



### FHA Insured First Loans

American Home – FHA – Repayable* 3.5% DPA	
	30 Day
8.250	100.590
8.000	100.464
7.750	100.339
7.625	100.214
7.500	100.084
7.375	99.015
7.250	98.725
7.125	98.595
7.000	98.465

\*Repayable Seconds must be a 10 – year term with a note rate 2% above the first mortgage note rate. Requires regular Monthly Payments.

American Home – FHA – Repayable* 5.0% DPA	
	30 Day
8.250	100.090
8.000	99.964
7.750	99.839
7.625	99.714
7.500	99.584
7.375	98.515
7.250	98.225
7.125	98.095
7.000	97.965

\*Repayable Seconds must be a 10 – year term with a note rate 2% above the first mortgage note rate. Requires regular Monthly Payments.

American Home – FHA – Forgivable** 3.5% DPA	
	30 Day
8.250	98.091
8.000	97.965
7.750	97.840
7.625	97.715
7.500	97.585
7.375	96.516
7.250	96.226
7.125	96.096
7.000	95.966

\*\*Forgivable Seconds must be a 30 – year term, 0% interest, and no monthly payments with a 36-month forgiveness period

- Lock extensions cost 0.125% per 7-day period (Except during times of market volatility when lock extensions will be priced based on market conditions.)
- Programs are available in the following states: California, Oregon, Arizona, Colorado, Michigan, Idaho, Ohio, Illinois, Texas, Utah, Alabama, Georgia, Florida, Tennessee, Maryland, Arkansas, Pennsylvania, Hawaii

### FHA Insured First Loans – (American Home) – LLPA's

Loan Level Price Adjustments for all FHA Products	
Manufactured Home	- 0.750
2 Units	- 0.250
Manual UW (Downgrade)	- 1.500
Income Exceeds 160% AMI	- 0.250
High Balance	- 4.000
FICO 660+	- 0.000
FICO 650 – 659	- 0.250
FICO 640 – 649	- 0.500
FICO 620 – 639	- 1.500
FICO 600 – 619	- 2.000

**Effective immediately, temporary interest rate buydowns are not available until further notice.**

## FHA

30 YEARS FIXED	
NOTE RATE	30 DAYS
7.750%	<b>1.000 cost</b>
7.875%	<b>0.750 cost</b>
8.000%	<b>0.500 cost</b>
8.125%	<b>0.250 cost</b>
8.250%	<b>0.000 cost</b>



2/1 BUYDOWN	
STARTING RATE	30 DAYS
5.750%	<b>1.000 cost</b>
5.875%	<b>0.750 cost</b>
6.000%	<b>0.500 cost</b>
6.125%	<b>0.250 cost</b>
6.250%	<b>0.000 cost</b>

\*\*\*\*For the 2/1 buydown program the escrow account must be funded and paid for by the seller\*\*\*\*

**\*\*\*THIS IS A 2.00% GRANT\*\*\***

**\*\*ELIGIBLE FOR REFINANCE AFTER 210 DAYS\*\***

ADDITIONAL FICO HITS	
660+	<b>0.000 cost</b>
650 – 659	<b>0.500 cost</b>
640 – 649	<b>1.000 cost</b>
620 – 639	<b>1.500 cost</b>

ADDITIONAL HITS	
Manufactured Home	<b>1.25% cost</b>
Units 2 – 4	<b>0.50% cost</b>

**NOTE:** Lock expiration date on weekend or holiday is automatically rolled over to the next business day.

**LOCK POLICY:** 5 days extension 0.25%, 10 days extension 0.50%

**RELOCK POLICY:** After 10 days is worst case pricing.



## Wholesale Rate Sheet

Non-QM Rates

Rate Sheet ID:	240515C
Date:	5/15/2024
Time:	11:00:46 AM
SOFR 30AVG:	5.3200
Lock Cut Off Time:	03:00 PM (PST)

