



NEW WAVE LENDING GROUP

1199 FAIRWAY DRIVE, 2ND FLOOR, CITY OF INDUSTRY, CA 91789
 T: (626) 820-9081 F: (800) 878-7387
 BUSINESS HOUR: 8:30AM ~ 5:30PM

Lock-in Cut off time: 5 PM (Online)

For pricing and rate info, please contact:
 lockdesk@newwavelending.com

Submission: submission@newwavelending.com
 or online at partner.newwavelending.com
 Docs & Funding: (626) 820-9081

May 13, 2022

WELCOME TO NEW WAVE LENDING

Summary of Rate Sheet Contents

PROGRAM	SUMMARY/OFFERED INCOME DOC TYPE	LENDER FEE	MAX. PREMIUM
★ Conventional (Page2)	- Standard Conforming Program WITHIN Agency Loan Limit - Maximum LTV : 97%* - Minimum Fico : 620	LENDER FEE	MAX. PREMIUM
		\$1,050	Conforming : (4.000) High Balance : (3.000)
Conventional - Direct Agency (Page3)	- Standard Conforming Program WITHIN Agency Loan Limit - Based on AUS decision with <u>NO OVERLAY</u> - Maximum LTV : 97%* - Minimum Fico : 620	LENDER FEE	MAX. PREMIUM
		\$1,050	Conforming : (4.000) High Balance : (3.000)
Home Ready/Possible & FHA (Page4)	- (HR/HP) Pricing adjustment is capped to 0% for FICO > 680, LTV >80%/1.5% for the rests - (HR/HP) Maximum LTV : 97% - (FHA) Maximum LTV : 97.75%* - (FHA) Minimum FICO < 620**	LENDER FEE	MAX. PREMIUM
		\$1,050	HR/HP : (4.000) FHA : (6.000)
★ Jumbo (Page5)	- (JM/JE/JP) Minimum Loan Amount must be \$1 the current agency loan limit - (JE) Based on AUS decision for Debts/Assets and Reserves - (JP) Maximum DTI is 49.99%	LENDER FEE	MAX. PREMIUM
		\$1,250	JM : (2.125) JE : (1.875) JP : (1.750)
★ NonQM : VOE, P&L Only, DSCR (Page6)	- (VOE) <u>Verification Of Employment</u> for wage earner's income verification - (VOE) <u>CPA/CTEC/EA prepared Profit and Loss</u> for Self-Employed's income verification - (DSCR) <u>No DTI needed</u> (DSCR = Monthly gross rent divided by PITIA) - (DSCR) <u>No NMLS license needed</u> for selected States. Details in guideline.	LENDER FEE	MAX. PREMIUM
		\$1,250	VOE/P&L : (3.000) DSCR : (3.500)***
★ NonQM : Expanded Portfolio (Page7)	- 12/24 Bank Statement - 1099 (2 or 1 yr) : 2 or 1 yr average of 1099s - Asset Utilization : Asset-based income verification - Full Doc : 4506-C required	LENDER FEE	MAX. PREMIUM
		\$1,250	(2.500)
NonQM : Self Employed Above, 3MO. Bank Stmt (Page8)	- 12/24 Bank Statement with <u>lower FICO</u> - Asset Depletion with <u>lower FICO</u> : Asset-based income verification - Full Doc : 4506-C required with <u>lower FICO</u>	LENDER FEE	MAX. PREMIUM
		\$1,250	(1.500)

*additional condition required. Refer to the program guideline

★ : indicates the most popular program

**exception base

***depends on how PPP is chosen - details in subject page

Useful Resources

AGENCY LOAN LIMIT FOR 2022			LOCK EXTENSION POLICY		OFFERABLE LOCK TERM	
Units	Contiguous States, DC, Puerto Rico	Alaska, Guam, Hawaii, and US VI	2 DAYS	0.125%	60, 45, 30 days	PRE-LOCK/REGISTERED STATUS
			7 DAYS	0.250%	30 days	APPRAISAL ORDERED/SUBMITTED STATUS
1	\$647,200	\$970,800	LONGER EXTENSION IS AVAILABLE (CONTACT TO LOCKDESK)		15 days	APPRAISAL IN/APPROVED STATUS
2	\$828,700	\$1,243,050			NEW LOCK POLICY	
3	\$1,001,650	\$1,502,475	RELOCK POLICY			
4	\$1,244,850	\$1,867,275	WORSE CASE PRICING + 0.25% (AVAILABLE A DAY AFTER LOCK IS EXPIRED)			



