

Gold Full/Alt Doc														
Gold Full/Alt Doc 30 Year Fixed					Gold Full/Alt Doc 15 Year Fixed					Gold Full / Alt Doc 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.000	97.710	97.610	97.410	97.260	7.000	97.935	97.835	97.635	97.485	7.000	97.910	97.810	97.610	97.460
7.125	98.398	98.298	98.098	97.748	7.125	98.623	98.523	98.173	98.023	7.125	98.598	98.498	98.148	97.998
7.250	99.210	99.110	98.910	98.560	7.250	99.435	99.335	98.835	99.335	7.250	99.410	99.310	98.810	99.310
7.375	99.898	99.798	99.598	99.248	7.375	100.123	100.023	100.023	100.023	7.375	100.098	99.998	99.998	99.998
7.500	100.585	100.485	100.285	99.935	7.500	100.810	100.710	100.710	100.710	7.500	100.785	100.685	100.685	100.685
7.625	101.210	101.110	100.910	100.560	7.625	101.435	101.335	101.335	101.335	7.625	101.410	101.310	101.310	101.310
7.750	101.992	101.892	101.692	101.342	7.750	102.217	102.117	102.117	102.117	7.750	102.192	102.092	102.092	102.092
7.875	102.492	102.392	102.192	101.842	7.875	102.717	102.617	102.617	102.617	7.875	102.692	102.592	102.592	102.592
8.000	102.929	102.829	102.629	102.279	8.000	103.154	103.054	103.054	103.054	8.000	103.129	103.029	103.029	103.029
8.125	103.367	103.267	103.067	102.717	8.125	103.592	103.492	103.492	103.492	8.125	103.567	103.467	103.467	103.467
8.250	103.804	103.704	103.504	103.154	8.250	104.029	103.929	103.929	103.929	8.250	104.004	103.904	103.904	103.904
8.375	104.404	104.304	104.104	103.754	8.375	104.629	104.529	104.529	104.529	8.375	104.604	104.504	104.504	104.504
8.500	104.779	104.679	104.479	104.129	8.500	105.004	104.904	104.904	104.904	8.500	104.979	104.879	104.879	104.879
8.625	105.092	104.992	104.792	104.442	8.625	105.317	105.217	105.217	105.217	8.625	105.292	105.192	105.192	105.192
8.750	105.404	105.304	105.104	104.754	8.750	105.629	105.529	105.529	105.529	8.750	105.604	105.504	105.504	105.504
8.875	105.717	105.617	105.417	105.067	8.875	105.942	105.842	105.842	105.842	8.875	105.917	105.817	105.817	105.817
9.000	105.998	105.898	105.698	105.348	9.000	106.223	106.123	106.123	106.123	9.000	106.198	106.098	106.098	106.098
9.125	106.279	106.179	105.979	105.629	9.125	106.504	106.404	106.404	106.404	9.125	106.479	106.379	106.379	106.379
9.250	106.529	106.429	106.229	105.879	9.250	106.754	106.654	106.654	106.654	9.250	106.729	106.629	106.629	106.629
9.375	106.729	106.629	106.429	106.079	9.375	106.954	106.854	106.854	106.854	9.375	106.929	106.829	106.829	106.829
9.500	106.929	106.829	106.629	106.279	9.500	107.154	107.054	107.054	107.054	9.500	107.129	107.029	107.029	107.029
9.625	107.179	107.079	106.879	106.529	9.625	107.404	107.304	107.304	107.304	9.625	107.379	107.279	107.279	107.279
9.750	107.429	107.329	107.129	106.779	9.750	107.654	107.554	107.554	107.554	9.750	107.629	107.529	107.529	107.529
9.875	107.679	107.579	107.379	107.029	9.875	107.904	107.804	107.804	107.804	9.875	107.879	107.779	107.779	107.779
10.000	107.929	107.829	107.629	107.279	10.000	108.154	108.054	108.054	108.054	10.000	108.129	108.029	108.029	108.029
10.125	108.179	108.079	107.879	107.529	10.125	108.404	108.304	108.304	108.304	10.125	108.379	108.279	108.279	108.279
10.250	108.279	108.179	107.979	107.629	10.250	108.504	108.404	108.404	108.404	10.250	108.479	108.379	108.379	108.379
10.375	108.529	108.429	108.229	107.879	10.375	108.754	108.654	108.654	108.654	10.375	108.729	108.629	108.629	108.629
10.500	108.779	108.679	108.479	108.129	10.500	109.004	108.904	108.904	108.904	10.500	108.979	108.879	108.879	108.879
10.625	108.929	108.829	108.629	108.279	10.625	109.154	109.054	109.054	109.054	10.625	109.129	109.029	109.029	109.029
10.750	109.179	109.079	108.879	108.529	10.750	109.404	109.304	109.304	109.304	10.750	109.379	109.279	109.279	109.279
10.875	109.429	109.329	109.129	108.779	10.875	109.654	109.554	109.554	109.554	10.875	109.629	109.529	109.529	109.529
11.000	109.679	109.579	109.379	109.029	11.000	109.904	109.804	109.804	109.804	11.000	109.879	109.779	109.779	109.779
11.125	109.929	109.829	109.629	109.279	11.125	110.154	110.054	110.054	110.054	11.125	110.129	110.029	110.029	110.029
11.250	110.179	110.079	109.879	109.529	11.250	110.404	110.304	110.304	110.304	11.250	110.379	110.279	110.279	110.279
11.375	110.429	110.329	110.129	109.779	11.375	110.654	110.554	110.554	110.554	11.375	110.629	110.529	110.529	110.529