### Premium Full Doc

Rate	5/6 ARM	7/6 ARM	10/6 ARM	15 YR FIX	30 YR FIX
6.500	95.952	95.852	95.752	95.902	95.752
6.625	96.452	96.352	96.252	96.402	96.252
6.750	96.952	96.852	96.752	96.902	96.752
6.875	97.452	97.352	97.252	97.402	97.252
7.000	97.950	97.790	97.690	97.840	97.690
7.125	98.265	98.165	98.065	98.215	98.065
<b>7.250</b>	<b>98.640</b>	<b>98.540</b>	<b>98.440</b>	<b>98.590</b>	<b>98.440</b>
7.375	99.015	98.915	98.815	98.965	98.815
7.500	99.358	99.258	99.158	99.308	99.158
7.625	99.702	99.602	99.502	99.652	99.502
7.750	100.045	99.945	99.845	99.995	99.845
7.875	100.295	100.195	100.095	100.245	100.095
8.000	100.545	100.445	100.345	100.495	100.345
8.125	100.795	100.695	100.595	100.745	100.595
8.250	101.045	100.945	100.845	100.995	100.845
8.375	101.295	101.195	101.095	101.245	101.095
8.500	101.545	101.445	101.345	101.495	101.345
8.625	101.795	101.695	101.595	101.745	101.595
8.750	102.045	101.945	101.845	101.995	101.845
8.875	102.233	102.133	102.033	102.033	102.033
9.000	102.420	102.320	102.220	102.370	102.220
9.125	102.608	102.508	102.408	102.558	102.408
9.250	102.795	102.695	102.595	102.745	102.595
9.375	102.983	102.883	102.783	102.933	102.783
9.500	103.108	103.008	102.908	103.058	102.908
9.625	103.233	103.133	103.033	103.183	103.033

### Premium Alt Doc

Rate	5/6 ARM	7/6 ARM	10/6 ARM	15 YR FIX	30 YR FIX
6.500	95.887	95.787	95.687	95.837	95.687
6.625	96.387	96.287	96.187	96.337	96.187
6.750	96.887	96.787	96.687	96.837	96.687
6.875	97.387	97.287	97.187	97.337	97.187
7.000	97.825	97.725	97.625	97.775	97.625
7.125	98.200	98.100	98.000	98.150	98.000
7.250	<b>98.575</b>	<b>98.475</b>	<b>98.375</b>	<b>98.525</b>	<b>98.375</b>
7.375	98.950	98.850	98.750	98.900	98.750
7.500	99.293	99.193	99.093	99.243	99.093
7.625	99.637	99.537	99.437	99.587	99.437
7.750	99.980	99.880	99.780	99.930	99.780
7.875	100.293	100.193	100.093	100.243	100.093
8.000	100.543	100.443	100.343	100.493	100.343
8.125	100.793	100.693	100.593	100.743	100.593
8.250	101.043	100.943	100.843	100.993	100.843
8.375	101.293	101.193	101.093	101.243	101.093
8.500	101.543	101.443	101.343	101.493	101.343
8.625	101.793	101.693	101.593	101.743	101.593
8.750	102.043	101.943	101.843	101.993	101.843
8.875	102.293	102.193	102.093	102.243	102.093
9.000	102.480	102.380	102.280	102.430	102.280
9.125	102.668	102.568	102.468	102.618	102.468
9.250	102.855	102.755	102.655	102.805	102.655
9.375	103.043	102.943	102.843	102.993	102.843
9.500	103.168	103.068	102.968	103.118	102.968
9.625	103.293	103.193	103.093	103.243	103.093

Adjustments to Price		FICO/CLTV	<=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
Premium Full Doc - 2 Years	780+	0.750	0.750	0.500	0.375	0.125	0.000	-0.125	-1.375	-2.500	
	760-779	0.750	0.750	0.500	0.375	0.125	0.000	-0.250	-1.500	-2.625	
	740-759	0.625	0.625	0.375	0.250	0.000	-0.125	-0.375	-1.875	-3.125	
	720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-0.875	-2.250	-3.750	
	700-719	0.375	0.375	0.125	0.000	-0.500	-1.000	-1.375	-3.250	-4.625	
	680-699	0.375	0.375	0.000	0.000	-0.375	-0.875	-1.750	-2.125	-4.000	-5.000
	660-679	-0.250	-0.500	-0.750	-1.250	-2.000	-2.500	-3.125	NA	NA	NA
Premium Full Doc - 1 Year (In Addition to the 2 Year Adj)	780+	0.875	0.875	0.625	0.500	0.250	0.000	-0.250	-1.500	-2.750	
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.375	-1.625	-2.875	
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.500	-2.125	-3.500	
	720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.125	-2.625	-4.125	
	700-719	0.500	0.500	0.250	0.125	-0.375	-1.125	-1.625	-3.625	-5.125	
	680-699	0.375	0.375	0.000	-0.500	-0.875	-2.000	-2.625	-4.500	-5.375	
	660-679	-0.250	-0.500	-0.875	-1.375	-2.250	-2.750	-3.375	NA	NA	NA
Premium Alt Doc	Bank Statement - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	
	1099 - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	
	WVOE	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA	NA
	CPA/EA Prepared P&L - 24 Months	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.625	NA	NA
	CPA/EA Prepared P&L - 12 Months	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.625	NA	NA
	Additional Adjustments										

