



Lock Desk Hours 9:00 am - 5:30 pm Pacific Time  
Email: lockdeskwholesale@weslend.com  
Phone: 877-945-4105 ext 4  
Lock Cut-off: 3:30 pm PST  
Lock Requirement: Approved Status



Effective: 12/13/2023 7:30:29 AM

BORROWER PAID RATE SHEET

Page 1

WesLend Financial Rate Sheet

Table of Contents	
Tab	Product
2	MVP PRIME PLUS
3	MVP PRIME
4	MVP STANDARD
5	MVP DSCR
6	MVP FOREIGN NATIONAL



Effective: 12/13/23 7:30 AM

Page 2

Wholesale MVP Prime PLUS Full Doc			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
6.500	96.535	96.435	96.335
6.625	97.025	96.925	96.825
6.750	97.475	97.375	97.275
6.875	97.912	97.812	97.712
7.000	98.292	98.192	98.092
7.125	98.667	98.567	98.467
7.250	99.042	98.942	98.842
7.375	99.417	99.317	99.217
7.500	99.650	99.550	99.450
7.625	99.883	99.783	99.683
7.750	100.117	100.017	99.917
7.875	100.339	100.239	100.139
8.000	100.552	100.452	100.352
8.125	100.754	100.654	100.554
8.250	100.947	100.847	100.747
8.375	101.131	101.031	100.931
8.500	101.307	101.207	101.107
8.625	101.474	101.374	101.274
8.750	101.599	101.499	101.399
Min price	96.750	96.750	96.750
Max price	102.750	102.750	102.750

Wholesale MVP Prime PLUS Alt-Doc			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
6.500	96.535	96.435	96.335
6.625	97.025	96.925	96.825
6.750	97.475	97.375	97.275
6.875	97.912	97.812	97.712
7.000	98.292	98.192	98.092
7.125	98.667	98.567	98.467
7.250	99.042	98.942	98.842
7.375	99.417	99.317	99.217
7.500	99.650	99.550	99.450
7.625	99.883	99.783	99.683
7.750	100.117	100.017	99.917
7.875	100.339	100.239	100.139
8.000	100.552	100.452	100.352
8.125	100.754	100.654	100.554
8.250	100.947	100.847	100.747
8.375	101.131	101.031	100.931
8.500	101.307	101.207	101.107
8.625	101.474	101.374	101.274
8.750	101.599	101.499	101.399
Min price	96.750	96.750	96.750
Max price	102.750	102.750	102.750

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
Standard Doc - 2 Years	780+	0.625	0.625	0.500	0.375	0.125	0.000	0.000	-1.000	-2.125
	760-779	0.625	0.625	0.500	0.375	0.125	0.000	-0.125	-1.125	-2.250
	740-759	0.500	0.500	0.375	0.250	0.000	-0.125	-0.250	-1.625	-2.875
	720-739	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.625	-2.000	-3.500
	700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.250	-3.250	NA
680-699	0.250	0.250	0.000	-0.375	-0.875	-1.750	-2.125	NA	NA	
Standard 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	780+	0.625	0.625	0.500	0.375	0.125	0.000	-0.125	-1.250	-2.375
	760-779	0.625	0.625	0.500	0.375	0.125	0.000	-0.250	-1.375	-2.500
	740-759	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	-1.875	-3.125
	720-739	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.875	-2.250	-3.750
	700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.500	-3.500	NA
680-699	0.250	0.250	0.000	-0.375	-0.875	-1.750	-2.625	NA	NA	
Bank Statement - 12 Months		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375

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
DTI	36.01%-43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	>43%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-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	0.000	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	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	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA	NA	NA
Purpose	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	-0.125	-0.125	-0.125	NA	NA
	Cash-Out Refi	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	-0.750	NA	NA
Occupancy	2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	NA	NA	NA
	Investor	-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	NA	NA	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
	Condotel	NA	NA	NA	NA	NA	NA	NA	NA	NA
	2-4 Unit	NA	NA	NA	NA	NA	NA	NA	NA	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375
Amortization	40 Year Maturity	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Interest Only	-0.500	-0.500	-0.500	-0.750	-0.875	-0.875	-1.000	NA	NA
Other	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA

