

APT Rate Sheet						08/13/24 9:51	
*All Rates are priced at 30 Days to fund!							
Increase Discount 2.5 BPS per day > 30 days!							
Positive Discount below represents a charge to borrower(s) on base pricing.							
Negative Discount below represents a credit to borrower(s) on base pricing.							
JUMBO FIXED							
Z- APT ND Jumbo 30 DH		Z- APT ND Jumbo 15 DH		Z- APT ND Jumbo 30 - I/O DH		Z- APT ND Jumbo 30 - I/O DH	
Full PITI		Full PITI		I/O < 55% LTV		I/O > 55% < 65% LTV	
Rate	Disc/Prem	Rate	Disc/Prem	Rate	Disc/Prem	Rate	Disc/Prem
6.125%	2.117	6.125%	#VALUE!	6.125%	2.117	6.125%	2.617
6.250%	1.787	6.250%	#VALUE!	6.250%	1.787	6.250%	2.287
6.375%	1.450	6.375%	#VALUE!	6.375%	1.450	6.375%	1.950
6.500%	1.126	6.500%	1.004	6.500%	1.126	6.500%	1.626
6.625%	0.876	6.625%	0.624	6.625%	0.876	6.625%	1.376
6.750%	0.665	6.750%	0.266	6.750%	0.665	6.750%	1.165
6.875%	0.456	6.875%	-0.073	6.875%	0.456	6.875%	0.956
7.000%	0.255	7.000%	-0.385	7.000%	0.255	7.000%	0.755
7.125%	0.065	7.125%	-0.617	7.125%	0.065	7.125%	0.565
7.250%	-0.113	7.250%	-0.826	7.250%	-0.113	7.250%	0.387
7.375%	-0.267	7.375%	-0.990	7.375%	-0.267	7.375%	0.233
7.500%	-0.439	7.500%	-1.141	7.500%	-0.439	7.500%	0.061
7.625%	-0.537	7.625%	-1.250	7.625%	-0.537	7.625%	-0.037
7.750%	-0.612	7.750%	-1.383	7.750%	-0.612	7.750%	-0.112
7.875%	-0.678	7.875%	-1.466	7.875%	-0.678	7.875%	-0.178
8.000%	-0.722	8.000%	-1.545	8.000%	-0.722	8.000%	-0.222
8.125%	-0.752	8.125%	-1.599	8.125%	-0.752	8.125%	-0.252
Z- APT ND Jumbo 30 - I/O DH		Z- APT ND Jumbo 30 - I/O DH		Jumbo 5/6 ARM (N/A)		Jumbo 7/6 ARM (N/A)	
I/O > 65% < 75% LTV		I/O > 75% < 80% LTV		Full PITI		Full PITI	
Rate	Disc/Prem	Rate	Disc/Prem	Rate	Disc/Prem	Rate	Disc/Prem
6.125%	3.117	6.125%	3.617	6.125%	#VALUE!	6.125%	#VALUE!
6.250%	2.787	6.250%	3.287	6.250%	#VALUE!	6.250%	#VALUE!
6.375%	2.450	6.375%	2.950	6.375%	#VALUE!	6.375%	#VALUE!
6.500%	2.126	6.500%	2.626	6.500%	1.649	6.500%	1.460
6.625%	1.876	6.625%	2.376	6.625%	1.279	6.625%	1.088
6.750%	1.665	6.750%	2.165	6.750%	0.915	6.750%	0.737
6.875%	1.456	6.875%	1.956	6.875%	0.564	6.875%	0.403
7.000%	1.255	7.000%	1.755	7.000%	0.226	7.000%	0.088
7.125%	1.065	7.125%	1.565	7.125%	-0.014	7.125%	-0.115
7.250%	0.887	7.250%	1.387	7.250%	-0.199	7.250%	-0.320
7.375%	0.733	7.375%	1.233	7.375%	-0.377	7.375%	-0.476
7.500%	0.561	7.500%	1.061	7.500%	-0.503	7.500%	-0.598
7.625%	0.463	7.625%	0.963	7.625%	-0.602	7.625%	-0.699
7.750%	0.388	7.750%	0.888	7.750%	-0.693	7.750%	-0.803
7.875%	0.322	7.875%	0.822	7.875%	-0.787	7.875%	-0.888
8.000%	0.278	8.000%	0.778	8.000%	-0.835	8.000%	-0.938
8.125%	0.248	8.125%	0.748	8.125%	-0.883	8.125%	-0.993
Jumbo Adjustments (Positives are add backs)							
FICO / CLTV Adjustments							
FICO	60%	65%	70%	75%	80%	85%	90%
780+	0.750	0.750	0.625	0.500	0.375	-4.875	-5.875
760-779	0.750	0.625	0.500	0.375	0.250	-5.000	-6.125
740-759	0.625	0.500	0.375	0.250	0.000	-5.125	-6.250
720-739	0.375	0.250	0.125	0.000	-0.375	-5.250	-6.500
700-719	0.125	0.000	-0.250	-0.500	-1.000	-5.625	-6.750
680-699	-0.125	-0.250	-0.875	-1.500	-2.500	-6.250	-7.375
660-679	-0.750	-1.250	-1.750	-2.750	-4.000	N/A	N/A
Loan Feature Adjustments							
FICO	60%	65%	70%	75%	80%	85%	90%
2nd Home	-0.500	-0.500	-0.750	-0.750	-0.750	-1.750	-1.750
Investor	-0.500	-0.750	-1.000	-1.250	-1.750	N/A	N/A
Cash-Out	0.000	0.000	-0.250	-0.500	-0.750	N/A	N/A
Jumbo Program Requirements							
Loan Commitment Fee on all Loans:				\$1,800			
Min Loan Amount				Agency Limit + \$1			
Max Loan Amount				\$3,000,000			
Mortgage History				0x30x24			
BK/FC/SS/DIL Seasoning				84 Months			
ARM Features				See Eligibility Matrix			

