625)
6.000	(0.125)	0.000	0.125	6.375	(0.125)	0.000	0.125	5.875	(0.125)	0.000	0.125	6.125	(0.250)	(0.125)	0.000
5.875	0.375	0.500	0.625	6.250	0.375	0.500	0.625	5.750	0.500	0.625	0.750	6.000	0.500	0.625	0.750
5.750	1.000	1.125	1.250	6.125	0.875	1.000	1.125	5.625	1.125	1.250	1.375	5.875	1.500	1.625	1.750

HOME READY AND HOMEPOSSIBLE CAP LIMITS**

Primary Residence / FIHB	LTV <=80	LTV >=80	**Caps do not apply to: Fee buyout, Escrow waiver, loan amount d ** FIHB with income at or below AML limits requirements
	FICO >=680	0.000	
	FICO <680	0.000	

Agency Underwriting Fee: \$ 1,095 * NJ and WA Origination Fee \$1,195 * NC Commitment Fee \$1,195

MAX NET PRICING IS 104.000

HIGH BALANCE MAX NET PRICING IS 103.000

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CONVENTIONAL PRICING ADJUSTMENTS

PURCHASE

Credit Score / LTV	Loan Terms > 15 years	30 & less	30.01-60	60.01-70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95.0
780 +		0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
760-779		0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
740-759		0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
720 - 739		0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
700 - 719		0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
680 - 699		0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
660 - 679		0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
640 - 659		0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
620-639		0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750

Limited Cash Out

Limited Cash Out Credit Score / LTV Loan Terms > 15 years	30 & less	30.01-60	60.01-70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95.0
780 +	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
740-759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
620-639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500

Cash Out

Cash Out (Ex. Student Loan Only) All Loan Terms. Cumulative with above adjust.	30 & less	30.01-60	60.01-70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95.0
780 +	0.375	0.375	0.625	0.875	1.375	NA	NA	NA	NA
760-779	0.375	0.375	0.875	1.250	1.875	NA	NA	NA	NA
740-759	0.375	0.375	1.000	1.625	2.375	NA	NA	NA	NA
720 - 739	0.375	0.500	1.375	2.000	2.750	NA	NA	NA	NA
700 - 719	0.375	0.500	1.625	2.625	3.250	NA	NA	NA	NA
680 - 699	0.375	0.625	2.000	2.875	3.750	NA	NA	NA	NA
660 - 679	0.375	0.875	2.750	4.000	4.750	NA	NA	NA	NA
640 - 659	0.375	1.375	3.125	4.625	5.125	NA	NA	NA	NA
620-639	0.375	1.375	3.375	4.875	5.125	NA	NA	NA	NA

Agency Underwriting Fee: \$ 1,195 * NJ and WA Origination Fee \$1,295 * NC Commitment Fee \$1,295

MAX NET PRICING IS 104.000

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APOR: 15/20 YR.: 2.500% 1 YR CMT: 0.120%
25/30 YR.: 2.960% 1 YR Libor: 0.360%



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PURCHASE

Additional LLPAS for all applicable purchase loans

	30 & less	30.01-60	60.01-70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95.0
Adjustable-Rate Mortgage	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Two to Four Unit Property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
High-Balance Fixed rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000
High Balance ARM	0.500	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750
Subordinate financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Limited Cash Out

Additional LLPAS for all applicable Limited Cash out loans

	30 & less	30.01-60	60.01-70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95.0
Adjustable-Rate Mortgage	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Two to Four Unit Property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
High-Balance Fixed rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000
High Balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750
Subordinate financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Cash out

Additional LLPAS for all applicable Cash out loans

	30 & less	30.01-60	60.01-70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	>95.0
Condo	0.000	0.000	0.125	0.125	0.750	NA	NA	NA	NA
Investment Property	1.125	1.125	1.625	2.125	3.375	NA	NA	NA	NA
Second Home	1.125	1.125	1.625	2.125	3.375	NA	NA	NA	NA
Manufactured Home	0.500	0.500	0.500	0.500	0.500	NA	NA	NA	NA
Two to Four Unit Property	0.000	0.000	0.375	0.375	0.625	NA	NA	NA	NA
High-Balance Fixed rate	1.250	1.250	1.500	1.500	1.750	NA	NA	NA	NA
High Balance ARM	2.000	2.000	2.250	2.250	3.250	NA	NA	NA	NA
Subordinate financing	0.625	0.625	0.625	0.875	1.125	NA	NA	NA	NA
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

LOCK EXTENSIONS - RELOCKS - OTHER CHANGES

Lock Extensions:

1-4 days	.03 / day
5 days	0.125
7 days	0.187
10 days	0.250
15 days	0.375

10 Day Lock Expires: 09/08/25
25 Day Lock Expires: 09/23/25
40 Day Lock Expires: 10/08/25

Relocks: Other Changes:

Worse Case pricing plus additional .250 hit
 Loan Program
 Rate Change
 Worse Case if moving into different delivery type
 Not subject to worse case pricing

Locks expiring on a non business day are good through the following business day.