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NWL CONFORMING FIXED (DU/LP)												May 13, 2022			
30 YEAR FIXED (CODE: NW30C)			20 YEAR FIXED (CODE: NW20C)			15 YEAR FIXED (CODE: NW15C)			10 YEAR FIXED (CODE: NW10C)			8:00 AM			
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS				
5.625%	(3.500)	(3.375)	5.375%	(3.125)	(3.000)	4.875%	(2.625)	(2.500)	4.625%	(2.375)	(2.250)	<p>NOW OFFER 60 DAYS LOCK 0.375% FROM 30 DAYS LOCK</p> <p>*Upcoming Program in 2022*</p> <p>HELOC / STANDALONE CLOSED-END 2ND</p> <p>15 Day 5/28/2022 30 Day 6/12/2022 45 Day 6/27/2022 60 Day 7/12/2022</p>			
5.500%	(3.125)	(3.000)	5.250%	(2.750)	(2.625)	4.750%	(2.375)	(2.250)	4.500%	(2.250)	(2.125)				
5.375%	(2.750)	(2.625)	5.125%	(3.000)	(2.875)	4.625%	(2.125)	(2.000)	4.375%	(2.125)	(2.000)				
5.250%	(2.375)	(2.250)	5.000%	(2.750)	(2.625)	4.500%	(2.000)	(1.875)	4.250%	(1.875)	(1.750)				
5.125%	(1.875)	(1.750)	4.875%	(2.375)	(2.250)	4.375%	(1.750)	(1.625)	4.125%	(1.750)	(1.625)				
5.000%	(1.500)	(1.375)	4.750%	(1.875)	(1.750)	4.250%	(1.375)	(1.250)	4.000%	(1.625)	(1.500)				
4.875%	(1.000)	(0.875)	4.625%	(1.375)	(1.250)	4.125%	(1.250)	(1.125)	3.875%	(1.125)	(1.000)				
4.750%	(0.500)	(0.375)	4.500%	(0.750)	(0.625)	4.000%	(0.750)	(0.625)	3.750%	(0.500)	(0.375)				
4.625%	0.000	0.125	4.375%	(0.125)	0.000	3.875%	(0.250)	(0.125)	3.625%	(0.375)	(0.250)				
NWL CONFORMING ARMS (DU/LP)															
10/6 ARM (CODE: NW10/6)			7/6 ARM (CODE: NW7/6)			5/6 ARM (CODE: NWS/6)			3/6 ARM (CODE: NW3/6)						
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS				
5.000%	0.125	0.250	5.000%	(0.625)	(0.500)	5.000%	(0.375)	(0.250)	5.125%	1.250	1.375				
4.875%	0.500	0.625	4.875%	(0.250)	(0.125)	4.875%	(0.125)	0.000	5.000%	1.375	1.500				
4.750%	0.750	0.875	4.750%	0.000	0.125	4.750%	0.125	0.250	4.875%	1.500	1.625				
4.625%	1.250	1.375	4.625%	0.375	0.500	4.625%	0.375	0.500	4.750%	1.625	1.750				
4.500%	1.750	1.875	4.500%	0.625	0.750	4.500%	0.750	0.875	4.625%	1.750	1.875				
4.375%	2.250	2.375	4.375%	1.125	1.250	4.375%	1.125	1.250	4.500%	1.875	2.000				
4.250%	2.625	2.750	4.250%	1.500	1.625	4.250%	1.250	1.375	4.375%	2.000	2.125				
Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	2/1/5	Mar/Cap	2.750	2/1/5				
NWL CONFORMING HIGH BALANCE FIXED & ARMS (DU/LP)															
30 YEAR FIXED (CODE: NW30HB)			15 YEAR FIXED (CODE: NW15HB)			10/6 ARM (CODE: NW10/6HB)			7/6 ARM (CODE: NW7/6HB)			5/6 ARM (CODE: NWS/6HB)			
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	
5.625%	(2.750)	(2.625)	5.000%	(1.750)	(1.625)	5.000%	0.500	0.625	4.750%	1.125	1.250	4.750%	1.125	1.250	
5.500%	(2.625)	(2.500)	4.875%	(1.625)	(1.500)	4.875%	0.875	1.000	4.625%	1.375	1.500	4.625%	0.875	1.000	
5.375%	(2.375)	(2.250)	4.750%	(1.500)	(1.375)	4.750%	1.250	1.375	4.500%	1.750	1.875	4.500%	1.250	1.375	
5.250%	(2.000)	(1.875)	4.625%	(1.375)	(1.250)	4.625%	1.750	1.875	4.375%	1.875	2.000	4.375%	1.500	1.625	
5.125%	(1.500)	(1.375)	4.500%	(1.250)	(1.125)	4.500%	2.250	2.375	4.250%	1.875	2.000	4.250%	1.500	1.625	
5.000%	(1.125)	(1.000)	4.375%	(1.000)	(0.875)	4.375%	2.750	2.875	4.125%	2.250	2.375	4.125%	1.500	1.625	
4.875%	(0.750)	(0.625)	4.250%	(0.875)	(0.750)	4.250%	3.000	3.125	4.000%	2.625	2.750	4.000%	1.875	2.000	
4.750%	(0.375)	(0.250)	4.125%	(0.375)	(0.250)	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	2/1/5	
PRICE ADJUSTMENTS															
LTV/FICO Adjustments: All Products w/Terms > 15 yrs, Fixed & ARMS										Subordinate Financing					
FICO \ LTV	≤ 60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	LTV	CLTV	FICO				
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	N/A	≤ 75%	≤ 80%	≥ 720	< 720			
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	N/A	≤ 65%	80.01-95%	0.625	0.375			
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	N/A	75.01-90%	76.01-95%	1.125	1.375			
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	N/A	75.01-95%	90.01-95%	1.125	1.375			
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	N/A	≤ 95%	N/A	N/A	N/A			
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	N/A							
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	N/A							
LTV/FICO Adjustments: Cash-Out Refinance (All Terms), Fixed & ARMS										PRICE ADJUSTERS					
FICO \ LTV	≤ 60%	60.01-70%	70.01-75%	75.01-80%	Loan Amount < \$100k			0.750	<p>HIGH BALANCE CONFORMING LOAN MAX LOAN LIMITS: \$970,800 FOR 1 UNIT \$1,243,050 FOR 2 UNITS \$1,502,475 FOR 3 UNITS \$1,867,275 FOR 4 UNITS</p> <p>*MAX LOAN LIMITS ARE DETERMINED BY GEOGRAPHIC AREA PLEASE CALL OFFICE OR VISIT LINK BELOW FOR YOUR LOW LIMITS https://www.fanniemae.com/singlefamily/loan-limits</p>						
740+	0.375	0.625	0.625	0.875	Attached Condo (> 15yr, > 75% LTV)			0.750							
720-739	0.375	1.000	1.000	1.125	2-4 Units			1.000							
700-719	0.375	1.000	1.000	1.125	45 Days			0.125							
680-699	0.375	1.125	1.125	1.750	60 Days			0.375							
660-679	0.625	1.125	1.125	1.875	N/O/O < 700 FICO			0.375							
640-659	0.625	1.625	1.625	2.625	Adverse Refinance Fee*			0.000							
620-639	0.625	1.625	1.625	3.125											
Product Feature Adjustments										EXTENSION POLICY					
LTV	≤ 60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	<p>2 DAYS (-0.125%) TO FEE 7 DAYS (-0.250%) TO FEE *Longer Extension Available</p>			NOW OFFERING 'RefiNOW'***				
Investment Property	2.125	2.125	2.125	3.500	4.125	--	--								
HB C/O	1.250	1.500	1.500	1.750	--	--	--								
High-Bal ARMS	0.750	0.750	0.750	1.500	1.500	1.500	--								
HB P&RT	0.500	0.750	0.750	1.000	1.000	1.000	1.000								
2ND HOME	1.125	1.625	2.125	3.375	4.125	4.125	4.125	NOW OFFERING 'RefiPOSSIBLE'***							
Lender Paid MI (Single Premium) Adjustments															
LTV \ FICO	%	≥ 760	740-759	720-739	700-719	680-699	660-679	< 660	Others	≥ 740	720-739	680-719	< 680		
95.01-97	35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Cash Out	0.625	0.750	1.000	1.375		
90.01-95	30	2.000	2.875	3.125	3.625	4.500	6.500	7.000	R&T Refi	0.000	0.000	0.000	0.000		
85.01-90	25	1.375	2.125	2.625	3.000	3.625	5.000	5.500	2nd Home	0.375	0.500	0.750	1.250		
80.01-85	12	0.875	1.000	1.125	1.375	1.500	2.000	2.250	3-4 Unit	1.250	1.375	--	--		
LOAN TERM < 30		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.375)	Inv Prop	1.250	1.375	--	--		
** RefiNOW offered program Codes : NW30C-RN, NW20C-RN, NW15C-RN, NW10C-RN										Loan Amt-650K	0.625	0.750	1.250	2.125	
** RefiPossible offered program Codes : NW30C-LP-RP, NW20C-LP-RP, NW15C-LP-RP, NW10C-LP-RP										DTI > 45	0.375	0.500	0.625	0.750	