Stand Alone Second Mortgages							
Z- APT ND Fixed 2nd 30 Yr DH			Z- APT ND Fixed 2nd 10 Yr DH				
30 Year Fixed			10 Year Fixed				
Rate	Discount/Prem		Rate	Discount/Prem			
8.625%	2.794		8.625%	2.294			
8.750%	2.236		8.750%	1.736			
8.875%	1.688		8.875%	1.188			
9.000%	1.157		9.000%	0.657			
9.125%	0.647		9.125%	0.147			
9.250%	0.148		9.250%	-0.352			
9.375%	-0.331		9.375%	-0.831			
9.500%	-0.795		9.500%	-1.295			
9.625%	-1.225		9.625%	-1.725			
9.750%	-1.650		9.750%	-2.150			
9.875%	-2.051		9.875%	-2.551			
10.000%	-2.443		10.000%	-2.943			
10.125%	-2.816		10.125%	-3.316			
10.250%	-3.179		10.250%	-3.679			
10.375%	-3.527		10.375%	-4.027			
10.500%	-3.861		10.500%	-4.361			
10.625%	-4.179		10.625%	-4.679			
10.750%	-4.474		10.750%	-4.974			
10.875%	-4.753		10.875%	-5.253			
11.000%	-5.015		11.000%	-5.515			
11.125%	-5.265		11.125%	-5.765			
11.250%	-5.501		11.250%	-6.001			
11.375%	-5.715		11.375%	-6.215			
11.500%	-5.920		11.500%	-6.420			
11.625%	-6.111		11.625%	-6.611			
Stand Alone Second Mortgage Adjustments (Positive are add backs)							
FICO / CLTV Adjustments							
FICO	55%	60%	65%	70%	75%	80%	85%
780+	2.500	2.000	2.000	1.500	0.500	0.000	-3.000
760-779	1.500	1.500	1.500	1.000	0.000	-1.000	-4.500
740-759	1.000	1.000	0.500	0.000	0.000	-2.000	-5.500
720-739	0.000	0.000	0.000	-0.500	-1.000	-3.000	N/A
700-719	-0.750	-1.000	-1.250	-1.750	-2.250	-6.000	N/A
680-699	-1.500	-1.750	-2.250	-2.750	-3.750	N/A	N/A
Loan Feature Adjustments							
Feature	55%	60%	65%	70%	75%	80%	85%
2nd Home	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
Investor	-2.000	-2.500	-3.000	-3.500	N/A	N/A	N/A
LA <\$100K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
LA <\$150K	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
DTI > 43	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000
Stand Alone Second Program Requirements							
Loan Commitment Fee on all Loans:				1.00%			
Escrows:				Are Required on either the first OR New Second!			
Min Loan Amount				\$75,000			
Max Loan Amount				\$500,000			
Mortgage History				0x30x24			
BK/FC/SS/DIL Seasoning				84 Months			
ARM Features				Fixed Rate Only			

Down Payment Assistance Products - Product Code: Z- APT D FHA 30 DPA AFR

FHA DPA 3.5%			FHA DPA 2%			FHA DPA 3.5%	
30 Yr Fixed <225K LA			30 Yr Fixed <225K LA			30 Yr Fixed >225K LA	
Rate	Discount/Prem		Rate	Discount/Prem		Rate	Discount/Prem
7.250%	3.730		7.250%	2.230		7.250%	4.680
7.375%	4.183		7.375%	2.683		7.375%	5.133
7.500%	3.828		7.500%	2.328		7.500%	4.778
7.625%	3.482		7.625%	1.982		7.625%	4.432
7.750%	4.148		7.750%	1.698		7.750%	4.148

DPA Adjustments - None!