Adjustments to Price		<=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	
Housing History	1x30x12	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.500	-1.500	
	DTI										
	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	
Loan Balance	>50%	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	NA	NA	
	<=250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-0.875	
	\$250,001 - \$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	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	NA	NA	NA		
Purpose	\$3,000,001 - \$3,500,000	-1.000	-1.000	-1.000	-1.250	-1.500	-1.500	NA	NA	NA	
	\$3,500,001 - \$4,000,000	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA	
	Purchase	0.000	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	-0.125	-0.375	NA	
	Cash-Out Refi	-0.250	-0.250	-0.375	-0.500	-0.750	-0.875	-1.250	NA	NA	
	Occupancy	2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	NA
	Investor	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	NA	
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750	NA	
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA	
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA	
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA	
	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
	Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	-1.250	
Other	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA	

Other Price Adjustments	LLPA	Max Price	Product	Amort Term	Term	I/O Term	Fees
Prepay Penalty <sup>1-4</sup>	No Penalty	-1.000	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA	Underwriting Fee \$1,395.00
	12 Months	-0.750	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240	360	120	Doc Prep \$450.00
	24 Months	-0.375	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360	480	120	Commitment Fee \$695.00
	36 Months	0.000	15 YR FIXED	180	180	NA	
	48 Months	0.375	30 YR FIXED	360	360	NA	
(Investor Only)	60 Months	0.750	30 YR FIXED I/O	240	360	120	
	30 days	0.000	40 YR FIXED I/O	360	480	120	
	45 days	-0.150	40 YR FIXED	480	480	NA	
	60 days	-0.300					
Extension Fee <sup>5</sup>	5 Days	-0.050					

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, and RI

2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ

3) Prepayment penalties not allowed on loan amounts less than \$301,022 in PA

4) Only declining prepayment penalty structures allowed in MS

5) Extensions available in 5 day increments up to 30 days

\* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.

All Fixed Rate qualified at the Note Rate.

ARM Requirements	SOFR 30AVG
ARM Index	5.0
ARM Margin	2/1/5
5yr ARM Caps	5/1/5
7yr & 10yr ARM Caps	6 mo
Reset Frequency	

Program Restrictions	Loan Amount	Max Price
Housing	<\$2,000,000	103.0
(BK/FC/SS/DIL)	\$2,000,000 - \$3,000,000	102.0
Min FICO	\$3,000,001 - \$4,000,000	101.0
Max LTV		
Min Price		



## Wholesale Rate Sheet

### Non-QM Rates

Rate Sheet ID:	240515C
Date:	5/15/2024
Time:	11:00:46 AM
SOFR 30AVG:	5.32
Lock Cut Off Time:	03:00 PM (PST)

#### Portfolio Full Doc

Rate	5/6 ARM	7/6 ARM	10/6 ARM	15 YR FIX	30 YR FIX
6.750	95.952	95.852	95.752	95.902	95.752
6.875	96.452	96.352	96.252	96.402	96.252
7.000	96.952	96.852	96.752	96.902	96.752
7.125	97.452	97.352	97.252	97.402	97.252
7.250	97.890	97.790	97.690	97.840	97.690
7.375	98.265	98.165	98.065	98.215	98.065
7.500	98.640	98.540	98.440	98.590	98.440
7.625	99.015	98.915	98.815	99.065	98.915
<b>7.750</b>	<b>99.358</b>	<b>99.258</b>	<b>99.158</b>	<b>99.308</b>	<b>99.158</b>
7.875	99.702	99.602	99.502	99.652	99.502
8.000	100.045	99.945	99.845	99.995	99.845
8.125	100.295	100.195	100.095	100.245	100.095
8.250	100.545	100.445	100.345	100.495	100.345
8.375	100.795	100.695	100.595	100.745	100.595
8.500	101.045	100.945	100.845	100.995	100.845
8.625	101.295	101.195	101.095	101.245	101.095
8.750	101.545	101.445	101.345	101.495	101.345
8.875	101.795	101.695	101.595	101.745	101.595
9.000	102.045	101.945	101.845	101.995	101.845
9.125	102.233	102.133	102.033	102.183	102.033
9.250	102.420	102.320	102.220	102.370	102.220
9.375	102.508	102.408	102.308	102.458	102.308
9.500	102.795	102.695	102.595	102.745	102.595
9.625	102.983	102.883	102.783	102.933	102.783
9.750	103.108	103.008	102.908	103.058	102.908
9.875	103.233	103.133	103.033	103.183	103.033