Gold Full / Alt Doc 7/6 ARM					Gold Full / Alt Doc 10/6 ARM									
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY					
7.125	98.573	98.473	98.273	98.123	7.125	98.448	98.348	98.148	97.998					
7.250	99.385	99.285	99.085	98.935	7.250	99.260	99.160	98.960	98.810					
7.375	100.073	99.973	99.773	99.623	7.375	99.948	99.848	99.648	99.498					
7.500	100.760	100.660	100.460	100.310	7.500	100.635	100.535	100.335	100.185					
7.625	101.385	101.285	101.085	100.935	7.625	101.260	101.160	100.960	100.810					
7.750	102.167	102.067	101.867	101.717	7.750	102.042	101.942	101.742	101.592					
7.875	102.667	102.567	102.367	102.217	7.875	102.542	102.442	102.242	102.092					
8.000	103.104	103.004	102.804	102.654	8.000	102.979	102.879	102.679	102.529					
8.125	103.542	103.442	103.242	103.092	8.125	103.417	103.317	103.117	102.967					
8.250	103.979	103.879	103.679	103.529	8.250	103.854	103.754	103.554	103.404					
8.375	104.579	104.479	104.279	104.129	8.375	104.454	104.354	104.154	104.004					
8.500	104.954	104.854	104.654	104.504	8.500	104.829	104.729	104.529	104.379					
8.625	105.267	105.167	104.967	104.817	8.625	105.142	105.042	104.842	104.692					
8.750	105.579	105.479	105.279	105.129	8.750	105.454	105.354	105.154	105.004					
8.875	105.892	105.792	105.592	105.442	8.875	105.767	105.667	105.467	105.317					
9.000	106.173	106.073	105.873	105.723	9.000	106.048	105.948	105.748	105.598					
9.125	106.454	106.354	106.154	106.004	9.125	106.329	106.229	106.029	105.879					
9.250	106.704	106.604	106.404	106.254	9.250	106.579	106.479	106.279	106.129					
9.375	106.904	106.804	106.604	106.454	9.375	106.779	106.679	106.479	106.329					
9.500	107.104	107.004	106.804	106.654	9.500	106.979	106.879	106.679	106.529					
9.625	107.354	107.254	107.054	106.904	9.625	107.229	107.129	106.929	106.779					
9.750	107.604	107.504	107.304	107.154	9.750	107.479	107.379	107.179	107.029					
9.875	107.854	107.754	107.554	107.404	9.875	107.729	107.629	107.429	107.279					
10.000	108.104	108.004	107.804	107.654	10.000	107.979	107.879	107.679	107.529					
10.125	108.354	108.254	108.054	107.904	10.125	108.229	108.129	107.929	107.779					
10.250	108.454	108.354	108.154	108.004	10.250	108.329	108.229	108.029	107.879					
10.375	108.704	108.604	108.404	108.254	10.375	108.579	108.479	108.279	108.129					
10.500	108.954	108.854	108.654	108.504	10.500	108.829	108.729	108.529	108.379					
10.625	109.104	109.004	108.804	108.654	10.625	108.979	108.879	108.679	108.529					
10.750	109.354	109.254	109.054	108.904	10.750	109.229	109.129	108.929	108.779					
10.875	109.604	109.504	109.304	109.154	10.875	109.479	109.379	109.179	109.029					
11.000	109.854	109.754	109.554	109.404	11.000	109.729	109.629	109.429	109.279					
11.125	110.104	110.004	109.804	109.654	11.125	109.979	109.879	109.679	109.529					
11.250	110.354	110.254	110.054	109.904	11.250	110.229	110.129	109.929	109.779					
11.375	110.854	110.754	110.554	110.404	11.375	110.729	110.629	110.429	110.279					
11.500	110.979	110.879	110.679	110.529	11.500	110.854	110.754	110.554	110.404					</

Gold Full / Alt Doc LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS									Type	Full /Alt Doc	Inv W/PPP	Loan Size > \$2.0 mm
	<=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	Min Price	98.000	98.000	98.000
780+	1.250	1.125	1.000	0.875	0.750	0.500	0.125	(1.875)	(3.625)	Max Price	104.000	105.000	102.500
760 - 779	1.000	1.000	1.000	0.875	0.625	0.375	0.000	(2.250)	(3.750)				
740 - 759	0.750	0.750	0.750	0.625	0.375	0.125	(0.125)	(3.000)	(4.500)				
720 - 739	0.625	0.625	0.625	0.375	0.375	0.000	(0.875)	(3.875)	(5.250)				
700 - 719	0.500	0.375	0.375	0.125	(0.125)	(0.875)	(1.375)	(4.125)	(5.750)				
680 - 699	0.250	0.125	0.000	(0.125)	(0.750)	(2.000)	(2.875)	(4.875)	(6.250)				
660 - 679	(0.375)	(0.500)	(0.500)	(1.125)	(2.125)	(3.000)	(4.125)	(5.625)	-				
CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90				
780+	1.125	1.000	0.875	0.750	0.625	0.375	0.000	(2.000)	(3.750)				
760 - 779	0.875	0.875	0.875	0.750	0.500	0.250	(0.125)	(2.375)	(3.875)				
740 - 759	0.625	0.625	0.625	0.500	0.250	0.000	(0.250)	(3.125)	(4.625)				
720 - 739	0.500	0.500	0.500	0.250	0.250	(0.125)	(1.000)	(4.000)	-				
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(1.000)	(1.500)	(4.250)	-				
680 - 699	0.125	0.000	(0.125)	(0.250)	(0.875)	(2.125)	(3.000)	(5.000)	-				
660 - 679	(0.500)	(0.625)	(0.625)	(1.250)	(2.250)	(3.125)	(4.250)	-	-				

Prepay Penalty Price Adjustments		Max Price
Investor Only		
5 year	1.250	104.000
4 year	1.000	104.000
3 year	0.750	103.500
2 year	0.500	103.000
1 year	0.250	102.500
No Prepay Penalty	(1.375)	102.000
Type	Min Price	
Min Price	98.000	

Loan Size	Full & ALT Doc Loan Amount Adjusters								
	<=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
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)
>150K <= 250K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)	(1.000)
>\$2.0mm, <=\$2.5mm	0.000	0.000	(0.125)	(0.375)	(0.625)	(0.875)	(1.500)	-	-
>\$2.5mm, <=\$3.0mm	(0.125)	(0.125)	(0.375)	(0.625)	(0.875)	(0.875)	-	-	-
>\$3.0mm, <=\$3.5mm	(0.500)	(0.500)	(0.750)	(1.250)	(1.500)	-	-	-	-

Loan Type	Full & ALT Doc Loan Type Adjustments								
	<=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
DTI > 43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.375)
DTI > 50	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	-	-
Interest Only	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)	-
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.625)
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Cash-Out Refi >=700	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	-	-
Cash-Out Refi < 700	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	(1.875)	-	-
Second Home	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
Investor	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(0.875)	(1.250)	(1.750)	-
40 Year Maturity	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)

Property Type	Full & ALT Doc Documentation Type Adjustments								
	<=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
Condo	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(0.875)	(1.000)	(1.250)	-
Florida Condo	(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	(1.000)	(1.125)	(1.500)	-
Non - Warrantable Condo	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.000)	-	-
Multi Unit	(0.375)	(0.375)	(0.500)	(0.625)	(0.875)	(0.875)	(1.375)	(1.250)	-
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)

Doc Type	Full & ALT Doc Documentation Type Adjustments								
	<=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
Streamlined Documentation	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Asset Depletion/Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
1099 Program	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)	(0.750)	(1.000)
12 Month Bank Statement	0.250	0.250	0.125	0.125	0.000	0.000	0.000	(0.375)	(1.000)
24 Month Bank Statement	0.375	0.375	0.250	0.250	0.125	0.125	0.125	(0.250)	(0.750)
12 Month CPA PnL	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)	(0.750)	-	-
24 Month CPA PnL	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	-	-
WVOE	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)