DPA Program Requirements

Loan Commitment Fee on all Loans: \$1,800

Reminder that purchase contract must state that any seller concession is paying for exact discount points, and the remainder can apply to other closing costs!

Construction 1 X Close Products					
Government (FHA / USDA / VA) 1 X Close					
Current Initial Closing Rate:			8.250%		
The following Rates are Indication Rates for Permanent Modification					
Gov 1 X Close			Gov 1 X Close High Bal		Use Product Code:
30 Year Fixed			30 Year Fixed		USDA Z- APT ND 1X Close USDA AFR
Rate	Discount/Prem		Rate	Discount/Prem	FHA Z- APT ND 1X Close FHA AFR
6.250%	1.148		6.250%	0.948	VA Z- APT ND 1X Close VA AFR
6.375%	1.726		6.375%	1.526	
6.500%	1.316		6.500%	1.116	
6.625%	0.901		6.625%	0.701	
6.750%	0.581		6.750%	0.381	
6.875%	1.212		6.875%	1.262	
7.000%	0.850		7.000%	0.900	
7.125%	0.524		7.125%	0.574	
7.250%	0.230		7.250%	0.280	
7.375%	0.683		7.375%	0.920	
7.500%	0.328		7.500%	0.565	
7.625%	-0.018		7.625%	0.219	
7.750%	-0.302		7.750%	-0.065	
FICO / Loan Amount Adjustments (Positives are add Backs)					
FICO	100K-200K	200K-300K	300K-450K	>450K+HB	
580-619	N/A	N/A	N/A	N/A	
620-659	-0.250	0.000	-0.350	-0.350	
660-679	-0.100	0.150	0.500	0.600	
680-699	-0.100	0.150	0.500	0.600	
700-719	0.000	0.250	0.500	0.600	
720-749	0.000	0.250	0.500	0.600	
750+	0.000	0.250	0.500	0.600	
Loan Feature Adjustments					
Manufactured Home:			-0.250		
USDA Loans:			-0.250		
VA Loans:			-0.250		
Government 1 X Close Program Requirements					
Loan Commitment Fee on all Loans:			\$1,800		
Min Loan Amount			\$100,000		
Min Fico			620		
Builder Approval			Remember that we must get the builder approved!		
Eligible Property Types:			Site Built, Modular, Manufactured Housing		
Other Program details:			Vist www.myfsbretail.com - APT Products Page		

Conventional Freddie Mac / 1 X Close

Current Initial Closing Rate: 8.250%

The following Rates are Indication Rates for Permanent Modification

FHLMC 1 X Close		FHLMC 1 X Close HB		Use Product Code:	
30 Year Fixed		30 Year Fixed		Conv	Z- APT ND 1X Close Conv AFR
Rate	Discount/Prem	Rate	Discount/Prem		
7.000%	0.638	N/A	N/A		
7.125%	0.252	N/A	N/A		
7.250%	0.628	N/A	N/A		
7.375%	0.230	N/A	N/A		
7.500%	0.003	N/A	N/A		
7.625%	-0.116	N/A	N/A		
7.750%	-0.116	N/A	N/A		
7.875%	-0.116	N/A	N/A		
8.000%	-0.116	N/A	N/A		

FHLMC Purchase LLPA									
FICO/LTV on Term >15yr only	≤30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%
≥780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
≤639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

FHLMC Purchase Loan Attribute LLPA									
Condo*	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manuf Home**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Super Conforming	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Subordinate ***	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC R/T Refi LLPA									
FICO/LTV on Term >15yr only	≤30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%
≥780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
≤639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

FHLMC R/T Loan Attribute LLPA									
Condo*	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manuf Home**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Super Conforming	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Subordinate ***	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 1 X Close Program Requirements	
Loan Commitment Fee on all Loans:	\$1,800
Min Loan Amount	\$100,000
Min Fico	620
Builder Approval	Remember that we must get the builder approved!
Eligible Property Types:	Only Modular, Manufactured Housing allowed!
Other Program details:	Vist www.myfsbretail.com - APT Products Page

