



# 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 31, 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 31, 2022 8:00 AM							
30 YEAR FIXED (CODE: NW30C)			20 YEAR FIXED (CODE: NW20C)			15 YEAR FIXED (CODE: NW15C)			10 YEAR FIXED (CODE: NW10C)			<p><b>NOW OFFER <b>60 DAYS</b> LOCK</b>  <b>0.375% FROM 30 DAYS LOCK</b></p> <p><b>*Upcoming Program in 2022*</b></p> <p><b>HELOC / STANDALONE</b>  <b>CLOSED-END 2ND</b></p> <p>15 Day 6/15/2022            30 Day 6/30/2022            45 Day 7/15/2022            60 Day 7/30/2022</p>							
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS								
5.500%	(3.375)	(3.250)	5.250%	(3.250)	(3.125)	4.750%	(2.625)	(2.500)	4.625%	(2.875)	(2.750)					<p><b>*Upcoming Program in 2022*</b></p> <p><b>HELOC / STANDALONE</b>  <b>CLOSED-END 2ND</b></p> <p>15 Day 6/15/2022            30 Day 6/30/2022            45 Day 7/15/2022            60 Day 7/30/2022</p>			
5.375%	(3.000)	(2.875)	5.125%	(3.000)	(2.875)	4.625%	(2.500)	(2.375)	4.500%	(2.500)	(2.375)								
5.250%	(2.625)	(2.500)	5.000%	(2.750)	(2.625)	4.500%	(2.375)	(2.250)	4.375%	(2.250)	(2.125)								
5.125%	(2.625)	(2.500)	4.875%	(2.375)	(2.250)	4.375%	(2.125)	(2.000)	4.250%	(1.875)	(1.750)								
5.000%	(1.125)	(2.000)	4.750%	(1.875)	(1.750)	4.250%	(1.750)	(1.625)	4.125%	(1.500)	(1.375)								
4.875%	(1.625)	(1.500)	4.625%	(1.500)	(1.375)	4.125%	(1.375)	(1.250)	4.000%	(1.125)	(1.000)								
4.750%	(1.000)	(0.875)	4.500%	(1.000)	(0.875)	4.000%	(0.875)	(0.750)	3.875%	(1.000)	(0.875)								
4.625%	(0.750)	(0.625)	4.375%	(0.500)	(0.375)	3.875%	(0.625)	(0.500)	3.750%	(0.500)	(0.375)								
4.500%	(0.250)	(0.125)	4.250%	0.000	0.125	3.750%	(0.125)	0.000	3.625%	0.000	0.125								
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								
5.750%	(0.375)	(0.250)	5.500%	(0.625)	(0.500)	5.500%	0.000	0.125	5.625%	0.500	0.625								
5.625%	(0.500)	(0.375)	5.375%	(0.375)	(0.250)	5.375%	0.000	0.125	5.500%	0.625	0.750								
5.500%	(0.375)	(0.250)	5.250%	(0.625)	(0.500)	5.250%	(0.375)	(0.250)	5.375%	0.875	1.000								
5.375%	(0.125)	0.000	5.125%	(0.500)	(0.375)	5.125%	(0.250)	(0.125)	5.250%	1.000	1.125								
5.250%	(0.125)	0.000	5.000%	(0.250)	(0.125)	5.000%	0.000	0.125	5.125%	1.250	1.375								
5.125%	(0.375)	(0.250)	4.875%	(0.250)	(0.125)	4.875%	0.125	0.250	5.000%	1.375	1.500								
5.000%	0.000	0.125	4.750%	(0.125)	0.000	4.750%	0.125	0.250	4.875%	1.500	1.625								
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					
5.375%	(2.625)	(2.500)	4.750%	(2.125)	(2.000)	5.000%	0.125	0.250	5.000%	0.250	0.375	5.000%	0.250	0.375					
5.250%	(2.250)	(2.125)	4.625%	(2.000)	(1.875)	4.875%	0.500	0.625	4.875%	0.125	0.250	4.875%	0.500	0.625					
5.125%	(1.875)	(1.750)	4.500%	(1.875)	(1.750)	4.750%	0.750	0.875	4.750%	(0.125)	0.000	4.750%	0.250	0.375					
5.000%	(1.625)	(1.500)	4.375%	(1.750)	(1.625)	4.625%	1.125	1.250	4.625%	(0.125)	0.000	4.625%	0.000	0.125					
4.875%	(1.250)	(1.125)	4.250%	(1.375)	(1.250)	4.500%	1.500	1.625	4.500%	0.125	0.250	4.500%	0.500	0.625					
4.750%	(0.750)	(0.625)	4.125%	(1.000)	(0.875)	4.375%	2.000	2.125	4.375%	0.625	0.750	4.375%	0.875	1.000					
4.625%	(0.250)	(0.125)	4.000%	(0.375)	(0.250)	4.250%	2.375	2.500	4.250%	1.125	1.250	4.250%	1.125	1.250					
4.500%	0.000	0.125	3.875%	0.000	0.125	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	≤ 65%	80.01-95%	0.625	0.875							
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	N/A	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	N/A	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	N/A	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	N/A	≤ 95%	95.01-97%	N/A	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	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  *MAX LOAN LIMITS ARE DETERMINED BY GEOGRAPHIC AREA PLEASE CALL OFFICE OR VISIT LINK BELOW FOR YOUR LOW LIMITS <a href="https://www.fanniema.com/singlefamily/loan-limits">https://www.fanniema.com/singlefamily/loan-limits</a>										
740+	0.375	0.625	0.625	0.875	Attached Condo			0.750											
720-739	0.375	1.000	1.000	1.125	(> 15yr, > 75% LTV)			0.750											
700-719	0.375	1.000	1.000	1.125	2-4 Units			1.000											
680-699	0.375	1.125	1.125	1.750	45 Days			0.125											
660-679	0.625	1.125	1.125	1.875	60 Days			0.375											
640-659	0.625	1.625	1.625	2.625	N/O/O < 700 FICO			0.375											
620-639	0.625	1.625	1.625	3.125	Adverse Refinance Fee*			0.000											
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%	2 DAYS (-0.125%) TO FEE 7 DAYS (-0.250%) TO FEE *Longer Extension Available			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 NOT INTENDED FOR DISTRIBUTION TO THE GENERAL PUBLIC  
 \*\*THIS PRICE SHEET IS FOR THE USE OF APPROVED MORTGAGE BROKERS/AGENCIES ONLY.