#### Portfolio Alt Doc

Rate	5/6 ARM	7/6 ARM	10/6 ARM	15 YR FIX	30 YR FIX
6.750	95.887	95.787	95.687	95.837	95.687
6.875	96.387	96.287	96.187	96.337	96.187
7.000	96.887	96.787	96.687	96.837	96.687
7.125	97.387	97.287	97.187	97.337	97.187
7.250	97.825	97.725	97.625	97.775	97.625
7.375	98.200	98.100	98.000	98.150	98.000
7.500	98.575	98.475	98.375	98.525	98.375
7.625	98.950	98.850	98.750	98.900	98.750
7.750	99.293	99.193	99.093	99.243	99.093
7.875	99.637	99.537	99.437	99.587	99.437
8.000	99.980	99.880	99.780	99.930	99.780
8.125	100.293	100.193	100.093	100.243	100.093
8.250	100.543	100.443	100.343	100.493	100.343
8.375	100.793	100.693	100.593	100.743	100.593
8.500	101.043	100.943	100.843	100.993	100.843
8.625	101.293	101.193	101.093	101.243	101.093
8.750	101.543	101.443	101.343	101.493	101.343
8.875	101.793	101.693	101.593	101.743	101.593
9.000	102.043	101.943	101.843	101.993	101.843
9.125	102.293	102.193	102.093	102.243	102.093
9.250	102.480	102.380	102.280	102.430	102.280
9.375	102.668	102.568	102.468	102.618	102.468
9.500	102.855	102.755	102.655	102.805	102.655
9.625	103.043	102.943	102.843	102.993	102.843
9.750	103.168	103.068	102.968	103.118	102.968
9.875	103.293	103.193	103.093	103.243	103.093

Adjustments to Price	FICO/CLTV	<=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	
Portfolio Full Doc - 2 Years	740+	0.625	0.375	0.250	0.000	-0.125	-0.125	-2.125	NA	NA	
	720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-1.000	-2.500	NA	
	700-719	0.375	0.375	0.125	0.000	-0.500	-1.000	-1.500	-3.500	NA	
	680-699	0.375	0.375	0.000	-0.375	0.000	-1.750	-2.125	-4.000	NA	
	660-679	-0.250	-0.500	-0.750	-1.250	-2.000	-2.500	-3.125	NA	NA	
	640-659	-1.000	-1.000	-1.000	-1.250	-2.000	-2.625	-3.500	NA	NA	
	620-639	-2.000	-2.000	-2.000	-2.250	-2.750	NA	NA	NA	NA	
	600-619	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Portfolio Full Doc - 1 Year (In Addition to the 2 Year Adj)										
	740+	0.750	0.750	0.500	0.375	0.125	-0.125	-0.750	-2.375	NA	NA
720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.250	-2.875	NA	NA	
700-719	0.500	0.500	0.250	0.125	-0.125	-1.250	-1.750	-3.875	NA	NA	
680-699	0.375	0.375	0.000	-0.500	-0.875	-1.750	-2.125	-4.500	NA	NA	
660-679	-0.250	-0.500	-0.875	-1.375	-2.250	-2.750	-3.375	NA	NA	NA	
640-659	-1.000	-1.000	-1.000	-1.625	-2.500	-2.750	-3.750	NA	NA	NA	
620-639	-2.250	-2.250	-2.250	-2.500	-3.000	NA	NA	NA	NA	NA	
600-619	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Portfolio Alt Doc											
Bank Statement - 12 Months		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	NA	
1099 - 12 Months		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	NA	