***THIS PRICE SHEET IS FOR THE USE OF APPROVED MORTGAGE BROKERS/AGENCIES ONLY.



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NWLG CONFORMING FIXED - DIRECT (DU/LP)												May 13, 2022			
30 YEAR FIXED (CODE: NW30CA)			20 YEAR FIXED (CODE: NW20CA)			15 YEAR FIXED (CODE: NW15CA)			10 YEAR FIXED (CODE: NW10CA)			8:00 AM			
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS				
5.625%	(3.250)	(3.125)	5.375%	(2.875)	(2.750)	4.875%	(2.375)	(2.250)	4.625%	(2.125)	(2.000)				
5.500%	(2.875)	(2.750)	5.250%	(2.500)	(2.375)	4.750%	(2.125)	(2.000)	4.500%	(2.000)	(1.875)				
5.375%	(2.500)	(2.375)	5.125%	(2.750)	(2.625)	4.625%	(1.875)	(1.750)	4.375%	(1.875)	(1.750)				
5.250%	(2.125)	(2.000)	5.000%	(2.500)	(2.375)	4.500%	(1.750)	(1.625)	4.250%	(1.625)	(1.500)				
5.125%	(1.625)	(1.500)	4.875%	(2.125)	(2.000)	4.375%	(1.500)	(1.375)	4.125%	(1.500)	(1.375)				
5.000%	(1.250)	(1.125)	4.750%	(1.625)	(1.500)	4.250%	(1.125)	(1.000)	4.000%	(1.375)	(1.250)				
4.875%	(0.750)	(0.625)	4.625%	(1.125)	(1.000)	4.125%	(1.000)	(0.875)	3.875%	(0.875)	(0.750)				
4.750%	(0.250)	(0.125)	4.500%	(0.500)	(0.375)	4.000%	(0.500)	(0.375)	3.750%	(0.250)	(0.125)				
4.625%	0.250	0.375	4.375%	0.125	0.250	3.875%	0.000	0.125	3.625%	(0.125)	0.000				
NWLG CONFORMING ARMS - DIRECT (DU/LP)												*Upcoming Program in 2022* HELOC / STANDALONE CLOSED-END 2ND			
10/6 ARM (CODE: NW10/6A)			7/6 ARM (CODE: NW7/6A)			5/6 ARM (CODE: NW5/6A)			3/6 ARM (CODE: NW3/6A)						
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS				
5.000%	0.375	0.500	5.000%	(0.375)	(0.250)	5.000%	(0.125)	0.000	5.125%	1.500	1.625				
4.875%	0.750	0.875	4.875%	0.000	0.125	4.875%	0.125	0.250	5.000%	1.625	1.750				
4.750%	1.000	1.125	4.750%	0.250	0.375	4.750%	0.375	0.500	4.875%	1.750	1.875				
4.625%	1.500	1.625	4.625%	0.625	0.750	4.625%	0.625	0.750	4.750%	1.875	2.000				
4.500%	2.000	2.125	4.500%	0.875	1.000	4.500%	1.000	1.125	4.625%	2.000	2.125				
4.375%	2.500	2.625	4.375%	1.375	1.500	4.375%	1.375	1.500	4.500%	2.125	2.250				
4.250%	2.875	3.000	4.250%	1.750	1.875	4.250%	1.500	1.625	4.375%	2.250	2.375				
Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	2/1/5	Mar/Cap	2.750	2/1/5				
NWLG CONFORMING HIGH BALANCE FIXED AND ARMS - DIRECT (DU/LP)															
30 YEAR FIXED (CODE: NW30HBA)			15 YEAR FIXED (CODE: NW15HBA)			10/6 ARM (CODE: NW10/6HBA)			7/6 ARM (CODE: NW7/6HBA)			5/6 ARM (CODE: NW5/6HBA)			
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	
5.625%	(2.500)	(2.375)	5.000%	(1.500)	(1.375)	5.000%	0.750	0.875	4.750%	1.375	1.500	4.750%	1.375	1.500	
5.500%	(2.375)	(2.250)	4.875%	(1.375)	(1.250)	4.875%	1.125	1.250	4.625%	1.625	1.750	4.625%	1.125	1.250	
5.375%	(2.125)	(2.000)	4.750%	(1.250)	(1.125)	4.750%	1.500	1.625	4.500%	2.000	2.125	4.500%	1.500	1.625	
5.250%	(1.750)	(1.625)	4.625%	(1.125)	(1.000)	4.625%	2.000	2.125	4.375%	2.125	2.250	4.375%	1.750	1.875	
5.125%	(1.250)	(1.125)	4.500%	(1.000)	(0.875)	4.500%	2.500	2.625	4.250%	2.125	2.250	4.250%	1.750	1.875	
5.000%	(0.875)	(0.750)	4.375%	(0.750)	(0.625)	4.375%	3.000	3.125	4.125%	2.500	2.625	4.125%	1.750	1.875	
4.875%	(0.500)	(0.375)	4.250%	(0.625)	(0.500)	4.250%	3.250	3.375	4.000%	2.875	3.000	4.000%	2.125	2.250	
4.750%	(0.125)	0.000	4.125%	(0.125)	0.000	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	2/1/5	
PRICE ADJUSTMENTS															
LTV/FICO Adjustments: All Products w/Terms > 15 yrs, Fixed & ARMs										Subordinate Financing					
FICO \ LTV	≤ 60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%		LTV	CLTV	FICO			
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	N/A		≤ 75%	≤ 80%	≥ 720	< 720		
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	N/A		≤ 65%	80.01-95%	0.625	0.875		
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	N/A		65.01-75%	80.01-95%	0.875	1.125		
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	N/A		75.01-90%	76.01-95%	1.125	1.375		
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	N/A		75.01-95%	90.01-95%	1.125	1.375		
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	N/A		≤ 95%	95.01-97%	N/A	N/A		
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	N/A							
LTV/FICO Adjustments: Cash-Out Refinance (All Terms), Fixed & ARMs						PRICE ADJUSTERS			HIGH BALANCE CONFORMING LOAN MAX LOAN LIMITS:						
FICO \ LTV	≤ 60%	60.01-70%	70.01-75%	75.01-80%	Loan Amount < \$100k			0.750							
740+	0.375	0.625	0.625	0.875	Attached Condo (> 15yr, > 75% LTV)			0.750							
720-739	0.375	1.000	1.000	1.125	2-4 Units			1.000							
700-719	0.375	1.000	1.000	1.125	45 Days			0.125							
680-699	0.375	1.125	1.125	1.750	60 Days			0.375							
660-679	0.625	1.125	1.125	1.875	N/O/O < 700 FICO			0.375							
640-659	0.625	1.625	1.625	2.625	Adverse Refinance Fee*			0.000							
620-639	0.625	1.625	1.625	3.125											
Product Feature Adjustments										EXTENSION POLICY					
LTV	≤ 60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	DIRECT AGENCY 2 DAYS (-0.125%) TO FEE 7 DAYS (-0.250%) TO FEE *Longer Extension Available							
Investment Property	2.125	2.125	2.125	3.500	4.125	--	--								
HB C/O	1.250	1.500	1.500	1.750	--	--	--								
High-Bal ARMs	0.750	0.750	0.750	1.500	1.500	1.500	--								
HB P&RT	0.500	0.750	0.750	1.000	1.000	1.000	1.000								
2ND HOME	1.125	1.625	2.125	3.375	4.125	4.125	4.125								
Lender Paid MI (Single Premium) Adjustments															
LTV \ FICO	%	≥ 760	740-759	720-739	700-719	680-699	660-679	< 660	Others	≥ 740	720-739	680-719	< 680		
95.01-97	35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Cash Out	0.625	0.750	1.000	1.375		
90.01-95	30	2.000	2.875	3.125	3.625	4.500	6.500	7.000	R&T Refi	0.000	0.000	0.000	0.000		
85.01-90	25	1.375	2.125	2.625	3.000	3.625	5.000	5.500	2nd Home	0.375	0.500	0.750	1.250		
80.01-85	12	0.875	1.000	1.125	1.375	1.500	2.000	2.250	3-4 Unit	1.250	1.375	--	--		
LOAN TERM < 30		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.375)	Inv Prop	1.250	1.375	--	--		
									Loan Amt>650K	0.625	0.750	1.250	2.125		
									DTI > 45	0.375	0.500	0.625	0.750		