Rehabilitation Products					
Government (FHA / USDA / VA) Rehab					
Gov Rehab			Gov Rehab High Bal		Use Product Code:
30 Year Fixed			30 Year Fixed		FHA Full K
Rate	Discount/Prem		Rate	Discount/Prem	Z- APT ND Rehab FHA K Full AFR
4.750%	5.524		4.750%	7.612	FHA SL K
4.875%	4.918		4.875%	7.006	
5.000%	4.451		5.000%	6.539	USDA
5.125%	3.983		5.125%	6.071	
5.250%	3.506		5.250%	5.594	VA
5.375%	3.248		5.375%	4.398	
5.500%	2.781		5.500%	3.931	
5.625%	2.313		5.625%	3.463	
5.750%	1.856		5.750%	3.006	
5.875%	2.078		5.875%	2.728	
6.000%	1.625		6.000%	2.275	
6.125%	1.187		6.125%	1.837	
6.250%	0.798		6.250%	1.448	
6.375%	1.376		6.375%	2.026	
6.500%	0.966		6.500%	1.616	
6.625%	0.551		6.625%	1.201	
6.750%	0.231		6.750%	0.881	
6.875%	0.862		6.875%	1.762	
7.000%	0.500		7.000%	1.400	
7.125%	0.174		7.125%	1.074	
7.250%	-0.120		7.250%	0.780	
7.375%	0.333		7.375%	1.421	
7.500%	-0.022		7.500%	1.066	
7.625%	-0.368		7.625%	0.720	
7.750%	-0.652		7.750%	0.436	
FICO / Loan Amount Adjustments (Positives are add Backs)					
FICO	100K-200K	200K-300K	300K-450K	>450K+HB	
580-619	N/A	N/A	N/A	N/A	
620-659	-0.250	0.000	-0.350	-0.350	
660-679	-0.100	0.150	0.500	0.600	
680-699	-0.100	0.150	0.500	0.600	
700-719	0.000	0.250	0.500	0.600	
720-749	0.000	0.250	0.500	0.600	
750+	0.000	0.250	0.500	0.600	
Loan Feature Adjustments					
Loan Amount Greater than \$225,000			-0.750		
Manufactured Home:			-0.250		
FHA Full 203K:			-1.000		
USDA Loans:			-0.250		
VA Loans:			-0.250		
Government Rehab Program Requirements					
Loan Commitment Fee on all Loans:			\$1,800		
Min Loan Amount			\$75,000		
Min Fico			620		
Builder Approval			Remember that we must get the builder approved!		
Eligible Property Types:			Site Built, Modular, Manufactured Housing		
Other Program details:			Vist www.myfsbretail.com - APT Products Page		

FHLMC C/O Refi LLPA									
FICO/LTV	≤30.00%	30.01-60.00%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	>95.00%
≥780	-0.375	-0.375	-0.625	-0.875	-1.375	N/A	N/A	N/A	N/A
760-779	-0.375	-0.375	-0.875	-1.250	-1.875	N/A	N/A	N/A	N/A
740-759	-0.375	-0.375	-1.000	-1.625	-2.375	N/A	N/A	N/A	N/A
720-739	-0.375	-0.500	-1.375	-2.000	-2.750	N/A	N/A	N/A	N/A
700-719	-0.375	-0.500	-1.625	-2.625	-3.250	N/A	N/A	N/A	N/A
680-699	-0.375	-0.625	-2.000	-2.875	-3.750	N/A	N/A	N/A	N/A
660-679	-0.375	-0.875	-2.750	-4.000	-4.750	N/A	N/A	N/A	N/A
640-659	-0.375	-1.375	-3.125	-4.625	-5.125	N/A	N/A	N/A	N/A
≤639	-0.375	-1.375	-3.375	-4.875	-5.125	N/A	N/A	N/A	N/A
FHLMC C/O Loan Attribute LLPA									
Condo*	0.000	0.000	-0.125	-0.125	-0.750	N/A	N/A	N/A	N/A
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	N/A	N/A	N/A	N/A
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	N/A	N/A	N/A	N/A
Manuf Home**	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	N/A	N/A	N/A	N/A
Super Conforming	-1.250	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A
Subordinate ***	-0.625	-0.625	-0.625	-0.875	-1.125	N/A	N/A	N/A	N/A
DTI >40%	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Loan Commitment Fee on all Loans:					\$1,800				
Min Loan Amount					\$75,000				
Min Fico					620				
FHLMC Choice:					Allows upto \$200K in repairs, requires HUD Consultant				
FHLM Choice Express:					Allows upto \$35K in repairs, No HUD Consultant				
Builder Approval					Remember that we must get the builder approved!				
Other Program details:					Vist www.myfsbretail.com - APT Products Page				

NON-QM Products - Deephaven - Non-QM Prime

Owner Occupied Properties - Product Code: Z- APT ND NonQM P 30 O/O DH

Non QM Prime	
30 Yr Fixed No Pre-Pay	
Rate	Disc/Prem
6.625%	4.600
6.750%	4.100
6.875%	3.600
6.990%	3.175
7.125%	2.825
7.250%	2.525
7.375%	2.275
7.500%	2.025
7.625%	1.775
7.750%	1.525
7.875%	1.275
7.990%	1.025
8.125%	0.775
8.250%	0.525
8.375%	0.275
8.500%	0.025
8.625%	-0.225
8.750%	-0.475
8.875%	-0.725
8.990%	-0.975
9.125%	-1.225
9.250%	-1.475
9.375%	-1.725
9.500%	-1.975
9.625%	-2.225
9.750%	-2.475
9.875%	-2.725
9.990%	-2.975
10.125%	-3.225
10.250%	-3.475
10.375%	-3.675
10.500%	-3.875
10.625%	-4.025
Non QM Prime	
5/6 ARM No Pre-Pay	

