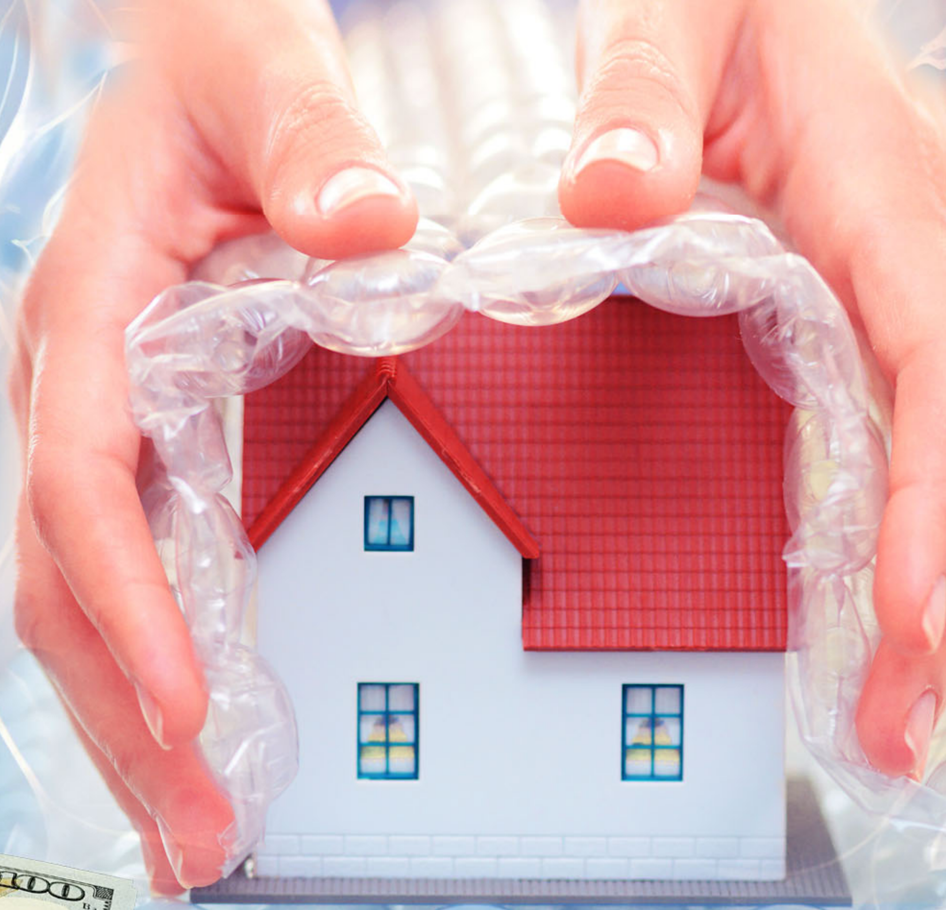
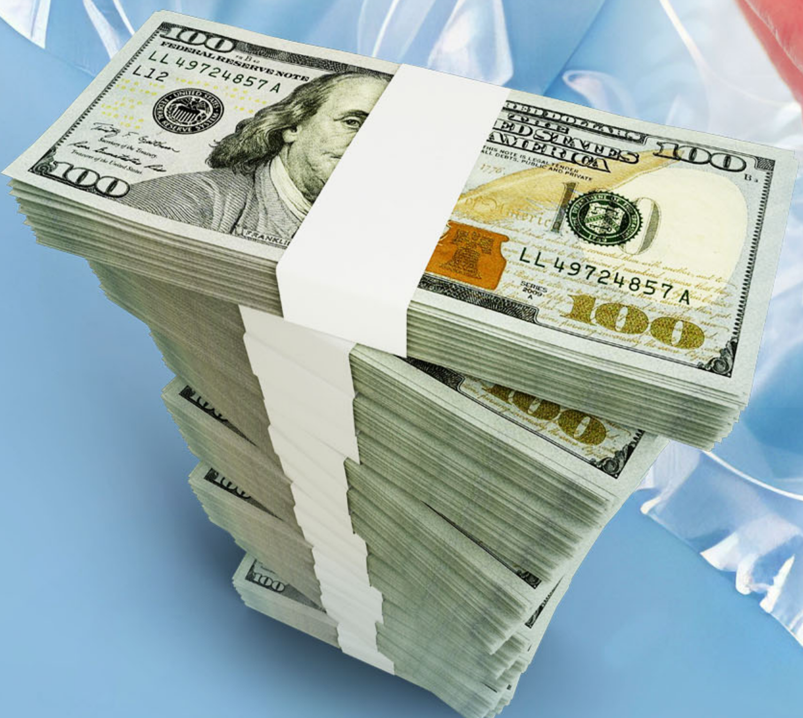
LLC VESTING BENEFITS

- TAXES
- PROTECTION
- SIMPLICITY





DSCR LLC Vesting is available!

Maximize DSCR benefit with LLC Vesting

Consult with your tax/legal experts for your tax/legal benefits as the benefits can vary depending on individual circumstances

DIVINE MORTGAGE

DOC IN 60 SECONDS

Close Faster with Instant Doc Generator

No more waiting for the Loan Docs. Docs on demand!!

Only 60 seconds turn time from CTD to Doc Out
The control of Loan Doc at your fingertips
Follow 3 simple steps, and your Loan Doc is Ready!

LG-13 No Lender Guidance needed for anyone over 13

* Please contact your Account Executive for further details and questions

DIVINE MORTGAGE

EQUAL HOUSING LENDER

Divine Mortgage Capital
17870 Castleton Street, Suite 388 City of Industry CA 91748
Lock e-mail: lockinfo@nmsigroup.com
6/12/2024 8:00:00 AM (PST)

LENDER YOU CAN TRUST

Page	PROGRAM NAME	LENDER FEE/ COMMITMENT FEE
2	PRIME CONFORMING FIXED (DU & LP)	$1,275
2	PRIME CONFORMING ARMs (DU & LP)	$1,275
2	PRIME HIGH BALANCE FIXED & ARMs (DU & LP)	$1,275
3	FANNIE MAE CONFORMING FIXED	$1,275
3	FANNIE MAE CONFORMING ARMs	$1,275
3	FANNIE MAE HIGH BALANCE FIXED & ARMs	$1,275
3	HOME READY	$1,275
4	FREDDIE MAC CONFORMING FIXED	$1,275
4	FREDDIE MAC CONFORMING ARMS	$1,275
4	FREDDIE MAC SUPER CONFORMING FIXED & ARMs	$1,275
4	HOME POSSIBLE	$1,275
5-6	JUMBO WITH DU	$1,495
7	JUMBO PRIME	$1,495
7	FHA CONFORMING	$1,275
7	FHA HIGH BALANCE	$1,275
7	FHA STREAMLINE	$575
7	KVOE ONLY PROGRAM	$1,495
8	TRADITIONAL VOE	$1,495
8	12-MONTH BANK STATEMENT	$1,495
8	REDUCED DOC PROGRAM	$1,495
8	INVESTOR PROGRAM	$1,495
9	INVESTOR PROGRAM	$1,495
10	INVESTOR PROGRAM	$1,495
11	HELOC & 2ND MORTGAGE (PIGGYBACK)	$495
11	Closed End Second	$995

*LENDER/COMMITMENT FEE IN STATE OF TX MAY DIFFER

GENERAL LOAN LIMITS FOR 2023

Units	Maximum Loan Amount	Max. Loan Amount for High-Cost Areas
1	$766,550	$1,149,825
2	$981,500	$1,472,250
3	$1,186,350	$1,779,525
4	$1,474,400	$2,211,600

TURN TIME

6/12/2024	Purchase	Refinance
Submission		
Registered before 3 pm pst	same day	same day
Registered after 3 pm pst	24 hours	24 hours
Underwriting		
Agency	24 hours	24 hours
FHA	48 hours	48 hours
KVOE	24 hours	24 hours
Jumbo Prime	24 hours	24 hours
HELOC (Initial Review)	24 hours	24 hours
Multiple REO Files	24 hours	24 hours
Non-QM	24 hours	24 hours
UW Conditions Review	24 hours	24 hours
Loan Doc	24 hours	24 hours
Docs Review	24 hours	24 hours
Funding Conditions	24 hours	24 hours

Turn times are based on lock date & date of last upload

CORPORATE OFFICE	BRANCH OFFICE	MORTGAGEE CLAUSE
17870 Castleton Street, Suite 388 City of Industry, CA 91748 626-747-9397 Toll free: 888-748-8569		Divine Mortgage Capital Its Successors And/Or Assigns 17870 Castleton Street, Suite 388 City of Industry, CA 91748

LENDER FEE	FUNDING FEE
See above	0.500% pricing adjustment for any 1st T.D. loan with greater than $50,000 and less than $100,000 loan amount

RATE LOCK EXPIRATION COST & SCHEDULE	RATE LOCK OPTIONS (Please refer to Rate Lock Policy for details)
15 days: + 0.000 to Fee 6/27/2024	U/W Approved & Appraisal conditions must be cleared - PTD is not required to be signed off.
30 days: + 0.125 to Fee 7/12/2024	Submitted & Appraisal payment must be paid / PRE-LOCK Available
45 days: + 0.375 to Fee 7/27/2024	Submitted & Appraisal payment must be paid / PRE-LOCK Available

LOCK CUT-OFF TIME	EXTENSION	RE-LOCK POLICY
6:00 P.M. (PST) for Conventional, FHA, Non-QM 3:00 P.M. (PST) for Jumbo Products	2 Days: 0.125 to Fee (2 extensions per lock) 7 Days: 0.250 to Fee (2 extensions per lock)	Worse case pricing + 0.250% (One Re-Lock Allowed) No Extension allowed after Re-Lock

LOAN PROGRAM/TIER CHANGE

Table 1. Program Group

Page #	Program
1	PRIME
1	LP
1	HBC
1	SLP
2	EFC
2	EHBC
3	ELP
3	ESLP

Table 2. Tier

Tier	Program	Tier	Program	Tier	Program	Tier	Program
1	PRIME30, PRIME20	2	PRIME15, PRIME10	3	PRIME10/6, 7/6	4	PRIME5/6, 3/6
	LP30, LP20		LP15, LP10		LP10/6, LP7/6		LP5/6, LP3/6
	HBC30		HBC15		HBC10/6, HBC7/6		HBC5/6
	SLP30		SLP15		SLP10/6, SLP7/6		SLP5/6
	EFC30, EFC20		EFC15, EFC10		EFC10/6, EFC7/6		EFC5/6
	ELP30, ELP20		ELP15, ELP10		ELP10/6, ELP7/6		
	EHBC30, EHBC20		EHBC15		EHBC10/6, 7/6		
	ESLP30, ESLP20		ESLP15		ESLP10/6, 7/6		

Program changes within the above program groups will be priced by using the pricing on the locked-in date of the original program.

1. For program change in The Same Group / Tier (Ref. Table 1 & 2)
   - Base price will be revised, based on the pricing of original locked date, Not subject to the Worst-case pricing.
   - LLPAs will be adjusted, based on the recent rate sheet.
2. For program change to The Different Group / Tier (Ref. Table 1 & 2)
   - Base price will be revised with the Worst-case pricing, between original locked date and requested date.
   - LLPAs will be adjusted, based on the recent rate sheet.
   - No Worst-case pricing will be applied, if the program change is requested by 4 P.M. (PST) on the original locked date.

Divine Mortgage Capital
17870 Castleton Street, Suite 388 City of Industry CA 91748
Lock e-mail: lockinfo@nmsigroup.com
6/12/2024 8:00:00 AM (PST)

PRIME CONFORMING FIXED (DU & LP)

30 YEAR FIXED — PROGRAM CODE: PRIME DU/LP30

Rate	15 Day	30 Day
7.000	(2.750)	(2.625)
6.875	(2.250)	(2.125)
6.750	(1.750)	(1.625)
6.625	(1.625)	(1.500)
6.500	(1.500)	(1.375)
6.375	(1.000)	(0.875)
6.250	(0.625)	(0.500)
6.125	(0.500)	(0.375)

20 YEAR FIXED — PROGRAM CODE: PRIME DU/LP20

Rate	15 Day	30 Day
6.625	(2.875)	(2.750)
6.500	(2.500)	(2.375)
6.375	(2.000)	(1.875)
6.250	(1.500)	(1.375)
6.125	(1.375)	(1.250)
6.000	(1.125)	(1.000)
5.875	(0.750)	(0.625)
5.750	(0.125)	0.000

15 YEAR FIXED — PROGRAM CODE: PRIME DU/LP15

Rate	15 Day	30 Day
6.500	(2.250)	(2.125)
6.375	(1.875)	(1.750)
6.250	(1.625)	(1.500)
6.125	(1.250)	(1.125)
6.000	(1.375)	(1.250)
5.875	(1.000)	(0.875)
5.750	(0.750)	(0.625)
5.625	(0.375)	(0.250)

10 YEAR FIXED — PROGRAM CODE: PRIME DU/LP10

Rate	15 Day	30 Day
6.375	(2.000)	(1.875)
6.250	(1.750)	(1.625)
6.125	(1.375)	(1.250)
6.000	(1.625)	(1.500)
5.875	(1.250)	(1.125)
5.750	(0.875)	(0.750)
5.625	(0.625)	(0.500)
5.500	(0.500)	(0.375)

NO ADD-ON
FOR LP APPROVAL
"Streamlined Accept"
documentation
is acceptable
per LP findings

PRIME CONFORMING ARMs (DU & LP)

10/6 ARM — PROGRAM CODE: PRIME DU/LP 10/6

Rate	15 Day	30 Day
7.125	(1.375)	(1.250)
7.000	(1.375)	(1.250)
6.875	(1.125)	(1.000)
6.750	(0.875)	(0.750)
6.625	(0.625)	(0.500)
6.500	(0.500)	(0.375)
6.375	(0.250)	(0.125)
Mar/Cap	3.000	5/1/5

7/6 ARM — PROGRAM CODE: PRIME DU/LP 7/6

Rate	15 Day	30 Day
7.125	(1.750)	(1.625)
7.000	(1.500)	(1.375)
6.875	(1.250)	(1.125)
6.750	(1.000)	(0.875)
6.625	(0.750)	(0.625)
6.500	(0.500)	(0.375)
6.375	(0.250)	(0.125)
Mar/Cap	3.000	5/1/5

5/6 ARM — PROGRAM CODE: PRIME DU/LP 5/6

Rate	15 Day	30 Day
7.125	(0.875)	(0.750)
7.000	(0.750)	(0.625)
6.875	(0.625)	(0.500)
6.750	(0.625)	(0.500)
6.625	(0.500)	(0.375)
6.500	(0.375)	(0.250)
6.375	(0.250)	(0.125)
Mar/Cap	3.000	2/1/5