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NEW WAVE LENDING GROUP

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NWLG CONFORMING FIXED - HOME READY												May 13, 2022		
30 YEAR FIXED (CODE: NW30HR)			20 YEAR FIXED (CODE: NW20HR)			15 YEAR FIXED (CODE: NW15HR)			HB 30 YEAR FIXED (CODE: NW30HBHR)			Home Ready		
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS			
5.625%	(3.375)	(3.250)	5.375%	(3.000)	(2.875)	4.875%	(2.500)	(2.375)	5.625%	(2.625)	(2.500)	- Primary Only - Purchase & Limited Cashout - Up to 97% LTV LTV FICO CAP >80% >= 680 0 ALL OTHER COMBINATION 1.500		
5.500%	(3.000)	(2.875)	5.250%	(2.625)	(2.500)	4.750%	(2.250)	(2.125)	5.500%	(2.500)	(2.375)			
5.375%	(2.625)	(2.500)	5.125%	(2.875)	(2.750)	4.625%	(2.000)	(1.875)	5.375%	(2.250)	(2.125)			
5.250%	(2.250)	(2.125)	5.000%	(2.625)	(2.500)	4.500%	(1.875)	(1.750)	5.250%	(1.875)	(1.750)			
5.125%	(1.750)	(1.625)	4.875%	(2.250)	(2.125)	4.375%	(1.625)	(1.500)	5.125%	(1.375)	(1.250)			
5.000%	(1.375)	(1.250)	4.750%	(1.750)	(1.625)	4.250%	(1.250)	(1.125)	5.000%	(1.000)	(0.875)			
4.875%	(0.875)	(0.750)	4.625%	(1.250)	(1.125)	4.125%	(1.125)	(1.000)	4.875%	(0.625)	(0.500)			
4.750%	(0.375)	(0.250)	4.500%	(0.625)	(0.500)	4.000%	(0.625)	(0.500)	4.750%	(0.250)	(0.125)			
4.625%	0.125	0.250	4.375%	0.000	0.125	3.875%	(0.125)	0.000	4.625%	0.375	0.500			
NWLG CONFORMING FIXED - HOME POSSIBLE														
30 YEAR FIXED (CODE: NW30HP)			20 YEAR FIXED (CODE: NW20HP)			15 YEAR FIXED (CODE: NW15HP)			HB 30 YEAR FIXED (CODE: NW30BHP)			Home Possible		
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS			
5.625%	(3.375)	(3.250)	5.375%	(3.000)	(2.875)	4.875%	(2.500)	(2.375)	5.625%	(2.625)	(2.500)	- Primary Only - Purchase & No Cashout Refi - Up to 97% LTV LTV FICO CAP >80% >= 680 0 ALL OTHER COMBINATION 1.500		
5.500%	(3.000)	(2.875)	5.250%	(2.625)	(2.500)	4.750%	(2.250)	(2.125)	5.500%	(2.500)	(2.375)			
5.375%	(2.625)	(2.500)	5.125%	(2.875)	(2.750)	4.625%	(2.000)	(1.875)	5.375%	(2.250)	(2.125)			
5.250%	(2.250)	(2.125)	5.000%	(2.625)	(2.500)	4.500%	(1.875)	(1.750)	5.250%	(1.875)	(1.750)			
5.125%	(1.750)	(1.625)	4.875%	(2.250)	(2.125)	4.375%	(1.625)	(1.500)	5.125%	(1.375)	(1.250)			
5.000%	(1.375)	(1.250)	4.750%	(1.750)	(1.625)	4.250%	(1.250)	(1.125)	5.000%	(1.000)	(0.875)			
4.875%	(0.875)	(0.750)	4.625%	(1.250)	(1.125)	4.125%	(1.125)	(1.000)	4.875%	(0.625)	(0.500)			
4.750%	(0.375)	(0.250)	4.500%	(0.625)	(0.500)	4.000%	(0.625)	(0.500)	4.750%	(0.250)	(0.125)			
4.625%	0.125	0.250	4.375%	0.000	0.125	3.875%	(0.125)	0.000	4.625%	0.375	0.500			
PRICE ADJUSTMENTS														
LTV/FICO Adjustments: All Products w/Terms > 15 yrs, Fixed & ARMs										Subordinate Financing				
FICO \ LTV	≤ 60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	LTV	CLTV	FICO		HOME-POSSIBLE	
											≥ 720	< 720		
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750					ALL LTVs : 0.500	
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	≤ 75%	≤ 80%	0.375	0.375		
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	≤ 65%	80.01-95%	0.625	0.875		
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	65.01-75%	80.01-95%	0.875	1.125		
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	75.01-90%	76.01-95%	1.125	1.375		
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	75.01-95%	90.01-95%	1.125	1.375		
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	≤ 95%	95.01-97%	1.875	1.875		
Att. Condo > 15yr	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	LOAN AMT < \$100K*		0.750 for All LTVs			
2-4 Units	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Escrow Waiver		0.000			
High-Bal Pur & R/T	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	Adverse Refinance Fee		0.000			
Lender Paid MI (Single Premium) Adjustments														
LTV \ FICO	%	≥ 760	740-759	720-739	700-719	680-699	660-679	< 660	Others	≥ 740	720-739	680-719	< 680	
95.01-97	25	2.750	4.000	4.750	5.250	6.500	8.000	10.000	Cash Out	0.625	0.750	1.000	1.375	
90.01-95	25	2.000	2.875	3.125	3.625	4.500	6.500	7.000	R&T Refi	0.000	0.000	0.000	0.000	
85.01-90	25	1.375	2.125	2.625	3.000	3.625	5.000	5.500	2nd Home	0.375	0.500	0.750	1.250	
80.01-85	12	0.875	1.000	1.125	1.375	1.500	2.000	2.250	3-4 Unit	1.250	1.375	--	--	
LOAN TERM < 30		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.375)	Inv Prop	1.250	1.375	--	--	
*Excluded pricing adjustment to Homeready/Homepossible Cap										Loan Amt>650K	0.625	0.750	1.250	2.125
										DTI > 45	0.375	0.500	0.625	0.750
NWLG FHA FIXED														
30 YEAR FIXED (CODE: FHA30)			15 YEAR FIXED (CODE: FHA15)			HB 30 YEAR FIXED (CODE: FHA30HB)			HB 15 YEAR FIXED (CODE: FHA15HB)			FHA & FHA High Balance		
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS			
5.250%	(3.625)	(3.500)	4.750%	(2.500)	(2.375)	5.375%	(2.250)	(2.125)	4.750%	1.875	2.000	Loan AMT < \$100,000	0.750	
5.125%	(3.250)	(3.125)	4.625%	(1.625)	(1.500)	5.250%	(2.125)	(2.000)	4.625%	2.250	2.375	FHA Streamline	0.000	
5.000%	(3.000)	(2.875)	4.500%	(1.375)	(1.250)	5.125%	(2.000)	(1.875)	4.500%	2.625	2.750	Second home	0.500	
4.875%	(2.625)	(2.500)	4.375%	(1.000)	(0.875)	5.000%	(1.750)	(1.625)	4.375%	3.000	3.125	Investment	0.500	
4.750%	(2.375)	(2.250)	4.250%	(0.750)	(0.625)	4.875%	(1.250)	(1.125)	4.250%	1.125	1.250	Fico 680+	(0.125)	
4.625%	(2.000)	(1.875)	4.125%	(0.375)	(0.250)	4.750%	(1.125)	(1.000)	4.125%	1.500	1.625	Fico 660-679	0.500	
4.500%	(1.750)	(1.625)	4.000%	0.000	0.125	4.625%	(0.875)	(0.750)	4.000%	1.875	2.000	Fico 640-659	1.250	
4.375%	(1.375)	(1.250)	3.875%	0.375	0.500	4.500%	(0.375)	(0.250)	3.875%	2.250	2.375	Fico 620-639	2.500	
4.250%	(0.750)	(0.625)	3.750%	0.625	0.750	4.375%	(0.125)	0.000	3.750%	2.750	2.875			
										UW FEE \$1,050			Max Premium (6.000)	