Price 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
Housing History	1x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0x60x12	-0.875	-0.875	-0.875	-0.875	-0.875	-1.125	-1.125	NA
	0x90x12	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	NA
Housing Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 - 35 Mo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA
	12 - 23 Mo	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
DTI	> 43%	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	NA
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.625
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.000	0.000	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	0.000	0.000
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	NA
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA	NA
\$2,500,001 - \$3,000,000	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA	
Purpose	Cash-Out Refi	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	NA
Occupancy	2nd Home	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	NA
	Investor	0.000	0.000	-0.250	-0.375	-0.375	-0.375	NA	NA
Property Type	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375
	Interest Only	-0.250	-0.250	-0.500	-0.750	-0.750	-1.000	-1.000	NA
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

Other Price Adjustments	LTPA	Max Price	Product	Amort Term	Term	I/O Term	Fees						
Prepay Penalty <sup>1-4</sup>	No Penalty	-1.000	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA	Underwriting Fee \$1,395.00						
	12 Months	-0.750	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240	360	120	Doc Prep \$450.00						
	24 Months	-0.375	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360	480	120	Commitment Fee \$695.00						
	36 Months	0.000	15 YR FIXED	180	180	NA							
(Investor Only)	48 Months	0.375	30 YR FIXED	360	360	NA	<b>MIN FICO 580</b> 1) Fee is applied regardless of final purchase status 2) Fee is applied only if loan is purchased by Lending3 * See the Lending3 Seller Guide for other fees that may apply						
	60 Months	0.750	30 YR FIXED I/O	240	360	120							
	Lock Period			40 YR FIXED I/O	360	480		120					
	45 days	-0.150	40 YR FIXED	480	480	NA							
	60 days	-0.300	* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.										
Extension Fee <sup>5</sup>	5 Days	-0.050	All Fixed Rate qualified at the Note Rate.										
1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, and RI 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ 3) Prepayment penalties not allowed on loan amounts less than \$301,022 in PA 4) Only declining prepayment penalty structures allowed in MS 5) Extensions available in 5 day increments up to 30 days													
ARM Requirements				SOFR 30AVG									
ARM Index				5.0									
ARM Margin				2/1/5									
7yr & 10yr ARM Caps				5/1/5									
Reset Frequency				6 mo									
							<table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Max Price</th> </tr> </thead> <tbody> <tr> <td>&lt;\$2,000,000</td> <td>103.0</td> </tr> <tr> <td>\$2,000,000 - \$3,000,000</td> <td>102.0</td> </tr> </tbody> </table>	Loan Amount	Max Price	<\$2,000,000	103.0	\$2,000,000 - \$3,000,000	102.0
Loan Amount	Max Price												
<\$2,000,000	103.0												
\$2,000,000 - \$3,000,000	102.0												



# Wholesale Rate Sheet

## Non-QM Rates

Rate Sheet ID:	240515C
Date:	5/15/2024
Time:	11:00:46 AM
SOFR 30AVG:	5.3200
Lock Cut Off Time:	03:00 PM (PST)

### DSCR Program

Rate	5/6 ARM	7/6 ARM	10/6 ARM	15 YR FIX	30 YR FIX
6.875	96.425	96.375	96.275	96.425	96.275
7.000	96.988	96.938	96.838	96.988	96.838
7.125	97.550	97.500	97.400	97.550	97.400
7.250	98.113	98.063	97.963	98.113	97.963
7.375	98.675	98.625	98.525	98.675	98.525
7.500	99.175	99.125	99.025	99.175	99.025
7.625	99.613	99.563	99.463	99.613	99.463
7.750	100.050	100.000	99.900	100.050	99.900
7.875	100.488	100.438	100.338	100.488	100.338
8.000	100.925	100.875	100.775	100.925	100.775
8.125	101.300	101.250	101.150	101.300	101.150
8.250	101.675	101.625	101.525	101.675	101.525
8.375	102.050	102.000	101.900	102.050	101.900
8.500	102.425	102.375	102.275	102.425	102.275
8.625	102.800	102.750	102.650	102.800	102.650
8.750	103.175	103.125	103.025	103.175	103.025
8.875	103.550	103.500	103.400	103.550	103.400
9.000	103.925	103.875	103.775	103.925	103.775
9.125	104.300	104.250	104.150	104.300	104.150
9.250	104.675	104.625	104.525	104.675	104.525
9.375	105.050	105.000	104.900	105.050	104.900
9.500	105.363	105.313	105.213	105.363	105.213
9.625	105.613	105.563	105.463	105.613	105.463
9.750	105.863	105.813	105.713	105.863	105.713
9.875	106.113	106.063	105.963	106.113	105.963
10.000	106.363	106.313	106.213	106.363	106.213
10.125	106.613	106.563	106.463	106.613	106.463
10.250	106.863	106.813	106.713	106.863	106.713
10.375	107.113	107.063	106.963	107.113	106.963