Price Adjustments --- FICO x LTV								
Documentation		60%	65%	70%	75%	80%	85%	90%
Full Doc	760+	0.750	0.750	0.625	0.375	-0.250	-2.500	-4.500
	740 - 759	0.500	0.500	0.375	0.250	-0.500	-3.000	-5.000
	720 - 739	0.375	0.375	0.250	-0.125	-1.375	-3.625	N/A
	700 - 719	0.250	0.125	-0.250	-0.750	-1.750	-4.875	N/A
	680 - 699	-0.500	-0.875	-1.250	-2.000	-3.250	-6.250	N/A
	660 - 679	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A
12 / 24 Month Bank Statements	760+	0.750	0.750	0.625	0.375	-0.375	-2.625	-4.750
	740 - 759	0.500	0.500	0.375	0.250	-0.625	-3.125	-5.250
	720 - 739	0.375	0.375	0.250	-0.125	-1.500	-3.875	N/A
	700 - 719	0.250	0.125	-0.250	-0.875	-1.875	-5.125	N/A
	680 - 699	-0.500	-0.875	-1.250	-2.125	-3.375	-6.500	N/A
	660 - 679	-1.500	-1.875	-2.625	-3.500	-5.125	N/A	N/A
1-Year P&L**	660+	-0.375	-0.375	-0.375	-0.500	-0.750	N/A	N/A
1099 Doc Type**	660+	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750

**In addition to 24 Month Bank Statement FICO w/ TV / LTA

Price Adjustments --- Other								
		60%	65%	70%	75%	80%	85%	90%
Product	Interest-Only	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A
Loan Amount	< 150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500
	< 250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000
	> 500,000	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	> 1,500,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	> 2,000,000	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	> 3,000,000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
Other	Asset Utilization	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
	Cash-Out	-0.500	-0.500	-0.750	-1.000	N/A	N/A	N/A
	Second Home	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
	Investor	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	Condo	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
	Non-Warrantable	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	DTI > 43	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Non QM Prime Program Requirements

Loan Commitment Fee on all Loans:	\$1,800
Min Loan Amount	\$100,000
Max Loan Amount	\$3,000,000
Mortgage History	1x30x12
BK Seasoning	48 Months
FC/SS/DIL Seasoning	48 Months
ARM Features	Not Applicable at this time!

NON-QM Products - Deephaven - Non-QM Prime

Investment / Second Home Properties - Product Codes: Z- APT ND NonQM P 30 N/O NP DH

Non QM Prime		Non QM Prime	Non QM Prime	Non QM Prime
30 Yr Fixed No Pre-Pay		30 Yr Fixed 1 Yr Pre-Pay	30 Yr Fixed 2 Yr Pre-Pay	30 Yr Fixed 3 Yr Pre-Pay
Rate	Disc/Prem			
6.625%	6.600			
6.750%	6.100			
6.875%	5.600			
6.990%	5.175			
7.125%	4.825			
7.250%	4.525			
7.375%	4.275			
7.500%	4.025			
7.625%	3.775			
7.750%	3.525			
7.875%	3.275			
7.990%	3.025			
8.125%	2.775			
8.250%	2.525			
8.375%	2.275			
8.500%	2.025			
8.625%	1.775			
8.750%	1.525			
8.875%	1.275			
8.990%	1.025			
9.125%	0.775			
9.250%	0.525			
9.375%	0.275			
9.500%	0.025			
9.625%	-0.225			
9.750%	-0.475			
9.875%	-0.725			
9.990%	-0.975			
10.125%	-1.225			
10.250%	-1.475			
10.375%	-1.675			
10.500%	-1.875			
10.625%	-2.025			
Non QM Prime		Non QM Prime	Non QM Prime	Non QM Prime
5/6 ARM No Pre-Pay		5/6 ARM 1 Yr Pre-Pay	5/6 ARM 2 Yr Pre-Pay	5/6 ARM 3 Yr Pre-Pay

Price Adjustments --- FICO x LTV								
Documentation		60%	65%	70%	75%	80%	85%	90%
Full Doc	760+	0.750	0.750	0.625	0.375	-0.250	-2.500	-4.500
	740 - 759	0.500	0.500	0.375	0.250	-0.500	-3.000	-5.000
	720 - 739	0.375	0.375	0.250	-0.125	-1.375	-3.625	N/A
	700 - 719	0.250	0.125	-0.250	-0.750	-1.750	-4.875	N/A
	680 - 699	-0.500	-0.875	-1.250	-2.000	-3.250	-6.250	N/A
	660 - 679	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A
12 / 24 Month Bank Statements	760+	0.750	0.750	0.625	0.375	-0.375	-2.625	-4.750
	740 - 759	0.500	0.500	0.375	0.250	-0.625	-3.125	-5.250
	720 - 739	0.375	0.375	0.250	-0.125	-1.500	-3.875	N/A
	700 - 719	0.250	0.125	-0.250	-0.875	-1.875	-5.125	N/A
	680 - 699	-0.500	-0.875	-1.250	-2.125	-3.375	-6.500	N/A
	660 - 679	-1.500	-1.875	-2.625	-3.500	-5.125	N/A	N/A
1-Year P&L**	660+	-0.375	-0.375	-0.375	-0.500	-0.750	N/A	N/A
1099 Doc Type**	660+	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750