Other Price Adjustments		Product	Amort Term	Term	I/O Term
Prepay Penalty <sup>1-4</sup>	No Penalty	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA
	12 Months	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240	360	120
	24 Months	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	NA	NA	NA
	>=36 Months				
Lock Period	45 days	30 YR FIXED	360	360	NA
		30 YR FIXED I/O	240	360	120

1) Prepayment penalties not allowed in KS, MI, MN, NM, and ND	* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ	All Fixed Rate qualified at the Note Rate.
3) Prepayment penalties not allowed on loan amounts less than \$301,022 in PA	
	<b>ARM Requirements</b>
	ARM Index SOFR 30AVG
	ARM Margin 5.0
	5yr ARM Caps 2/1/5
	7yr & 10yr ARM Caps 5/1/5
	Reset Frequency 6 mo
	<b>Program Restrictions</b>
	Housing 0x30x24
	(BK/FC/SS/I) 48 mo
	Min FICO 700
	Max LTV 80
	Max DTI 43



Wholesale MVP Prime Full Doc			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
6.750	97.213	97.150	97.013
6.875	97.588	97.525	97.388
7.000	97.963	97.900	97.763
7.125	98.338	98.275	98.138
7.250	98.713	98.650	98.513
7.375	99.088	99.025	98.888
7.500	99.463	99.400	99.263
7.625	99.838	99.775	99.638
7.750	100.213	100.150	100.013
7.875	100.588	100.525	100.388
8.000	100.963	100.900	100.763
8.125	101.338	101.275	101.138
8.250	101.713	101.650	101.513
8.375	102.088	102.025	101.888
8.500	102.463	102.400	102.263
8.625	102.838	102.775	102.638
8.750	103.213	103.150	103.013
8.875	103.588	103.525	103.388
9.000	103.963	103.900	103.763
9.125	104.338	104.275	104.138
9.250	104.713	104.650	104.513
9.375	105.088	105.025	104.888
9.500	105.463	105.400	105.263
9.625	105.838	105.775	105.638
9.750	106.213	106.150	106.013
9.875	106.588	106.525	106.388
#N/A	#N/A	#N/A	#N/A
#N/A	#N/A	#N/A	#N/A
#N/A	#N/A	#N/A	#N/A
Min price	96.750	96.750	96.750
Max price	102.750	102.750	102.750

Wholesale MVP Prime Alt-Doc			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
6.750	97.013	96.913	96.813
6.875	97.388	97.288	97.188
7.000	97.763	97.663	97.563
7.125	98.138	98.038	97.938
7.250	98.513	98.413	98.313
7.375	98.888	98.725	98.625
7.500	99.263	99.138	98.938
7.625	99.638	99.513	99.250
7.750	100.013	99.888	99.563
7.875	100.388	100.263	99.875
8.000	100.763	100.638	100.188
8.125	101.138	101.013	100.500
8.250	101.513	101.388	100.813
8.375	101.888	101.763	101.125
8.500	102.263	102.138	101.438
8.625	102.638	102.513	101.750
8.750	103.013	102.888	102.063
8.875	103.388	103.263	102.375
9.000	103.763	103.638	102.688
9.125	104.138	104.013	103.000
9.250	104.513	104.388	103.313
9.375	104.888	104.763	103.625
9.500	105.263	105.138	103.938
9.625	105.638	105.513	104.250
9.750	106.013	105.888	104.563
9.875	106.388	106.263	104.875
#N/A	#N/A	#N/A	#N/A
#N/A	#N/A	#N/A	#N/A
#N/A	#N/A	#N/A	#N/A
Min price	96.750	96.750	96.750
Max price	102.750	102.750	102.750