Fees	
Underwriting Fee	\$1,395.00
Doc Prep	\$450.00
Commitment Fee	\$695.00

**MIN FICO 600**

- 1) Fee is applied regardless of final purchase status
- 2) Fee is applied only if loan is purchased by Lending3
- \* See the Lending3 Seller Guide for other fees that may apply

Prepay Term	Min Price	Max Price
60 Months	96,000	104,000
48 Months	96,000	103,500
36 Months	96,000	103,000
24 Months	96,000	102,500
12 Months	96,000	100,500
No Penalty	96,000	99,000

- 1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, and RI
- 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
- 3) Prepayment penalties not allowed on loan amounts less than \$301,022 in PA
- 4) Only declining prepayment penalty structures allowed in MS
- 5) Acceptable structures include the following:  
 -6 mo Interest  
 -3%, 4%, or 5% fixed percentage  
 -Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.  
 For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	760+	1.875	1.625	1.375	0.875	0.250	-0.250	-2.125
	740-759	1.750	1.500	1.250	0.750	0.000	-0.500	-2.375
	720-739	1.500	1.250	1.000	0.500	-0.250	-0.750	-3.250
	700-719	1.125	0.875	0.375	-0.125	-1.000	-1.375	-4.000
	680-699	0.500	0.125	-0.125	-0.625	-2.000	-3.250	NA
	660-679	0.250	-0.125	-0.625	-1.125	-2.500	-5.000	NA
	640-659	-2.500	-3.000	-3.500	-4.000	-4.500	-5.500	NA
	620-639	NA	NA	NA	NA	NA	NA	NA
	600-619	NA	NA	NA	NA	NA	NA	NA

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	>=1.25	0.625	0.625	0.625	0.625	0.625	0.625	0.750
Additional Adjustments	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-1.000	-1.000	-1.000	-1.500	-2.000	-3.000	NA
	<.75	-2.625	-2.625	-2.625	-3.250	-3.625	-5.000	NA
Housing History	0x60x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Seasoning	24 - 35 Mo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA
Loan Balance	<=\$150,000	-0.750	-0.750	-0.750	-0.875	-0.875	-1.750	-2.000
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
	\$250,001 - \$500,000	0.000	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	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
	\$1,500,001 - \$2,000,000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	NA
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.500	-0.750	-1.000	NA	NA
	\$2,500,001 - \$3,000,000	-0.750	-0.750	-0.750	-1.125	-1.250	NA	NA
	\$3,000,001 - \$3,500,000	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA
Purpose	Cash-Out Refi & DSCR>=1.0	-0.375	-0.375	-0.375	-0.500	-0.750	-1.250	NA
	Cash-Out Refi & DSCR<1.0	-0.750	-0.750	-0.750	-0.875	-1.250	-1.750	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
5% Fixed Prepayment Penalty Term <sup>1,5</sup>	60 Months	1.000	1.000	1.000	1.000	1.125	1.125	1.125
	48 Months	0.750	0.750	0.750	0.750	0.875	0.875	0.875
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500
	12 Months	-1.125	-1.125	-1.375	-1.375	-1.625	-1.625	-1.625
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250	-2.250
Prepayment Penalty Term <sup>1,5</sup> (Other allowable PPP)	60 Months	0.750	0.750	0.750	0.750	0.875	1.000	1.125
	48 Months	0.500	0.500	0.500	0.500	0.625	0.625	0.750
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.625
	12 Months	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750	-1.750
	No Penalty	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250	-2.250
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	ARM Index	Housing
30 days		(BK/FC/SS/DIL)
45 days	ARM Margin	1x30x12
60 days	5yr ARM Caps	Min FICO
5 Days	7yr & 10yr ARM Caps	Max LTV
	Reset Frequency	

\* Extensions available in 5 day increments up to 30 days

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 (30 Yr)	240	360	120
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	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
40 YR FIXED	480	480	NA

\* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.  
 All Fixed Rate qualified at the Note Rate.



