



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: 12/4/2023 7:40:06 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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time  
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Page 2

Wholesale MVP Prime PLUS Full Doc			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
6.625	96.635	96.535	96.435
6.750	97.125	97.025	96.925
6.875	97.575	97.475	97.375
7.000	98.012	97.912	97.812
7.125	98.392	98.292	98.192
7.250	98.767	98.667	98.567
7.375	99.142	99.042	98.942
7.500	99.517	99.417	99.317
7.625	99.750	99.650	99.550
7.750	99.983	99.883	99.783
7.875	100.217	100.117	100.017
8.000	100.439	100.339	100.239
8.125	100.652	100.552	100.452
8.250	100.854	100.754	100.654
8.375	101.047	100.947	100.847
8.500	101.231	101.131	101.031
8.625	101.407	101.307	101.207
8.750	101.574	101.474	101.374
8.875	101.699	101.599	101.499
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
6.625	96.635	96.535	96.435
6.750	97.125	97.025	96.925
6.875	97.575	97.475	97.375
7.000	98.012	97.912	97.812
7.125	98.392	98.292	98.192
7.250	98.767	98.667	98.567
7.375	99.142	99.042	98.942
7.500	99.517	99.417	99.317
7.625	99.750	99.650	99.550
7.750	99.983	99.883	99.783
7.875	100.217	100.117	100.017
8.000	100.439	100.339	100.239
8.125	100.652	100.552	100.452
8.250	100.854	100.754	100.654
8.375	101.047	100.947	100.847
8.500	101.231	101.131	101.031
8.625	101.407	101.307	101.207
8.750	101.574	101.474	101.374
8.875	101.699	101.599	101.499
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> (Investor Only)	No Penalty	-0.750	5yr ARM & 7yr ARM & 10yr ARM	360 360 NA
	12 Months	-0.500	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240 360 120
	24 Months	-0.250	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	NA NA NA
	>=36 Months	0.000		
Lock Period	45 days	-0.300	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  
 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

\* 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	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
Housing	0x30x24
(BK/FC/SS/I)	48 mo
Min FICO	700
Max LTV	80
Max DTI	43



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Page 2

Wholesale MVP Prime Full Doc			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
6.875	97.313	97.250	97.113
7.000	97.688	97.625	97.488
7.125	98.063	98.000	97.863
7.250	98.438	98.375	98.238
7.375	98.813	98.750	98.613
7.500	99.125	99.063	98.925
7.625	99.438	99.375	99.238
7.750	99.750	99.688	99.550
7.875	100.000	99.938	99.800
8.000	100.250	100.188	100.050
8.125	100.500	100.438	100.300
8.250	100.750	100.688	100.550
8.375	101.000	100.938	100.800
8.500	101.250	101.188	101.050
8.625	101.500	101.438	101.300
8.750	101.750	101.688	101.550
8.875	102.000	101.938	101.800
9.000	102.250	102.188	102.050
9.125	102.500	102.438	102.300
9.250	102.625	102.563	102.425
9.375	102.750	102.688	102.550
9.500	102.875	102.813	102.675
9.625	103.000	102.938	102.800
9.750	103.125	103.063	102.925
9.875	103.250	103.188	103.050
10.000	103.375	103.313	103.175
#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
6.875	97.113	97.013	96.913
7.000	97.488	97.388	97.288
7.125	97.863	97.763	97.663
7.250	98.238	98.138	98.038
7.375	98.613	98.513	98.413
7.500	98.925	98.825	98.725
7.625	99.238	99.138	99.038
7.750	99.550	99.450	99.350
7.875	99.863	99.763	99.663
8.000	100.175	100.075	99.975
8.125	100.425	100.325	100.225
8.250	100.675	100.575	100.475
8.375	100.925	100.825	100.725
8.500	101.175	101.075	100.975
8.625	101.425	101.325	101.225
8.750	101.675	101.575	101.475
8.875	101.925	101.825	101.725
9.000	102.175	102.075	101.975
9.125	102.425	102.325	102.225
9.250	102.550	102.450	102.350
9.375	102.675	102.575	102.475
9.500	102.800	102.700	102.600
9.625	102.925	102.825	102.725
9.750	103.050	102.950	102.850
9.875	103.175	103.075	102.975
10.000	103.300	103.200	103.100
#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	
	Bank Statement - 12/24 Months	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.500	-2.125	-3.500
	CPA/EA Prepared P&L - 12/24 Months	720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.125	-2.625	-4.125
	1099 - 12/24 Months	700-719	0.500	0.500	0.250	0.125	-0.375	-1.125	-1.625	-3.625	-5.125
	Asset Utilization	680-699	0.375	0.375	0.000	-0.500	-0.875	-2.000	-2.625	-4.500	-5.375
WVOE	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
	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	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
Lock Period	30 YR FIXED	360	360	NA
	30 YR FIXED I/O	240	360	120
	40 YR FIXED I/O	360	480	120
1) Prepayment penalties not allowed in KS, MI, MN, 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				
* 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			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			