3/6 ARM — PROGRAM CODE: PRIME DU/LP 3/6

Rate	15 Day	30 Day
8.125	0.000	0.125
8.000	0.125	0.250
7.875	0.250	0.375
7.750	0.500	0.625
7.625	0.500	0.625
7.500	0.375	0.500
7.375	0.500	0.625
Mar/Cap	3.000	2/1/5

Max. Net Premium
Conforming Fixed & Arm
4.000%

PRIME HIGH BALANCE FIXED & ARMs (DU & LP)

30 YEAR FIXED — PROGRAM CODE: HBC/SLP 30

Rate	15 Day	30 Day
7.125	(2.625)	(2.500)
7.000	(2.375)	(2.250)
6.875	(1.875)	(1.750)
6.750	(1.375)	(1.250)
6.625	(1.250)	(1.125)
6.500	(1.125)	(1.000)
6.375	(0.875)	(0.750)
6.250	(0.250)	(0.125)

15 YEAR FIXED — PROGRAM CODE: HBC/SLP 15

Rate	15 Day	30 Day
7.125	(2.000)	(1.875)
7.000	(2.250)	(2.125)
6.875	(1.875)	(1.750)
6.750	(1.625)	(1.500)
6.625	(1.375)	(1.250)
6.500	(1.000)	(0.875)
6.375	(0.750)	(0.625)
6.250	(0.375)	(0.250)

10/6 ARM — PROGRAM CODE: HBC/SLP 10/6

Rate	15 Day	30 Day
7.500	(1.125)	(1.000)
7.375	(1.125)	(1.000)
7.250	(1.125)	(1.000)
7.125	(1.125)	(1.000)
7.000	(0.750)	(0.625)
6.875	(0.625)	(0.500)
6.750	(0.375)	(0.250)
Mar/Cap	3.000	5/1/5

7/6 ARM — PROGRAM CODE: HBC/SLP 7/6

Rate	15 Day	30 Day
7.250	(1.500)	(1.375)
7.125	(1.375)	(1.250)
7.000	(1.125)	(1.000)
6.875	(0.875)	(0.750)
6.750	(0.625)	(0.500)
6.625	(0.500)	(0.375)
6.500	(0.125)	0.000
Mar/Cap	3.000	5/1/5

Max. Net Premium
High Balance Fixed & Arm
3.000%

Purchase LLPAs [Terms > 15 Years only]

	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
FICO 760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
FICO 740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
FICO 720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
FICO 700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
FICO 680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
FICO 660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
FICO 640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
FICO < 640	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750

Rate/Term Refinance LLPAs [Terms > 15 Years only]

	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
FICO 760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
FICO 740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
FICO 720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
FICO 700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
FICO 680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
FICO 660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
FICO 640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
FICO < 640	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500

Purchase & Rate/Term Additional LLPAs [All Amortization Terms]

	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
ARMs	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	N/A	N/A	N/A
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A
2-4 Units	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	N/A
High-balance Fixed Rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	N/A
High-balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	N/A
Subordinate	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
FICO < 620	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Cash Out Refinance LLPAs [All Amortization Terms]

	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
FICO 760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
FICO 740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
FICO 720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
FICO 700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
FICO 680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
FICO 660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
FICO 640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
FICO < 640	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A

Cash Out Refinance Additional LLPAs [All Amortization Terms]

	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
ARMs	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Condo	0.000	0.000	0.125	0.125	0.750	N/A	N/A	N/A	N/A
Investment Property	1.125	1.125	1.625	2.125	N/A	N/A	N/A	N/A	N/A
Second Home	1.125	1.125	1.625	2.125	N/A	N/A	N/A	N/A	N/A
2-4 Units	0.000	0.000	0.375	0.375	N/A	N/A	N/A	N/A	N/A
High-balance Fixed Rate	1.250	1.250	1.500	1.500	1.750	N/A	N/A	N/A	N/A
High-balance ARM	2.000	2.000	2.250	2.250	3.250	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
FICO < 620	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

LENDER PAID MI (SINGLE PREMIUM) Adjustments

LTV | MI Coverage	>=760	740-759	720-739	700-719	680-699	660-679	< 660
95.01-97 |35%	3.000	3.875	4.750	5.500	6.750	10.000	10.500
90.01-95 |30%	2.000	2.875	3.250	3.500	4.500	6.875	7.500
85.01-90 |25%	1.500	2.250	2.750	3.125	3.875	5.500	6.000
80.01-85 |12%	0.750	0.875	1.000	1.250	1.500	2.250	2.375
Loan Term < 30	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(1.000)	(1.000)
Cash Out Refinance	0.625	0.625	0.750	0.875	1.000	1.375	1.375
Rate/Term Refinance	0.125	0.125	0.125	0.250	0.375	0.500	0.750
Second Home	0.375	0.375	0.500	0.750	0.750	0.875	1.000
3-4 Units	0.500	0.500	0.750	N/A	N/A	N/A	N/A
Investment Property	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Amount > 650K	0.875	1.000	1.125	1.250	1.500	2.625	2.750

Divine Mortgage Capital
17870 Castleton Street, Suite 388 City of Industry CA 91748
Lock e-mail: lockinfo@nmsigroup.com
6/12/2024 8:00:00 AM (PST)

FANNIE MAE CONFORMING FIXED

30 YEAR FIXED PROGRAM CODE: EFC 30			20 YEAR FIXED PROGRAM CODE:EFC 20			15 YEAR FIXED PROGRAM CODE: EFC 15			10 YEAR FIXED PROGRAM CODE: EFC 10		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
7.000	(2.625)	(2.500)	6.625	(2.750)	(2.625)	6.500	(2.125)	(2.000)	6.375	(1.875)	(1.750)
6.875	(2.125)	(2.000)	6.500	(2.375)	(2.250)	6.375	(1.750)	(1.625)	6.250	(1.625)	(1.500)
6.750	(1.625)	(1.500)	6.375	(1.875)	(1.750)	6.250	(1.500)	(1.375)	6.125	(1.250)	(1.125)
6.625	(1.500)	(1.375)	6.250	(1.375)	(1.250)	6.125	(1.125)	(1.000)	6.000	(1.500)	(1.375)
6.500	(1.375)	(1.250)	6.125	(1.250)	(1.125)	6.000	(1.250)	(1.125)	5.875	(1.125)	(1.000)
6.375	(0.875)	(0.750)	6.000	(1.000)	(0.875)	5.875	(0.875)	(0.750)	5.750	(0.750)	(0.625)
6.250	(0.500)	(0.375)	5.875	(0.625)	(0.500)	5.750	(0.625)	(0.500)	5.625	(0.500)	(0.375)
6.125	(0.375)	(0.250)	5.750	0.000	0.125	5.625	(0.250)	(0.125)	5.500	(0.375)	(0.250)

FANNIE MAE HOME READY

PROGRAM CODE :
(EFCH30 & EFCH15)

CUMULATIVE ADJUSTMENTS CAPS.	
LTV>80 & FICO >=680	0.000
ALL OTHER LTV/FICO	0.000

FANNIE MAE CONFORMING ARMs

10/6 ARM PROGRAM CODE: EFC 10/6			7/6 ARM PROGRAM CODE: EFC 7/6			5/6 ARM PROGRAM CODE: EFC 5/6		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
7.125	(1.250)	(1.125)	7.125	(1.625)	(1.500)	7.125	(0.750)	(0.625)
7.000	(1.250)	(1.125)	7.000	(1.375)	(1.250)	7.000	(0.625)	(0.500)
6.875	(1.000)	(0.875)	6.875	(1.125)	(1.000)	6.875	(0.500)	(0.375)
6.750	(0.750)	(0.625)	6.750	(0.875)	(0.750)	6.750	(0.500)	(0.375)
6.625	(0.500)	(0.375)	6.625	(0.625)	(0.500)	6.625	(0.375)	(0.250)
6.500	(0.375)	(0.250)	6.500	(0.375)	(0.250)	6.500	(0.250)	(0.125)
6.375	(0.125)	0.000	6.375	(0.125)	0.000	6.375	(0.125)	0.000
Mar/Cap	3.000	5/1/5	Mar/Cap	3.000	5/1/5	Mar/Cap	3.000	2/1/5

Temporary Buydown is available for 2/1 & 1/0
(EFC2/1 30 & EFC1/0 30)
(EHBC2/1 30 & EHBC1/0 30)
0.250% LLPA will be applied

Max. Net Premium
Conforming Fixed & Arm
4.000%
High Balance Fixed & Arm
3.000%

FANNIE MAE RefiNow

PROGRAM CODE :
(EFRN 30&15)

FANNIE MAE LLPA WAIVER

(EFCF 30 TO 15)

Borrower must be first-home buyer & applicalbe AMI

FANNIE MAE HIGH BALANCE FIXED AND ARMs

30 YEAR FIXED PROGRAM CODE: EHBC 30			20 YEAR FIXED PROGRAM CODE: EHBC 20			15 YEAR FIXED PROGRAM CODE: EHBC 15			10/6 ARM PROGRAM CODE: EHBC 10/6			7/6 ARM PROGRAM CODE: EHBC 7/6		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
7.125	(2.500)	(2.375)	7.375	(1.625)	(1.500)	7.125	(1.875)	(1.750)	7.500	(1.000)	(0.875)	7.250	(1.375)	(1.250)
7.000	(2.250)	(2.125)	7.250	(1.375)	(1.250)	7.000	(2.125)	(2.000)	7.375	(1.000)	(0.875)	7.125	(1.250)	(1.125)
6.875	(1.750)	(1.625)	7.125	(1.500)	(1.375)	6.875	(1.750)	(1.625)	7.250	(1.000)	(0.875)	7.000	(1.000)	(0.875)
6.750	(1.250)	(1.125)	7.000	(1.125)	(1.000)	6.750	(1.500)	(1.375)	7.125	(1.000)	(0.875)	6.875	(0.750)	(0.625)
6.625	(1.125)	(1.000)	6.875	(0.750)	(0.625)	6.625	(1.250)	(1.125)	7.000	(0.625)	(0.500)	6.750	(0.500)	(0.375)
6.500	(1.000)	(0.875)	6.750	(0.500)	(0.375)	6.500	(0.875)	(0.750)	6.875	(0.500)	(0.375)	6.625	(0.375)	(0.250)
6.375	(0.750)	(0.625)	6.625	(0.625)	(0.500)	6.375	(0.625)	(0.500)	6.750	(0.250)	(0.125)	6.500	0.000	0.125
6.250	(0.125)	0.000	6.500	(0.125)	0.000	6.250	(0.250)	(0.125)	Mar/Cap	3.000	5/1/5	Mar/Cap	3.000	5/1/5

Purchase LLPAs [Terms > 15 Years only]

	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
FICO 760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
FICO 740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
FICO 720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
FICO 700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
FICO 680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
FICO 660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
FICO 640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
FICO < 640	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750

Rate/Term Refinance LLPAs [Terms > 15 Years only]

	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
FICO 760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
FICO 740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
FICO 720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
FICO 700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
FICO 680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
FICO 660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
FICO 640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
FICO < 640	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500

Purchase & Rate/Term Additional LLPAs [All Amortization Terms]

	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
ARMs	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	N/A	N/A	N/A
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A
2-4 Units	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	N/A
High-balance Fixed Rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	N/A
High-balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	N/A
Subordinate	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
FICO < 620	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Cash Out Refinance LLPAs [All Amortization Terms]

	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
FICO 760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
FICO 740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
FICO 720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
FICO 700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
FICO 680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
FICO 660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
FICO 640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
FICO < 640	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A

Cash Out Refinance Additional LLPAs [All Amortization Terms]

	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
ARMs	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Condo	0.000	0.000	0.125	0.125	0.750	N/A	N/A	N/A	N/A
Investment Property	1.125	1.125	1.625	2.125	N/A	N/A	N/A	N/A	N/A
Second Home	1.125	1.125	1.625	2.125	N/A	N/A	N/A	N/A	N/A
2-4 Units	0.000	0.000	0.375	0.375	N/A	N/A	N/A	N/A	N/A
High-balance Fixed Rate	1.250	1.250	1.500	1.500	1.750	N/A	N/A	N/A	N/A
High-balance ARM	2.000	2.000	2.250	2.250	3.250	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
FICO < 620	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

LENDER PAID MI (SINGLE PREMIUM) Adjustments

LTV | MI Coverage	>=760	740-759	720-739	700-719	680-699	660-679	< 660
95.01-97 |35%	3.000	3.875	4.750	5.500	6.750	10.000	10.500
90.01-95 |30%	2.000	2.875	3.250	3.500	4.500	6.875	7.500
85.01-90 |25%	1.500	2.250	2.750	3.125	3.875	5.500	6.000
80.01-85 |12%	0.750	0.875	1.000	1.250	1.500	2.250	2.375
Loan Term < 30	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(1.000)	(1.000)
Cash Out Refinance	0.625	0.625	0.750	0.875	1.000	1.375	1.375
Rate/Term Refinance	0.125	0.125	0.125	0.250	0.375	0.500	0.750
Second Home	0.375	0.375	0.500	0.750	0.750	0.875	1.000
3-4 Units	0.500	0.500	0.750	N/A	N/A	N/A	N/A
Investment Property	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Amount > 650K	0.875	1.000	1.125	1.250	1.500	2.625	2.750

Divine Mortgage Capital
17870 Castleton Street, Suite 388 City of Industry CA 91748
Lock e-mail: lockinfo@nmsigroup.com
6/12/2024 8:00:00 AM (PST)

FREDDIE MAC CONFORMING FIXED

30 YEAR FIXED — PROGRAM CODE: ELP 30

Rate	15 Day	30 Day
7.000	(2.625)	(2.500)
6.875	(2.125)	(2.000)
6.750	(1.625)	(1.500)
6.625	(1.500)	(1.375)
6.500	(1.375)	(1.250)
6.375	(0.875)	(0.750)
6.250	(0.500)	(0.375)
6.125	(0.375)	(0.250)

20 YEAR FIXED — PROGRAM CODE: ELP 20

Rate	15 Day	30 Day
6.625	(2.750)	(2.625)
6.500	(2.375)	(2.250)
6.375	(1.875)	(1.750)
6.250	(1.375)	(1.250)
6.125	(1.250)	(1.125)
6.000	(1.000)	(0.875)
5.875	(0.625)	(0.500)
5.750	0.000	0.125

15 YEAR FIXED — PROGRAM CODE: ELP 15

Rate	15 Day	30 Day
6.500	(2.125)	(2.000)
6.375	(1.750)	(1.625)
6.250	(1.500)	(1.375)
6.125	(1.125)	(1.000)
6.000	(1.250)	(1.125)
5.875	(0.875)	(0.750)
5.750	(0.625)	(0.500)
5.625	(0.250)	(0.125)

10 YEAR FIXED — PROGRAM CODE: ELP 10

Rate	15 Day	30 Day
6.375	(1.875)	(1.750)
6.250	(1.625)	(1.500)
6.125	(1.250)	(1.125)
6.000	(1.500)	(1.375)
5.875	(1.125)	(1.000)
5.750	(0.750)	(0.625)
5.625	(0.500)	(0.375)
5.500	(0.375)	(0.250)

FREDDIE MAC HOME POSSIBLE

PROGRAM CODE : (ELPH30)

CUMULATIVE ADJUSTMENTS CAPS.