## 2ND LIEN RATESHEET

Rate Sheet ID:	240515C
Date:	5/15/2024
Time:	11:00:46 AM
SOPR 30AVG:	5.3200

### Closed End Second - Full Doc

Rate	10 YR FIX	15 YR FIX	20 YR FIX	25 YR FIX	30 YR FIX
7.750	93.768	93.768	93.768	93.768	93.468
7.875	94.167	94.167	94.167	94.167	93.867
8.000	94.570	94.570	94.570	94.570	94.270
8.125	94.972	94.972	94.972	94.972	94.772
8.250	95.368	95.368	95.368	95.368	95.168
8.375	95.764	95.764	95.764	95.764	95.564
8.500	96.160	96.160	96.160	96.160	95.960
8.625	96.555	96.555	96.555	96.555	96.355
8.750	96.928	96.928	96.928	96.928	96.728
8.875	97.301	97.301	97.301	97.301	97.101
9.000	97.676	97.676	97.676	97.676	97.476
9.125	98.051	98.051	98.051	98.051	97.851
9.250	98.426	98.426	98.426	98.426	98.226
9.375	98.800	98.800	98.800	98.800	98.600
9.500	99.174	99.174	99.174	99.174	98.974
9.625	99.547	99.547	99.547	99.547	99.347
9.750	99.912	99.912	99.912	99.912	99.712
9.875	100.276	100.276	100.276	100.276	100.076
10.000	100.633	100.633	100.633	100.633	100.433
10.125	100.990	100.990	100.990	100.990	100.790
10.250	101.240	101.240	101.240	101.240	101.040
10.375	101.490	101.490	101.490	101.490	101.290
10.500	101.740	101.740	101.740	101.740	101.540
10.625	101.990	101.990	101.990	101.990	101.890
10.750	102.240	102.240	102.240	102.240	102.140
10.875	102.490	102.490	102.490	102.490	102.390
11.000	102.740	102.740	102.740	102.740	102.640
11.125	102.990	102.990	102.990	102.990	102.890
11.250	103.240	103.240	103.240	103.240	103.140
11.375	103.490	103.490	103.490	103.490	103.390
11.500	103.740	103.740	103.740	103.740	103.640
11.625	103.990	103.990	103.990	103.990	103.890
11.750	104.115	104.115	104.115	104.115	104.015
11.875	104.240	104.240	104.240	104.240	104.140
12.000	104.365	104.365	104.365	104.365	104.265
12.125	104.490	104.490	104.490	104.490	104.390
12.250	104.615	104.615	104.615	104.615	104.515
12.375	104.740	104.740	104.740	104.740	104.640
12.500	104.865	104.865	104.865	104.865	104.765
12.625	104.990	104.990	104.990	104.990	104.890
12.750	105.115	105.115	105.115	105.115	105.015
12.875	105.240	105.240	105.240	105.240	105.140
13.000	105.365	105.365	105.365	105.365	105.265
13.125	105.490	105.490	105.490	105.490	105.390
13.250	105.615	105.615	105.615	105.615	105.515
13.375	105.740	105.740	105.740	105.740	105.640
13.500	105.865	105.865	105.865	105.865	105.765
Max Price	100.000	100.000	100.000	100.000	100.000