Wholesale MVP Standard Full Doc			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
7.125	97.313	97.250	97.113
7.250	97.688	97.625	97.488
7.375	98.063	98.000	97.863
7.500	98.438	98.375	98.238
7.625	98.813	98.750	98.613
7.750	99.125	99.063	98.925
7.875	99.438	99.375	99.238
8.000	99.750	99.688	99.550
8.125	100.000	99.938	99.800
8.250	100.250	100.188	100.050
8.375	100.500	100.438	100.300
8.500	100.750	100.688	100.550
8.625	101.000	100.938	100.800
8.750	101.250	101.188	101.050
8.875	101.500	101.438	101.300
9.000	101.750	101.688	101.550
9.125	102.000	101.938	101.800
9.250	102.250	102.188	102.050
9.375	102.500	102.438	102.300
9.500	102.625	102.563	102.425
9.625	102.750	102.688	102.550
9.750	102.875	102.813	102.675
9.875	103.000	102.938	102.800
10.000	103.125	103.063	102.925
10.125	103.250	103.188	103.050
10.250	103.375	103.313	103.175
#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
7.125	97.113	97.013	96.913
7.250	97.488	97.388	97.288
7.375	97.863	97.763	97.663
7.500	98.238	98.138	98.038
7.625	98.613	98.513	98.413
7.750	98.925	98.825	98.725
7.875	99.238	99.138	99.038
8.000	99.550	99.450	99.350
8.125	99.863	99.763	99.663
8.250	100.175	100.075	99.975
8.375	100.425	100.325	100.225
8.500	100.675	100.575	100.475
8.625	100.925	100.825	100.725
8.750	101.175	101.075	100.975
8.875	101.425	101.325	101.225
9.000	101.675	101.575	101.475
9.125	101.925	101.825	101.725
9.250	102.175	102.075	101.975
9.375	102.425	102.325	102.225
9.500	102.550	102.450	102.350
9.625	102.675	102.575	102.475
9.750	102.800	102.700	102.600
9.875	102.925	102.825	102.725
10.000	103.050	102.950	102.850
10.125	103.175	103.075	102.975
10.250	103.300	103.200	103.100
#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 Seasoning	>=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
Loan Balance	<=\$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
Occupancy	2nd Home	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	NA	NA
	Investor	0.000	0.000	-0.250	-0.375	-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	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA
State <sup>1</sup>	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
	24 Months	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240	360	120
	>=36 Months	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360	480	120
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
1) Prepayment penalties not allowed in KS, MI, MN, NM, OH, and RI		* 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					
		ARM Requirements		Program Restrictions	
		ARM Index		Program Restrictions	
		SOFR 30AVG		0	
		ARM Margin		Housing	
		5.0		0x30x12	
		5yr ARM Caps		(BK/FC/SS/DIL)	
		2/1/5		48 mo	
		7yr & 10yr ARM Caps		Min FICO	
		5/1/5		660	
		Reset Frequency			
		6 mo			



Wholesale MVP - DSCR			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
7.250	95.750	95.700	95.600
7.375	96.500	96.450	96.350
7.500	97.250	97.200	97.100
7.625	97.875	97.825	97.725
7.750	98.500	98.450	98.350
7.875	99.125	99.075	98.975
8.000	99.500	99.450	99.350
8.125	99.875	99.825	99.725
8.250	100.250	100.200	100.100
8.375	100.625	100.575	100.475
8.500	101.000	100.950	100.850
8.625	101.375	101.325	101.225
8.750	101.750	101.700	101.600
8.875	102.125	102.075	101.975
9.000	102.500	102.450	102.350
9.125	102.875	102.825	102.725
9.250	103.250	103.200	103.100
9.375	103.625	103.575	103.475
9.500	104.000	103.950	103.850
9.625	104.375	104.325	104.225
9.750	104.750	104.700	104.600
9.875	105.000	104.950	104.850
10.000	105.250	105.200	105.100
10.125	105.500	105.450	105.350
10.250	105.750	105.700	105.600
10.375	106.000	105.950	105.850
10.500	106.250	106.200	106.100
10.625	106.500	106.450	106.350
10.750	106.750	106.700	106.600

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	-0.750	-0.875	-0.875	-1.750	-2.000
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$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.