LTV>80 & FICO >=680	0.000
ALL OTHER LTV/FICO	0.000

FREDDIE MAC CONFORMING ARMS

10/6 ARM — PROGRAM CODE: ELP 10/6

Rate	15 Day	30 Day
7.125	(1.250)	(1.125)
7.000	(1.250)	(1.125)
6.875	(1.000)	(0.875)
6.750	(0.750)	(0.625)
6.625	(0.500)	(0.375)
6.500	(0.375)	(0.250)
6.375	(0.125)	0.000
Mar/Cap	3.000	5/1/5

7/6 ARM — PROGRAM CODE: ELP 7/6

Rate	15 Day	30 Day
7.125	(1.625)	(1.500)
7.000	(1.375)	(1.250)
6.875	(1.125)	(1.000)
6.750	(0.875)	(0.750)
6.625	(0.625)	(0.500)
6.500	(0.375)	(0.250)
6.375	(0.125)	0.000
Mar/Cap	3.000	5/1/5

MAXIMUM LOAN AMOUNT FOR 2023

Units	Maximum Loan Amount	Maximum Loan Amount for High-Cost Areas
1	$766,550	$1,149,825
2	$981,500	$1,472,250
3	$1,186,350	$1,779,525
4	$1,474,400	$2,211,600

FREDDIE MAC RefiPossible

PROGRAM CODE : (ELRN 30&15)

FREDDIE MAC LLPA WAIVER

(ELPF 30 TO 15)

Borrower must be first-home buyer & applicalbe AMI

FREDDIE MAC SUPER CONFORMING FIXED AND ARMs

30 YEAR FIXED — PROGRAM CODE: ESLP 30

Rate	15 Day	30 Day
7.125	(2.500)	(2.375)
7.000	(2.250)	(2.125)
6.875	(1.750)	(1.625)
6.750	(1.250)	(1.125)
6.625	(1.125)	(1.000)
6.500	(1.000)	(0.875)
6.375	(0.750)	(0.625)
6.250	(0.125)	0.000

20 YEAR FIXED — PROGRAM CODE: ESLP 20

Rate	15 Day	30 Day
7.375	(1.625)	(1.500)
7.250	(1.375)	(1.250)
7.125	(1.500)	(1.375)
7.000	(1.125)	(1.000)
6.875	(0.750)	(0.625)
6.750	(0.500)	(0.375)
6.625	(0.625)	(0.500)
6.500	(0.125)	0.000

15 YEAR FIXED — PROGRAM CODE: ESLP 15

Rate	15 Day	30 Day
7.125	(1.875)	(1.750)
7.000	(2.125)	(2.000)
6.875	(1.750)	(1.625)
6.750	(1.500)	(1.375)
6.625	(1.250)	(1.125)
6.500	(0.875)	(0.750)
6.375	(0.625)	(0.500)
6.250	(0.250)	(0.125)

10/6 ARM — PROGRAM CODE: ESLP 10/6

Rate	15 Day	30 Day
7.375	(1.125)	(1.000)
7.250	(1.125)	(1.000)
7.125	(1.125)	(1.000)
7.000	(0.750)	(0.625)
6.875	(0.500)	(0.375)
6.750	(0.375)	(0.250)
6.625	0.000	0.125
Mar/Cap	3.000	5/1/5

7/6 ARM — PROGRAM CODE: ESLP 7/6

Rate	15 Day	30 Day
7.250	(1.500)	(1.375)
7.125	(1.375)	(1.250)
7.000	(1.125)	(1.000)
6.875	(0.875)	(0.750)
6.750	(0.625)	(0.500)
6.625	(0.500)	(0.375)
6.500	(0.125)	0.000
Mar/Cap	3.000	5/1/5

Purchase LLPAs [Terms > 15 Years only]

	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
FICO 760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
FICO 740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
FICO 720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
FICO 700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
FICO 680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
FICO 660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
FICO 640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
FICO < 640	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750

Rate/Term Refinance LLPAs [Terms > 15 Years only]

	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
FICO 760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
FICO 740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
FICO 720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
FICO 700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
FICO 680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
FICO 660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
FICO 640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
FICO < 640	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500

Purchase & Rate/Term Additional LLPAs [All Amortization Terms]

	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
ARMs	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	N/A	N/A	N/A
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A
2-4 Units	0.000	0.000	0.375	0.375	0.625	0.625	N/A	N/A	N/A
High-balance Fixed Rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	N/A
High-balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	N/A
Subordinate	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875

Cash Out Refinance LLPAs [All Amortization Terms]

	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
FICO >= 780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
FICO 760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
FICO 740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
FICO 720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
FICO 700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
FICO 680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
FICO 660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
FICO 640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
FICO < 640	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A

Cash Out Refinance Additional LLPAs [All Amortization Terms]

	<=30%	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
ARMs	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Condo	0.000	0.000	0.125	0.125	0.750	N/A	N/A	N/A	N/A
Investment Property	1.125	1.125	1.625	2.125	N/A	N/A	N/A	N/A	N/A
Second Home	1.125	1.125	1.625	2.125	N/A	N/A	N/A	N/A	N/A
2-4 Units	0.000	0.000	0.375	0.375	N/A	N/A	N/A	N/A	N/A
High-balance Fixed Rate	1.250	1.250	1.500	1.500	1.750	N/A	N/A	N/A	N/A
High-balance ARM	2.000	2.000	2.250	2.250	3.250	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

LENDER PAID MI (SINGLE PREMIUM) Adjustments

LTV | MI Coverage	>=760	740-759	720-739	700-719	680-699	660-679	< 660
95.01-97 |35%	3.000	3.875	4.750	5.500	6.750	10.000	10.500
90.01-95 |30%	2.000	2.875	3.250	3.500	4.500	6.875	7.500
85.01-90 |25%	1.500	2.250	2.750	3.125	3.875	5.500	6.000
80.01-85 |12%	0.750	0.875	1.000	1.250	1.500	2.250	2.375
Loan Term < 30	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(1.000)	(1.000)
Cash Out Refinance	0.625	0.625	0.750	0.875	1.000	1.375	1.375
Rate/Term Refinance	0.125	0.125	0.125	0.250	0.375	0.500	0.750
Second Home	0.375	0.375	0.500	0.750	0.750	0.875	1.000
3-4 Units	0.500	0.500	0.750	N/A	N/A	N/A	N/A
Investment Property	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Amount > 650K	0.875	1.000	1.125	1.250	1.500	2.625	2.750

Divine Mortgage Capital
17870 Castleton Street, Suite 388 City of Industry CA 91748
Lock e-mail: lockinfo@nmsigroup.com
6/12/2024 8:00:00 AM (PST)

JUMBO WITH DU (Option 1)

30 YEAR FIXED
PROGRAM CODE: JDU1 30

Rate	15 Day	30 Day
7.500	(2.125)	(2.000)
7.375	(1.875)	(1.750)
7.250	(1.625)	(1.500)
7.125	(1.250)	(1.125)
7.000	(1.000)	(0.875)
6.875	(0.625)	(0.500)
6.750	(0.250)	(0.125)
6.625	0.125	0.250

15 YEAR FIXED
PROGRAM CODE: JDU1 15

Rate	15 Day	30 Day
7.375	(1.875)	(1.750)
7.250	(1.625)	(1.500)
7.125	(1.500)	(1.375)
7.000	(1.250)	(1.125)
6.875	(1.000)	(0.875)
6.750	(0.625)	(0.500)
6.625	(0.250)	(0.125)
6.500	0.125	0.250

10/6 ARM
PROGRAM CODE: JDU1 10/6

Rate	15 Day	30 Day
7.750	(1.125)	(1.000)
7.625	(1.000)	(0.875)
7.500	(0.875)	(0.750)
7.375	(0.625)	(0.500)
7.250	(0.500)	(0.375)
7.125	(0.250)	(0.125)
7.000	0.125	0.250
Mar/Cap	2.750	5/1/5

7/6 ARM
PROGRAM CODE: JDU1 7/6

Rate	15 Day	30 Day
7.500	(1.375)	(1.250)
7.375	(1.250)	(1.125)
7.250	(1.000)	(0.875)
7.125	(0.875)	(0.750)
7.000	(0.625)	(0.500)
6.875	(0.375)	(0.250)
6.750	0.000	0.125
Mar/Cap	2.750	5/1/5

5/6 ARM
PROGRAM CODE: JDU1 5/6

Rate	15 Day	30 Day
7.625	(1.250)	(1.125)
7.500	(1.125)	(1.000)
7.375	(1.000)	(0.875)
7.250	(0.875)	(0.750)
7.125	(0.625)	(0.500)
7.000	(0.500)	(0.375)
6.875	(0.125)	0.000
Mar/Cap	2.750	2/1/5

PRICE ADJUSTMENTS (FIXED & ARM)

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO >= 780	(0.875)	(0.875)	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	N/A
FICO 760 - 779	(0.875)	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	N/A
FICO 740 - 759	(0.750)	(0.750)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	N/A
FICO 720 - 739	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	(0.125)	0.250	N/A
FICO 700 -719	(0.375)	(0.375)	(0.250)	(0.125)	0.125	0.375	0.875	N/A
FICO 680 - 699	(0.125)	(0.125)	0.000	0.125	0.750	1.375	2.375	N/A
FICO 660 -679	0.375	0.375	0.625	1.125	1.625	2.625	3.875	N/A
PURCHASE	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
RATE/TERM	0.375	0.375	0.375	0.375	0.375	0.375	0.625	N/A
CASH OUT REFINANCE	0.375	0.375	0.375	0.375	0.625	0.875	1.125	N/A
SECOND HOME	0.000	0.000	0.000	0.250	0.250	0.500	0.500	N/A
INVESTMENT	0.250	0.250	0.500	0.500	0.750	1.000	1.500	N/A

MAX NET PREMIUM (FIXED & ARM)
1.750%

Self-Employed Borrowers Adjustments

FIXED & ARM	
FICO 720-759	0.125
FICO 700-719	0.250
FICO 660-699	0.500

All purposes/ Occupancy Types are eligible

JUMBO WITH DU (Option 2)

30 YEAR FIXED
PROGRAM CODE: JDU2 30

Rate	15 Day	30 Day
7.875	(1.375)	(1.250)
7.750	(1.375)	(1.250)
7.625	(1.125)	(1.000)
7.500	(0.875)	(0.750)
7.375	(0.750)	(0.625)
7.250	(0.500)	(0.375)
7.125	(0.250)	(0.125)
7.000	(0.125)	0.000

15 YEAR FIXED
PROGRAM CODE: JDU2 15

Rate	15 Day	30 Day
7.250	0.250	0.375
7.125	0.250	0.375
7.000	0.250	0.375
6.875	0.375	0.500
6.750	0.375	0.500
6.625	0.625	0.750
6.500	1.000	1.125
6.375	1.750	1.875

10/6 ARM
PROGRAM CODE: JDU2 10/6

Rate	15 Day	30 Day
7.500	2.625	2.750
7.375	2.750	2.875
7.250	2.750	2.875
7.125	2.750	2.875
7.000	2.875	3.000
6.875	2.875	3.000
6.750	2.875	3.000
Mar/Cap	2.750	5/1/5

7/6 ARM
PROGRAM CODE: JDU2 7/6

Rate	15 Day	30 Day
7.500	2.000	2.125
7.375	2.000	2.125
7.250	2.000	2.125
7.125	2.125	2.250
7.000	2.125	2.250
6.875	2.250	2.375
6.750	2.250	2.375
Mar/Cap	2.750	5/1/5

5/6 ARM
PROGRAM CODE: JDU2 5/6

Rate	15 Day	30 Day
7.500	2.125	2.250
7.375	2.250	2.375
7.250	2.250	2.375
7.125	2.375	2.500
7.000	2.375	2.500
6.875	2.375	2.500
6.750	2.500	2.625
Mar/Cap	2.750	2/1/5

PRICE ADJUSTMENTS (FIXED & ARM)

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO >= 780	(0.625)	(0.625)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	N/A
FICO 760 - 779	(0.625)	(0.625)	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	N/A
FICO 740 - 759	(0.625)	(0.625)	(0.625)	(0.625)	(0.500)	(0.250)	0.125	N/A
FICO 720 - 739	(0.500)	(0.500)	(0.500)	(0.375)	0.000	0.125	0.500	N/A
FICO 700 -719	(0.375)	(0.375)	(0.375)	(0.250)	0.000	0.750	1.000	N/A
FICO 680 - 699	0.375	0.375	0.375	0.375	N/A	N/A	N/A	N/A
FICO 660 -679	0.625	0.625	0.625	N/A	N/A	N/A	N/A	N/A
ARM	0.000	0.000	0.000	0.000	0.000	0.125	0.125	N/A
PURCHASE	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
RATE/TERM	0.250	0.250	0.250	0.250	0.125	0.125	0.125	N/A
CASH OUT REFINANCE	0.375	0.375	0.375	0.500	0.500	0.875	1.125	N/A
Condo	0.000	0.000	0.000	0.000	0.125	0.250	0.500	N/A
Loan Amount 1,500,001 - 2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Second Home	0.750	0.750	0.750	0.750	0.750	1.000	1.000	N/A
Self-Employed	0.000	0.000	0.000	0.375	0.375	0.375	0.375	N/A
2Units	0.000	0.000	0.000	0.000	0.250	N/A	N/A	N/A
3-4 Units	0.250	0.250	0.250	0.375	N/A	N/A	N/A	N/A

MAX NET PREMIUM (FIXED & ARM)
1.750%

Primary and Second Home are eligible only

Minimum Credit Score 700 for ARM

JUMBO WITH DU (Option 3)

30 YEAR FIXED

Not Available

15 YEAR FIXED
PROGRAM CODE: JDU3 15

Rate	30 Day	45 Day
7.125	0.875	1.250
7.000	1.250	1.625
6.875	1.625	2.000
6.750	2.000	2.375
6.625	2.500	2.875
6.500	2.875	3.250
6.375	3.375	3.750
6.250	3.875	4.250

10/6 ARM
PROGRAM CODE: JDU3 10/6

Rate	30 Day	45 Day
7.750	2.375	2.750
7.625	2.625	3.000
7.500	2.875	3.250
7.375	3.125	3.500
7.250	3.375	3.750
7.125	3.625	4.000
7.000	3.875	4.250
Mar/Cap	2.750	5/1/5