Silver Full / Alt Doc															
Silver Full / Alt Doc 30 YEAR FIXED					Silver Full / Alt Doc 15 YEAR FIXED					Silver Full / Alt Doc 5/6 ARM					
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	
7.250	98.029	97.929	97.729	97.579	7.250	98.029	97.929	97.929	97.929	7.250	97.929	97.829	97.829	97.829	
7.375	98.508	98.408	98.208	97.858	7.375	98.508	98.408	98.408	98.408	7.375	98.408	98.308	98.308	98.308	
7.500	98.927	98.827	98.627	98.277	7.500	98.927	98.827	98.827	98.827	7.500	98.827	98.727	98.727	98.727	
7.625	99.314	99.214	99.014	98.664	7.625	99.314	99.214	99.214	99.214	7.625	99.214	99.114	99.114	99.114	
7.750	99.669	99.569	99.369	99.019	7.750	99.669	99.569	99.569	99.569	7.750	99.569	99.469	99.469	99.469	
7.875	99.989	99.889	99.689	99.339	7.875	99.989	99.889	99.889	99.889	7.875	99.889	99.789	99.789	99.789	
8.000	100.399	100.299	100.099	99.749	8.000	100.399	100.299	100.299	100.299	8.000	100.299	100.199	100.199	100.199	
8.125	100.652	100.552	100.352	100.002	8.125	100.652	100.552	100.552	100.552	8.125	100.552	100.452	100.452	100.452	
8.250	100.872	100.772	100.572	100.222	8.250	100.872	100.772	100.772	100.772	8.250	100.772	100.672	100.672	100.672	
8.375	101.063	100.963	100.763	100.413	8.375	101.063	100.963	100.963	100.963	8.375	100.963	100.863	100.863	100.863	
8.500	101.479	101.379	101.179	100.829	8.500	101.479	101.379	101.379	101.379	8.500	101.379	101.279	101.279	101.279	
8.625	101.624	101.524	101.324	100.974	8.625	101.624	101.524	101.524	101.524	8.625	101.524	101.424	101.424	101.424	
8.750	101.752	101.652	101.452	101.102	8.750	101.752	101.652	101.652	101.652	8.750	101.652	101.552	101.552	101.552	
8.875	101.867	101.767	101.567	101.217	8.875	101.867	101.767	101.767	101.767	8.875	101.767	101.667	101.667	101.667	
9.000	101.973	101.873	101.673	101.323	9.000	101.973	101.873	101.873	101.873	9.000	101.873	101.773	101.773	101.773	
9.125	102.299	102.199	101.999	101.649	9.125	102.299	102.199	102.199	102.199	9.125	102.199	102.099	102.099	102.099	
9.250	102.399	102.299	102.099	101.749	9.250	102.399	102.299	102.299	102.299	9.250	102.299	102.199	102.199	102.199	
9.375	102.499	102.399	102.199	101.849	9.375	102.499	102.399	102.399	102.399	9.375	102.399	102.299	102.299	102.299	
9.500	102.579	102.479	102.279	101.929	9.500	102.599	102.499	102.499	102.499	9.500	102.375	102.275	102.275	102.275	
9.625	102.679	102.579	102.379	102.029	9.625	102.679	102.579	102.579	102.579	9.625	102.475	102.375	102.375	102.375	
9.750	102.779	102.679	102.479	102.129	9.750	102.779	102.679	102.679	102.679	9.750	102.575	102.475	102.475	102.475	
9.875	102.879	102.779	102.579	102.229	9.875	102.879	102.779	102.779	102.779	9.875	102.675	102.575	102.575	102.575	
10.000	102.979	102.879	102.679	102.329	10.000	102.979	102.879	102.879	102.879	10.000	102.775	102.675	102.675	102.675	
10.125	103.029	102.929	102.729	102.379	10.125	103.029	102.929	102.929	102.929	10.125	102.825	102.725	102.725	102.725	
10.250	103.079	102.979	102.779	102.429	10.250	103.079	102.979	102.979	102.979	10.250	102.875	102.775	102.775	102.775	
10.375	103.179	103.079	102.879	102.529	10.375	103.179	103.079	103.079	103.079	10.375	102.975	102.875	102.875	102.875	

Silver Full / Alt Doc 7/6 ARM					Silver Full / Alt Doc 10/6 ARM									
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY					
7.250	97.929	97.829	97.629	97.479	7.250	97.929	97.829	97.629	97.479					
7.375	98.408	98.308	98.108	97.958	7.375	98.408	98.308	98.108	97.958					
7.500	98.827	98.727	98.527	98.377	7.500	98.827	98.727	98.527	98.377					
7.625	99.214	99.114	98.914	98.764	7.625	99.214	99.114	98.914	98.764					
7.750	99.569	99.469	99.269	99.119	7.750	99.569	99.469	99.269	99.119					
7.875	99.889	99.789	99.589	99.439	7.875	99.889	99.789	99.589	99.439					
8.000	100.299	100.199	99.999	99.849	8.000	100.299	100.199	99.999	99.849					
8.125	100.552	100.452	100.252	100.102	8.125	100.552	100.452	100.252	100.102					
8.250	100.772	100.672	100.472	100.322	8.250	100.772	100.672	100.472	100.322					
8.375	100.963	100.863	100.663	100.513	8.375	100.963	100.863	100.663	100.513					
8.500	101.379	101.279	101.079	100.929	8.500	101.379	101.279	101.079	100.929					
8.625	101.524	101.424	101.224	101.074	8.625	101.524	101.424	101.224	101.074					
8.750	101.652	101.552	101.352	101.202	8.750	101.652	101.552	101.352	101.202					
8.875	101.767	101.667	101.467	101.317	8.875	101.767	101.667	101.467	101.317					
9.000	101.973	101.773	101.573	101.423	9.000	101.973	101.773	101.573	101.423					
9.125	102.099	101.899	101.699	101.749	9.125	102.099	102.099	101.899	101.749					
9.250	102.299	102.199	101.999	101.849	9.250	102.299	102.199	101.999	101.849					
9.375	102.399	102.299	102.099	101.949	9.375	102.399	102.299	102.099	101.949					
9.500	102.499	102.399	102.199	102.049	9.500	102.479	102.379	102.179	102.029					
9.625	102.579	102.479	102.279	102.129	9.625	102.579	102.479	102.279	102.129					
9.750	102.679	102.579	102.379	102.229	9.750	102.679	102.579	102.379	102.229					
9.875	102.779	102.679	102.479	102.329	9.875	102.779	102.679	102.479	102.329					
10.000	102.879	102.779	102.579	102.429	10.000	102.879	102.779	102.579	102.429					
10.125	102.929	102.829	102.629	102.479	10.125	102.929	102.829	102.629	102.479					
10.250	102.979	102.879	102.679	102.529	10.250	102.979	102.879	102.679	102.529					
10.375	103.079	102.979	102.779	102.629	10.375	103.079	102.979	102.779	102.629					

Silver Full / Alt Doc LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS									Type	Full / Alt Doc	Inv W/PPP	Loan Size > \$2.0 mm
	<=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	Min Price	98.000	98.000	98.000
780+	1.250	1.125	1.000	0.875	0.750	0.500	0.125	(1.875)	-	Max Price	104.000	104.500	102.500
760 - 779	1.000	1.000	1.000	0.875	0.625	0.375	0.000	(2.250)	-				
740 - 759	0.750	0.750	0.750	0.625	0.375	0.125	(0.125)	(3.000)	-				
720 - 739	0.625	0.625	0.625	0.375	0.375	0.000	(0.875)	(3.875)	-				
700 - 719	0.500	0.375	0.375	0.125	(0.125)	(0.875)	(1.375)	(4.125)	-				
680 - 699	0.250	0.125	0.000	(0.125)	(0.750)	(2.000)	(2.875)	-	-				
660 - 679	(0.375)	(0.500)	(0.500)	(1.125)	(2.125)	(3.000)	(4.125)	-	-				
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-				
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-	-				
No Score	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-				
CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90				
780+	1.125	1.000	0.875	0.750	0.625	0.375	0.000	(2.000)	-				
760 - 779	0.875	0.875	0.875	0.750	0.500	0.250	(0.125)	(2.375)	-				
740 - 759	0.625	0.625	0.625	0.500	0.250	0.000	(0.250)	(3.125)	-				
720 - 739	0.500	0.500	0.500	0.250	0.250	(0.125)	(1.000)	(4.000)	-				
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(1.000)	(1.500)	(4.250)	-				
680 - 699	0.125	0.000	(0.125)	(0.250)	(0.875)	(2.125)	(3.000)	-	-				
660 - 679	(0.500)	(0.625)	(0.625)	(1.250)	(2.250)	(3.125)	(4.250)	-	-				
Loan Size	Full & ALT Doc Loan Amount Adjusters												
	<=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				
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)				
UPB <= 250K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)	(1.000)				
>\$2.0mm, <=\$2.5mm	0.000	0.000	(0.125)	(0.375)	(0.625)	(0.875)	(1.500)	-	-				
>\$2.5mm, <=\$3.0mm	(0.125)	(0.125)	(0.375)	(0.625)	(0.625)	(0.875)	-	-	-				