**In addition to 24 Month Bank Statement FICOxLTV LLPA

Price Adjustments --- Other								
		60%	65%	70%	75%	80%	85%	90%
Product	Interest-Only	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A
Loan Amount	< 150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500
	< 250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000
	> 500,000	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	> 1,500,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	> 2,000,000	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	> 3,000,000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
Other	Asset Utilization	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
	Cash-Out	-0.500	-0.500	-0.750	-1.000	N/A	N/A	N/A
	Second Home	0.000	-0.125	-0.375	-0.500	-0.750	N/A	N/A
	Investor	-0.250	-0.250	-0.250	-0.375	-0.750	N/A	N/A
	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	Condo	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500
	Non-Warrantable	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	DTI > 43	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	

Non QM Prime Program Requirements	
Loan Commitment Fee on all Loans:	\$1,800
Min Loan Amount	\$100,000
Max Loan Amount	\$3,000,000
Mortgage History	1x30x12
BK Seasoning	48 Months
FC/SS/DIL Seasoning	48 Months
Prepayment Options Not Available in these states:	AK,IL,KS,LA,MD,MI,MN,NJ,OH,PA,RI,VT
ARM Features	Not Applicable at this time!

NON-QM Products - Deephaven - Non-QM Non Prime

Owner Occupied Properties - Product Code: Z- APT ND NonQM NP 30 O/O DH

Non QM Non Prime	
30 Yr Fixed No Pre-Pay	
Rate	Disc/Prem
6.625%	5.600
6.750%	5.100
6.875%	4.600
6.990%	4.175
7.125%	3.825
7.250%	3.525
7.375%	3.275
7.500%	3.025
7.625%	2.775
7.750%	2.525
7.875%	2.275
7.990%	2.025
8.125%	1.775
8.250%	1.525
8.375%	1.275
8.500%	1.025
8.625%	0.775
8.750%	0.525
8.875%	0.275
8.990%	0.025
9.125%	-0.225
9.250%	-0.475
9.375%	-0.725
9.500%	-0.975
9.625%	-1.225
9.750%	-1.475
9.875%	-1.725
9.990%	-1.975
10.125%	-2.225
10.250%	-2.475
10.375%	-2.675
10.500%	-2.875
Non QM Non Prime	
5/6 ARM No Pre-Pay	

Price Adjustments --- FICO x LTV								
Documentation		60%	65%	70%	75%	80%	85%	90%
Full Doc	720+	0.375	0.375	0.250	-0.125	-1.375	N/A	N/A
	700 - 719	0.250	0.125	-0.250	-0.750	-1.750	N/A	N/A
	680 - 699	-0.500	-0.875	-1.250	-2.000	-3.250	N/A	N/A
	660 - 679	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A
	640 - 659	-2.375	-2.750	-3.375	-4.250	N/A	N/A	N/A
	620 - 639	-3.000	-3.375	-3.875	-4.625	N/A	N/A	N/A
12 / 24 Month Bank Statements	720+	0.375	0.375	0.250	-0.125	-1.500	N/A	N/A
	700 - 719	0.250	0.125	-0.250	-0.875	-1.875	N/A	N/A
	680 - 699	-0.500	-0.875	-1.250	-2.125	-3.375	N/A	N/A
	660 - 679	-1.500	-1.875	-2.625	-3.500	-5.125	N/A	N/A
	640 - 659	-2.500	-2.875	-3.500	-4.500	N/A	N/A	N/A
	620 - 639	-3.250	-3.625	-4.125	-4.875	N/A	N/A	N/A
1-Year P&L**	660+	-0.375	-0.375	-0.375	-0.500	-0.750	N/A	N/A
1099 Doc Type**	620+	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A

Price Adjustments --- Other								
		60%	65%	70%	75%	80%	85%	90%
Credit Event***	Recent Event	-1.250	-1.250	-1.250	N/A	N/A	N/A	N/A
Product	Interest-Only	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A
Loan Amount	< 150,000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	< 250,000	-0.250	-0.250	-0.250	-0.250	-0.500	N/A	N/A
	> 1,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Other	Cash-Out	-0.500	-0.750	-1.000	-1.500	N/A	N/A	N/A
	Second Home	0.000	-0.125	-0.375	-0.500	N/A	N/A	N/A
	Investor	-0.250	-0.250	-0.500	-0.750	N/A	N/A	N/A
	Condo	-0.125	-0.125	-0.250	-0.250	-0.250	N/A	N/A
	Non-Warrantable	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	DTI > 43	-0.125	-0.125	-0.125	-0.125	-0.250	N/A	N/A
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	