7/6 ARM
PROGRAM CODE: JDU3 7/6

Rate	30 Day	45 Day
7.625	3.000	3.375
7.500	3.250	3.625
7.375	3.375	3.750
7.250	3.625	4.000
7.125	3.875	4.250
7.000	4.000	4.375
6.875	4.250	4.625
Mar/Cap	2.750	5/1/5

5/6 ARM
PROGRAM CODE: JDU3 5/6

Rate	30 Day	45 Day
7.500	3.250	3.375
7.375	3.500	3.625
7.250	3.625	3.750
7.125	3.875	4.000
7.000	4.000	4.125
6.875	4.250	4.375
6.750	4.500	4.625
Mar/Cap	2.750	2/1/5

PRICE ADJUSTMENTS (FIXED & ARM)

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO >= 780	(0.125)	(0.125)	0.000	0.125	0.125	0.250	0.375	N/A
FICO 760 - 779	0.000	0.000	0.000	0.125	0.125	0.375	0.375	N/A
FICO 740 - 759	0.125	0.125	0.125	0.125	0.125	0.375	0.500	N/A
FICO 720 - 739	0.125	0.125	0.125	0.125	0.125	0.500	0.625	N/A
FICO 700 -719	0.125	0.125	0.125	0.125	0.125	N/A	N/A	N/A
PURCHASE	(0.125)	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Loan Amount <= $1,000,000	(0.125)	(0.125)	0.000	0.000	0.000	0.000	0.000	N/A
Loan Amount $1,000,001 - $1.5MM	(0.125)	(0.125)	0.000	0.000	0.000	0.000	0.000	N/A
Loan Amount $1,500,001 - $2.0MM	(0.125)	(0.125)	0.000	0.000	0.000	0.000	0.000	N/A
Loan Amount $2,000,001 - $2.5MM	(0.125)	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Loan Amount $2,500,001 - $3.0MM	(0.125)	0.000	0.000	0.000	0.000	0.000	0.000	N/A
CA	0.000	0.000	0.000	0.500	0.750	1.000	1.250	N/A

MAX NET PREMIUM (FIXED & ARM)
1.750%

Owner Occupied Only

Max. loan amount $1,250,000 for First Home Buyer

Divine Mortgage Capital
17870 Castleton Street, Suite 388 City of Industry CA 91748
Lock e-mail: lockinfo@nmsigroup.com
6/12/2024 8:00:00 AM (PST)

JUMBO WITH DU (Option 4)

30 YEAR FIXED

PROGRAM CODE: JDU4 30

Rate	15 Day	30 Day
8.625	(3.000)	(2.875)
8.500	(2.750)	(2.625)
8.375	(2.500)	(2.375)
8.250	(2.375)	(2.250)
8.125	(2.125)	(2.000)
8.000	(1.875)	(1.750)
7.875	(1.750)	(1.625)
7.750	(1.500)	(1.375)
7.625	(1.250)	(1.125)
7.500	(1.000)	(0.875)
7.375	(0.750)	(0.625)
7.250	(0.625)	(0.500)
7.125	(0.375)	(0.250)
7.000	0.000	0.125

PRICE ADJUSTMENTS (FIXED)

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
FICO >= 800	(1.250)	(1.250)	(1.250)	(1.000)	(0.750)	(0.500)	0.000
FICO 780 - 799	(1.125)	(1.125)	(1.125)	(1.000)	(0.750)	(0.375)	0.250
FICO 760 - 779	(1.125)	(1.125)	(1.125)	(0.875)	(0.750)	(0.375)	0.250
FICO 740 - 759	(1.125)	(1.125)	(1.125)	(0.875)	(0.500)	(0.250)	0.625
FICO 720 - 739	(1.000)	(1.000)	(1.000)	(0.750)	(0.375)	0.125	1.125
FICO 700-719	(0.250)	(0.250)	(0.250)	0.000	0.250	0.625	1.625
FICO 680-699	1.000	1.000	1.000	1.250	1.625	2.250	3.125
FICO 660-679	1.375	1.375	1.375	1.750	2.125	3.000	4.375
RATE/TERM	0.500	0.500	0.500	0.500	0.250	0.250	0.125
CASH OUT REFINANCE	0.875	0.875	0.875	0.875	1.000	1.125	1.250
SECOND HOME	0.125	0.125	0.125	0.250	0.375	0.500	0.750
INVESTMENT	1.250	1.250	1.250	1.500	2.000	2.500	N/A
Condo	0.000	0.000	0.000	0.000	0.125	0.250	0.375
2-4 Units	0.000	0.000	0.000	0.000	0.125	0.250	0.500
SELF EMPLOYED	0.000	0.000	0.000	0.000	0.000	0.125	0.125

MAX NET PREMIUM (FIXED & ARM)

1.750%

CASH OUT TRANSACTION: MAX LTV/CLTV 65% AND MIN. CREDIT 720 FOR CONDO

JUMBO WITH DU (Option 5)

30 YEAR FIXED

PROGRAM CODE: JDU5 30

Rate	15 Day	30 Day
8.500	(3.125)	(3.000)
8.375	(3.000)	(2.875)
8.250	(2.750)	(2.625)
8.125	(2.625)	(2.500)
8.000	(2.375)	(2.250)
7.875	(2.125)	(2.000)
7.750	(1.750)	(1.625)
7.625	(1.500)	(1.375)
7.500	(1.375)	(1.250)
7.375	(1.125)	(1.000)
7.250	(0.875)	(0.750)
7.125	(0.750)	(0.625)
7.000	(0.500)	(0.375)
6.875	(0.250)	(0.125)
6.750	0.125	0.250

15 YEAR FIXED

PROGRAM CODE: JDU5 15

Rate	15 Day	30 Day
8.000	(2.375)	(2.250)
7.875	(2.125)	(2.000)
7.750	(1.750)	(1.625)
7.625	(1.500)	(1.375)
7.500	(1.375)	(1.250)
7.375	(1.125)	(1.000)
7.250	(0.875)	(0.750)
7.125	(0.750)	(0.625)
7.000	(0.500)	(0.375)
6.875	(0.250)	(0.125)
6.750	0.125	0.250

PRICE ADJUSTMENTS (FIXED)

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
PURCHASE							
FICO >= 780	(0.125)	(0.125)	(0.125)	0.000	0.125	0.125	0.125
FICO 760 - 779	(0.125)	(0.125)	(0.125)	0.000	0.125	0.250	0.250
FICO 740 - 759	0.000	0.000	0.000	0.125	0.250	0.375	0.500
FICO 720 - 739	0.125	0.125	0.125	0.125	0.375	0.625	0.750
FICO 700-719	0.250	0.250	0.250	0.375	0.625	1.000	1.375
RATE/TERM							
FICO >= 780	(0.125)	(0.125)	(0.125)	0.000	0.250	0.375	0.500
FICO 760 - 779	0.000	0.000	0.000	0.125	0.375	0.500	0.625
FICO 740 - 759	0.125	0.125	0.125	0.375	0.500	0.625	1.000
FICO 720 - 739	0.375	0.375	0.375	0.375	0.625	1.000	1.375
FICO 700-719	0.375	0.375	0.375	0.500	0.875	1.500	2.125
CASH OUT REFINANCE							
FICO >= 780	0.000	0.000	0.000	0.375	0.625	0.750	1.500
FICO 760 - 779	0.250	0.250	0.250	0.375	0.750	1.125	2.125
FICO 740 - 759	0.375	0.375	0.375	0.625	1.000	1.375	2.750
FICO 720 - 739	0.500	0.500	0.500	0.750	1.250	1.750	3.125
FICO 700-719	0.625	0.625	0.625	0.875	1.500	2.250	N/A
SPECIAL FEATURE							
2 Unit	1.250	1.250	1.250	1.625	2.000	3.000	4.000
SECOND HOME	0.500	0.500	0.500	0.500	0.625	0.750	1.000
Condo	0.125	0.125	0.125	0.250	0.250	0.250	0.375
Loan Amt <=1MM	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)
1,000,001 - 1.5MM	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)
1,500,001 - 2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2,000,001 - 2.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2,500,001 - 3.0MM	0.750	0.750	0.750	0.750	0.750	0.750	0.750
DTI 35.01% - 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DTI > 40%	0.125	0.125	0.125	0.125	0.125	0.250	0.250
SELF EMPLOYED	0.125	0.125	0.125	0.250	0.250	0.250	0.375

MAX NET PREMIUM (FIXED & ARM)

1.750%

HIGHLIGHTS

Maximum DTI 43%

Maximum DTI 35% for Self-Employed Borrower

Owner Occupied and Second Home Only

3-4 Units are not eligible

JUMBO WITH DU (Option 6)

30 YEAR FIXED

PROGRAM CODE: JDU6 30

Rate	15 Day	30 Day
7.500	(1.750)	(1.625)
7.375	(1.625)	(1.500)
7.250	(1.375)	(1.250)
7.125	(1.125)	(1.000)
7.000	(0.750)	(0.625)
6.875	(0.500)	(0.375)
6.750	(0.250)	(0.125)
6.625	0.125	0.250

15 YEAR FIXED

PROGRAM CODE: JDU6 15

Rate	15 Day	30 Day
7.500	(1.375)	(1.250)
7.375	(1.125)	(1.000)
7.250	(0.875)	(0.750)
7.125	(0.500)	(0.375)
7.000	(0.250)	(0.125)
6.875	0.000	0.125
6.750	0.375	0.500
6.625	0.750	0.875

10/6 ARM

PROGRAM CODE: JDU6 10/6

Rate	15 Day	30 Day
7.500	0.000	0.125
7.375	0.250	0.375
7.250	0.500	0.625
7.125	0.750	0.875
7.000	1.125	1.250
6.875	1.500	1.625
6.750	1.875	2.000
Mar/Cap	2.750	5/1/5

7/6 ARM

PROGRAM CODE: JDU6 7/6

Rate	15 Day	30 Day
7.375	(1.625)	(1.500)
7.250	(1.375)	(1.250)
7.125	(1.125)	(1.000)
7.000	(0.875)	(0.750)
6.875	(0.500)	(0.375)
6.750	(0.250)	(0.125)
6.625	0.125	0.250
Mar/Cap	2.750	5/1/5

5/6 ARM

PROGRAM CODE: JDU6 5/6

Rate	15 Day	30 Day
7.375	(1.375)	(1.250)
7.250	(1.125)	(1.000)
7.125	(0.875)	(0.750)
7.000	(0.625)	(0.500)
6.875	(0.375)	(0.250)
6.750	0.000	0.125
6.625	0.250	0.375
Mar/Cap	2.750	2/1/5

PRICE ADJUSTMENTS (FIXED & ARM)

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Purchase								
FICO >= 800	(0.500)	(0.375)	(0.375)	(0.250)	(0.250)	(0.250)	0.000	N/A
FICO 780 - 799	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.000	0.250	N/A
FICO 760 - 779	(0.375)	(0.375)	(0.250)	(0.125)	(0.125)	0.125	0.500	N/A
FICO 740 - 759	(0.250)	(0.250)	(0.125)	(0.125)	0.000	0.250	0.750	N/A
FICO 720 - 739	(0.250)	(0.125)	(0.125)	0.000	0.250	0.500	1.125	N/A
FICO 700 -719	(0.125)	(0.125)	0.000	0.125	0.500	0.875	1.625	N/A
FICO 680 - 699	(0.125)	0.000	0.000	0.375	1.000	N/A	N/A	N/A
CASH OUT REFINANCE								
FICO >= 800	(0.250)	(0.125)	(0.125)	0.000	0.000	0.125	N/A	N/A
FICO 780 - 799	(0.125)	(0.125)	0.000	0.000	0.125	0.250	N/A	N/A
FICO 760 - 779	(0.125)	0.000	0.000	0.125	0.250	0.500	N/A	N/A
FICO 740 - 759	0.000	0.000	0.125	0.125	0.500	0.625	N/A	N/A
FICO 720 - 739	0.000	0.125	0.125	0.250	0.625	1.125	N/A	N/A
FICO 700 -719	0.125	0.125	0.250	0.375	1.000	1.625	N/A	N/A
SPECIAL FEATURE								
Second Home	0.000	0.125	0.375	0.375	0.500	0.500	0.750	N/A
Condo	0.000	0.000	0.125	0.125	0.125	0.125	0.125	N/A
2-4 Units	0.250	0.375	0.750	1.000	1.500	2.000	3.000	N/A
DTI > 40%	0.000	0.000	0.125	0.250	0.250	0.250	0.375	N/A
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A

MAX NET PREMIUM (FIXED & ARM)

1.750%

HIGHLIGHTS

Owner Occupied and Second Home Only

Rate/Term Refinance transactions are not eligible

Non-Permanent resident ailens are not permitted

Divine Mortgage Capital
17870 Castleton Street, Suite 388 City of Industry CA 91748
Lock e-mail: lockinfo@nmsigroup.com
6/12/2024 8:00:00 AM (PST)

JUMBO PRIME

30 YEAR FIXED — PROGRAM CODE: JPC 30

Rate	15 Day	30 Day
7.625	(2.500)	(2.375)
7.500	(2.250)	(2.125)
7.375	(2.000)	(1.875)
7.250	(1.625)	(1.500)
7.125	(1.250)	(1.125)
7.000	(0.875)	(0.750)
6.875	(0.375)	(0.250)
6.750	0.125	0.250

15 YEAR FIXED — PROGRAM CODE: JPC 15

Rate	15 Day	30 Day
7.500	(2.375)	(2.250)
7.375	(2.125)	(2.000)
7.250	(1.875)	(1.750)
7.125	(1.625)	(1.500)
7.000	(1.250)	(1.125)
6.875	(0.875)	(0.750)
6.750	(0.375)	(0.250)
6.625	0.125	0.250

10/6 ARM — PROGRAM CODE: JPC 10/6

Rate	15 Day	30 Day
7.375	(2.125)	(2.000)
7.250	(2.000)	(1.875)
7.125	(1.750)	(1.625)
7.000	(1.500)	(1.375)
6.875	(1.125)	(1.000)
6.750	(0.750)	(0.625)
6.625	(0.250)	(0.125)
Mar/Cap	2.750	5/1/5

7/6 ARM — PROGRAM CODE: JPC 7/6

Rate	15 Day	30 Day
7.375	(2.000)	(1.875)
7.250	(1.875)	(1.750)
7.125	(1.750)	(1.625)
7.000	(1.500)	(1.375)
6.875	(1.125)	(1.000)
6.750	(0.750)	(0.625)
6.625	(0.250)	(0.125)
Mar/Cap	2.750	5/1/5