Loan Type	Full & ALT Doc Loan Type Adjustments								
	<=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
DTI > 43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.375)
DTI > 50	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	-	-
Interest Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Cash-Out Refi >=700	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	-	-
Cash-Out Refi < 700	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	-	-	-
Second Home	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(1.500)
0x60x12	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.125)	-	-
0x90x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	-	-	-	-
40 Year Maturity	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

Property Type	Full & ALT Doc Loan Type Adjustments								
	<=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
Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.500)	-
Florida Condo	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	(1.250)	-
Multi Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	-
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.500)

Doc Type	ALT Doc Documentation Type Adjustments								
	<=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
Streamlined Documentation	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Asset Depletion/Asset Qualifier	-	-	-	-	-	-	-	-	-
1099 Program	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-	-
12 Month Bank Statement	0.250	0.250	0.125	0.125	0.000	0.000	0.000	-	-
12 Month CPA PnL	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)	(0.750)	-	-

Bronze Full / Alt Doc

Bronze Full / Alt Doc 30 YEAR FIXED					Bronze Full / Alt Doc 5/6 ARM					Bronze Full / Alt Doc 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.250	97.479	97.379	97.179	97.029	7.250	97.379	97.279	97.279	97.279	7.250	97.379	97.279	97.279	97.279
7.375	97.958	97.858	97.658	97.308	7.375	97.858	97.758	97.758	97.758	7.375	97.858	97.758	97.758	97.758
7.500	98.377	98.277	98.077	97.727	7.500	98.277	98.177	98.177	98.177	7.500	98.277	98.177	98.177	98.177
7.625	98.764	98.664	98.464	98.114	7.625	98.664	98.564	98.564	98.564	7.625	98.664	98.564	98.564	98.564
7.750	99.119	99.019	98.819	98.469	7.750	99.019	98.919	98.919	98.919	7.750	99.019	98.919	98.919	98.919
7.875	99.439	99.339	99.139	98.789	7.875	99.339	99.239	99.239	99.239	7.875	99.339	99.239	99.239	99.239
8.000	99.849	99.749	99.549	99.199	8.000	99.749	99.649	99.649	99.649	8.000	99.749	99.649	99.649	99.649
8.125	100.102	100.002	99.802	99.452	8.125	100.002	99.902	99.902	99.902	8.125	100.002	99.902	99.902	99.902
8.250	100.322	100.222	100.022	99.672	8.250	100.222	100.122	100.122	100.122	8.250	100.222	100.122	100.122	100.122
8.375	100.513	100.413	100.213	99.863	8.375	100.413	100.313	100.313	100.313	8.375	100.413	100.313	100.313	100.313
8.500	100.929	100.829	100.629	100.279	8.500	100.829	100.729	100.729	100.729	8.500	100.829	100.729	100.729	100.729
8.625	101.074	100.974	100.774	100.424	8.625	100.974	100.874	100.874	100.874	8.625	100.974	100.874	100.874	100.874
8.750	101.202	101.102	100.902	100.552	8.750	101.102	101.002	101.002	101.002	8.750	101.102	101.002	101.002	101.002
8.875	101.317	101.217	101.017	100.667	8.875	101.217	101.117	101.117	101.117	8.875	101.217	101.117	101.117	101.117
9.000	101.423	101.323	101.123	100.773	9.000	101.323	101.223	101.223	101.223	9.000	101.323	101.223	101.223	101.223
9.125	101.749	101.649	101.449	101.099	9.125	101.649	101.549	101.549	101.549	9.125	101.649	101.549	101.549	101.549
9.250	101.849	101.749	101.549	101.199	9.250	101.749	101.649	101.649	101.649	9.250	101.749	101.649	101.649	101.649
9.375	101.949	101.849	101.649	101.299	9.375	101.849	101.749	101.749	101.749	9.375	101.849	101.749	101.749	101.749
					9.500	101.724	101.624	101.624	101.624					

Bronze Full / Alt Doc 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
7.250	97.379	97.279	97.079	96.929										
7.375	97.858	97.758	97.558	97.408										
7.500	98.277	98.177	97.977	97.827										
7.625	98.664	98.564	98.364	98.214										
7.750	99.019	98.919	98.719	98.569										
7.875	99.339	99.239	99.039	98.889										
8.000	99.749	99.649	99.449	99.299										
8.125	100.002	99.902	99.702	99.552										
8.250	100.222	100.122	99.922	99.772										
8.375	100.413	100.313	100.113	99.963										
8.500	100.829	100.729	100.529	100.379										
8.625	100.974	100.874	100.674	100.524										
8.750	101.102	101.002	100.802	100.652										
8.875	101.217	101.117	100.917	100.767										
9.000	101.323	101.223	101.023	100.873										
9.125	101.649	101.549	101.349	101.199										
9.250	101.749	101.649	101.449	101.299										
9.375	101.849	101.749	101.549	101.399										

Bronze Full /Alt DOC LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
740+	0.750	0.750	0.750	0.625	0.375	0.125	(0.125)	(3.000)
720 - 739	0.625	0.625	0.625	0.375	0.375	0.000	(0.875)	(3.875)
700 - 719	0.500	0.375	0.375	0.125	(0.125)	(0.875)	(1.375)	(4.125)
680 - 699	0.250	0.125	0.000	(0.125)	(0.750)	(2.000)	(2.875)	-
660 - 679	(0.375)	(0.500)	(0.500)	(1.125)	(2.125)	(3.000)	(4.125)	-
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-
CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
740 +	0.625	0.625	0.625	0.500	0.250	0.000	(0.250)	-
720 - 739	0.500	0.500	0.500	0.250	0.250	(0.125)	(1.000)	-
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(1.000)	(1.500)	-
680 - 699	0.125	0.000	(0.125)	(0.250)	(0.875)	(2.125)	(3.000)	-
660 - 679	(0.500)	(0.625)	(0.625)	(1.250)	(2.250)	(3.125)	(4.250)	-
Loan Size	Full & ALT Doc Loan Amount Adjusters							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)
>150K <= 250K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)
>\$1.00mm, <=\$1.50mm	0.000	0.000	0.125	0.125	0.125	0.125	0.000	-
Housing History	Full & ALT Doc Loan Amount Adjusters							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)
Housing Event Seasoning	Full & ALT Doc Loan Amount Adjusters							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
24 - 35 Mo	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	-
12 - 23 Mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	-	-	-
DTI >43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)
Loan Type	Full & ALT Doc Loan Type Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Interest Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	-
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
R/T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-
Cash-Out Refi >=700	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	-	-
Cash-Out Refi < 700	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	-	-
Second Home	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	-
Investor	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(0.875)	(1.250)	-
40 Year Maturity	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)
Property Type	Full & ALT Doc Property Type Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.500)
Florida Condo	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	-
Multi Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)
Doc Type	Full & ALT Doc Documentation Type Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
1099 Program	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)
12 Month Bank Statement	0.250	0.250	0.125	0.125	0.000	0.000	0.000	(0.375)
24 Month Bank Statement	0.375	0.375	0.375	0.250	0.125	0.125	0.125	(0.500)
CPA PnL	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)