***BK (Ch 7/11) / FC / SS / DIL Seasoning less than 24 months and/or 1x60x12+ mortgage history delinquency

Non QM Non Prime Program Requirements	
Loan Commitment Fee on all Loans:	\$1,800
Min Loan Amount	\$100,000
Max Loan Amount	\$1,500,000
Mortgage History	1x30x12
BK Seasoning	Discharged
FC/SS/DIL Seasoning	Settled
ARM Features	Not Applicable at this time!

NON-QM Products - Deephaven - Non-QM Non Prime

Investment / Second Home Properties - Product Codes: Z- APT ND NonQM NP 30N/O NP DH

Non QM Non Prime		Non QM Non Prime	Non QM Non Prime	Non QM Non Prime
30 Yr Fixed No Pre-Pay		30 Yr Fixed 1 Yr Pre-Pay	30 Yr Fixed 2 Yr Pre-Pay	30 Yr Fixed 3 Yr Pre-Pay
Rate	Disc/Prem			
6.625%	7.600			
6.750%	7.100			
6.875%	6.600			
6.990%	6.175			
7.125%	5.825			
7.250%	5.525			
7.375%	5.275			
7.500%	5.025			
7.625%	4.775			
7.750%	4.525			
7.875%	4.275			
7.990%	4.025			
8.125%	3.775			
8.250%	3.525			
8.375%	3.275			
8.500%	3.025			
8.625%	2.775			
8.750%	2.525			
8.875%	2.275			
8.990%	2.025			
9.125%	1.775			
9.250%	1.525			
9.375%	1.275			
9.500%	1.025			
9.625%	0.775			
9.750%	0.525			
9.875%	0.275			
9.990%	0.025			
10.125%	-0.225			
10.250%	-0.475			
10.375%	-0.675			
10.500%	-0.875			
Non QM Non Prime	Non QM Non Prime	Non QM Non Prime	Non QM Non Prime	Non QM Non Prime
5/6 ARM No Pre-Pay	5/6 ARM 1 Yr Pre-Pay	5/6 ARM 2 Yr Pre-Pay	5/6 ARM 3 Yr Pre-Pay	5/6 ARM 3 Yr Pre-Pay

Price Adjustments --- FICO x LTV

Documentation		60%	65%	70%	75%	80%	85%	90%
Full Doc	720+	0.375	0.375	0.250	-0.125	-1.375	N/A	N/A
	700 - 719	0.250	0.125	-0.250	-0.750	-1.750	N/A	N/A
	680 - 699	-0.500	-0.875	-1.250	-2.000	-3.250	N/A	N/A
	660 - 679	-1.500	-1.875	-2.500	-3.250	-4.875	N/A	N/A
	640 - 659	-2.375	-2.750	-3.375	-4.250	N/A	N/A	N/A
	620 - 639	-3.000	-3.375	-3.875	-4.625	N/A	N/A	N/A
12 / 24 Month Bank Statements	720+	0.375	0.375	0.250	-0.125	-1.500	N/A	N/A
	700 - 719	0.250	0.125	-0.250	-0.875	-1.875	N/A	N/A
	680 - 699	-0.500	-0.875	-1.250	-2.125	-3.375	N/A	N/A
	660 - 679	-1.500	-1.875	-2.625	-3.500	-5.125	N/A	N/A
	640 - 659	-2.500	-2.875	-3.500	-4.500	N/A	N/A	N/A
	620 - 639	-3.250	-3.625	-4.125	-4.875	N/A	N/A	N/A
1-Year P&L**	660+	-0.375	-0.375	-0.375	-0.500	-0.750	N/A	N/A
1099 Doc Type**	620+	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A

**In addition to 24 Month Bank Statement FICOxLTV LLPA

Price Adjustments --- Other

		60%	65%	70%	75%	80%	85%	90%
Credit Event***	Recent Event	-1.250	-1.250	-1.250	N/A	N/A	N/A	N/A
Product	Interest-Only	-0.250	-0.375	-0.500	-0.625	-0.875	N/A	N/A
Loan Amount	< 150,000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	< 250,000	-0.250	-0.250	-0.250	-0.250	-0.500	N/A	N/A
	> 1,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Other	Cash-Out	-0.500	-0.750	-1.000	-1.500	N/A	N/A	N/A
	Second Home	0.000	-0.125	-0.375	-0.500	N/A	N/A	N/A
	Investor	-0.250	-0.250	-0.500	-0.750	N/A	N/A	N/A
	Condo	-0.125	-0.125	-0.250	-0.250	-0.250	N/A	N/A
	Non-Warrantable	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	DTI > 43	-0.125	-0.125	-0.125	-0.125	-0.250	N/A	N/A
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
ITIN	-3.000	-3.000	-3.000	-3.000	-3.000	N/A	N/A	