5/6 ARM — PROGRAM CODE: JPC 5/6

Rate	15 Day	30 Day
8.500	(1.875)	(1.750)
8.375	(1.750)	(1.625)
8.250	(1.500)	(1.375)
8.125	(1.250)	(1.125)
8.000	(0.875)	(0.750)
7.875	(0.500)	(0.375)
7.750	0.000	0.125
Mar/Cap	2.750	2/1/5

PRICE ADJUSTMENTS (FIXED & ARM)

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO >= 800	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	0.000	N/A
FICO 780 - 799	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	0.000	N/A
FICO 760 - 779	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000	N/A
FICO 740 - 759	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000	N/A
FICO 720 -739	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000	N/A
PURCHASE	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A
CASH OUT REFINANCE	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A
INVESTMENT	0.500	0.500	0.500	0.500	N/A	N/A	N/A	N/A
SECOND HOME	0.125	0.125	0.125	0.125	0.125	N/A	N/A	N/A
Loan Amount > $2MM	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
Condo	0.000	0.000	0.000	0.000	0.125	0.125	0.125	N/A
2-4 Units	0.125	0.125	0.125	0.125	0.250	0.250	0.250	N/A

MAX NET PREMIUM (FIXED & ARM)

2.250%

Geographic Adjusters of 0.250% will apply to the following states

CA, CT, DC, FL, IL, MD, NJ, NV, VA

Geographic Adjusters of 0.125% will apply to the following states

CO, GA, TX

FHA CONFORMING

30 YEAR FIXED — PROGRAM CODE: FHA 30

Rate	15 Day	30 Day
6.875	(2.750)	(2.625)
6.750	(2.625)	(2.500)
6.625	(2.750)	(2.625)
6.500	(2.250)	(2.125)
6.375	(1.750)	(1.625)
6.250	(1.875)	(1.750)
6.125	(1.875)	(1.750)
6.000	(1.375)	(1.250)

15 YEAR FIXED — PROGRAM CODE: FHA 15

Rate	15 Day	30 Day
6.750	(2.500)	(2.375)
6.625	(2.250)	(2.125)
6.500	(2.125)	(2.000)
6.375	(1.750)	(1.625)
6.250	(1.625)	(1.500)
6.125	(1.625)	(1.500)
6.000	(1.250)	(1.125)
5.875	(0.875)	(0.750)

Max. Net Premium

Conforming Fixed

6.000%

Temporary Buydown is available for 2/1 & 1/0

[FHA2/1 & FHA1/0]

PRICE ADJUSTMENTS — FIXED & ARM

FICO 620 - 639	1.250	LOAN AMT LESS THAN $225K	0.500
FICO 640 - 659	0.500		
FICO 660 - 679	0.250	SECOND HOME	0.500
FICO 680 - 719	0.000	INVESTMENT	0.500
FICO >=720	(0.125)	STREAMLINE	0.125
DTI > 50% & FICO 620 - 639	0.250	Temporary Buydown	0.250

FHA HIGH BALANCE

30 YEAR FIXED — PROGRAM CODE: FHAHB 30

Rate	15 Day	30 Day
7.000	(2.250)	(2.125)
6.875	(1.875)	(1.750)
6.750	(2.125)	(2.000)
6.625	(2.000)	(1.875)
6.500	(1.625)	(1.500)
6.375	(1.125)	(1.000)
6.250	(1.375)	(1.250)
6.125	(1.000)	(0.875)

15 YEAR FIXED — PROGRAM CODE: FHAHB 15

Rate	15 Day	30 Day
6.250	0.875	1.000
6.125	0.875	1.000
6.000	2.250	2.375
5.875	2.250	2.375
5.750	1.875	2.000
5.625	2.750	2.875
5.500	3.250	3.375
5.375	3.625	3.750

Max. Net Premium

High Balance Fixed

6.000%

PRICE ADJUSTMENTS — FIXED & ARM

FICO 620 - 639	1.250	LOAN AMT LESS THAN $225K	0.500
FICO 640 - 659	0.500		
FICO 660 - 679	0.250	SECOND HOME	0.500
FICO 680 - 719	0.000	INVESTMENT	0.500
FICO >=720	(0.125)	STREAMLINE	0.125

KVOE

No 4506T, No Tax Returns, No W-2s, No Paystubs

TURN TIME : 24-48 HOURS

30 YEAR FIXED — PROGRAM CODE: KVOE 30

Rate	30 Day	45 Day
8.500	(0.250)	0.000
8.375	0.000	0.250
8.250	0.250	0.500
8.125	0.500	0.750
8.000	0.750	1.000
7.875	1.000	1.250

7/6 ARM — PROGRAM CODE: KVOE 7/6

Rate	30 Day	45 Day
8.500	(0.375)	(0.125)
8.375	(0.125)	0.125
8.250	0.125	0.375
8.125	0.375	0.625
8.000	0.625	0.875
Mar/Cap	4.500	5/1/5

MAX. NET PREMIUM

2.000%

KVOE IS EXCLUDED FROM THE 15 DAYS LOCK

CLTV/FICO ADJUSTMENTS TO PRICE

	<=50%	50.01-60	60.01-70	70.01-75
FICO >= 740	0.000	0.250	0.375	0.500
FICO 700 - 739	0.000	0.250	0.500	1.000

PRODUCT FEATURE ADJUSTMENTS TO RATE

	<=50%	50.01-60	60.01-70	70.01-75
FICO 680 - 699	0.000	0.125	0.250	0.500
FICO 660 - 679	0.000	0.125	0.375	N/A
FICO 640 - 659	0.125	0.250	0.500	N/A
2-4 Units	0.000	0.250	0.250	N/A
Condo	0.000	0.125	0.125	0.250
Investment Property (2YR PPP)	0.250	0.250	0.250	N/A
Investment Property (No PPP)	0.625	0.625	0.625	N/A
Cash-out	0.375	0.500	0.500	N/A

Delegated Underwriting

WVOE Only (Employment + Income)

Wage-Earned Only

Min. 24-month of employment & income with a same employer.
MAX. DTI: 49.99%
Credit scores as low as 640
Loan amounts up to agency loan limits
Purchase: Max. 75% CLTV
Owner Occupied, 2nd Home & Investment
SFR / PUD / Condo / 1-4 Units
Primary & 2nd Home: 100% Gift Allowed
Investment: 6 months reserves are required
First-Time Home Buyers are allowed
Non-Occupying Co-borrowers are allowed
Transferred Appraisals are NOT permitted
An escrow waiver is eligible for non-HPML files

0.250% Pricing hit will be applied if non-traditional credit tradeline is used

SLIM: Simple Lite Instant & Minimized

Eligible Income Documents: WVOE, CPA Prepared P&L and Borrower Prepared P&L

7/6 ARM — PROGRAM CODE: SLIM 7/6

Rate	30 Day	45 Day
7.625	(0.250)	0.000
7.500	0.000	0.250
7.375	0.250	0.500
7.250	0.500	0.750
7.125	0.750	1.000
Mar/Cap	3.000	5/1/6

5/6 ARM — PROGRAM CODE: SLIM 5/6

Rate	30 Day	45 Day
7.375	(0.250)	0.000
7.250	0.000	0.250
7.125	0.250	0.500
7.000	0.500	0.750
6.875	0.750	1.000
Mar/Cap	3.000	2/1/6

MAX NET PREMIUM

1.500%

RATE ADJUSTMENTS — ARM

Loan Amount $750,001 ,$1MM	0.000
Loan Amount $1,00,001 ,$1.5MM	0.250
Loan Amount $1,500,001 ,$2MM	0.375
Cash Out > 50%	0.250
Cash Out <= 50%	0.125
2-4 Units	0.250
Condominium <= 60%	0.000
Condominium > 60%	0.125
Borrower Prepared P&L	0.000
Non-Owner Occupied	0.250
FICO < 700	0.250

Delegated Underwriting

Minimum FICO: 680
Maximum CLTV: 70%
Maximum DTI: 43%
Eligible Property Types: SFR, PUD, Condo, 2-4 Units
Eligible Income Documents: WVOE, Reduced Doc [CPA Prepared P&L and Borrower Prepared P&L]
Eligible States: CA, TX & NV

Divine Mortgage Capital
17870 Castleton Street, Suite 388 City of Industry CA 91748
Lock e-mail: lockinfo@nmsigroup.com
6/12/2024 8:00:00 AM (PST)

TRADITIONAL VOE (WVOE PROGRAM)
No MAX Cash-Out Limit

AILSA IS AVAILABLE
Get Your Loan Approved in Seconds!

40 YEAR FIXED			30 YEAR FIXED			7/6 ARM			7/6 ARM I/O			5/6 ARM		
PROGRAM CODE: TVOE 40			PROGRAM CODE: TVOE 30			PROGRAM CODE: TVOE 7/6			PROGRAM CODE: TVOEI 7/6			PROGRAM CODE: TVOE 5/6		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
9.125	(3.750)	(3.500)	9.125	(4.000)	(3.750)	9.125	(4.125)	(3.875)	9.125	(3.750)	(3.500)	9.125	(4.250)	(4.000)
9.000	(3.625)	(3.375)	9.000	(3.875)	(3.625)	9.000	(4.000)	(3.750)	9.000	(3.625)	(3.375)	9.000	(4.125)	(3.875)
8.875	(3.375)	(3.125)	8.875	(3.625)	(3.375)	8.875	(3.750)	(3.500)	8.875	(3.375)	(3.125)	8.875	(3.875)	(3.625)
8.750	(3.250)	(3.000)	8.750	(3.500)	(3.250)	8.750	(3.625)	(3.375)	8.750	(3.250)	(3.000)	8.750	(3.750)	(3.500)
8.625	(3.000)	(2.750)	8.625	(3.250)	(3.000)	8.625	(3.375)	(3.125)	8.625	(3.000)	(2.750)	8.625	(3.500)	(3.250)
8.500	(2.750)	(2.500)	8.500	(3.000)	(2.750)	8.500	(3.125)	(2.875)	8.500	(2.750)	(2.500)	8.500	(3.250)	(3.000)
8.375	(2.500)	(2.250)	8.375	(2.750)	(2.500)	8.375	(2.875)	(2.625)	8.375	(2.500)	(2.250)	8.375	(3.000)	(2.750)
8.250	(2.250)	(2.000)	8.250	(2.500)	(2.250)	8.250	(2.625)	(2.375)	8.250	(2.250)	(2.000)	8.250	(2.750)	(2.500)
8.125	(2.000)	(1.750)	8.125	(2.250)	(2.000)	8.125	(2.375)	(2.125)	8.125	(2.000)	(1.750)	8.125	(2.500)	(2.250)
8.000	(1.750)	(1.500)	8.000	(2.000)	(1.750)	8.000	(2.125)	(1.875)	8.000	(1.750)	(1.500)	8.000	(2.250)	(2.000)
7.875	(1.500)	(1.250)	7.875	(1.750)	(1.500)	7.875	(1.875)	(1.625)	7.875	(1.500)	(1.250)	7.875	(2.000)	(1.750)
7.750	(1.250)	(1.000)	7.750	(1.500)	(1.250)	7.750	(1.625)	(1.375)	7.750	(1.250)	(1.000)	7.750	(1.750)	(1.500)
7.625	(0.875)	(0.625)	7.625	(1.125)	(0.875)	7.625	(1.250)	(1.000)	7.625	(0.875)	(0.625)	7.625	(1.375)	(1.125)
7.500	(0.500)	(0.250)	7.500	(0.750)	(0.500)	7.500	(0.875)	(0.625)	7.500	(0.500)	(0.250)	7.500	(1.000)	(0.750)
7.375	(0.125)	0.125	7.375	(0.375)	(0.125)	7.375	(0.500)	(0.250)	7.375	(0.125)	0.125	7.375	(0.625)	(0.375)
7.250	0.250	0.500	7.250	0.000	0.250	7.250	(0.125)	0.125	7.250	0.250	0.500	7.250	(0.250)	0.000
7.125	0.625	0.875	7.125	0.375	0.625	7.125	0.250	0.500	7.125	0.625	0.875	7.125	0.125	0.375
7.000	1.000	1.250	7.000	0.750	1.000	7.000	0.625	0.875	7.000	1.000	1.250	7.000	0.500	0.750
						Mar/Cap	4.000	5/1/5	Mar/Cap	4.000	5/1/5	Mar/Cap	5.000	2/1/5

12-Months Bank Statements
No MAX Cash-Out Limit

AILSA IS AVAILABLE
Get Your Loan Approved in Seconds!

40 YEAR FIXED			30 YEAR FIXED			7/6 ARM			7/6 ARM I/O			5/6 ARM		
PROGRAM CODE: 12MOS 40			PROGRAM CODE: 12MOS 30			PROGRAM CODE: 12MOS 7/6			PROGRAM CODE: 12MOSI 7/6			PROGRAM CODE: 12MOS 5/6		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
9.125	(4.125)	(3.875)	9.125	(4.375)	(4.125)	9.125	(4.500)	(4.250)	9.125	(4.125)	(3.875)	9.125	(4.625)	(4.375)
9.000	(4.000)	(3.750)	9.000	(4.250)	(4.000)	9.000	(4.375)	(4.125)	9.000	(4.000)	(3.750)	9.000	(4.500)	(4.250)
8.875	(3.750)	(3.500)	8.875	(4.000)	(3.750)	8.875	(4.125)	(3.875)	8.875	(3.750)	(3.500)	8.875	(4.250)	(4.000)
8.750	(3.625)	(3.375)	8.750	(3.875)	(3.625)	8.750	(4.000)	(3.750)	8.750	(3.625)	(3.375)	8.750	(4.125)	(3.875)
8.625	(3.375)	(3.125)	8.625	(3.625)	(3.375)	8.625	(3.750)	(3.500)	8.625	(3.375)	(3.125)	8.625	(3.875)	(3.625)
8.500	(3.125)	(2.875)	8.500	(3.375)	(3.125)	8.500	(3.500)	(3.250)	8.500	(3.125)	(2.875)	8.500	(3.625)	(3.375)
8.375	(2.875)	(2.625)	8.375	(3.125)	(2.875)	8.375	(3.250)	(3.000)	8.375	(2.875)	(2.625)	8.375	(3.375)	(3.125)
8.250	(2.625)	(2.375)	8.250	(2.875)	(2.625)	8.250	(3.000)	(2.750)	8.250	(2.625)	(2.375)	8.250	(3.125)	(2.875)
8.125	(2.375)	(2.125)	8.125	(2.625)	(2.375)	8.125	(2.750)	(2.500)	8.125	(2.375)	(2.125)	8.125	(2.875)	(2.625)
8.000	(2.125)	(1.875)	8.000	(2.375)	(2.125)	8.000	(2.500)	(2.250)	8.000	(2.125)	(1.875)	8.000	(2.625)	(2.375)
7.875	(1.875)	(1.625)	7.875	(2.125)	(1.875)	7.875	(2.250)	(2.000)	7.875	(1.875)	(1.625)	7.875	(2.375)	(2.125)
7.750	(1.625)	(1.375)	7.750	(1.875)	(1.625)	7.750	(2.000)	(1.750)	7.750	(1.625)	(1.375)	7.750	(2.125)	(1.875)
7.625	(1.250)	(1.000)	7.625	(1.500)	(1.250)	7.625	(1.625)	(1.375)	7.625	(1.250)	(1.000)	7.625	(1.750)	(1.500)
7.500	(0.875)	(0.625)	7.500	(1.125)	(0.875)	7.500	(1.250)	(1.000)	7.500	(0.875)	(0.625)	7.500	(1.375)	(1.125)
7.375	(0.500)	(0.250)	7.375	(0.750)	(0.500)	7.375	(0.875)	(0.625)	7.375	(0.500)	(0.250)	7.375	(1.000)	(0.750)
7.250	(0.125)	0.125	7.250	(0.375)	(0.125)	7.250	(0.500)	(0.250)	7.250	(0.125)	0.125	7.250	(0.625)	(0.375)
7.125	0.250	0.500	7.125	0.000	0.250	7.125	(0.125)	0.125	7.125	0.250	0.500	7.125	(0.250)	0.000
7.000	0.625	0.875	7.000	0.375	0.625	7.000	0.250	0.500	7.000	0.625	0.875	7.000	0.125	0.375
						Mar/Cap	4.000	5/1/5	Mar/Cap	4.000	5/1/5	Mar/Cap	5.000	2/1/5

PORTFOLIO REDUCED DOC PROGRAM (P&L PROGRAM)
No MAX Cash-Out Limit

AILSA IS AVAILABLE
Get Your Loan Approved in Seconds!