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NEW WAVE JUMBO PROGRAMS													May 13, 2022		
NW JUMBO EXPRESS															
30 YEAR FIXED (CODE: NW30JE)			15 YEAR FIXED (CODE: NW15JE)			10/6 ARM (CODE: NW10/6JE)			7/6 ARM (CODE: NW7/6JE)			5/6 ARM (CODE: NW5/6JE)			
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	
6.250%	(2.500)	(2.375)	5.500%	(1.125)	(1.000)	4.750%	(0.375)	(0.250)	4.625%	(0.875)	(0.750)	4.625%	(0.125)	0.000	
6.125%	(2.250)	(2.125)	5.375%	(0.875)	(0.750)	4.625%	0.000	0.125	4.500%	(0.500)	(0.375)	4.500%	0.250	0.375	
6.000%	(2.000)	(1.875)	5.250%	(0.625)	(0.500)	4.500%	0.375	0.500	4.375%	(0.375)	(0.250)	4.375%	0.500	0.625	
5.875%	(1.625)	(1.500)	5.125%	(0.250)	(0.125)	4.375%	0.750	0.875	4.250%	(0.250)	(0.125)	4.250%	1.000	1.125	
5.750%	(1.375)	(1.250)	5.000%	0.125	0.250	4.250%	1.000	1.125	4.125%	0.375	0.500	4.125%	1.250	1.375	
5.625%	(1.000)	(0.875)	4.875%	0.500	0.625	4.125%	1.375	1.500	4.000%	0.875	1.000	4.000%	1.500	1.625	
5.500%	(0.750)	(0.625)	4.750%	1.000	1.125	4.000%	1.750	1.875	3.875%	1.625	1.750	3.875%	2.000	2.125	
5.375%	(0.375)	(0.250)	4.625%	1.625	1.750	3.875%	2.250	2.375	3.750%	2.250	2.375	3.750%	2.375	2.500	
5.250%	0.000	0.125	4.500%	2.125	2.250	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	2/1/5	
PRICE ADJUSTMENT															
FULLY DELEGATED		HCLTV	≤ 55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.99					
		FICO 780+	(0.875)	(0.875)	(0.750)	(0.750)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	(0.250)			
		FICO 760-779	(0.875)	(0.750)	(0.625)	(0.500)	(0.500)	(0.500)	(0.375)	(0.125)	0.000	0.000			
		FICO 740-759	(0.750)	(0.625)	(0.500)	(0.375)	(0.375)	(0.375)	(0.250)	0.125	0.125	0.125			
		FICO 720-739	(0.625)	(0.500)	(0.375)	(0.375)	(0.250)	(0.250)	0.000	0.375	0.375	0.375			
		FICO 700-719	(0.375)	(0.250)	(0.125)	0.000	0.000	0.250	0.500	0.500	0.500	0.500			
		FICO 680-699	(0.125)	0.000	0.125	0.375	0.750	1.125	1.375	1.375	1.625	1.625			
		FICO 660-679	0.125	0.250	0.375	0.750	1.125	1.875	N/A	N/A	N/A	N/A			
		REFINANCE - NO CASHOUT	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250			
		REFINANCE - CASHOUT	0.250	0.250	0.250	0.500	0.750	1.000	1.000	1.250	1.250	1.500			
		INVESTMENT PROPERTY	1.500	1.500	1.500	1.750	2.000	2.500	N/A	N/A	N/A	N/A			
		SECOND HOME	0.000	0.250	0.250	0.500	0.500	0.500	0.500	0.875	0.875	0.875			
NW JUMBO															
30 YEAR FIXED (CODE: NW30JM)			15 YEAR FIXED (CODE: NW15JM)			10/6 ARM (CODE: NW10/6JM)			7/6 ARM (CODE: NW7/6JM)			5/6 ARM (CODE: NW5/6JM)			
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	
6.250%	(2.250)	(2.125)	5.500%	(0.875)	(0.750)	5.125%	(0.125)	0.000	5.000%	0.125	0.250	4.875%	0.500	0.625	
6.125%	(2.000)	(1.875)	5.375%	(0.625)	(0.500)	5.000%	0.250	0.375	4.875%	0.625	0.750	4.750%	0.875	1.000	
6.000%	(1.750)	(1.625)	5.250%	(0.375)	(0.250)	4.875%	0.625	0.750	4.750%	1.000	1.125	4.625%	1.250	1.375	
5.875%	(1.375)	(1.250)	5.125%	0.000	0.125	4.750%	1.125	1.250	4.625%	1.500	1.625	4.500%	1.625	1.750	
5.750%	(1.125)	(1.000)	5.000%	0.375	0.500	4.625%	1.625	1.750	4.500%	1.875	2.000	4.375%	2.125	2.250	
5.625%	(0.750)	(0.625)	4.875%	0.750	0.875	4.500%	2.000	2.125	4.375%	2.375	2.500	4.250%	2.625	2.750	
5.500%	(0.500)	(0.375)	4.750%	1.250	1.375	4.375%	2.625	2.750	4.250%	2.875	3.000	4.125%	3.000	3.125	
5.375%	(0.125)	0.000	4.625%	1.750	1.875	Mar/Cap	2.750	5/1/5	Mar/Cap	2.750	2/1/5	Mar/Cap	2.750	2/1/5	
PRICE ADJUSTMENTS															
FULLY DELEGATED		HCLTV	≤ 55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.99	90.01-95%				
		FICO 780+	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.375)	(0.125)	0.000	N/A	N/A			
		FICO 760-779	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.375)	(0.125)	0.000	N/A	N/A			
		FICO 740-759	(0.750)	(0.625)	(0.500)	(0.375)	(0.375)	(0.250)	0.125	0.375	N/A	N/A			
		FICO 720-739	(0.625)	(0.500)	(0.375)	(0.250)	(0.125)	0.000	0.375	0.625	N/A	N/A			
		FICO 700-719	(0.375)	(0.250)	(0.125)	0.000	0.250	0.500	N/A	N/A	N/A	N/A			
		REFINANCE - NO CASHOUT	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A			
		REFINANCE - CASHOUT	0.250	0.250	0.250	0.500	0.750	1.000	N/A	N/A	N/A	N/A			
		INVESTMENT PROPERTY	0.625	0.625	1.125	1.125	N/A	N/A	N/A	N/A	N/A	N/A			
		SECOND HOME	0.000	0.250	0.250	0.500	0.500	0.500	0.875	0.875	N/A	N/A			
NW JUMBO PLUS															
30 YEAR FIXED (CODE: NW30JP)			25 YEAR FIXED (CODE: NW25JP)			20 YEAR FIXED (CODE: NW20JP)			FULLY DELEGATED						
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS							
6.875%	(2.250)	(2.125)	6.875%	(2.250)	(2.125)	6.750%	(2.250)	(2.125)							
6.750%	(2.000)	(1.875)	6.750%	(2.000)	(1.875)	6.625%	(2.125)	(2.000)							
6.625%	(1.875)	(1.750)	6.625%	(1.875)	(1.750)	6.500%	(1.750)	(1.625)							
6.500%	(1.500)	(1.375)	6.500%	(1.500)	(1.375)	6.375%	(1.500)	(1.375)							
6.375%	(1.250)	(1.125)	6.375%	(1.250)	(1.125)	6.250%	(1.250)	(1.125)							
6.250%	(1.000)	(0.875)	6.250%	(1.000)	(0.875)	6.125%	(0.875)	(0.750)							
6.125%	(0.625)	(0.500)	6.125%	(0.625)	(0.500)	6.000%	(0.500)	(0.375)							
6.000%	(0.250)	(0.125)	6.000%	(0.250)	(0.125)	5.875%	(0.125)	0.000							
PRICE ADJUSTMENTS															
MAX PREMIUM (1.750)		LTV / CLTV / HCLTV		≤ 55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.99%				
		780+		(0.875)	(0.750)	(0.750)	(0.625)	(0.375)	(0.250)	0.125	1.125				
		FICO 760-779		(0.750)	(0.625)	(0.625)	(0.500)	(0.250)	0.000	0.375	1.375				
		FICO 740-759		(0.625)	(0.500)	(0.500)	(0.375)	(0.125)	0.125	0.625	1.750				
		FICO 720-739		(0.500)	(0.375)	(0.375)	(0.250)	0.000	0.250	0.875	2.250				
		FICO 700-719		(0.375)	(0.250)	(0.125)	0.000	0.250	0.500	1.250	2.750				
		FICO 680-699		(0.250)	0.000	0.125	0.250	0.500	0.875	1.625	N/A				
		FICO 661-679		0.000	0.250	0.500	0.750	1.000	1.375	N/A	N/A				
		Loan Amount \$1,000,001-\$1,500,000		0.125	0.125	0.125	0.125	0.125	0.250	0.375	0.500				
		Loan Amount \$1,500,001-\$2,000,000		0.125	0.125	0.125	0.250	0.375	N/A	N/A	N/A				
		Refinance - No Cashout		0.125	0.125	0.125	0.125	0.250	0.250	0.500	1.250				
		Refinance - Cashout		0.375	0.375	0.375	0.375	0.500	0.750	N/A	N/A				
		2 Unit		0.125	0.125	0.125	0.250	0.375	0.500	0.625	0.750				
		3-4 Units		0.250	0.250	0.375	0.500	0.750	N/A	N/A	N/A				
		Second Home		0.250	0.250	0.250	0.375	0.625	0.750	N/A	N/A				
		Investment Property		1.250	1.500	1.750	2.000	2.250	N/A	N/A	N/A				
		Non-Warrantable Condo		0.500	0.500	0.500	0.500	N/A	N/A	N/A	N/A				
		Condo/Hotel		1.375	1.375	1.375	1.375	N/A	N/A	N/A	N/A				
		Escrow Waiver		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250				

*THIS PRICE SHEET IS NOT INTENDED FOR DISTRIBUTION TO THE GENERAL PUBLIC
 **THIS PRICE SHEET IS FOR THE USE OF APPROVED MORTGAGE BROKERS/AGENCIES ONLY.