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APOR: 15/20 YR.: 2.500% 1 YR CMT: 0.120%
 25/30 YR.: 2.960% 1 YR Libor: 0.360%



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Down Payment Assistance Programs

JET FHA 200

JET DPA 10Yr Fully Amortizing Second			JET DPA 10Yr Forgivable Second			JET High Balance DPA 10Yr Amortizing Second			JET High Balance DPA 10Yr Forgivable Second		
Rate	25	40	Rate	25	40	Rate	25	40	Rate	25	40
6.750	99.875	99.750	6.750	97.250	97.125	6.750	97.875	97.750	6.750	95.250	95.125
8.125	102.750	102.500	8.125	100.125	99.875	8.125	100.750	100.500	8.125	98.125	97.875
8.000	102.375	102.125	8.000	99.750	99.500	8.000	100.375	100.125	8.000	97.750	97.500
7.999	102.375	102.125	7.999	99.750	99.500	7.999	100.375	100.125	7.999	97.750	97.500
7.875	102.000	101.750	7.875	99.375	99.125	7.875	100.000	99.750	7.875	97.375	97.125
7.750	102.375	102.125	7.750	99.750	99.500	7.750	100.375	100.125	7.750	97.750	97.500
7.625	102.000	101.750	7.625	99.375	99.125	7.625	100.000	99.750	7.625	97.375	97.125
7.500	101.625	101.375	7.500	99.000	98.750	7.500	99.625	99.375	7.500	97.000	96.750
7.500	101.625	101.375	7.500	99.000	98.750	7.500	99.625	99.375	7.500	97.000	96.750
7.375	101.250	101.000	7.375	98.625	98.375	7.375	99.250	99.000	7.375	96.625	96.375
7.125	100.875	100.750	7.125	98.250	98.125	7.125	98.875	98.750	7.125	96.250	96.125
7.000	100.500	100.375	7.000	97.875	97.750	7.000	98.500	98.375	7.000	95.875	95.750
6.999	100.500	100.250	6.999	97.875	97.625	6.999	98.500	98.250	6.999	95.875	95.625
6.875	100.000	99.875	6.875	97.375	97.250	6.875	98.000	97.875	6.875	95.375	95.250
6.875	100.500	102.000	6.875	97.875	99.375	6.875	98.500	98.375	6.875	95.875	95.750

Price Adjustments			
FICO		DTI	
680 and greater	-0.500	>50%	0.250
660-679	0.250	Property Type	
640-659	0.500	Manufactured Home	0.250
620-639	1.000	2- Units	0.250
600-619	1.500	State Fee	
		Kentucky	0.500

FHA 100% DPA Program Comments
- DPA Second is 3.50% of Purchase Price or Appraised Value whichever is less • - DPA Forgivable 2nd 30Yr Fixed Deferred Payment at 0% Rate • - DPA 10Yr Fixed Fully Amortizing Plus 2% of the 1st Lien Rate • - DTI per DU Approval • Maximum Origination Fee allowed is 2% • - Manufactured Housing (Double Wide Only) • - SFR, 2 Units, PUDs, Townhomes, Condo (must not be in litigation) • 1st Min Loan Amount 100K

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Not available in all states. 09062022



Down Payment Assistance Programs

JET FHA 100

Loan Level Price Adjustments for All FHA products (apply to pricing, if applies to Loan)	
FICO >=680	0.250
FICO 620-639	-0.375
FICO 600-619	-0.500
Manufactured Home (Single Wide not Permitted)	-0.250
2 Units	-0.250
Manual Underwrite (Suspended)	-0.250

State Pricing Adjustments (Due to \$5,000 min loan amount)	
3.5% DPA SC & AK Loan Amount <\$100,000	-1.500
3.5% DPA SC & AK Loan Amount >=\$100,000 and <\$120,000	-1.000
3.5% DPA SC & AK Loan Amount >=\$120,000 and <\$140,000	-0.500
5% DPA SC & AK Loan Amount <\$100,000 and >=\$90,000	-0.500
5% DPA SC & AK Loan Amount <\$90,000 and >=\$80,000	-1.250
5% DPA SC & AK Loan Amount <\$80,000 and >=\$70,000	-2.125
5% DPA SC & AK Loan Amount <\$70,000	-3.000

JET 100 Fund - FHA 3.5% Repayable			
	15 Day	30 Day	45 Day
8.125	100.922	100.822	100.728
8.000	100.820	100.720	100.626
7.875	100.688	100.588	100.494
7.750	100.576	100.476	100.383
7.625	99.574	99.474	99.381
7.500	99.443	99.343	99.249
7.375	99.311	99.211	99.117
7.250	99.179	99.079	98.985
7.125	97.581	97.528	97.473

JET 100 Fund - FHA 5% Repayable			
	15 Day	30 Day	45 Day
8.125	99.922	99.822	99.728
8.000	99.820	99.720	99.626
7.875	99.688	99.588	99.494
7.750	99.576	99.476	99.383
7.625	98.574	98.474	98.381
7.500	98.443	98.343	98.249
7.375	98.311	98.211	98.117
7.250	98.179	98.079	97.985
7.125	96.581	96.528	96.473

JET 100 Fund - FHA 3.5% Forgivable			
	15 Day	30 Day	45 Day
8.125	99.672	99.572	99.478
8.000	99.570	99.470	99.376
7.875	99.438	99.338	99.244
7.750	99.326	99.226	99.133
7.625	98.324	98.224	98.131
7.500	98.193	98.093	97.999
7.375	98.061	97.961	97.867
7.250	97.929	97.829	97.735
7.125	96.331	96.278	96.223

JET 100 Fund - FHA 5% Forgivable			
	15 Day	30 Day	45 Day
8.125	97.622	97.522	97.428
8.000	97.520	97.420	97.326
7.875	97.388	97.288	97.194
7.750	97.276	97.176	97.083
7.625	96.274	96.174	96.081
7.500	96.143	96.043	95.949
7.375	96.011	95.911	95.817
7.250	95.879	95.779	95.685
7.125	94.281	94.228	94.173

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