40 YEAR FIXED			30 YEAR FIXED			7/6 ARM			7/6 ARM I/O			5/6 ARM		
PROGRAM CODE: RED 40			PROGRAM CODE: RED 30			PROGRAM CODE: RED 7/6			PROGRAM CODE: REDI 7/6			PROGRAM CODE: RED 5/6		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
9.125	(3.750)	(3.500)	9.125	(4.000)	(3.750)	9.125	(4.125)	(3.875)	9.125	(3.750)	(3.500)	9.125	(4.250)	(4.000)
9.000	(3.625)	(3.375)	9.000	(3.875)	(3.625)	9.000	(4.000)	(3.750)	9.000	(3.625)	(3.375)	9.000	(4.125)	(3.875)
8.875	(3.375)	(3.125)	8.875	(3.625)	(3.375)	8.875	(3.750)	(3.500)	8.875	(3.375)	(3.125)	8.875	(3.875)	(3.625)
8.750	(3.250)	(3.000)	8.750	(3.500)	(3.250)	8.750	(3.625)	(3.375)	8.750	(3.250)	(3.000)	8.750	(3.750)	(3.500)
8.625	(3.000)	(2.750)	8.625	(3.250)	(3.000)	8.625	(3.375)	(3.125)	8.625	(3.000)	(2.750)	8.625	(3.500)	(3.250)
8.500	(2.750)	(2.500)	8.500	(3.000)	(2.750)	8.500	(3.125)	(2.875)	8.500	(2.750)	(2.500)	8.500	(3.250)	(3.000)
8.375	(2.500)	(2.250)	8.375	(2.750)	(2.500)	8.375	(2.875)	(2.625)	8.375	(2.500)	(2.250)	8.375	(3.000)	(2.750)
8.250	(2.250)	(2.000)	8.250	(2.500)	(2.250)	8.250	(2.625)	(2.375)	8.250	(2.250)	(2.000)	8.250	(2.750)	(2.500)
8.125	(2.000)	(1.750)	8.125	(2.250)	(2.000)	8.125	(2.375)	(2.125)	8.125	(2.000)	(1.750)	8.125	(2.500)	(2.250)
8.000	(1.750)	(1.500)	8.000	(2.000)	(1.750)	8.000	(2.125)	(1.875)	8.000	(1.750)	(1.500)	8.000	(2.250)	(2.000)
7.875	(1.500)	(1.250)	7.875	(1.750)	(1.500)	7.875	(1.875)	(1.625)	7.875	(1.500)	(1.250)	7.875	(2.000)	(1.750)
7.750	(1.250)	(1.000)	7.750	(1.500)	(1.250)	7.750	(1.625)	(1.375)	7.750	(1.250)	(1.000)	7.750	(1.750)	(1.500)
7.625	(0.875)	(0.625)	7.625	(1.125)	(0.875)	7.625	(1.250)	(1.000)	7.625	(0.875)	(0.625)	7.625	(1.375)	(1.125)
7.500	(0.500)	(0.250)	7.500	(0.750)	(0.500)	7.500	(0.875)	(0.625)	7.500	(0.500)	(0.250)	7.500	(1.000)	(0.750)
7.375	(0.125)	0.125	7.375	(0.375)	(0.125)	7.375	(0.500)	(0.250)	7.375	(0.125)	0.125	7.375	(0.625)	(0.375)
7.250	0.250	0.500	7.250	0.000	0.250	7.250	(0.125)	0.125	7.250	0.250	0.500	7.250	(0.250)	0.000
7.125	0.625	0.875	7.125	0.375	0.625	7.125	0.250	0.500	7.125	0.625	0.875	7.125	0.125	0.375
7.000	1.000	1.250	7.000	0.750	1.000	7.000	0.625	0.875	7.000	1.000	1.250	7.000	0.500	0.750
						Mar/Cap	4.000	5/1/5	Mar/Cap	4.000	5/1/5	Mar/Cap	5.000	2/1/5

No 4506T, No Tax Returns, No W-2s, No Paystubs	TURN TIME : 24-48 HOURS	MAX NET PREMIUM 2.000%

PRODUCT FEATURE PRICING ADJUSTMENTS (TVOE &12MOS &RED)

	<=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
FICO 780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	1.500	2.750
FICO 760-779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.375	1.625	2.875
FICO 740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.500	2.125	3.500
FICO 720-739	(0.625)	(0.625)	(0.375)	(0.250)	0.000	0.500	1.125	2.625	4.125
FICO 700-719	(0.500)	(0.500)	(0.250)	(0.125)	0.375	1.125	1.625	3.625	5.125
FICO 680-699	(0.375)	(0.375)	0.000	0.500	0.875	2.000	2.625	4.500	5.375
FICO 660-679	0.250	0.500	0.875	1.375	2.250	2.750	3.375	N/A	N/A
12 Months Bank Statements	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375
WVOE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Portfolio Reduced Doc	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
Loan Amount <= $250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875
Loan Amount $250,001 - $750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount $750,001 - $1M	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
Loan Amount $1,000,001 - 1.5 M	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	0.250
Loan Amount $1,500,001 -$2M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
Loan Amount $2,000,001 -$2.5M	0.000	0.000	0.125	0.125	0.250	0.250	0.375	N/A	N/A
Loan Amount $2,500,001 -$3M	0.375	0.375	0.375	0.375	0.500	0.750	N/A	N/A	N/A
Loan Amount $3,000,001 -$3.5M	1.000	1.000	1.000	1.250	1.500	N/A	N/A	N/A	N/A
Loan Amount $3,500,001 -$4M	1.500	1.500	1.500	1.500	1.750	N/A	N/A	N/A	N/A
Cash-Out Refinance	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A	N/A
2nd Home	0.000	0.000	0.000	0.125	0.250	0.250	0.250	0.500	N/A
Investment Property (3YR PPP+)	0.000	0.000	0.000	0.125	0.250	0.250	0.250	N/A	N/A
Investment Property (2YR PPP)	0.500	0.500	0.500	0.625	0.750	0.750	0.750	N/A	N/A
Investment Property (No PPP)	1.500	1.500	1.500	1.625	1.750	1.750	1.750	N/A	N/A
2-4 Units	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.500	N/A
Condo	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.750	N/A
R/T Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.375	N/A
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
DTI 43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
Housing History: 1x30x12	0.250	0.250	0.375	0.375	0.375	0.375	0.500	0.500	1.500
State Adjusters: CT, IL, NJ	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
Interest Only	0.000	0.000	0.000	0.125	0.125	0.125	0.375	0.625	0.875

Divine Mortgage Capital
17870 Castleton Street, Suite 388 City of Industry CA 91748
Lock e-mail: lockinfo@nmsigroup.com
6/12/2024 8:00:00 AM (PST)

INVESTOR PROGRAM (Debt Service Coverage Ratio: **DSCR**)

AILSA IS AVAILABLE
Get Your Loan Approved in Seconds!

30 YEAR FIXED			7/6 ARM			7/6 ARM I/O		
PROGRAM CODE: DSCR 30			PROGRAM CODE: DSCR 7/6			PROGRAM CODE: DSCRI 7/6		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
9.250	(6.625)	(6.375)	9.250	(6.750)	(6.500)	9.250	(6.375)	(6.125)
9.125	(6.250)	(6.000)	9.125	(6.375)	(6.125)	9.125	(6.000)	(5.750)
9.000	(5.875)	(5.625)	9.000	(6.000)	(5.750)	9.000	(5.625)	(5.375)
8.875	(5.500)	(5.250)	8.875	(5.625)	(5.375)	8.875	(5.250)	(5.000)
8.750	(5.125)	(4.875)	8.750	(5.250)	(5.000)	8.750	(4.875)	(4.625)
8.625	(4.750)	(4.500)	8.625	(4.875)	(4.625)	8.625	(4.500)	(4.250)
8.500	(4.375)	(4.125)	8.500	(4.500)	(4.250)	8.500	(4.125)	(3.875)
8.375	(4.000)	(3.750)	8.375	(4.125)	(3.875)	8.375	(3.750)	(3.500)
8.250	(3.625)	(3.375)	8.250	(3.750)	(3.500)	8.250	(3.375)	(3.125)
8.125	(3.250)	(3.000)	8.125	(3.375)	(3.125)	8.125	(3.000)	(2.750)
8.000	(2.875)	(2.625)	8.000	(3.000)	(2.750)	8.000	(2.625)	(2.375)
7.875	(2.500)	(2.250)	7.875	(2.625)	(2.375)	7.875	(2.250)	(2.000)
7.750	(2.125)	(1.875)	7.750	(2.250)	(2.000)	7.750	(1.875)	(1.625)
7.625	(1.625)	(1.375)	7.625	(1.750)	(1.500)	7.625	(1.375)	(1.125)
7.500	(1.250)	(1.000)	7.500	(1.375)	(1.125)	7.500	(1.000)	(0.750)
7.375	(0.750)	(0.500)	7.375	(0.875)	(0.625)	7.375	(0.500)	(0.250)
7.250	(0.125)	0.125	7.250	(0.250)	0.000	7.250	0.125	0.375
			Mar/Cap	6.500	5/1/5	Mar/Cap	6.500	5/1/5

Delegated Underwriting
LTV/CLTV up to 80%
No Ratio DSCR Allowed
Minimum to maximum loan amount of $100,000 to $3.5 MM
Credit scores as low as 620
Purchase, R/T & Cash-out Refinance
Investment Only
SFR / PUD / Condo / 1-4 Unit
Escrow waiver is NOT eligible
If more than 6 financed properties, Lock Desk will manually adjust the price
No 4506T, No Tax Returns, No P&L

MAX. NET PREMIUM

2.000%

PRODUCT FEATURE PRICING ADJUSTMENTS

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
FICO 760+	(1.875)	(1.625)	(1.375)	(0.875)	(0.250)	0.250	2.125
FICO 740-759	(1.750)	(1.500)	(1.250)	(0.750)	0.000	0.500	2.375
FICO 720-739	(1.500)	(1.250)	(1.000)	(0.500)	0.250	0.750	3.250
FICO 700-719	(0.875)	(0.625)	(0.375)	0.125	1.000	1.375	4.000
FICO 680-699	(0.250)	0.125	0.125	0.625	2.000	3.250	N/A
FICO 660-679	0.000	0.375	0.625	1.125	2.500	5.500	N/A
FICO 640-659	2.500	3.000	3.500	4.000	4.500	5.500	N/A
FICO 620-639	4.000	4.500	4.750	5.250	5.750	6.750	N/A
DSCR >= 1.25	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR 0.75 - 0.99	1.000	1.000	1.000	1.500	2.000	3.000	N/A
DSCR < 0.75	2.625	2.625	2.625	3.250	3.625	5.000	N/A
Loan Amount <= $150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000
Loan Amount $150,001 -$250,000	0.250	0.250	0.250	0.250	0.250	0.250	0.500
Loan Amount $250,001 -$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount $1,000,001 -$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.500
Loan Amount $1,500,001 -$2.0M	0.125	0.125	0.250	0.250	0.375	0.500	N/A
Loan Amount $2,000,001 -$2.5M	0.375	0.375	0.500	0.750	1.000	N/A	N/A
Loan Amount $2,500,001 -$3M	0.750	0.750	0.750	1.125	1.250	N/A	N/A
Loan Amount $3,000,001 -$3.5M	1.500	1.500	1.500	1.500	2.000	N/A	N/A
Cash-Out Refinance & FICO >= 700	0.375	0.375	0.375	0.500	0.750	1.250	N/A
Cash-Out Refinance & FICO < 700	0.750	0.750	0.750	0.875	1.250	1.750	N/A
2-4 Units	0.500	0.500	0.500	0.500	0.625	0.750	N/A
Condo	0.125	0.125	0.125	0.250	0.500	0.750	N/A
5 Year PPP	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.125)
4 Year PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)
3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Year PPP	0.500	0.500	0.500	0.500	0.625	0.625	0.625
Intrest Only	0.125	0.125	0.125	0.125	0.250	0.375	0.625
No Prepaid Penalty	2.000	2.000	2.250	2.250	2.500	2.500	2.500
State Adjusters: CT, IL, NJ	0.000	0.000	0.000	0.000	0.000	0.250	0.500

No 4506T, No Tax Returns, No W-2s, No Paystubs

TURN TIME : 24-48 HOURS

INVESTOR PROGRAM (Debt Service Coverage Ratio: **DSCR2**)

30 YEAR FIXED

PROGRAM CODE: DSCR2 30		
Rate	30 Day	45 Day
9.625	(6.875)	(6.625)
9.500	(6.875)	(6.625)
9.375	(6.750)	(6.500)
9.250	(6.625)	(6.375)
9.125	(6.500)	(6.250)
9.000	(6.250)	(6.000)
8.875	(6.000)	(5.750)
8.750	(5.750)	(5.500)
8.625	(5.500)	(5.250)
8.500	(5.125)	(4.875)
8.375	(4.750)	(4.500)
8.250	(4.375)	(4.125)
8.125	(4.000)	(3.750)
8.000	(3.625)	(3.375)
7.875	(3.125)	(2.875)
7.750	(2.750)	(2.500)
7.625	(2.250)	(2.000)
7.500	(1.750)	(1.500)
7.375	(1.250)	(1.000)
7.250	(0.750)	(0.500)
7.125	(0.250)	0.000
7.000	0.250	0.500