NEW WAVE LENDING GROUP

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 BUSINESS HOUR: 8:30AM ~ 5:30PM

Lock-in Cut off time: 5 PM

Please email lock request form to:
 lockdesk@newwavelending.com

Submission: submission@newwavelending.com
 or online at partner.newwavelending.com
 Docs & Funding: (626) 820-9081

May 13, 2022

New Wave Alt-QM Products													
WAVE VOE													
5/6 ARM (CODE:AQM5/6VOE)			7/6 ARM (CODE:AQM7/6VOE)			30 YR FIXED (CODE:AQM30VOE)			15 YR FIXED (CODE:AQM15VOE)			DELEGATED UNDERWRITING	
RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS		
6.875%	(1.625)	(1.500)	6.875%	(1.500)	(1.375)	7.125%	(1.750)	(1.625)	7.125%	(1.875)	(1.500)		
6.750%	(1.375)	(1.250)	6.750%	(1.250)	(1.125)	7.000%	(1.500)	(1.375)	7.000%	(1.625)	(1.250)		
6.625%	(1.125)	(1.000)	6.625%	(1.000)	(0.875)	6.875%	(1.250)	(1.125)	6.875%	(1.375)	(1.000)		
6.500%	(0.875)	(0.750)	6.500%	(0.750)	(0.625)	6.750%	(1.000)	(0.875)	6.750%	(1.125)	(0.750)		
6.375%	(0.625)	(0.500)	6.375%	(0.500)	(0.375)	6.625%	(0.750)	(0.625)	6.625%	(0.875)	(0.500)		
6.250%	(0.375)	(0.250)	6.250%	(0.250)	(0.125)	6.500%	(0.500)	(0.375)	6.500%	(0.625)	(0.250)		
6.125%	(0.125)	0.000	6.125%	0.000	0.125	6.375%	(0.250)	(0.125)	6.375%	(0.375)	0.000		
Margin : 4.0 / Caps : 2/1/5			Margin : 4.0 / Caps : 2/1/5			6.250% 0.000 0.125			6.250% (0.125) 0.250				
WAVE P&L													
5/6 ARM (CODE:AQM5/6PNL)			7/6 ARM (CODE:AQM7/6PNL)			30 YR FIXED (CODE:AQM30PNL)			15 YR FIXED (CODE:AQM15PNL)			DELEGATED UNDERWRITING	
RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS		
6.875%	(1.625)	(1.500)	6.875%	(1.500)	(1.375)	7.125%	(1.750)	(1.625)	7.125%	(1.875)	(1.500)		
6.750%	(1.375)	(1.250)	6.750%	(1.250)	(1.125)	7.000%	(1.500)	(1.375)	7.000%	(1.625)	(1.250)		
6.625%	(1.125)	(1.000)	6.625%	(1.000)	(0.875)	6.875%	(1.250)	(1.125)	6.875%	(1.375)	(1.000)		
6.500%	(0.875)	(0.750)	6.500%	(0.750)	(0.625)	6.750%	(1.000)	(0.875)	6.750%	(1.125)	(0.750)		
6.375%	(0.625)	(0.500)	6.375%	(0.500)	(0.375)	6.625%	(0.750)	(0.625)	6.625%	(0.875)	(0.500)		
6.250%	(0.375)	(0.250)	6.250%	(0.250)	(0.125)	6.500%	(0.500)	(0.375)	6.500%	(0.625)	(0.250)		
6.125%	(0.125)	0.000	6.125%	0.000	0.125	6.375%	(0.250)	(0.125)	6.375%	(0.375)	0.000		
Margin : 4.0 / Caps : 2/1/5			Margin : 4.0 / Caps : 2/1/5			6.250% 0.000 0.125			6.250% (0.125) 0.250				
PRICING ADJUSTMENTS													
PRICING ADJUSTMENT DESCRIPTION				<=50	50.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	Prepayment Penalty (Investment Only)			
FICO 780+				(0.625)	(0.500)	(0.375)	(0.375)	0.125	0.625				
FICO 760-779				(0.500)	(0.500)	(0.375)	(0.125)	0.125	0.750				
FICO 740-759				(0.375)	(0.375)	(0.250)	(0.125)	0.500	1.000				
FICO 720-739				(0.375)	(0.250)	(0.125)	0.000	0.750	1.875				
FICO 700-719				0.250	0.375	0.500	0.875	1.750	2.500				
FICO 680-699				0.625	0.750	0.875	1.250	2.250	3.000				
FICO 660-679				1.000	1.125	1.250	1.625	N/A	N/A				
LOAN AMT > \$2,000,001				0.125	0.125	0.125	0.125	N/A	N/A				
CASHOUT				0.375	0.375	0.750	1.000	1.250	1.500				
2ND HOME				0.125	0.125	0.125	0.125	0.125	0.125				
INVESTMENT PROPERTY				0.375	0.375	0.375	0.375	0.375	0.375				
2-4 UNITS				0.375	0.500	0.625	0.875	0.875	0.875				
CONDO				0.000	0.000	0.000	0.125	0.125	0.125				
RATE & TERM				0.250	0.250	0.250	0.250	0.250	0.250				
PURCHASE SPECIAL-PURCHASE				(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)				
DSCR INVESTOR PROGRAM													
5/6 ARM (CODE:AQM5/6DI)			7/6 ARM (CODE:AQM7/6DI)			30 YR FIXED (CODE:AQM30DI)			15 YR FIXED (CODE:AQM15DI)			DELEGATED UNDERWRITING	
RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS		
7.000%	(2.875)	(2.750)	7.000%	(2.750)	(2.625)	7.125%	(3.000)	(2.875)	7.125%	(3.250)	(3.125)		
6.875%	(2.500)	(2.375)	6.875%	(2.375)	(2.250)	7.000%	(2.625)	(2.500)	7.000%	(2.875)	(2.750)		
6.750%	(2.125)	(2.000)	6.750%	(2.000)	(1.875)	6.875%	(2.250)	(2.125)	6.875%	(2.500)	(2.375)		
6.625%	(1.750)	(1.625)	6.625%	(1.625)	(1.500)	6.750%	(1.875)	(1.750)	6.750%	(2.125)	(2.000)		
6.500%	(1.375)	(1.250)	6.500%	(1.250)	(1.125)	6.625%	(1.500)	(1.375)	6.625%	(1.750)	(1.625)		
6.375%	(1.000)	(0.875)	6.375%	(0.875)	(0.750)	6.500%	(1.125)	(1.000)	6.500%	(1.375)	(1.250)		
6.250%	(0.375)	(0.250)	6.250%	(0.250)	(0.125)	6.375%	(0.750)	(0.625)	6.375%	(1.000)	(0.875)		
Margin : 6.5 / Caps : 2/1/5			Margin : 6.5 / Caps : 5/1/5			6.250% 0.000 0.125			6.250% (0.375) (0.250)				
PRICING ADJUSTMENTS - "DSCR"													
				<=50	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	DSCR - FOREIGN NATIONAL (IN ADDITIONAL TO "OTHER" PRICING ADJUSTMENT)		
DSCR >= 1.00				760+	(1.000)	(0.750)	(0.625)	(0.375)	(0.125)	0.250			1.000
				740-759	(0.875)	(0.625)	(0.500)	(0.250)	0.125	0.500			1.250
				720-739	(0.625)	(0.375)	(0.250)	0.000	0.375	0.750			1.500
				700-719	0.000	0.250	0.375	0.625	1.000	1.375			2.375
				680-699	0.375	0.625	0.625	1.000	1.375	1.750			2.750
				660-679	0.625	0.875	1.125	1.500	1.875	3.625			4.625
				640-659	2.000	2.375	2.750	3.375	3.875	4.625			N/A
DSCR < 1.00 (IN ADDITION TO DSCR >= 1)				1.250	1.250	1.250	1.250	1.250	1.500	N/A			
													DSCR >= 1 FOREIGN CREDIT FICO 680+ 0.250
											DSCR < 1 FOREIGN CREDIT FICO 680+ 0.500		
											FICO 680+ 0.250		
PRICING ADJUSTMENTS - "OTHER"													
L/A <= \$150,000				1.000	1.000	1.125	1.125	1.125	2.000	2.000	Prepayment Penalty (Max. Premium) TO PRICING		
L/A \$150,001-\$250,000				0.500	0.500	0.500	0.500	0.500	0.500	0.500			
L/A \$150,001-\$2M				0.125	0.125	0.250	0.250	0.375	0.500	N/A			
L/A \$2,000,001-\$3M				0.250	0.250	0.375	0.500	0.625	N/A	N/A			
L/A \$3,000,001-\$3.5M				0.500	0.500	0.500	0.625	0.750	N/A	N/A			
CASHOUT, FICO >= 700				0.375	0.375	0.375	0.500	0.500	1.000	N/A			
CASHOUT, FICO < 700				0.500	0.500	0.500	0.500	N/A	N/A	N/A			
CONDO				0.125	0.125	0.125	0.250	0.250	0.250	N/A			
2-4 UNITS				0.500	0.500	0.500	0.500	0.625	0.750	N/A			
ESCROW WAIVER				0.250	0.250	0.250	0.250	0.250	0.250	0.250			
HOUSING HS. (2 OR MORE @ 12)				0.250	0.250	0.250	0.250	0.250	N/A	N/A			
											>=3yr PPP - 0.000 (3.500)		
											2yr PPP - 0.750 (3.000)		
											1yr PPP - 1.250 (0.500)		
											NO PPP - 2.750 (PAR)		
											Max. Premium : (3.500)**		