Type	Full /Alt Doc	Inv W/PPP	Loan Size > \$2.0 mm
Min Price	98.000	98.000	98.000
Max Price	104.000	104.500	102.500

Prepay Penalty Price Adjustments		
Investor Only		Max Price
5 year	1.375	104.000
4 year	1.000	104.000
3 year	0.000	103.500
2 year	(0.500)	103.000
1 year	(1.375)	102.000
No Prepay Penalty	(1.750)	101.000
Type	Min Price	
Min Price	98.000	

Non-QM DSCR															
Non-QM DSCR 30 YEAR FIXED						Non-QM DSCR 15 YEAR FIXED					Non-QM DSCR 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY		RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.000	98.525	98.425	98.225	98.075	98.750	7.000	98.750	98.650	98.450	98.300	7.000	98.725	98.625	98.425	98.275
7.125	99.400	99.300	99.100	98.950	7.125	99.625	99.525	99.325	99.175	99.175	7.125	99.600	99.500	99.300	99.150
7.250	100.150	100.050	99.850	99.700	7.250	100.375	100.275	100.075	99.925	99.925	7.250	100.350	100.250	100.050	99.900
7.375	100.900	100.800	100.600	100.450	7.375	101.125	101.025	100.825	100.675	100.675	7.375	101.100	101.000	100.800	100.650
7.500	101.900	101.800	101.600	101.450	7.500	102.125	102.025	101.825	101.675	101.675	7.500	102.100	102.000	101.800	101.650
7.625	102.587	102.487	102.287	102.137	7.625	102.812	102.712	102.512	102.362	102.362	7.625	102.787	102.687	102.487	102.337
7.750	103.275	103.175	102.975	102.825	7.750	103.500	103.400	103.200	103.050	103.050	7.750	103.475	103.375	103.175	103.025
7.875	103.837	103.737	103.537	103.387	7.875	104.062	103.962	103.762	103.612	103.612	7.875	104.037	103.937	103.737	103.587
8.000	104.337	104.237	104.037	103.887	8.000	104.562	104.462	104.262	104.112	104.112	8.000	104.537	104.437	104.237	104.087
8.125	104.837	104.737	104.537	104.387	8.125	105.062	104.962	104.762	104.612	104.612	8.125	105.037	104.937	104.737	104.587
8.250	105.437	105.337	105.137	104.987	8.250	105.662	105.562	105.362	105.212	105.212	8.250	105.537	105.437	105.237	105.087
8.375	105.937	105.837	105.637	105.487	8.375	106.162	106.062	105.862	105.712	105.712	8.375	106.037	105.937	105.737	105.587
8.500	106.375	106.275	106.075	105.925	8.500	106.600	106.500	106.300	106.150	106.150	8.500	106.475	106.375	106.175	106.025
8.625	106.712	106.612	106.412	106.262	8.625	106.937	106.837	106.637	106.487	106.487	8.625	106.912	106.812	106.612	106.462
8.750	107.150	107.050	106.850	106.700	8.750	107.375	107.275	107.075	106.925	106.925	8.750	107.350	107.250	107.050	106.900
8.875	107.587	107.487	107.287	107.137	8.875	107.812	107.712	107.512	107.362	107.362	8.875	107.787	107.687	107.487	107.337
9.000	108.025	107.925	107.725	107.575	9.000	108.250	108.150	107.950	107.800	107.800	9.000	108.225	108.125	107.925	107.775
9.125	108.400	108.300	108.100	107.950	9.125	108.625	108.525	108.325	108.175	108.175	9.125	108.600	108.500	108.300	108.150
9.250	108.775	108.675	108.475	108.325	9.250	109.000	108.900	108.700	108.550	108.550	9.250	108.975	108.875	108.675	108.525
9.375	109.150	109.050	108.850	108.700	9.375	109.375	109.275	109.075	108.925	108.925	9.375	109.350	109.250	109.050	108.900
9.500	109.462	109.362	109.162	109.012	9.500	109.887	109.787	109.587	109.437	109.437	9.500	109.862	109.762	109.562	109.412
9.625	109.712	109.612	109.412	109.262	9.625	109.937	109.837	109.637	109.487	109.487	9.625	109.912	109.812	109.612	109.462
9.750	109.962	109.862	109.662	109.512	9.750	110.187	110.087	109.887	109.737	109.737	9.750	110.162	110.062	109.862	109.712
9.875	110.212	110.112	109.912	109.762	9.875	110.437	110.337	110.137	109.987	109.987	9.875	110.412	110.312	110.112	109.962
10.000	110.462	110.362	110.162	110.012	10.000	110.687	110.587	110.387	110.237	110.237	10.000	110.662	110.562	110.362	110.212
10.125	110.712	110.612	110.412	110.262	10.125	110.937	110.837	110.637	110.487	110.487	10.125	110.912	110.812	110.612	110.462
10.250	110.962	110.862	110.662	110.512	10.250	111.187	111.087	110.887	110.737	110.737	10.250	111.162	111.062	110.862	110.712
10.375	111.087	110.987	110.787	110.637	10.375	111.312	111.212	111.012	110.862	110.862	10.375	111.287	111.187	110.987	110.837
10.500	111.337	111.237	111.037	110.887	10.500	111.562	111.462	111.262	111.112	111.112	10.500	111.537	111.437	111.237	111.087
10.625	111.587	111.487	111.287	111.137	10.625	111.812	111.712	111.512	111.362	111.362	10.625	111.787	111.687	111.487	111.337
10.750	111.837	111.737	111.537	111.387	10.750	112.062	111.962	111.762	111.612	111.612	10.750	112.037	111.937	111.737	111.587
10.875	112.087	111.987	111.787	111.637	10.875	112.312	112.212	112.012	111.862	111.862	10.875	112.287	112.187	111.987	111.837
11.000	112.337	112.237	112.037	111.887	11.000	112.562	112.462	112.262	112.112	112.112	11.000	112.537	112.437	112.237	112.087
11.125	112.587	112.487	112.287	112.137	11.125	112.812	112.712	112.512	112.362	112.362	11.125	112.787	112.687	112.487	112.337
11.250	112.837	112.737	112.537	112.387	11.250	113.062	112.962	112.762	112.612	112.612	11.250	113.037	112.937	112.737	112.587
11.375	113.087	112.987	112.787	112.637	11.375	113.312	113.212	113.012	112.862	112.862	11.375	113.287	113.187	112.987	112.837
11.500	113.087	112.987	112.787	112.637	11.500	113.312	113.212	113.012	112.862	112.862	11.500	113.287	113.187	112.987	112.837