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	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	-0.375	-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
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	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
Bank Statement - 12 Months		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Alt Doc	1099 - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Additional	WVOE	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	NA
Adjustments	CPA/EA Prepared P&L - 24 Months	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	NA
	CPA/EA Prepared P&L - 12 Months	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	NA

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	-0.25	-0.25	-0.375	-0.375	-0.375	-0.5	-0.5	-1.5
DTI	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	>50%	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	NA	NA
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-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	0.000	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	-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	0.000	0.000	-0.250	-0.250	-0.375	NA	NA
	\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	NA	NA	NA
	\$3,000,001 - \$3,500,000	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA	NA	NA
\$3,500,001 - \$4,000,000	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA	
Purpose	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	-0.125	-0.125	-0.375	-0.375	-0.375	-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	0.000	NA
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Other	Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.000	-1.250
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA

Other Price Adjustments	Product	Amort Term	Term	I/O Term
Prepay Penalty <sup>1-3</sup>	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
	>=36 Months	0.000		
Lock Period	45 days	-0.300		
	30 YR FIXED	360	360	NA
	30 YR FIXED I/O	240	360	120
	40 YR FIXED I/O	360	480	120
<p>1) Prepayment penalties not allowed in KS, MI, MN, OH, and RI</p> <p>2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ</p> <p>3) Prepayment penalties not allowed on loan amounts less than \$301,022 in PA</p>				
<p>* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.</p> <p>All Fixed Rate qualified at the Note Rate.</p>				
ARM Requirements			Program Restrictions	
ARM Index	SOFR 30AVG		Housing	0x30x12
ARM Margin	5.0		(BK/FC/SS/I)	48 mo
5yr ARM Caps	2/1/5		Min FICO	660
7yr & 10yr ARM Caps	5/1/5		Max LTV	90
Reset Frequency	6 mo			



Effective: 12/13/23 7:30 AM

Lock Desk Hours 8:00 am - 5:30 pm Pacific Time  
 Email: lockdeskwholesale@weslend.com  
 Lock Cut-off: 3:30 pm PST  
 Lock Requirement: Approved Status



Page 3

Wholesale MVP Standard Full Doc			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
7.000	97.213	97.150	97.013
7.125	97.588	97.525	97.388
7.250	97.963	97.900	97.763
7.375	98.338	98.275	98.138
7.500	98.713	98.650	98.513
7.625	99.025	98.963	98.825
7.750	99.338	99.275	99.138
7.875	99.650	99.588	99.450
8.000	99.900	99.838	99.700
8.125	100.150	100.088	99.950
8.250	100.400	100.338	100.200
8.375	100.650	100.588	100.450
8.500	100.900	100.838	100.700
8.625	101.150	101.088	100.950
8.750	101.400	101.338	101.200
8.875	101.650	101.588	101.450
9.000	101.900	101.838	101.700
9.125	102.150	102.088	101.950
9.250	102.400	102.338	102.200
9.375	102.525	102.463	102.325
9.500	102.650	102.588	102.450
9.625	102.775	102.713	102.575
9.750	102.900	102.838	102.700
9.875	103.025	102.963	102.825
10.000	103.150	103.088	102.950
10.125	103.275	103.213	103.075
#N/A	#N/A	#N/A	#N/A
#N/A	#N/A	#N/A	#N/A
#N/A	#N/A	#N/A	#N/A
Min price	96.750	96.750	96.750
Max price	102.750	102.750	102.750