* States : AR, CO, CT, DC, FL, GA, HI, IL, IN, KS, KY, ME, MD, MO, MT, NH, NY, OH, OK, SC, TX, VA, WA, WI, WY

** BASED ON 3YR PPP



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May 13, 2022

New Wave Alt-QM Products												
EXPANDED PORTFOLIO												
5/6 ARM (CODE:AQM5/6EP)			7/6 ARM (CODE:AQM7/6EP)			30 YR FIXED (CODE:AQM30EP)			15 YR FIXED (CODE:AQM15EP)			DELEGATED UNDERWRITING
RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS	
7.750%	(4.000)	(3.875)	7.750%	(3.875)	(3.750)	7.875%	(4.125)	(4.000)	7.875%	(4.250)	(4.125)	12/24 mo. BANK STATEMENTS
7.625%	(3.750)	(3.625)	7.625%	(3.625)	(3.500)	7.750%	(3.875)	(3.750)	7.750%	(4.000)	(3.875)	
7.500%	(3.500)	(3.375)	7.500%	(3.375)	(3.250)	7.625%	(3.625)	(3.500)	7.625%	(3.750)	(3.625)	
7.375%	(3.250)	(3.125)	7.375%	(3.125)	(3.000)	7.500%	(3.375)	(3.250)	7.500%	(3.500)	(3.375)	
7.250%	(3.000)	(2.875)	7.250%	(2.875)	(2.750)	7.375%	(3.125)	(3.000)	7.375%	(3.250)	(3.125)	
7.125%	(2.750)	(2.625)	7.125%	(2.625)	(2.500)	7.250%	(2.875)	(2.750)	7.250%	(3.000)	(2.875)	
7.000%	(2.500)	(2.375)	7.000%	(2.375)	(2.250)	7.125%	(2.625)	(2.500)	7.125%	(2.750)	(2.625)	
6.875%	(2.250)	(2.125)	6.875%	(2.125)	(2.000)	7.000%	(2.375)	(2.250)	7.000%	(2.500)	(2.375)	
6.750%	(2.000)	(1.875)	6.750%	(1.875)	(1.750)	6.875%	(2.125)	(2.000)	6.875%	(2.250)	(2.125)	
6.625%	(1.750)	(1.625)	6.625%	(1.625)	(1.500)	6.750%	(1.875)	(1.750)	6.750%	(2.000)	(1.875)	
6.500%	(1.500)	(1.375)	6.500%	(1.375)	(1.250)	6.625%	(1.625)	(1.500)	6.625%	(1.750)	(1.625)	
6.375%	(1.125)	(1.000)	6.375%	(1.125)	(1.000)	6.500%	(1.250)	(1.125)	6.500%	(1.500)	(1.375)	
6.250%	(0.875)	(0.750)	6.250%	(0.750)	(0.625)	6.375%	(1.000)	(0.875)	6.375%	(1.125)	(1.000)	
6.125%	(0.500)	(0.375)	6.125%	(0.500)	(0.375)	6.250%	(0.625)	(0.500)	6.250%	(0.875)	(0.750)	
6.000%	(0.125)	0.000	6.000%	(0.125)	0.000	6.125%	(0.375)	(0.250)	6.125%	(0.500)	(0.375)	
Margin : 4.0 / Caps : 2/1/5			Margin : 4.0 / Caps : 5/1/5			6.000%			6.000%			6.000%
PRICING ADJUSTMENTS												
PRICING ADJUSTMENT DESCRIPTION				<=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+, 24 MO. BANK STATEMENT				(0.375)	(0.375)	(0.250)	(0.125)	(0.125)	0.125	0.375	1.000	1.625
FICO 760-779, 24 MO. BANK STATEMENT				(0.375)	(0.375)	(0.250)	(0.125)	(0.125)	0.125	0.375	1.000	1.750
FICO 740-759, 24 MO. BANK STATEMENT				(0.250)	(0.250)	(0.125)	0.000	0.000	0.125	0.375	1.125	2.125
FICO 720-739, 24 MO. BANK STATEMENT				(0.125)	(0.125)	0.000	0.125	0.125	0.375	0.625	1.500	2.625
FICO 700-719, 24 MO. BANK STATEMENT				0.000	0.000	0.125	0.250	0.500	0.875	1.125	2.375	3.500
FICO 680-699, 24 MO. BANK STATEMENT				0.000	0.000	0.250	0.500	0.750	1.125	1.375	2.750	4.000
FICO 660-679, 24 MO. BANK STATEMENT				0.375	0.375	0.375	0.625	1.000	1.375	1.625	2.875	N/A
FULL DOC 1-2YR (IN ADDITIONAL TO 24 MO.)				(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)
12MO. BANK STATEMENT (IN ADDITIONAL TO 24 MO.)				0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.375	0.375
FICO 780+, ASSET UTILIZATION & 1099				(0.500)	(0.500)	(0.375)	(0.250)	(0.250)	0.250	0.500	1.125	1.875
FICO 760-779, ASSET UTILIZATION & 1099				(0.500)	(0.500)	(0.375)	(0.250)	(0.250)	0.250	0.500	1.125	2.000
FICO 740-759, ASSET UTILIZATION & 1099				(0.375)	(0.375)	(0.250)	(0.125)	(0.125)	0.250	0.500	1.250	2.375
FICO 720-739, ASSET UTILIZATION & 1099				(0.125)	(0.125)	0.000	0.125	0.125	0.500	0.750	1.750	2.875
FICO 700-719, ASSET UTILIZATION & 1099				0.000	0.000	0.125	0.250	0.500	1.000	1.250	2.625	3.750
FICO 680-699, ASSET UTILIZATION & 1099				0.000	0.000	0.250	0.500	0.750	1.375	1.625	3.000	4.250
FICO 660-679, ASSET UTILIZATION & 1099				0.625	0.625	0.625	0.875	1.250	1.625	1.875	3.125	N/A
P&L CPA 12MO.(ADDITIONAL TO 24 MO.)				0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.375	0.375
LOAN AMOUNT, <= \$250,000				0.500	0.500	0.500	0.500	0.500	0.625	0.625	0.750	0.875
LOAN AMOUNT, \$250,001 - \$1,500,000				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN AMOUNT, \$1,500,001 - \$2,000,000				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
LOAN AMOUNT \$2,000,001 - \$2,500,000				0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
LOAN AMOUNT, \$2,500,001 - \$3,000,000				0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
LOAN AMOUNT, \$3,000,001 - \$3,500,000				0.375	0.375	0.375	0.375	0.500	0.500	N/A	N/A	N/A
RATE & TERM				0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
CASH OUT				0.625	0.625	0.625	0.625	0.625	0.625	0.750	1.000	N/A
2ND HOME				0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.375	N/A
INVESTMENT PROPERTY				0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.500	N/A
CONDO				0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
2-4 UNITS				0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.375	N/A
ESCROW WAIVER				0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
DTI 43.01-50%				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375
DTI >50%				0.250	0.250	0.250	0.250	0.250	0.375	0.375	N/A	N/A
2YR PREPAYMENT PENALTY (INVESTMENT PROPERTY ONLY)				0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
1YR PREPAYMENT PENALTY (INVESTMENT PROPERTY ONLY)				0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
NO PENALTY (INVESTMENT PROPERTY ONLY)				0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750