Non-QM DSCR 7/6 ARM					Non-QM DSCR 10/6 ARM									
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY					
7.000	98.650	98.550	98.350	98.200	7.000	98.525	98.425	98.225	98.075					
7.125	99.525	99.425	99.225	99.075	7.125	99.400	99.300	99.100	98.950					
7.250	100.275	100.175	99.975	99.825	7.250	100.150	100.050	99.850	99.700					
7.375	101.025	100.925	100.725	100.575	7.375	100.900	100.800	100.600	100.450					
7.500	102.025	101.925	101.725	101.575	7.500	101.900	101.800	101.600	101.450					
7.625	102.712	102.612	102.412	102.262	7.625	102.587	102.487	102.287	102.137					
7.750	103.400	103.300	103.100	102.950	7.750	103.275	103.175	102.975	102.825					
7.875	103.962	103.862	103.662	103.512	7.875	103.837	103.737	103.537	103.387					
8.000	104.462	104.362	104.162	104.012	8.000	104.337	104.237	104.037	103.887					
8.125	104.962	104.862	104.662	104.512	8.125	104.837	104.737	104.537	104.387					
8.250	105.462	105.362	105.162	105.012	8.250	105.337	105.237	105.037	104.887					
8.375	105.962	105.862	105.662	105.512	8.375	105.837	105.737	105.537	105.387					
8.500	106.400	106.300	106.100	105.950	8.500	106.275	106.175	105.975	105.825					
8.625	106.837	106.737	106.537	106.387	8.625	106.712	106.612	106.412	106.262					
8.750	107.275	107.175	106.975	106.825	8.750	107.150	107.050	106.850	106.700					
8.875	107.712	107.612	107.412	107.262	8.875	107.587	107.487	107.287	107.137					
9.000	108.150	108.050	107.850	107.700	9.000	108.025	107.925	107.725	107.575					
9.125	108.525	108.425	108.225	108.075	9.125	108.400	108.300	108.100	107.950					
9.250	108.900	108.800	108.600	108.450	9.250	108.775	108.675	108.475	108.325					
9.375	109.275	109.175	108.975	108.825	9.375	109.150	109.050	108.850	108.700					
9.500	109.587	109.487	109.287	109.137	9.500	109.462	109.362	109.162	109.012					
9.625	109.837	109.737	109.537	109.387	9.625	109.712	109.612	109.412	109.262					
9.750	109.962	109.862	109.662	109.512	9.750	109.962	109.862	109.662	109.512					
9.875	110.212	110.112	109.912	109.762	9.875	110.212	110.112	109.912	109.762					
10.000	110.462	110.362	110.162	110.012	10.000	110.462	110.362	110.162	110.012					
10.125	110.712	110.612	110.412	110.262	10.125	110.587	110.487	110.287	110.137					
10.250	110.962	110.862	110.662	110.512	10.250	110.837	110.737	110.537	110.387					
10.375	111.212	111.112	110.912	110.762	10.375	111.087	110.987	110.787	110.637					
10.500	111.462	111.362	111.162	111.012	10.500	111.337	111.237	111.037	110.887					
10.625	111.712	111.612	111.412	111.262	10.625	111.587	111.487	111.287	111.137					
10.750	111.962	111.862	111.662	111.512	10.750	111.837	111.737	111.537	111.387					
10.875	112.212	112.112	111.912	111.762	10.875	112.087	111.987	111.787	111.637					
11.000	112.462	112.362	112.162	112.012	11.000	112.337	112.237	112.037	111.887					
11.125	112.712	112.612	112.412	112.262	11.125	112.587	112.487	112.287	112.137					
11.250	112.962	112.862	112.662	112.512	11.250	112.837	112.737	112.537	112.387					
11.375	113.212	113.112	112.912	112.762	11.375	113.087	112.987	112.787	112.637					
11.500	113.212	113.112	112.912	112.762	11.500	113.087	112.987	112.787	112.637					

Non-QM DSCR LLPA's

CREDIT SCORE	LTV ADJUSTMENTS						
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780+	1.000	0.750	0.625	0.375	0.000	(0.500)	(1.250)
760 - 779	0.750	0.875	0.625	0.375	0.000	(0.500)	(1.250)
740 - 759	0.875	0.750	0.500	0.375	0.000	(0.875)	(1.625)
720 - 739	0.750	0.500	0.375	0.125	(0.250)	(1.500)	(2.125)
700 - 719	0.500	0.375	0.000	(0.500)	(1.000)	(2.000)	(2.500)
680 - 699	0.125	(0.250)	(0.625)	(1.250)	(1.875)	(3.250)	-
660 - 679	(0.375)	(0.625)	(1.000)	(1.750)	(2.750)	(3.750)	-
640 - 659	(1.875)	(2.250)	(2.375)	(3.125)	(4.125)	(4.750)	-

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.125
4 year	0.875
3 year	0.500
2 year	0.000
1 year	(0.750)
No Prepay Penalty	(1.750)
Type	Min Price
Min Price	98.000

Loan Level Price Adjustments							
Loan Size	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
UPB <= 150K	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)
>\$150K <= 250K	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
>\$2.0mm, <=\$2.5mm	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	-	-
>\$2.5mm, <=\$3.0mm	(0.750)	(0.750)	(0.750)	(1.125)	(1.250)	-	-
<=\$3.5mm	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	-	-
DSCR							
DSCR < 0.75	(2.000)	(2.375)	(2.750)	(3.000)	(3.750)	(4.375)	-
DSCR 0.75 - 0.99	(0.625)	(0.875)	(1.000)	(1.250)	(1.750)	(2.750)	-
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR >= 1.25	0.500	0.500	0.500	0.500	0.375	0.375	0.375
Credit Event							
FC/SS/DIL/BK 36 - 47mo	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(1.125)
FC/SS/DIL/BK 24 - 35mo	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.250)	(1.625)
Purpose							
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash-Out Refi & DSCR>=1.0	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.250)	-
Cash-Out Refi & DSCR<1.0	(0.750)	(0.750)	(0.750)	(0.875)	(1.250)	-	-
Other							
Interest Only	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.625)	-
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
40 Year Maturity	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.500)
Property Type							
Short Term Rental	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
Condo	(0.125)	(0.125)	(0.375)	(0.500)	(0.625)	(0.750)	(1.125)
Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)
Florida Condo	0.000	(0.250)	(0.375)	(0.625)	(0.750)	(0.875)	(2.000)
Non - Warrantable Condo	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(2.000)
Multi Unit	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)	(1.500)
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)

Term	Max Price	Loan Size > \$2.0 MM	
		Max Price	
5 year	104.000	102.500	
4 year	103.500	102.500	
3 year	103.000	102.500	
2 year	103.000	101.500	
1 year	102.500	101.000	
No Prepay Penalty	102.000	101.000	
Type	Type		Min Price
Min Price	Min Price		98





10/14/2026 13:59 EST
Lock Desk: 443-313-8929
Lock Desk Available Untill 8:00 PM EST
Sales Support: 800-203-5719

6333 State Hwy 161, Suite 500 & 600, Irving, TX 75038

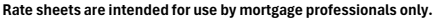
Foreign National DSCR

Foreign National OSCR 30 YEAR FIXED					
RATE	15 DAY	30 DAY	45 DAY	60 DAY	
7.250	98.078	97.978	97.778	97.628	
7.375	98.984	98.884	98.684	98.534	
7.500	99.890	99.790	99.590	99.440	
7.625	100.578	100.478	100.278	100.128	
7.750	101.265	101.165	100.965	100.815	
7.875	101.922	101.822	101.622	101.472	
8.000	102.547	102.447	102.247	102.097	
8.125	103.141	103.041	102.841	102.691	
8.250	103.797	103.697	103.497	103.347	
8.375	104.297	104.197	103.997	103.847	
8.500	104.735	104.635	104.435	104.285	
8.625	105.422	105.322	105.122	104.972	
8.750	105.860	105.760	105.560	105.410	
8.875	106.422	106.322	106.122	105.972	
9.000	106.797	106.697	106.497	106.347	
9.125	107.172	107.072	106.872	106.722	
9.250	107.484	107.384	107.184	107.034	
9.375	107.797	107.697	107.497	107.347	
9.500	108.110	108.010	107.810	107.660	
9.625	108.422	108.322	108.122	107.972	
9.750	108.735	108.635	108.435	108.285	
9.875	108.985	108.885	108.685	108.535	
10.000	109.235	109.135	108.935	108.785	
10.125	109.360	109.260	109.060	108.910	
10.250	109.610	109.510	109.310	109.160	
10.375	109.860	109.760	109.560	109.410	