PRICE ADJUSTMENTS (FIXED)

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
PURCHASE							
FICO >= 800	(1.250)	(1.250)	(1.000)	(0.750)	(0.250)	0.000	0.750
FICO 780 - 799	(1.250)	(1.250)	(1.000)	(0.750)	(0.250)	0.000	0.750
FICO 760 - 779	(1.000)	(1.000)	(0.750)	(0.500)	0.000	0.500	1.500
FICO 740 - 759	(1.000)	(1.000)	(0.500)	(0.250)	0.250	1.000	2.000
FICO 720 - 739	(0.750)	(0.750)	0.000	0.250	0.750	1.500	2.500
FICO 700-719	(0.500)	(0.500)	0.250	0.750	1.250	2.250	N/A
FICO 680-699	0.000	0.000	0.500	1.250	1.750	N/A	N/A
RATE/TERM							
FICO >= 800	(1.250)	(1.250)	(1.000)	(0.750)	(0.250)	0.000	0.750
FICO 780 - 799	(1.250)	(1.250)	(1.000)	(0.750)	(0.250)	0.000	0.750
FICO 760 - 779	(1.000)	(1.000)	(0.750)	(0.500)	0.000	0.500	1.500
FICO 740 - 759	(1.000)	(1.000)	(0.500)	(0.250)	0.250	1.000	2.000
FICO 720 - 739	(0.750)	(0.750)	0.000	0.250	0.750	1.500	2.500
FICO 700-719	(0.500)	(0.500)	0.250	0.750	1.250	2.250	N/A
FICO 680-699	0.000	0.000	0.500	1.250	1.750	N/A	N/A
CASH OUT REFINANCE							
FICO >= 800	(1.000)	(1.000)	(0.750)	(0.250)	0.250	0.750	N/A
FICO 780 - 799	(1.000)	(1.000)	(0.750)	(0.250)	0.250	0.750	N/A
FICO 760 - 779	(0.750)	(0.750)	(0.500)	0.000	0.500	1.250	N/A
FICO 740 - 759	(0.750)	(0.750)	(0.250)	0.250	0.750	1.750	N/A
FICO 720 - 739	(0.500)	(0.500)	0.250	0.750	1.250	2.250	N/A
FICO 700-719	(0.250)	(0.250)	0.500	1.250	1.750	N/A	N/A
SPECIAL FEATURE							
2 -4 Units	0.500	0.500	0.750	1.000	1.250	1.500	2.000
DSCR < =1.15	0.000	0.000	0.250	0.250	0.250	0.500	0.750
DSCR 1.15-1.30	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR > 1.30	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Loan Amount <= $150,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Year PPP	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
4 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750
No Prepaid Penalty	3.500	3.500	3.500	3.500	3.500	3.500	3.500

MAX NET PREMIUM (FIXED & ARM)

2.000%

HIGHLIGHTS

LTV/CLTV up to 80%
Minimum to maximum loan amount of $100,000 to $2 MM
Credit scores as low as 680
Purchase, R/T & Cash-out Refinance
Max Cash-Out Amount: $500,000
Investment Only
SFR / PUD / Condo / 1-4 Unit
Escrow waiver is NOT eligible
Minimum DSCR: 1.00

Divine Mortgage Capital
17870 Castleton Street, Suite 388 City of Industry CA 91748
Lock e-mail: lockinfo@nmsigroup.com
6/12/2024 8:00:00 AM (PST)

INVESTOR PROGRAM (Debt Service Coverage Ratio: **DSCR3**)

30 YEAR FIXED
PROGRAM CODE: DSCR3 30

Rate	30 Day	45 Day
9.125	(4.750)	(4.500)
9.000	(4.500)	(4.250)
8.875	(4.250)	(4.000)
8.750	(4.000)	(3.750)
8.625	(3.750)	(3.500)
8.500	(3.500)	(3.250)
8.375	(3.125)	(2.875)
8.250	(2.875)	(2.625)
8.125	(2.625)	(2.375)
8.000	(2.375)	(2.125)
7.875	(2.000)	(1.750)
7.750	(1.750)	(1.500)
7.625	(1.375)	(1.125)
7.500	(1.125)	(0.875)
7.375	(0.750)	(0.500)
7.250	(0.375)	(0.125)
7.125	0.000	0.250

10/6 ARM
PROGRAM CODE: DSCR3 10/6

Rate	30 Day	45 Day
9.250	(4.875)	(4.625)
9.125	(4.625)	(4.375)
9.000	(4.375)	(4.125)
8.875	(4.125)	(3.875)
8.750	(3.875)	(3.625)
8.625	(3.625)	(3.375)
8.500	(3.250)	(3.000)
8.375	(3.000)	(2.750)
8.250	(2.750)	(2.500)
8.125	(2.500)	(2.250)
8.000	(2.125)	(1.875)
7.875	(1.875)	(1.625)
7.750	(1.500)	(1.250)
7.625	(1.250)	(1.000)
7.500	(0.875)	(0.625)
7.375	(0.500)	(0.250)
7.250	(0.125)	0.125
Mar/Cap	2.750	5/1/5

7/6 ARM
PROGRAM CODE: DSCR3 7/6

Rate	30 Day	45 Day
9.125	(4.750)	(4.500)
9.000	(4.500)	(4.250)
8.875	(4.250)	(4.000)
8.750	(4.000)	(3.750)
8.625	(3.750)	(3.500)
8.500	(3.375)	(3.125)
8.375	(3.125)	(2.875)
8.250	(2.875)	(2.625)
8.125	(2.625)	(2.375)
8.000	(2.250)	(2.000)
7.875	(2.000)	(1.750)
7.750	(1.625)	(1.375)
7.625	(1.375)	(1.125)
7.500	(1.000)	(0.750)
7.375	(0.625)	(0.375)
7.250	(0.250)	0.000
7.125	0.125	0.375
Mar/Cap	2.750	5/1/5

5/6 ARM
PROGRAM CODE: DSCR3 5/6

Rate	30 Day	45 Day
9.125	(4.875)	(4.625)
9.000	(4.625)	(4.375)
8.875	(4.375)	(4.125)
8.750	(4.125)	(3.875)
8.625	(3.750)	(3.500)
8.500	(3.500)	(3.250)
8.375	(3.250)	(3.000)
8.250	(3.000)	(2.750)
8.125	(2.625)	(2.375)
8.000	(2.375)	(2.125)
7.875	(2.125)	(1.875)
7.750	(1.750)	(1.500)
7.625	(1.500)	(1.250)
7.500	(1.125)	(0.875)
7.375	(0.750)	(0.500)
7.250	(0.375)	(0.125)
7.125	0.000	0.250
Mar/Cap	2.750	2/1/5

HIGHLIGHTS

LTV/CLTV up to 80%
Minimum to maximum loan amount of **$125,000 to $2 MM**
Credit scores as low as **660**
Purchase, R/T & Cash-out Refinance
Max Cash-out amount: **$500,000**
Investment Only
SFR / PUD / Condo / 1-4 Unit
Escrow waiver is **NOT** eligible
Minimum DSCR : **0.75**

MAX NET PREMIUM (FIXED & ARM) 2.000%

PRODUCT FEATURE PRICING ADJUSTMENTS

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
PURCHASE TRANSACTIONS							
FICO 800+	(0.625)	(0.375)	(0.125)	0.250	0.625	1.125	1.750
FICO 780-799	(0.625)	(0.375)	(0.125)	0.250	0.625	1.125	1.750
FICO 760-779	(0.625)	(0.375)	(0.125)	0.375	0.750	1.250	1.875
FICO 740-759	(0.500)	(0.250)	0.000	0.375	0.750	1.250	1.875
FICO 720-739	(0.375)	(0.125)	0.125	0.500	1.000	1.375	2.125
FICO 700-719	(0.250)	0.125	0.375	0.875	1.500	2.750	N/A
FICO 680-699	0.000	0.375	0.750	2.000	3.000	3.375	N/A
FICO 660-679	0.250	0.625	1.000	2.250	3.250	N/A	N/A
LIMITED CASH-OUT TRANSACTIONS							
FICO 800+	(0.625)	(0.375)	(0.125)	0.250	0.625	1.125	1.750
FICO 780-799	(0.625)	(0.375)	(0.125)	0.250	0.625	1.125	1.750
FICO 760-779	(0.625)	(0.375)	(0.125)	0.375	0.750	1.250	1.875
FICO 740-759	(0.500)	(0.250)	0.000	0.375	0.750	1.250	2.000
FICO 720-739	(0.375)	(0.125)	0.125	0.500	1.000	1.375	2.250
FICO 700-719	(0.250)	0.125	0.375	0.875	1.500	2.750	N/A
FICO 680-699	0.000	0.375	0.750	2.000	3.000	3.375	N/A
FICO 660-679	0.250	0.625	1.000	2.250	3.250	N/A	N/A
CASH-OUT TRANSACTIONS							
FICO 800+	(0.125)	0.125	0.250	0.875	1.750	2.625	N/A
FICO 780-799	(0.125)	0.125	0.250	0.875	1.750	2.625	N/A
FICO 760-779	(0.125)	0.125	0.375	1.125	1.875	2.750	N/A
FICO 740-759	0.000	0.250	0.500	1.125	1.875	2.750	N/A
FICO 720-739	0.125	0.375	0.625	1.250	2.125	2.875	N/A
FICO 700-719	0.250	0.625	0.875	1.625	2.625	N/A	N/A
FICO 680-699	0.500	0.875	1.250	2.750	N/A	N/A	N/A
FICO 660-679	0.750	1.125	1.500	3.000	N/A	N/A	N/A
SPECIAL FEATURES							
DSCR >= 1.25	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	N/A
DSCR < 1.00	0.500	0.625	0.750	0.750	0.875	1.000	N/A
Loan Amount <=$250,000	0.000	0.000	0.000	0.000	0.000	0.375	0.500
2-4 Units	0.250	0.250	0.500	0.500	0.500	0.625	N/A
Condo	0.125	0.125	0.250	0.250	0.375	0.500	N/A
5 Year PPP	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A
4 Year PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	N/A
2 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	N/A
No Prepaid Penalty	2.625	2.625	2.625	2.625	2.625	2.625	N/A

INVESTOR PROGRAM (Debt Service Coverage Ratio: **DSCR4**)

30 YEAR FIXED
PROGRAM CODE: DSCR4 30

Rate	30 Day	45 Day
9.375	(2.875)	(2.625)
9.250	(2.750)	(2.500)
9.125	(2.625)	(2.375)
9.000	(2.500)	(2.250)
8.875	(2.375)	(2.125)
8.750	(2.125)	(1.875)
8.625	(2.000)	(1.750)
8.500	(1.875)	(1.625)
8.375	(1.625)	(1.375)
8.250	(1.375)	(1.125)
8.125	(1.250)	(1.000)
8.000	(1.000)	(0.750)
7.875	(0.875)	(0.625)
7.750	(0.625)	(0.375)
7.625	(0.500)	(0.250)
7.500	(0.250)	0.000
7.375	0.000	0.250

10/6 ARM
PROGRAM CODE: DSCR4 10/6

Rate	30 Day	45 Day
9.500	(2.875)	(2.625)
9.375	(2.750)	(2.500)
9.250	(2.500)	(2.250)
9.125	(2.375)	(2.125)
9.000	(2.250)	(2.000)
8.875	(2.125)	(1.875)
8.750	(2.000)	(1.750)
8.625	(1.750)	(1.500)
8.500	(1.625)	(1.375)
8.375	(1.375)	(1.125)
8.250	(1.250)	(1.000)
8.125	(1.000)	(0.750)
8.000	(0.875)	(0.625)
7.875	(0.625)	(0.375)
7.750	(0.500)	(0.250)
7.625	(0.250)	0.000
7.500	0.000	0.250
Mar/Cap	3.500	5/1/5

7/6 ARM
PROGRAM CODE: DSCR4 7/6

Rate	30 Day	45 Day
9.500	(2.875)	(2.625)
9.375	(2.750)	(2.500)
9.250	(2.500)	(2.250)
9.125	(2.375)	(2.125)
9.000	(2.250)	(2.000)
8.875	(2.125)	(1.875)
8.750	(2.000)	(1.750)
8.625	(1.750)	(1.500)
8.500	(1.625)	(1.375)
8.375	(1.375)	(1.125)
8.250	(1.250)	(1.000)
8.125	(1.000)	(0.750)
8.000	(0.875)	(0.625)
7.875	(0.625)	(0.375)
7.750	(0.500)	(0.250)
7.625	(0.250)	0.000
7.500	0.000	0.250
Mar/Cap	3.500	5/1/5

5/6 ARM
PROGRAM CODE: DSCR4 5/6

Rate	30 Day	45 Day
9.500	(2.875)	(2.625)
9.375	(2.750)	(2.500)
9.250	(2.500)	(2.250)
9.125	(2.375)	(2.125)
9.000	(2.250)	(2.000)
8.875	(2.125)	(1.875)
8.750	(2.000)	(1.750)
8.625	(1.750)	(1.500)
8.500	(1.625)	(1.375)
8.375	(1.375)	(1.125)
8.250	(1.250)	(1.000)
8.125	(1.000)	(0.750)
8.000	(0.875)	(0.625)
7.875	(0.625)	(0.375)
7.750	(0.500)	(0.250)
7.625	(0.250)	0.000
7.500	0.000	0.250
Mar/Cap	3.500	2/1/5

HIGHLIGHTS

LTV/CLTV up to 80%
Minimum to maximum loan amount of $100,000 to $2 MM
Credit scores as low as 660
Purchase, R/T & Cash-out Refinance
Max Cash-out amount: $500,000
Investment Only
SFR / PUD / Condo / 1-4 Unit
Escrow waiver is NOT eligible
Minimum DSCR: 0.75