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NWLG CONFORMING FIXED - DIRECT (DU/LP)												May 31, 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								
5.500%	(3.125)	(3.000)	5.250%	(3.000)	(2.875)	4.750%	(2.375)	(2.250)	4.625%	(2.625)	(2.500)	<b>NOW OFFER 60 DAYS LOCK</b> <b>0.375% FROM 30 DAYS LOCK</b>  <b>*Upcoming Program</b> <b>in 2022*</b>  <b>HELOC / STANDALONE</b> <b>CLOSED-END 2ND</b>  15 Day 6/15/2022 30 Day 6/30/2022 45 Day 7/15/2022 60 Day 7/30/2022							
5.375%	(2.750)	(2.625)	5.125%	(2.750)	(2.625)	4.625%	(2.250)	(2.125)	4.500%	(2.250)	(2.125)								
5.250%	(2.375)	(2.250)	5.000%	(2.500)	(2.375)	4.500%	(2.125)	(2.000)	4.375%	(2.000)	(1.875)								
5.125%	(2.375)	(2.250)	4.875%	(2.125)	(2.000)	4.375%	(1.875)	(1.750)	4.250%	(1.625)	(1.500)								
5.000%	(1.875)	(1.750)	4.750%	(1.625)	(1.500)	4.250%	(1.500)	(1.375)	4.125%	(1.250)	(1.125)								
4.875%	(1.375)	(1.250)	4.625%	(1.250)	(1.125)	4.125%	(1.125)	(1.000)	4.000%	(0.875)	(0.750)								
4.750%	(0.750)	(0.625)	4.500%	(0.750)	(0.625)	4.000%	(0.625)	(0.500)	3.875%	(0.750)	(0.625)								
4.625%	(0.500)	(0.375)	4.375%	(0.250)	(0.125)	3.875%	(0.375)	(0.250)	3.750%	(0.250)	(0.125)								
4.500%	0.000	0.125	4.250%	0.250	0.375	3.750%	0.125	0.250	3.625%	0.250	0.375								
NWLG CONFORMING ARMS - DIRECT (DU/LP)																			
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								
5.750%	(0.125)	0.000	5.500%	(0.375)	(0.250)	5.500%	0.250	0.375	5.625%	0.750	0.875								
5.625%	(0.250)	(0.125)	5.375%	(0.125)	0.000	5.375%	0.250	0.375	5.500%	0.875	1.000								
5.500%	(0.125)	0.000	5.250%	(0.375)	(0.250)	5.250%	(0.125)	0.000	5.375%	1.125	1.250								
5.375%	0.125	0.250	5.125%	(0.250)	(0.125)	5.125%	0.000	0.125	5.250%	1.250	1.375								
5.250%	0.125	0.250	5.000%	0.000	0.125	5.000%	0.250	0.375	5.125%	1.500	1.625								
5.125%	(0.125)	0.000	4.875%	0.000	0.125	4.875%	0.375	0.500	5.000%	1.625	1.750								
5.000%	0.250	0.375	4.750%	0.125	0.250	4.750%	0.375	0.500	4.875%	1.750	1.875								
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					
5.375%	(2.375)	(2.250)	4.750%	(1.875)	(1.750)	5.000%	0.375	0.500	5.000%	0.500	0.625	5.000%	0.500	0.625					
5.250%	(2.000)	(1.875)	4.625%	(1.750)	(1.625)	4.875%	0.750	0.875	4.875%	0.375	0.500	4.875%	0.750	0.875					
5.125%	(1.625)	(1.500)	4.500%	(1.625)	(1.500)	4.750%	1.000	1.125	4.750%	0.125	0.250	4.750%	0.500	0.625					
5.000%	(1.375)	(1.250)	4.375%	(1.500)	(1.375)	4.625%	1.375	1.500	4.625%	0.125	0.250	4.625%	0.250	0.375					
4.875%	(1.000)	(0.875)	4.250%	(1.125)	(1.000)	4.500%	1.750	1.875	4.500%	0.375	0.500	4.500%	0.750	0.875					
4.750%	(0.500)	(0.375)	4.125%	(0.750)	(0.625)	4.375%	2.250	2.375	4.375%	0.875	1.000	4.375%	1.125	1.250					
4.625%	0.000	0.125	4.000%	(0.125)	0.000	4.250%	2.625	2.750	4.250%	1.375	1.500	4.250%	1.375	1.500					
4.500%	0.250	0.375	3.875%	0.250	0.375	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			970,800 FOR 1 UNIT											
740+	0.375	0.625	0.625	0.875	Attached Condo			\$1,243,050 FOR 2 UNITS											
720-739	0.375	1.000	1.000	1.125	> 15yr, > 75% LTV			\$1,502,475 FOR 3 UNITS											
700-719	0.375	1.000	1.000	1.125	2-4 Units			\$1,867,275 FOR 4 UNITS											
680-699	0.375	1.125	1.125	1.750	45 Days														
660-679	0.625	1.125	1.125	1.875	60 Days														
640-659	0.625	1.625	1.625	2.625	N/O/O < 700 FICO														
620-639	0.625	1.625	1.625	3.125	Adverse Refinance Fee*			0.000											
Product Feature Adjustments								EXTENSION POLICY				DIRECT AGENCY							
LTV	≤ 60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	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

