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Wholesale MVP - DSCR			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
7.000	95.750	95.700	95.600
7.125	96.500	96.450	96.350
7.250	97.250	97.200	97.100
7.375	97.875	97.825	97.725
7.500	98.500	98.450	98.350
7.625	99.125	99.075	98.975
7.750	99.500	99.450	99.350
7.875	99.875	99.825	99.725
8.000	100.250	100.200	100.100
8.125	100.625	100.575	100.475
8.250	101.000	100.950	100.850
8.375	101.375	101.325	101.225
8.500	101.750	101.700	101.600
8.625	102.125	102.075	101.975
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9.875	105.500	105.450	105.350
10.000	105.750	105.700	105.600
10.125	106.000	105.950	105.850
10.250	106.250	106.200	106.100
10.375	106.500	106.450	106.350
10.500	106.750	106.700	106.600

Prepay Term ¹⁻⁴	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 ¹⁻⁵ (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.



Wholesale MVP Foreign National - Full Doc and DSCR

30 Day Pricing

Rate	5/6 ARM	7/6 ARM	30 YR FIX
7.000	95.750	95.700	95.600
7.125	96.500	96.450	96.350
7.250	97.250	97.200	97.100
7.375	97.875	97.825	97.725
7.500	98.500	98.450	98.350
7.625	99.125	99.075	98.975
7.750	99.500	99.450	99.350
7.875	99.875	99.825	99.725
8.000	100.250	100.200	100.100
8.125	100.625	100.575	100.475
8.250	101.000	100.950	100.850
8.375	101.375	101.325	101.225
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9.625	105.000	104.950	104.850
9.750	105.250	105.200	105.100
9.875	105.500	105.450	105.350
10.000	105.750	105.700	105.600
10.125	106.000	105.950	105.850
10.250	106.250	106.200	106.100
10.375	106.500	106.450	106.350
10.500	106.750	106.700	106.600

Investor (DSCR)		
Prepay Term ¹⁻⁴	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
DSCR	680+	0.500	0.000	-0.125	-0.625	-1.375	-2.500
	Foreign Credit	0.500	0.000	-0.125	-0.625	-1.375	-2.500
DSCR	>=1.25	0.375	0.375	0.375	0.375	0.375	0.375
Additional Adjustments	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-1.375	-1.375	-1.375	-1.625	NA	NA
	<.75	-1.875	-1.875	-1.875	-2.125	NA	NA

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Loan Balance	<=\$150,000	-1.000	-1.000	-1.125	-1.125	-1.125	-2.000
	\$150,001 - \$250,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375	NA
Purpose	Cash-Out Refi	-0.500	-0.625	-0.750	-1.000	NA	NA
Property Type	Condo	-0.250	-0.250	-0.250	-0.375	-0.500	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.625	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
Prepayment Penalty Term ¹⁻⁵ (Other allowable PPP, NOO Only)	60 Months	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250
	48 Months	0.500	0.500	0.500	0.500	0.625	0.750
	36 Months	0.375	0.375	0.375	0.375	0.500	0.500
	24 Months	0.000	0.000	0.000	0.000	0.000	0.000
	12 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625
Other	Less than 12 Months Reserves	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	NA

Other Price Adjustments	Product - DSCR	Amort Term	Term	I/O Term	
Lock Period	45 days -0.300	-25.000%	-0.25	-0.25	NA
		-25.000%	-0.25	-0.25	NA
		0.000%	0	0	0
* Extensions available in 5 day increments up to 30 days					
ARM Requirements					
0.000%	60 days	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA
Extension Fee	5 Days	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O	240	360	120
* Extensions available in	0.0	15 YR FIXED	180	180	NA
ARM Requirements	0.0	* 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 Index	SOFR 30AVG				
ARM Margin (DTI)	5				
Program Restrictions					
Housing	2/1/5				
(BK/FC/SS/DIL)	5/1/5				
Min FICO	6 mo				
Max LTV	0				