Wholesale MVP Standard Alt-Doc			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
7.000	97.013	96.913	96.813
7.125	97.388	97.288	97.188
7.250	97.763	97.663	97.563
7.375	98.138	98.038	97.938
7.500	98.513	98.413	98.313
7.625	98.825	98.725	98.625
7.750	99.138	99.038	98.938
7.875	99.450	99.350	99.250
8.000	99.763	99.663	99.563
8.125	100.075	99.975	99.875
8.250	100.325	100.225	100.125
8.375	100.575	100.475	100.375
8.500	100.825	100.725	100.625
8.625	101.075	100.975	100.875
8.750	101.325	101.225	101.125
8.875	101.575	101.475	101.375
9.000	101.825	101.725	101.625
9.125	102.075	101.975	101.875
9.250	102.325	102.225	102.125
9.375	102.450	102.350	102.250
9.500	102.575	102.475	102.375
9.625	102.700	102.600	102.500
9.750	102.825	102.725	102.625
9.875	102.950	102.850	102.750
10.000	103.075	102.975	102.875
10.125	103.200	103.100	103.000
#N/A	#N/A	#N/A	#N/A
#N/A	#N/A	#N/A	#N/A
#N/A	#N/A	#N/A	#N/A
Min price	96.750	96.750	96.750
Max price	102.750	102.750	102.750

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	740+	0.625	0.625	0.375	0.250	0.000	-0.125	-0.625	-2.125	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	-0.875	-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	-3.625	-4.000	NA	NA
	600-619	-3.125	-3.125	-3.375	-3.875	-4.625	NA	NA	NA	NA
	580-599	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Full Doc - 1 Year (In Addition to the 2 Year Adj)		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
Alt Doc Bank Statement - 12/24 Months CPA/EA Prepared P&L - 12/24 Months 1099 - 12/24 Months Asset Utilization WVOE	740+	0.750	0.750	0.500	0.375	0.125	-0.125	-0.750	-2.375	NA
	720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.250	-2.875	NA
	700-719	0.500	0.500	0.250	0.125	-0.375	-1.125	-1.750	-3.875	NA
	680-699	0.375	0.375	0.000	-0.500	-0.875	-2.000	-2.625	-4.500	NA
	660-679	-0.250	-0.500	-0.875	-1.375	-2.250	-2.750	-3.375	NA	NA
	640-659	-1.000	-1.000	-1.000	-1.625	-2.500	-2.750	-3.750	NA	NA
	620-639	-2.250	-2.250	-2.250	-2.500	-3.000	-3.875	-4.250	NA	NA
	600-619	-4.000	-4.000	-4.500	-5.000	-5.750	NA	NA	NA	NA
	580-599	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Bank Statement - 12 Months		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.375
Alt Doc Additional Adjustments	1099 - 12 Months WVOE CPA/EA Prepared P&L - 24 Months CPA/EA Prepared P&L - 12 Months	0.000 0.000 -0.375 -0.375 -0.375 -0.500	0.000 0.000 -0.375 -0.375 -0.375 -0.500	0.000 0.000 -0.375 -0.375 -0.375 -0.500	0.000 0.000 -0.375 -0.375 -0.375 -0.500	-0.125 -0.125 -0.375 -0.375 -0.375 -0.500	-0.125 -0.125 -0.375 -0.375 -0.375 -0.500	-0.250 -0.250 -0.375 -0.375 -0.375 -0.500	-0.375 -0.375 NA NA NA NA	NA NA NA NA NA NA

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

Other Price Adjustments		Product	Amort Term	Term	I/O Term
Prepay Penalty <sup>1-3</sup> (Investor Only)	12 Months	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
		>=36 Months	0.000		
Lock Period	45 days	30 YR FIXED	360	360	NA
		30 YR FIXED I/O	240	360	120
		40 YR FIXED I/O	360	480	120
<p>1) Prepayment penalties not allowed in KS, MI, MN, NM, OH, and RI</p> <p>2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ</p> <p>3) Prepayment penalties not allowed on loan amounts less than \$301,022 in PA</p>					
<p>* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.</p> <p>All Fixed Rate qualified at the Note Rate.</p>					
ARM Requirements			Program Restrictions		
ARM Index			SOFR 30AVG		
ARM Margin			5.0		
5yr ARM Caps			2/1/5		
7yr & 10yr ARM Caps			5/1/5		
Reset Frequency			6 mo		
Program Restrictions			0		
Housing			0x30x12		
(BK/FC/SS/DIL)			48 mo		
Min FICO			660		