### Closed End Second - Alt Doc

Rate	10 YR FIX	15 YR FIX	20 YR FIX	25 YR FIX	30 YR FIX
8.125	93.768	93.768	93.768	93.768	93.468
8.250	94.167	94.167	94.167	94.167	93.867
8.375	94.570	94.570	94.570	94.570	94.270
8.500	94.972	94.972	94.972	94.972	94.772
8.625	95.368	95.368	95.368	95.368	95.168
8.750	95.764	95.764	95.764	95.764	95.564
8.875	96.160	96.160	96.160	96.160	95.960
9.000	96.555	96.555	96.555	96.555	96.355
9.125	96.928	96.928	96.928	96.928	96.728
9.250	97.301	97.301	97.301	97.301	97.101
9.375	97.676	97.676	97.676	97.676	97.476
9.500	98.051	98.051	98.051	98.051	97.851
9.625	98.426	98.426	98.426	98.426	98.226
9.750	98.800	98.800	98.800	98.800	98.600
9.875	99.174	99.174	99.174	99.174	98.974
10.000	99.547	99.547	99.547	99.547	99.347
10.125	99.912	99.912	99.912	99.912	99.712
10.250	100.276	100.276	100.276	100.276	100.076
10.375	100.633	100.633	100.633	100.633	100.433
10.500	100.990	100.990	100.990	100.990	100.790
10.625	101.240	101.240	101.240	101.240	101.040
10.750	101.490	101.490	101.490	101.490	101.290
10.875	101.740	101.740	101.740	101.740	101.540
11.000	101.990	101.990	101.990	101.990	101.890
11.125	102.240	102.240	102.240	102.240	102.140
11.250	102.490	102.490	102.490	102.490	102.390
11.375	102.740	102.740	102.740	102.740	102.640
11.500	102.990	102.990	102.990	102.990	102.890
11.625	103.240	103.240	103.240	103.240	103.140
11.750	103.490	103.490	103.490	103.490	103.390
11.875	103.740	103.740	103.740	103.740	103.640
12.000	103.990	103.990	103.990	103.990	103.890
12.125	104.115	104.115	104.115	104.115	104.015
12.250	104.240	104.240	104.240	104.240	104.140
12.375	104.365	104.365	104.365	104.365	104.265
12.500	104.490	104.490	104.490	104.490	104.390
12.625	104.615	104.615	104.615	104.615	104.515
12.750	104.740	104.740	104.740	104.740	104.640
12.875	104.865	104.865	104.865	104.865	104.765
13.000	104.990	104.990	104.990	104.990	104.890
13.125	105.115	105.115	105.115	105.115	105.015
13.250	105.240	105.240	105.240	105.240	105.140
13.375	105.365	105.365	105.365	105.365	105.265
13.500	105.490	105.490	105.490	105.490	105.390
13.625	105.615	105.615	105.615	105.615	105.515
13.750	105.740	105.740	105.740	105.740	105.640
13.875	105.865	105.865	105.865	105.865	105.765
Max Price	100.000	100.000	100.000	100.000	100.000

Adjustments to Price	FICO/CLTV	<=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 - 2 Years	800+	3.250	3.125	3.000	2.750	2.500	2.000	0.875	-2.000	-3.500
	780-799	3.125	3.000	2.875	2.625	2.375	1.375	0.500	-2.875	-4.500
	760-779	2.125	2.000	1.875	1.375	1.000	0.750	-0.500	-4.000	-6.500
	740-759	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-5.500	-8.500
	720-739	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	-7.000	NA
	700-719	0.375	0.375	0.375	-0.125	-1.000	-2.000	-5.000	-8.000	NA
	680-699	-0.250	-0.500	-0.750	-1.000	-3.000	-4.000	NA	NA	NA
Full Doc - 1 Year (In Addition to the 2 Year Adj)	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375	
Alt Doc Bank Statement - 12/24 Months 1099 - 12/24 Months	800+	3.250	3.125	3.000	2.750	2.500	2.000	0.875	-2.250	NA
	780-799	3.125	3.000	2.875	2.625	2.250	1.375	0.500	-3.125	NA
	760-779	2.125	2.000	1.875	1.375	1.000	0.750	-0.500	-4.250	NA
	740-759	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-6.000	NA
	720-739	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	NA	NA
	700-719	0.125	0.125	0.125	-0.375	-1.250	-2.250	-5.500	NA	NA
	680-699	-0.500	-0.750	-1.000	-1.250	-3.250	-4.500	NA	NA	NA
Additional Alt Doc Adj	Bank Statement - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	NA
	1099 - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	NA

Adjustments to Price	DTI	<=40%	40.01-45%	45.01-50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Loan Balance	<=40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	40.01-45%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000
	45.01-50%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA
	\$75,000 - \$100,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$100,001 - \$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Occupancy	\$150,001 - \$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$200,001 - \$350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$350,001 - \$500,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	NA
	Investor	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
Property Type	2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
	Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
	2-4 Unit	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
State	H, I, IL	-1.000	-1.000	-1.250	-1.250	-1.500	-1.500	-1.500	-2.000	NA	NA	NA

Other Price Adjustments	Lock Period	Product	Amount	Term	I/O Term
Lock Period	30 days	30 YR FIXED	360	360	NA
	45 days	25 YR FIXED	300	300	NA
	60 days	20 YR FIXED	240	240	NA
Extension Fee	5 Days	15 YR FIXED	180	180	NA
		10 YR FIXED	120	120	NA
Minimum Loan Amount	<b>\$100,000.00</b>				