

- Purchase, Rate-Term (or) Cash-Out Refinance Transactions
- Compensation: Up to 2% in Lender Paid (LPC - per contract) OR 3% in Borrower Paid (BPC) is Available
- 30 Year Fixed Rate Fully Amortizing

30 Yr Fixed	Price	Change
6.00%	100.136	↓ -0.331

Debt Service Coverage Ratio (DSCR)	
Product	30 Yr Fixed
Max Price	102
Rate	Price
6	100.136
6.125	100.694
6.25	101.310
6.375	101.904
6.5	102.486
6.625	103.036
6.75	103.540
6.875	103.990
7	104.410
7.125	104.767
7.25	105.088
7.375	105.345
7.5	105.571
7.625	105.785
7.75	105.920
7.875	106.085
8	106.194
8.125	106.301
8.25	106.409
8.375	106.515
8.5	106.635
8.625	106.781
8.75	106.877
8.875	107.019
9	107.125
9.125	107.225
9.25	107.403

Pricing Above is 30 Day Lock Price

Lock Period	Price Adjustment
30 days	-
45 days	-0.125
60 days	-0.25

Extension Costs
2bps / Day

Loan Level Price Adjustments (LLPAs)

FICO / CLTV	<= 60	> 60 - 65	> 65 - 70	>70- 75	> 75 - 80
780+	0.875	0.625	0.250	-0.250	-0.875
760-779	0.875	0.625	0.250	-0.250	-0.875
740-759	0.750	0.500	0.000	-0.625	-1.250
720-739	0.625	0.375	-0.250	-0.875	-1.625
700-719	0.375	-0.125	-0.750	-1.375	-2.000
680-699	-0.125	-0.750	-1.375	-1.875	
660-679	-1.000	-1.625	-2.125		

DSCR Ratio	<= 60	> 60 - 65	> 65 - 70	>70- 75	> 75 - 80
< 0.75	NA	NA	NA	NA	NA
>= 0.75 < 1.00	-0.375	-0.500	-0.750	-0.875	-1.000
>= 1.00 < 1.25	0.000	0.000	0.000	0.000	0.000
>= 1.25	0.250	0.250	0.375	0.375	0.375

Prepayment Penalty	<= 60	> 60 - 65	> 65 - 70	>70- 75	> 75 - 80
5 Yr (5/4/3/2/1)	0.375	0.375	0.375	0.375	0.375
3 Yr (3/2/1)	-0.250	-0.250	-0.250	-0.250	-0.250
1 Yr (3)	-0.875	-0.875	-0.875	-0.875	-0.875
None	-2.250	-2.250	-2.250	-2.250	-2.250

Loan Amount	<= 60	> 60 - 65	> 65 - 70	>70- 75	> 75 - 80
<= 250K	0.000	0.000	0.000	-0.375	-0.500
>\$1.0mm, <=\$1.5mm	0.000	0.000	0.000	0.000	-0.375
>\$1.5mm, <=\$2.0mm	-0.250	-0.250	-0.375	-0.500	-0.750
>\$2.0mm, <=\$2.5mm	-0.250	-0.375	-0.500	-0.750	-1.000

Loan Purpose	<= 60	> 60 - 65	> 65 - 70	>70- 75	> 75 - 80
Purchase	0.000	0.000	0.000	0.000	0.000
Rate-Term Refi	0.000	0.000	0.000	0.000	0.000
Cash-Out and FICO >=700	-0.375	-0.500	-0.500	-1.000	-1.250
Cash-Out and FICO <700	-0.875	-1.125	-1.500	-1.875	-2.000

Property State	<= 60	> 60 - 65	> 65 - 70	>70- 75	> 75 - 80
FL	-0.125	-0.125	-0.250	-0.375	-0.500
CT, IL, NJ	0.000	0.000	0.000	-0.250	-0.250
All Others	0.000	0.000	0.000	0.000	0.000

Property Type	<= 60	> 60 - 65	> 65 - 70	>70- 75	> 75 - 80
Condo	-0.125	-0.500	-0.625	-0.750	-0.750
2-4 Family	-0.500	-0.500	-0.500	-0.750	-0.750

Other LLPAs	<= 60	> 60 - 65	> 65 - 70	>70- 75	> 75 - 80
Escrow Waiver	-0.125	-0.125	-0.125	-0.250	-0.375