[illegible]

Foreign National DSCR LLPA's

DSCR		FICO / LTV ADJUSTMENTS									Prepay Penalty Price Adjustments	
<=50		50.01-55	55.01-60	60.01-65	65.01-70	70.01-75						
>=60		0.500	0.125	(0.125)	(1.000)	(2.500)	(3.750)					
No Credit Score		0.125	(0.125)	(1.000)	(2.500)	(3.750)	(4.125)					
DSCR Adjustments								Investor Only				
DSCR 01 - .74		(1.750)	(2.000)	(2.000)	(2.750)	(3.000)	-					
DSCR 0.75 - 0.99		(0.250)	(0.375)	(0.500)	(0.750)	(1.500)	-					
DSCR 1.00 - 1.24		0.000	0.000	0.000	0.000	0.000	0.000					
DSCR >= 1.25		0.250	0.250	0.250	0.375	0.375	0.375					
Loan Size		Loan Amount Adjusters						Loan Size > \$2.0 MM				
<=50		50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	Term	Max Price	Max Price			
\$150k <= \$1.0 mm		0.000	0.000	(0.125)	(0.250)	(0.250)	5 year	105.000	102.500			
>\$1.00mm, <=\$1.50mm		(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	4 year	104.500	102.500			
>\$1.50mm, <=\$2.50mm		(0.375)	(0.375)	(0.500)	(0.750)	-	3 year	104.000	102.500			
>\$2.50mm, <=\$3.00mm		(0.750)	(1.125)	(1.250)	-	-	2 year	104.000	101.500			
Loan Type		Loan Type Adjustments						1 year	103.500	101.000		
<=50		50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	No Prepay Penalty	103.000	101.000			
Short Term Rental		(0.375)	(0.375)	(0.375)	(0.375)	(0.375)						
Interest Only		(0.500)	(0.500)	(0.500)	(0.500)	(0.625)						
Escrow Waiver		(3.000)	(3.000)	(3.000)	(3.000)	(3.000)						
Reserves < 12 Mos		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)						
Purchase		0.000	0.000	0.000	0.000	0.000						
Cashout DSCR >= 1.0		(0.375)	(0.375)	(0.375)	(0.500)	-						
Cash Out DSCR <1.0		(0.750)	(0.750)	(0.750)	(1.250)	-						
Property Type		Property Type Adjustments						Type	Type	Min Price		
<=50		50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	Min Price	Min Price		98		
Condo		(0.125)	(0.125)	(0.125)	(0.250)	(0.500)						
Condotel		(1.375)	(1.375)	(1.375)	(1.375)	(1.375)						
Florida Condo		(0.375)	(0.500)	(0.500)	(0.625)	(0.625)						
Multi Unit		(0.500)	(0.500)	(0.500)	(0.500)	(0.625)						
CT, IL, NJ, NY, DC, MD		0.000	0.000	0.000	(0.250)	(0.500)						
Florida		0.000	0.000	0.000	0.000	(0.250)					(0.375)	



DSCR ITIN

DSCR ITIN 30 YEAR FIXED					DSCR ITIN 5/6 ARM					DSCR ITIN 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.625	97.571	97.471	97.271	97.121	7.625	97.246	97.146	96.946	96.796	7.625	97.246	97.146	96.946	96.796
7.750	98.040	97.940	97.740	97.590	7.750	97.715	97.615	97.415	97.265	7.750	97.715	97.615	97.415	97.265
7.875	98.508	98.408	98.208	98.058	7.875	98.183	98.083	97.883	97.733	7.875	98.183	98.083	97.883	97.733
8.000	98.946	98.846	98.646	98.496	8.000	98.621	98.521	98.321	98.171	8.000	98.621	98.521	98.321	98.171
8.125	99.352	99.252	99.052	98.902	8.125	99.027	98.927	98.727	98.577	8.125	99.027	98.927	98.727	98.577
8.250	99.696	99.596	99.396	99.246	8.250	99.371	99.271	99.071	98.921	8.250	99.371	99.271	99.071	98.921
8.375	100.009	99.909	99.709	99.559	8.375	99.684	99.584	99.384	99.234	8.375	99.684	99.584	99.384	99.234
8.500	100.415	100.315	100.115	99.965	8.500	100.090	99.990	99.790	99.640	8.500	100.090	99.990	99.790	99.640
8.625	100.697	100.597	100.397	100.247	8.625	100.372	100.272	100.072	99.922	8.625	100.372	100.272	100.072	99.922
8.750	100.947	100.847	100.647	100.497	8.750	100.622	100.522	100.322	100.172	8.750	100.622	100.522	100.322	100.172
8.875	101.447	101.347	101.147	100.997	8.875	101.122	101.022	100.822	100.672	8.875	101.247	101.147	100.947	100.797
9.000	101.822	101.722	101.522	101.372	9.000	101.497	101.397	101.197	101.047	9.000	101.497	101.397	101.197	101.047
9.125	102.072	101.972	101.772	101.622	9.125	101.747	101.647	101.447	101.297	9.125	101.747	101.647	101.447	101.297

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
7.625	97.596	97.296	97.096	96.946										
7.750	97.866	97.766	97.566	97.416										
7.875	98.333	98.233	98.033	97.883										
8.000	98.771	98.671	98.471	98.321										
8.125	99.177	99.077	98.877	98.727										
8.250	99.521	99.421	99.221	99.071										
8.375	99.834	99.734	99.534	99.384										
8.500	100.240	100.140	99.940	99.790										
8.625	100.522	100.422	100.222	100.072										
8.750	100.772	100.672	100.472	100.322										
8.875	101.397	101.297	101.097	100.947										
9.000	101.647	101.547	101.347	101.197										
9.125	101.897	101.797	101.597	101.447										

DSCR ITIN LLPA's

DSCR	FICO / LTV ADJUSTMENTS					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
>=700	0.500	0.125	(0.125)	(1.000)	(2.500)	(3.750)
DSCR Adjustments						
>= 1.25	0.125	0.125	0.125	0.125	0.125	0.125
1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
Loan Size	Loan Amount Adjusters					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
\$150k <= \$250 k	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)
>\$500 k, <=\$1.00mm	0.000	0.000	0.000	0.000	0.000	-
Loan Type	Loan Type Adjustments					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
Purchase	0.000	0.000	0.000	0.000	0.000	0.000
Cashout DSCR >= 1.0	(0.375)	(0.375)	(0.375)	(0.500)	-	-

Property Type	Property Type Adjustments					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Condo	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	-
Condotel	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	-
Florida Condo	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	-
Multi Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	-
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.500)	-
Florida	0.000	0.000	0.000	0.000	(0.250)	(0.375)

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.125
4 year	0.875
3 year	0.500
2 year	0.000
1 year	(0.750)
No Prepay Penalty	(1.750)