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NEW WAVE LENDING GROUP

1199 FAIRWAY DRIVE, 2ND FLOOR, CITY OF INDUSTRY, CA 91789
 T: (626) 820-9081 F: (800) 878-7387
 BUSINESS HOUR: 8:30AM ~ 5:30PM

Lock-in Cut off time: 5 PM

Please email lock request form to:
 lockdesk@newwavelending.com

Submission: submission@newwavelending.com
 or online at partner.newwavelending.com
 Docs & Funding: (626) 820-9081

May 13, 2022

New Wave Alt-QM Products														
Self Employed ABOVE														
5/6 ARM (CODE:AQM5/6SEA)			7/6 ARM (CODE:AQM7/6SEA)			30 YR FIXED (CODE:AQM30SEA)			DELEGATED UNDERWRITING					
RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS	12/24 MO BANK STMT WITH MINIMUM FICO OF 620	ASSET DEPLETION WITH MINIMUM FICO OF 620	P&L ONLY WITH MINIMUM FICO OF 620			
7.000%	(2.250)	(2.125)	7.125%	(2.125)	(2.000)	7.250%	(2.125)	(2.000)				PREPAYMENT PENALTY (INVESTMENT ONLY)	2YR PPP 0.500 1YR PPP 1.000 NO PPP 1.500	
6.875%	(2.125)	(2.000)	7.000%	(2.000)	(1.875)	7.125%	(2.000)	(1.875)						
6.750%	(2.000)	(1.875)	6.875%	(1.875)	(1.750)	7.000%	(1.875)	(1.750)						
6.625%	(1.875)	(1.750)	6.750%	(1.750)	(1.625)	6.875%	(1.750)	(1.625)						
6.500%	(1.625)	(1.500)	6.625%	(1.625)	(1.500)	6.750%	(1.625)	(1.500)						
6.375%	(1.375)	(1.250)	6.500%	(1.375)	(1.250)	6.625%	(1.500)	(1.375)						
6.250%	(1.125)	(1.000)	6.375%	(1.125)	(1.000)	6.500%	(1.250)	(1.125)						
6.125%	(0.875)	(0.750)	6.250%	(0.875)	(0.750)	6.375%	(1.000)	(0.875)						
6.000%	(0.500)	(0.375)	6.125%	(0.625)	(0.500)	6.250%	(0.750)	(0.625)						
5.875%	(0.125)	0.000	6.000%	(0.250)	(0.125)	6.125%	(0.500)	(0.375)	MAX PREMIUM (1.500)	60 DAYS - 0.500% FROM 30DAYS				
Margin : 4.0 / Caps : 2/1/5			Margin : 4.0 / Caps : 5/1/5			6.000%								
3-MONTH BANK STATEMENT														
5/6 ARM (CODE:AQM5/6A3MO)			7/6 ARM (CODE:AQM7/6A3MO)			30YR FIXED (CODE:AQM30F3MO)			DELEGATED UNDERWRITING					
RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS	RATE	30 DAYS	45 DAYS	3 MONTH BANK STATEMENT	PREPAYMENT PENALTY (INVESTMENT ONLY)	2YR PPP 0.500 1YR PPP 1.000 NO PPP 1.500			
6.500%	(0.750)	(0.625)	6.500%	(0.500)	(0.375)	6.750%	(0.750)	(0.625)				MAX PREMIUM (1.500)		
6.375%	(0.500)	(0.375)	6.375%	(0.250)	(0.125)	6.625%	(0.625)	(0.500)						
6.250%	(0.250)	(0.125)	6.250%	0.000	0.125	6.500%	(0.375)	(0.250)						
6.125%	0.000	0.125	6.125%	0.125	0.250	6.375%	(0.250)	(0.125)						
6.000%	0.375	0.500	6.000%	0.250	0.375	6.250%	0.125	0.250						
5.875%	0.750	1.000	5.875%	1.000	1.125	6.125%	0.000	0.125						
5.750%	1.250	1.375	5.750%	1.500	1.625	6.000%	0.750	0.875						
5.625%	#N/A	#N/A	5.625%	#N/A	#N/A	5.875%	1.125	1.250						
5.500%	#N/A	#N/A	5.500%	#N/A	#N/A	5.750%	1.625	1.750						
5.375%	#N/A	#N/A	5.375%	#N/A	#N/A	5.625%	#N/A	#N/A						
Margin : 4.0 / Caps : 2/1/5			Margin : 4.0 / Caps : 5/1/5			5.500%								
PRICING ADJUSTMENTS														
PRICING ADJUSTMENT DESCRIPTION	<=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+ , 24 MO. BANK STATEMENT	0.125	0.250	0.250	0.375	0.500	0.625	0.875	1.250	2.000					
FICO 760-779, 24 MO. BANK STATEMENT	0.250	0.250	0.250	0.500	0.625	0.750	1.125	1.625	2.875					
FICO 740-759, 24 MO. BANK STATEMENT	0.250	0.250	0.250	0.625	0.750	1.000	1.375	1.875	2.375					
FICO 720-739, 24 MO. BANK STATEMENT	0.250	0.375	0.375	0.750	0.875	1.125	1.625	2.250	3.375					
FICO 700-719, 24 MO. BANK STATEMENT	0.375	0.375	0.625	0.875	1.125	1.500	2.000	2.750	4.000					
FICO 680-699, 24 MO. BANK STATEMENT	0.375	0.500	0.750	1.000	1.375	1.750	2.500	3.500	N/A					
FICO 660-679, 24 MO. BANK STATEMENT	0.500	0.750	1.000	1.500	2.250	2.750	3.500	4.250	N/A					
FICO 640-659, 24 MO. BANK STATEMENT	0.750	1.000	1.250	1.750	2.500	3.125	N/A	N/A	N/A					
FICO 620-639, 24 MO. BANK STATEMENT	1.250	1.500	1.750	2.250	3.000	N/A	N/A	N/A	N/A					
FULL DOC 1-2YR (IN ADDITIONAL TO 24 MO.)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)					
12MO. BANK STATEMENT (IN ADDITIONAL TO 24 MO.)	0.125	0.125	0.125	0.250	0.375	0.375	0.375	0.500	0.500					
ASSET DEPLETION (IN ADDITIONAL TO 24 MO.)	0.500	0.500	0.750	1.000	1.125	1.750	1.500	N/A	N/A					
P & L ONLY (IN ADDITIONAL TO 24 MO.)	1.000	1.000	1.250	1.500	1.625	2.125	2.125	N/A	N/A					
ALL 3-MOTH BANK STATEMENT PROGRAM (IN ADDITIONAL TO 24 MO.)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
LOAN AMOUNT, <= \$250,000	0.500	0.500	0.500	0.500	0.750	1.000	1.000	1.500	1.500					
LOAN AMOUNT, \$1,000,000 - \$1,500,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A					
LOAN AMOUNT, \$1,500,001 - \$2,000,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A					
LOAN AMOUNT, \$2,000,001 - \$4,000,000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A					
CASH OUT	0.250	0.375	0.375	0.375	0.500	0.625	1.000	N/A	N/A					
2ND HOME	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A					
INVESTMENT PROPERTY(SEA ONLY, ARM MARGIN : 5.000)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A					
CONDO	0.500	0.500	0.500	0.500	0.750	0.750	0.750	0.750	N/A					
2-4 UNITS (3-4 UNITS FOR INVESTMENT ONLY)	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	N/A					
DTI 43.01-50%	0.000	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.125					
DTI 50.01-55%	0.000	0.000	0.000	0.000	0.000	0.375	0.375	N/A	N/A					
HOUSING HISTORY (1x30x12)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750					
HOUSING HISTORY (0x60x12)	2.250	2.250	2.250	2.250	2.250	2.250	2.250	2.250	N/A					
CREDIT HISTORY (BK13 DC)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
CREDIT HISTORY (BK7, 12-23 mo.)	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	N/A					
CREDIT HISTORY (FC/SS/DIL/BK7, 24-35 mo.)	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A					
CREDIT HISTORY (FC/SS/DIL/BK7, 36-47 mo.)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125					

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