

AUS Non-Conforming *Rate Adjustments*, Effective for locks prior to 7/8/19

		FICO/CLTV (All adjustments to rate)							
		≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
760+		(0.250)	(0.250)	(0.250)	(0.125)	0.125	0.250	0.500	0.875
740-759		(0.250)	(0.250)	(0.125)	0.000	0.250	0.375	0.625	1.000
720-739		(0.250)	(0.250)	(0.125)	0.125	0.250	0.500	0.750	1.125
700-719		(0.125)	(0.125)	0.125	0.250	0.500	0.750	1.000	1.500
680-699		0.000	0.000	0.125	0.375	0.625	1.000	1.500	2.125
660-679		0.125	0.250	0.375	0.625	1.000	1.500	NA	NA
640-659		0.250	0.375	0.750	1.125	1.625	2.250	NA	NA

		Cash-out/CLTV (All adjustments to rate)							
		≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
760+		0.000	0.000	0.125	0.250	0.375	0.500	0.500	0.500
740-759		0.000	0.000	0.125	0.250	0.375	0.625	0.750	0.750
720-739		0.000	0.000	0.125	0.250	0.375	0.625	0.750	0.750
700-719		0.000	0.000	0.250	0.375	0.500	0.750	NA	NA
680-699		0.000	0.000	0.250	0.375	0.500	0.750	NA	NA
660-679		0.000	0.000	0.375	0.375	NA	NA	NA	NA
640-659		0.000	0.000	0.375	0.375	NA	NA	NA	NA

		DTI < 25%/CLTV (All adjustments to rate)							
		≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
760+		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)
740-759		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)
720-739		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)
700-719		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)
680-699		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)
660-679		(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	NA	NA
640-659		(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	NA	NA

		DTI > 43%/CLTV (All adjustments to rate)							
		≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
760+		0.250	0.250	0.250	0.375	0.375	0.500	0.500	NA
740-759		0.250	0.250	0.250	0.375	0.375	0.500	0.500	NA
720-739		0.250	0.250	0.250	0.375	0.375	0.500	0.500	NA
700-719		0.375	0.375	0.375	0.375	0.375	0.500	0.500	NA
680-699		0.375	0.375	0.375	0.375	0.375	0.500	0.500	NA
660-679		0.375	0.375	0.375	0.375	0.375	0.500	NA	NA
640-659		0.500	0.500	0.500	0.500	0.500	0.500	NA	NA

		CLTV (All adjustments to rate)							
		≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Loan Amount > \$1.5M		(0.125)	0.000	0.000	0.000	0.125	0.125	0.125	0.125
Second Home		0.000	0.000	0.000	0.125	0.125	0.250	NA	NA
Investment FICO >= 660		0.125	0.250	0.375	0.375	0.500	0.625	NA	NA
Investment FICO < 660		0.250	0.375	0.500	0.625	0.750	0.750	NA	NA
Inv & > 10 Financed Prop		2.000	2.000	2.000	NA	NA	NA	NA	NA
2 Unit		0.000	0.000	0.000	0.000	0.125	0.125	NA	NA
3-4 Unit		0.125	0.250	0.250	0.375	0.375	0.500	NA	NA
Condo		0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250
Interest Only		0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.375
Subordinate Financing		0.000	0.000	0.125	0.125	0.250	0.250	0.375	0.500

		PRICE Adjustments							
		≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Purchase Money		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
No Escrows		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250

Max Rebate (2.000)

AUS Non-Conforming *Price Adjustments*, Effective for locks on or after 7/8/19

		FICO/CLTV									
		<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
800+		(0.500)	(0.450)	(0.450)	(0.350)	(0.050)	0.100	0.300	0.750	1.400	2.500
780-799		(0.500)	(0.450)	(0.450)	(0.300)	0.000	0.150	0.350	0.850	1.500	2.750
760-779		(0.450)	(0.400)	(0.350)	(0.250)	0.050	0.200	0.400	1.000	1.700	3.000
740-759		(0.300)	(0.300)	(0.250)	(0.200)	0.200	0.400	0.600	1.150	1.900	3.250
720-739		(0.200)	(0.150)	(0.150)	(0.050)	0.400	0.600	0.850	1.400	2.200	3.750
700-719		(0.100)	0.000	0.000	0.150	0.700	0.900	1.250	1.800	2.700	4.250
680-699		0.000	0.200	0.250	0.450	0.900	1.200	1.500	2.400	3.500	5.000
660-679		0.200	0.400	0.550	0.750	1.100	1.500	2.000	3.500	NA	NA
640-659		0.600	0.800	1.100	1.400	2.000	2.500	3.000	5.000	NA	NA

		Cash-Out/CLTV									
		<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
FICO < 680		0.400	0.400	0.400	0.600	0.600	0.800	NA	NA	NA	NA
FICO >= 680 and < 740		0.300	0.300	0.300	0.500	0.500	0.700	1.000	1.400	1.800	2.200
FICO >= 740		0.200	0.200	0.200	0.400	0.400	0.500	0.800	1.100	1.400	1.700

		DTI/CLTV									
		<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
DTI <= 25%, FICO < 680		(0.300)	(0.300)	(0.300)	(0.400)	(0.400)	(0.500)	(0.500)	(0.700)	NA	NA
DTI <= 25%, FICO >= 680		(0.200)	(0.200)	(0.200)	(0.200)	(0.200)	(0.300)	(0.300)	(0.400)	(0.400)	(0.400)
DTI > 43%, FICO < 680		0.200	0.200	0.500	0.500	0.800	1.100	1.500	2.000	NA	NA
DTI > 43%, FICO >= 680		0.000	0.000	0.000	0.000	0.200	0.400	0.600	1.000	1.500	NA

		Other Price Adjustments/CLTV									
		<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Purchase Money		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)
Interest Only		0.200	0.200	0.200	0.200	0.300	0.300	0.600	0.600	0.800	0.800
Condo		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.200	0.400	0.600
2 Unit		0.000	0.000	0.000	0.000	0.000	0.000	0.200	0.200	NA	NA
3 Unit		0.250	0.250	0.250	0.350	0.350	0.350	0.600	0.600	NA	NA
4 Unit		0.400	0.400	0.400	0.700	0.700	0.700	1.000	1.000	NA	NA
Second Home		0.000	0.000	0.000	0.200	0.200	0.400	0.600	0.800	NA	NA
Investment, FICO < 680		0.500	0.500	0.700	0.900	1.200	1.500	2.000	2.500	NA	NA
Investment, FICO >= 680		0.400	0.400	0.400	0.600	0.700	1.000	1.500	2.000	NA	NA
Loan Amt > \$1.5M and <= \$2.5M		0.000	0.000	0.000	0.200	0.200	0.200	0.400	0.400	0.600	0.800
Loan Amt > \$2.5M and <= \$3.0M		0.000	0.000	0.000	0.300	0.300	0.300	0.600	0.600	0.800	1.000
No Escrows		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Subordinate Financing		0.000	0.000	0.000	0.000	0.500	1.000	1.500	2.000	2.500	3.500

Max Rebate, Loan Amt <= \$1.0M	(2.250)
Max Rebate, Loan Amt > \$1.0M	(1.500)