MAX NET PREMIUM (FIXED & ARM) 2.000%

PRODUCT FEATURE PRICING ADJUSTMENTS

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
PURCHASE TRANSACTIONS							
FICO 800+	(1.500)	(1.500)	(1.500)	(1.125)	(0.625)	(0.125)	0.375
FICO 780-799	(1.500)	(1.500)	(1.500)	(1.125)	(0.625)	(0.125)	0.375
FICO 760-779	(1.250)	(1.250)	(1.250)	(0.750)	(0.250)	0.125	0.750
FICO 740-759	(1.000)	(1.000)	(1.000)	(0.375)	0.000	0.375	1.125
FICO 720-739	(0.750)	(0.750)	(0.750)	(0.125)	0.375	0.750	1.625
FICO 700-719	(0.375)	(0.375)	(0.375)	0.125	0.750	1.250	2.375
FICO 680-699	(0.125)	(0.125)	(0.125)	0.500	1.125	1.875	3.250
FICO 660-679	0.375	0.375	0.375	0.750	1.500	2.500	4.250
LIMITED CASH-OUT TRANSACTIONS							
FICO 800+	(1.500)	(1.500)	(1.500)	(1.125)	(0.625)	(0.125)	0.375
FICO 780-799	(1.500)	(1.500)	(1.500)	(1.125)	(0.625)	(0.125)	0.375
FICO 760-779	(1.250)	(1.250)	(1.250)	(0.750)	(0.250)	0.125	0.750
FICO 740-759	(1.000)	(1.000)	(1.000)	(0.375)	0.125	0.375	1.250
FICO 720-739	(0.750)	(0.750)	(0.750)	(0.125)	0.375	0.750	1.750
FICO 700-719	(0.375)	(0.375)	(0.375)	0.125	0.750	1.250	2.500
FICO 680-699	(0.125)	(0.125)	(0.125)	0.500	1.125	2.000	3.750
FICO 660-679	0.375	0.375	0.375	0.750	1.625	2.625	4.625
CASH-OUT TRANSACTIONS							
FICO 800+	(1.250)	(1.250)	(1.250)	(0.750)	(0.250)	0.250	N/A
FICO 780-799	(1.250)	(1.250)	(1.250)	(0.750)	(0.250)	0.250	N/A
FICO 760-779	(1.000)	(1.000)	(1.000)	(0.500)	0.000	0.500	N/A
FICO 740-759	(0.750)	(0.750)	(0.750)	(0.125)	0.500	0.750	N/A
FICO 720-739	(0.500)	(0.500)	(0.500)	0.250	0.750	1.250	N/A
FICO 700-719	(0.125)	(0.125)	(0.125)	0.500	1.125	2.500	N/A
FICO 680-699	0.125	0.125	0.125	0.750	1.500	2.500	N/A
FICO 660-679	0.625	0.625	0.625	1.125	2.125	3.375	N/A
SPECIAL FEATURES							
DSCR >= 1.25	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR 1.00 - 1.24	0.375	0.375	0.375	0.375	0.375	0.375	0.375
DSCR < 1.00	1.500	1.500	1.500	1.500	1.500	N/A	N/A
Loan Amount $1,000,001 -$1.5M	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Loan Amount $1,500,001 -$2.0M	0.250	0.250	0.250	0.250	0.250	0.250	0.250
2-4 Units	0.250	0.250	0.250	0.375	0.625	0.750	0.750
Condo	0.000	0.000	0.000	0.000	0.125	0.125	0.250
5 Year PPP	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
4 Year PPP	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
3 Year PPP	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
2 Year PPP	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
No Prepaid Penalty	1.500	1.500	1.500	1.500	1.500	1.500	1.500

Divine Mortgage Capital
17870 Castleton Street, Suite 388 City of Industry CA 91748
Lock e-mail: lockinfo@nmsigroup.com
6/12/2024 8:00:00 AM (PST)

HELOC PLUS (PIGGY BACK ONLY) - FULL DOC

GHELOC

Rate	30 Day
13.125	(5.500)
13.000	(5.500)
12.875	(5.375)
12.750	(5.375)
12.625	(5.250)
12.500	(5.125)
12.375	(4.875)
12.250	(4.750)
12.125	(4.500)
12.000	(4.250)
11.875	(3.875)
11.750	(3.625)
11.625	(3.250)
11.500	(2.875)
11.375	(2.500)
11.250	(2.125)
11.125	(1.750)
11.000	(1.250)
10.875	(0.875)
10.750	(0.500)
10.625	(0.125)
10.500	0.250

PRICE ADJUSTMENTS

	<=55%	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.99
FICO 680-699	0.500	1.000	2.000	2.500	4.000	5.000	N/A	N/A
FICO 700-719	0.000	0.000	0.500	1.000	2.500	5.000	7.000	N/A
FICO 720-739	(0.500)	(0.500)	(0.500)	(0.500)	0.500	2.500	6.000	N/A
FICO 740-759	(1.500)	(1.500)	(1.500)	(0.500)	(0.500)	2.000	4.000	6.500
FICO 760-779	(2.000)	(2.000)	(2.000)	(1.500)	(0.500)	0.500	3.500	4.500
FICO >=780	(2.250)	(2.250)	(2.000)	(1.500)	(0.500)	(0.500)	2.000	3.000

Minimum Credit Score: 680
Credit Limits **$250,001-$300,000** require min. FICO **700**
Credit Limits **$300,001-$350,000** require min. FICO **720**

MAX DTI	
Limit <=$250,000	45.00%
Limit >$250,000	36.00%

Max CLTV/HCLTV	
Primary	89.99%
Second Home	80%
RT/CO	85%

PRICE ADJ. OCCUPANCY	
Primary	0.000%
2nd	1.000%
Investment	N/A

INVESTOR APPROVAL REQUIRED PRIOR TO LOCK

MAX NET PREMIUM %

PROGRAM CODE: GHELOC

CURRENT PRIME
8.500%

State of AK, HI, TX &NY are *NOT* eligible

Term
360 month
10yr I/O / 20yr amortization

Minimum Line is $25,000; minimum draw the lessor of $50,000 or 75% of the line

MAXIMUM COMBINED LIENS: 1.5MM

Self Employed Borrowers
- **Minimum Credit score is 720**
- **Maximum Credit Limit $250,000 to Maximum HLCTV 85% on OO**
- **Maximum Credit Limit $250,000 to Maximum HLCTV 75% on Second**

CONTACT LOCK DESK FOR MANUAL LOCK

Full Doc Closed End Second (Second Only)

30 YEAR FIXED			20 YEAR FIXED			15 YEAR FIXED			10 YEAR FIXED		
PROGRAM CODE: 24/12FD_CES 30			PROGRAM CODE: 24/12FD_CES 20			PROGRAM CODE: 24/12FD_CES 15			PROGRAM CODE: 24/12FD_CES 10		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
10.375	(4.750)	(4.500)	10.375	(4.875)	(4.625)	10.375	(4.875)	(4.625)	10.375	(4.875)	(4.625)
10.250	(4.375)	(4.125)	10.250	(4.625)	(4.375)	10.250	(4.625)	(4.375)	10.250	(4.625)	(4.375)
10.125	(4.125)	(3.875)	10.125	(4.375)	(4.125)	10.125	(4.375)	(4.125)	10.125	(4.375)	(4.125)
10.000	(3.875)	(3.625)	10.000	(4.125)	(3.875)	10.000	(4.125)	(3.875)	10.000	(4.125)	(3.875)
9.875	(3.625)	(3.375)	9.875	(3.875)	(3.625)	9.875	(3.875)	(3.625)	9.875	(3.875)	(3.625)
9.750	(3.250)	(3.000)	9.750	(3.500)	(3.250)	9.750	(3.500)	(3.250)	9.750	(3.500)	(3.250)
9.625	(2.875)	(2.625)	9.625	(3.125)	(2.875)	9.625	(3.125)	(2.875)	9.625	(3.125)	(2.875)
9.500	(2.500)	(2.250)	9.500	(2.750)	(2.500)	9.500	(2.750)	(2.500)	9.500	(2.750)	(2.500)
9.375	(2.250)	(2.000)	9.375	(2.375)	(2.125)	9.375	(2.375)	(2.125)	9.375	(2.375)	(2.125)
9.250	(1.875)	(1.625)	9.250	(2.000)	(1.750)	9.250	(2.000)	(1.750)	9.250	(2.000)	(1.750)
9.125	(1.500)	(1.250)	9.125	(1.625)	(1.375)	9.125	(1.625)	(1.375)	9.125	(1.625)	(1.375)
9.000	(1.125)	(0.875)	9.000	(1.250)	(1.000)	9.000	(1.250)	(1.000)	9.000	(1.250)	(1.000)
8.875	(0.750)	(0.500)	8.875	(0.875)	(0.625)	8.875	(0.875)	(0.625)	8.875	(0.875)	(0.625)
8.750	(0.375)	(0.125)	8.750	(0.500)	(0.250)	8.750	(0.500)	(0.250)	8.750	(0.500)	(0.250)
8.625	0.000	0.250	8.625	(0.125)	0.125	8.625	(0.125)	0.125	8.625	(0.125)	0.125

Non-QM Closed End Second (Second Only)

30 YEAR FIXED			20 YEAR FIXED			15 YEAR FIXED			10 YEAR FIXED		
PROGRAM CODE: 24/12MOS_CES 30			PROGRAM CODE: 24/12MOS_CES 20			PROGRAM CODE: 24/12MOS_CES 15			PROGRAM CODE: 24/12MOS_CES 10		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
10.750	(4.750)	(4.500)	10.750	(4.875)	(4.625)	10.750	(4.875)	(4.625)	10.750	(4.875)	(4.625)
10.625	(4.375)	(4.125)	10.625	(4.625)	(4.375)	10.625	(4.625)	(4.375)	10.625	(4.625)	(4.375)
10.500	(4.125)	(3.875)	10.500	(4.375)	(4.125)	10.500	(4.375)	(4.125)	10.500	(4.375)	(4.125)
10.375	(3.875)	(3.625)	10.375	(4.125)	(3.875)	10.375	(4.125)	(3.875)	10.375	(4.125)	(3.875)
10.250	(3.625)	(3.375)	10.250	(3.875)	(3.625)	10.250	(3.875)	(3.625)	10.250	(3.875)	(3.625)
10.125	(3.250)	(3.000)	10.125	(3.500)	(3.250)	10.125	(3.500)	(3.250)	10.125	(3.500)	(3.250)
10.000	(2.875)	(2.625)	10.000	(3.125)	(2.875)	10.000	(3.125)	(2.875)	10.000	(3.125)	(2.875)
9.875	(2.500)	(2.250)	9.875	(2.750)	(2.500)	9.875	(2.750)	(2.500)	9.875	(2.750)	(2.500)
9.750	(2.250)	(2.000)	9.750	(2.375)	(2.125)	9.750	(2.375)	(2.125)	9.750	(2.375)	(2.125)
9.625	(1.875)	(1.625)	9.625	(2.000)	(1.750)	9.625	(2.000)	(1.750)	9.625	(2.000)	(1.750)
9.500	(1.500)	(1.250)	9.500	(1.625)	(1.375)	9.500	(1.625)	(1.375)	9.500	(1.625)	(1.375)
9.375	(1.125)	(0.875)	9.375	(1.250)	(1.000)	9.375	(1.250)	(1.000)	9.375	(1.250)	(1.000)
9.250	(0.750)	(0.500)	9.250	(0.875)	(0.625)	9.250	(0.875)	(0.625)	9.250	(0.875)	(0.625)
9.125	(0.375)	(0.125)	9.125	(0.500)	(0.250)	9.125	(0.500)	(0.250)	9.125	(0.500)	(0.250)
9.000	0.000	0.250	9.000	(0.125)	0.125	9.000	(0.125)	0.125	9.000	(0.125)	0.125

Closed End Second Program Highlights

Income Doc: Full Doc & Bank Statements

Loan Amount:
$75,000 - $500,000

Eligible Property:
SFR, PUDs & Condo

Eligible for
US Citizen & Permanent Resident Alien

Full Doc
MAX DTI is 50% for 80%CLTV
MAX DTI 45% for 90% CLTV

Non-QM
MAX DTI is 50% for 80%CLTV
MAX DTI 45% for 85% CLTV

Ineligible States: TX& HI
Restricted States: IL&NJ (MAX CLTV 80% & MIN FICO 720)

[Simultaneous/Piggyback not Allowed]

MAX REBATE
2.500%

2 Year Full Doc FICO/CLTV 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
FICO >= 800	(3.250)	(3.125)	(3.000)	(2.750)	(2.500)	(2.000)	(0.875)	2.000	3.500
FICO 780 - 799	(3.125)	(3.000)	(2.875)	(2.625)	(2.250)	(1.375)	(0.500)	2.875	4.500
FICO 760 - 779	(2.125)	(2.000)	(1.875)	(1.375)	(1.000)	(0.750)	0.500	4.000	6.500
FICO 740 - 759	(1.250)	(1.250)	(1.250)	(1.000)	(0.625)	(0.250)	1.750	5.500	8.500
FICO 720 - 739	(0.875)	(0.875)	(0.875)	(0.500)	(0.125)	0.500	2.750	7.000	NA
FICO 700 - 719	(0.375)	(0.375)	(0.375)	0.125	1.000	2.000	5.000	8.000	NA
FICO 680 - 699	0.250	0.500	0.750	1.000	3.000	4.000	NA	NA	NA
1 YR Full Doc (In Add. to the 2 YR Full Doc Adj)	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.250	0.375

2 Year Bank Statements FICO/CLTV 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
FICO >= 800	(3.250)	(3.125)	(3.000)	(2.750)	(2.500)	(2.000)	(0.875)	2.250	NA
FICO 780 - 799	(3.125)	(3.000)	(2.875)	(2.625)	(2.250)	(1.375)	(0.500)	3.125	NA
FICO 760 - 779	(2.125)	(2.000)	(1.875)	(1.375)	(1.000)	(0.750)	0.500	4.250	NA
FICO 740 - 759	(1.250)	(1.250)	(1.250)	(1.000)	(0.625)	(0.250)	1.750	6.000	NA
FICO 720 - 739	(0.875)	(0.875)	(0.875)	(0.500)	(0.125)	0.500	2.750	NA	NA
FICO 700 - 719	(0.125)	(0.125)	(0.125)	0.375	1.250	2.250	5.500	NA	NA
FICO 680 - 699	0.500	0.750	1.000	1.250	3.250	4.500	NA	NA	NA
1 YR Bank Statements (In Add. to the 2 YR Bank Statements Adj)	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.250	NA

Additional LLPAs to FICO/CLTV 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
DTI 40.01-45%	0.375	0.375	0.375	0.375	0.375	0.375	0.500	0.750	1.000
DTI 45.01-50%	0.500	0.500	0.500	0.500	0.500	0.500	0.750	1.000	1.500
Loan Amount $75,000-$100,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Loan Amount $100,001-$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount $150,001-$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount $200,001-$350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount $350,001-$500,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	NA
Second Home	1.000	1.000	1.000	1.000	1.000	1.000	1.000	NA	NA
Investment Property	1.875	1.875	2.375	2.875	3.375	4.000	NA	NA	NA
2-4 Units	0.375	0.375	0.375	0.500	0.500	0.500	NA	NA	NA
Condo	0.250	0.250	0.250	0.250	0.375	0.375	0.500	NA	NA
Geographic Adjusters: IL, CT, NJ	1.000	1.000	1.250	1.250	1.500	1.500	2.000	NA	NA