Term	Max Price	Loan Size > \$2.0 MM	
		Max Price	
5 year	105.000	102.500	
4 year	104.500	102.500	
3 year	104.000	102.500	
2 year	104.000	101.500	
1 year	103.500	101.000	
No Prepay Penalty	103.000	101.000	
Type	Type	Min Price	
Min Price	Min Price	98	

Non-QM Second Lien Rate Sheet										
30 Year Fixed Term					20 Year Fixed Term					
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	
7.625	99.686	99.686	99.561	99.436	7.625	99.936	99.936	99.811	99.686	
7.750	100.140	100.140	100.015	99.890	7.750	100.390	100.390	100.265	100.140	
7.875	100.570	100.570	100.445	100.320	7.875	100.820	100.820	100.695	100.570	
8.000	100.982	100.982	100.857	100.732	8.000	101.232	101.232	101.107	100.982	
8.125	101.372	101.372	101.247	101.122	8.125	101.622	101.622	101.497	101.372	
8.250	101.739	101.739	101.614	101.489	8.250	101.989	101.989	101.864	101.739	
8.375	102.085	102.085	101.960	101.835	8.375	102.335	102.335	102.210	102.085	
8.500	102.409	102.409	102.284	102.159	8.500	102.659	102.659	102.534	102.409	
8.625	102.710	102.585	102.460	102.335	8.625	102.960	102.960	102.835	102.710	
8.750	103.006	103.006	102.881	102.756	8.750	103.256	103.256	103.131	103.006	
8.875	103.295	103.295	103.170	103.045	8.875	103.545	103.545	103.420	103.295	
9.000	103.566	103.566	103.441	103.316	9.000	103.816	103.816	103.691	103.566	
9.125	103.820	103.820	103.695	103.570	9.125	104.070	104.070	103.945	103.820	
9.250	104.057	104.057	103.932	103.807	9.250	104.307	104.307	104.182	104.057	
9.375	104.277	104.277	104.152	104.027	9.375	104.527	104.527	104.402	104.277	
9.500	104.480	104.480	104.355	104.230	9.500	104.730	104.730	104.605	104.480	
9.625	104.687	104.687	104.562	104.437	9.625	104.937	104.937	104.812	104.687	
9.750	104.891	104.891	104.766	104.641	9.750	105.141	105.141	105.016	104.891	
9.875	105.081	105.081	104.956	104.831	9.875	105.331	105.331	105.206	105.081	
10.000	105.258	105.258	105.133	105.008	10.000	105.508	105.508	105.383	105.258	
10.125	105.422	105.422	105.297	105.172	10.125	105.672	105.672	105.547	105.422	
10.250	105.571	105.571	105.446	105.321	10.250	105.821	105.821	105.696	105.571	
10.375	105.707	105.707	105.582	105.457	10.375	105.957	105.957	105.832	105.707	
10.500	105.809	105.809	105.684	105.559	10.500	106.059	106.059	105.934	105.809	
10.625	105.951	105.951	105.826	105.701	10.625	106.201	106.201	106.076	105.951	
10.750	106.033	106.033	106.083	105.958	10.750	106.333	106.333	106.208	106.083	
10.875	106.203	106.203	106.078	105.953	10.875	106.453	106.453	106.328	106.203	
11.000	106.313	106.313	106.188	106.063	11.000	106.563	106.563	106.438	106.313	
11.125	106.411	106.411	106.286	106.161	11.125	106.661	106.661	106.536	106.411	
11.250	106.499	106.499	106.374	106.249	11.250	106.749	106.749	106.624	106.499	
11.375	106.563	106.563	106.438	106.313	11.375	106.813	106.813	106.688	106.563	
11.500	106.617	106.617	106.492	106.367	11.500	106.867	106.867	106.742	106.617	

Type	All
Min Price	98.000
Max Price	105.000

Price Adjustments										
Full Documentation CLTV / HCLTV										
FICO	<=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	
>= 800	3.125	3.125	3.125	3.000	2.875	2.750	2.125	0.625	(1.375)	
780 - 799	3.000	3.000	3.000	2.875	2.750	2.625	2.000	0.500	(1.500)	
760 - 779	2.875	2.875	2.875	2.750	2.625	2.125	1.750	(0.375)	(3.000)	
740 - 759	2.375	2.375	2.375	2.250	1.750	1.500	0.625	(1.000)	(4.375)	
720 - 739	1.750	1.750	1.750	1.500	1.250	0.875	0.000	(1.625)	(6.500)	
700 - 719	1.500	1.500	1.500	1.125	0.750	0.375	(0.750)	(2.375)	(7.500)	
680 - 699	1.125	1.125	1.125	0.625	0.125	(0.250)	(1.625)	(3.375)	-	
660 - 679	1.000	1.000	1.000	(0.375)	(1.375)	(2.375)	(5.125)	-	-	
640 - 659	(0.750)	(0.750)	(0.750)	(2.250)	(4.000)	-	-	-	-	
CLTV / HCLTV										
Other Adjusters										
DTI	<=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	
<=43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
43.01-45	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	(0.750)	
> 45	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	(0.750)	
Term - from 20 year base price										
10yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
15yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Property Type										
Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	-	-	-	
2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	-	-	-	
3-Unit	(0.250)	(0.375)	(0.250)	(0.375)	(0.375)	(0.500)	-	-	-	
4-Unit	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	-	-	-	
Modular	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)	
Loan Amount										
< \$50k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000	
\$50k-\$75k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000	
\$75,000-\$100k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000	
\$100,001-\$125k	-	-	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.500)	
\$125,001 - \$200k	-	-	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.500)	
>\$200k	-	-	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.750)	(1.750)	
Cash Out										
Cash Out	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)	
Investor	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.500)	(3.000)	-	-	
Second Home	(0.500)	(0.500)	(0.625)	(0.875)	(0.875)	(0.875)	(1.000)	(1.625)	(2.000)	
Manufactured/Housing	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)	

STATE ADJUSTMENTS (2nd Lien Products)										
REGION 1:	AK, AL, AZ, CA, CT, DC, DE, GA, HI, IA, ID, IL, IN, KY, KS, LA, MA, MD, ME, MN, MO, MS, MT, NC, ND, NH, NJ,									Adjustment
REGION 1:	NM, OK, OR, RI, SC, SD, TN, VT, WA, WI, WV, WY									0.000
REGION 2:	PR, FL									0.000
REGION 3:	AR, NE, NY, PA, TX,VA,OH, MI									0.000
REGION 4:	NV, UT, CO									0.125
										0

ADMIN FEES		Third Party Due Diligence (NQM and DSCR)	
Non-Delegated:	\$595	NQM Loans:	\$500
Delegated:	\$575	DSCR Loans:	\$400
HELOAN	\$350	Reliance Letter Transfer:	\$50
MERS Organization ID		Note Endorsement or Allonge	
1006543		Pay to the order of Planet Home Lending, LLC	
Planet Home Lending Custodian		Without Recourse (Seller) (Signature of Officer) (Officer's Name and Title)	
Deutsche Bank 1761 E. Saint Andrew Place Santa Ana, CA 92705 ATTN: Planet Home Lending - Correspondent Loans		Delivery of Final / Trailing Docs	
		Planet Home Lending ATTN: Trailing Docs Team 2330 Commerce Park Drive NE, Suite 2 Palm Bay, FL 32905	