***BK (Ch 7/11) / FC / SS / DIL Seasoning less than 24 months and/or 1x60x12+ mortgage history delinquency

Non QM Non Prime Program Requirements

Loan Commitment Fee on all Loans:	\$1,800
Min Loan Amount	\$100,000
Max Loan Amount	\$1,500,000
Mortgage History	1x30x12
BK Seasoning	Discharged
FC/SS/DIL Seasoning	Settled
Prepayment Options Not Available in these states:	AK,IL,KS,LA,MD,MI,MN,NJ,OH,PA,RI,VT
ARM Features	Not Applicable at this time!

NON-QM Products - Deephaven - Non-QM DSCR

Investment / Second Home Properties - Product Codes: Z- APT ND NonQM D 30 N/O NP DH

Non QM DSCR		Non QM DSCR	Non QM DSCR	Non QM DSCR
30 Yr Fixed No Pre-Pay		30 Yr Fixed 1 Yr Pre-Pay	30 Yr Fixed 2 Yr Pre-Pay	30 Yr Fixed 5 Yr Pre-Pay
Rate	Disc/Prem			
6.500%	6.550			
6.625%	6.050			
6.750%	5.550			
6.875%	5.100			
6.990%	4.725			
7.125%	4.350			
7.250%	4.025			
7.375%	3.775			
7.500%	3.525			
7.625%	3.275			
7.750%	3.025			
7.875%	2.775			
7.990%	2.525			
8.125%	2.275			
8.250%	2.025			
8.375%	1.775			
8.500%	1.525			
8.625%	1.275			
8.750%	1.025			
8.875%	0.775			
8.990%	0.525			
9.125%	0.275			
9.250%	0.025			
9.375%	-0.225			
Non QM DSCR		Non QM DSCR	Non QM DSCR	Non QM DSCR
5/6 ARM No Pre-Pay		5/6 ARM 1 Yr Pre-Pay	5/6 ARM 2 Yr Pre-Pay	5/6 ARM 3 Yr Pre-Pay

Price Adjustments --- FICO x LTV							
DSCR		55%	60%	65%	70%	75%	80%
FICOxLTV	760+	0.875	0.625	0.500	0.000	-0.500	-1.375
	740 - 759	0.750	0.375	0.250	-0.250	-0.750	-2.000
	720 - 739	0.375	0.250	0.000	-0.500	-1.000	-2.625
	700 - 719	0.250	0.000	-0.250	-1.000	-1.750	-3.250
	680 - 699	-0.250	-0.625	-1.000	-1.750	-3.250	N/A
	660 - 679	-1.125	-1.625	-1.875	-2.625	-5.125	N/A
	640 - 659	N/A	N/A	N/A	N/A	N/A	N/A
	Foreign National	-1.250	-1.750	-2.250	-2.750	N/A	N/A
DSCR	DSCR ≥ 1.25	1.000	1.000	1.000	1.000	1.000	1.000
	DSCR 1.15 - 1.24	0.250	0.250	0.250	0.250	0.250	0.250
	DSCR < 1.00	-2.500	-2.625	-3.250	N/A	N/A	N/A
Price Adjustments --- Other							
		55%	60%	65%	70%	75%	80%
Loan Amount	< 150,000	-1.000	-1.000	-1.000	-1.000	-1.250	-1.750
	< 250,000	0.000	0.000	0.000	-0.125	-0.125	-0.375
	> 500,000	0.000	0.000	0.000	0.000	0.000	0.000
	> 1,000,000	0.000	0.000	0.000	0.000	0.000	N/A
Other	Cash-Out	-0.250	-0.250	-0.375	-0.500	-1.125	N/A
	Interest Only	-0.500	-0.500	-0.500	-0.625	-0.750	N/A
	2-4 Units	-0.125	-0.250	-0.250	-0.375	-0.500	-1.500
	Condo	0.000	0.000	-0.125	-0.125	-0.250	-0.250
	Non-Warrantable	-0.750	-0.750	-0.750	-0.750	-1.000	N/A
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Non QM DSCR Program Requirements							
Loan Commitment Fee on all Loans:		\$1,800					
Min Loan Amount		\$100,000					
Max Loan Amount		\$2,000,000					
Mortgage History		0x30x12					
BK Seasoning		36 Months					
FC/SS/DIL Seasoning		36 Months					
Prepayment Options Not Available in these states:		AK,IL,KS,LA,MD,MI,MN,NJ,OH,PA,RI,VT					
ARM Features		Not Applicable at this time!					