Wholesale MVP - DSCR			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
7.125	95.650	95.600	95.500
7.250	96.400	96.350	96.250
7.375	97.150	97.100	97.000
7.500	97.775	97.725	97.625
7.625	98.400	98.350	98.250
7.750	99.025	98.975	98.875
7.875	99.400	99.350	99.250
8.000	99.775	99.725	99.625
8.125	100.150	100.100	100.000
8.250	100.525	100.475	100.375
8.375	100.900	100.850	100.750
8.500	101.275	101.225	101.125
8.625	101.650	101.600	101.500
8.750	102.025	101.975	101.875
8.875	102.400	102.350	102.250
9.000	102.775	102.725	102.625
9.125	103.150	103.100	103.000
9.250	103.525	103.475	103.375
9.375	103.900	103.850	103.750
9.500	104.275	104.225	104.125
9.625	104.650	104.600	104.500
9.750	104.900	104.850	104.750
9.875	105.150	105.100	105.000
10.000	105.400	105.350	105.250
10.125	105.650	105.600	105.500
10.250	105.900	105.850	105.750
10.375	106.150	106.100	106.000
10.500	106.400	106.350	106.250
10.625	106.650	106.600	106.500

Prepay Term <sup>1-4</sup>	Min Price	Max Price
60 Months	96.750	104.750
48 Months	96.750	104.250
36 Months	96.750	103.750
24 Months	96.750	103.250
12 Months	96.750	100.750

- 1) Prepayment penalties not allowed in KS, MI, MN, NM, OH, 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) Acceptable structures include the following:  
-6 mo Interest

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	-2.500
	740-759	1.750	1.500	1.250	0.750	0.000	-0.500	-2.750
	720-739	1.500	1.250	1.000	0.500	-0.250	-0.750	-3.500
	700-719	0.875	0.625	0.375	-0.125	-1.000	-1.375	-4.250
	680-699	0.250	-0.125	-0.125	-0.625	-1.750	-3.000	NA
	660-679	0.000	-0.375	-0.625	-1.125	-2.250	-4.750	NA
	640-659	-2.500	-3.000	-3.500	-4.000	-4.250	-5.250	NA
	620-639	-3.500	-4.000	-4.250	-4.750	-5.000	-6.000	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	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Additional Adjustments	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-1.375	-1.375	-1.375	-1.875	-2.375	-2.625	NA
	<.75	-2.375	-2.375	-2.375	-3.125	-3.375	-4.125	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	-0.875	-0.875	-0.875	-1.750	-2.000
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$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	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA
	\$2,000,001 - \$2,500,000	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
	\$2,500,001 - \$3,000,000	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
\$3,000,001 - \$3,500,000	-0.750	-0.750	-0.750	-0.875	-1.000	NA	NA	
Purpose	Cash-Out Refi & FICO>=700	-0.375	-0.375	-0.375	-0.500	-0.750	-1.250	NA
	Cash-Out Refi & FICO<700	-0.500	-0.500	-0.500	-0.500	-1.500	-2.000	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	0.000	0.000
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	-1.000
Prepayment Penalty Term <sup>1-5</sup> (6 - month PPP)	60 Months	0.500	0.500	0.500	0.500	0.625	0.750	0.875
	48 Months	0.375	0.375	0.375	0.375	0.500	0.500	0.625
	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
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	45 days -0.300	ARM Index SOFR 30AVG
	ARM Margin 6.5	Housing (BK/FC/SS/DIL) 24.0
	5yr ARM Caps 2/1/5	Min FICO 620
	7yr & 10yr ARM Caps 5/1/5	Max LTV 80
	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 (30 Yr)	240	360	120
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360	480	120
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

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