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**

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 or online at partner.newwavelending.com

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NWLG CONFORMING FIXED - HOME READY												May 31, 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									
5.500%	(3.250)	(3.125)	5.250%	(3.125)	(3.000)	4.750%	(2.500)	(2.375)	5.375%	(2.500)	(2.375)	- Primary Only - Purchase & Limited Cashout - Up to 97% LTV								
5.375%	(2.875)	(2.750)	5.125%	(2.875)	(2.750)	4.625%	(2.375)	(2.250)	5.250%	(2.125)	(2.000)									
5.250%	(2.500)	(2.375)	5.000%	(2.625)	(2.500)	4.500%	(2.250)	(2.125)	5.125%	(1.750)	(1.625)									
5.125%	(2.500)	(2.375)	4.875%	(2.250)	(2.125)	4.375%	(2.000)	(1.875)	5.000%	(1.500)	(1.375)									
5.000%	(2.000)	(1.875)	4.750%	(1.750)	(1.625)	4.250%	(1.625)	(1.500)	4.875%	(1.125)	(1.000)									
4.875%	(1.500)	(1.375)	4.625%	(1.375)	(1.250)	4.125%	(1.250)	(1.125)	4.750%	(0.625)	(0.500)									
4.750%	(0.875)	(0.750)	4.500%	(0.875)	(0.750)	4.000%	(0.750)	(0.625)	4.625%	(0.125)	0.000									
4.625%	(0.625)	(0.500)	4.375%	(0.375)	(0.250)	3.875%	(0.500)	(0.375)	4.500%	0.125	0.250									
4.500%	(0.125)	0.000	4.250%	0.125	0.250	3.750%	0.000	0.125	4.375%	0.750	0.875									
NWLG CONFORMING FIXED - HOME POSSIBLE															LTV			FICO		
- Primary Only - Purchase & No Cashout Refi - Up to 97% LTV												>80%			≥ 680			0		
ALL OTHER COMBINATION															1.500			1.500		
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												FHA & FHA High Balance								
30 YEAR FIXED (CODE: FHA30)			15 YEAR FIXED (CODE: FHA15)			HB 30 YEAR FIXED (CODE: FHA30HB)			HB 15 YEAR FIXED (CODE: FHA15HB)											
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS									
5.000%	(3.375)	(3.250)	4.750%	(1.875)	(1.750)	5.250%	(2.375)	(2.250)	4.750%	4.625	4.750	Loan AMT < \$100,000	0.750							
4.875%	(3.000)	(2.875)	4.625%	(1.625)	(1.500)	5.125%	(2.250)	(2.125)	4.625%	5.000	5.125	FHA Streamline	0.000							
4.750%	(2.875)	(2.750)	4.500%	(1.250)	(1.125)	5.000%	(2.000)	(1.875)	4.500%	5.125	5.250	Second home	0.500							
4.625%	(2.500)	(2.375)	4.375%	(1.000)	(0.875)	4.875%	(1.625)	(1.500)	4.375%	5.375	5.500	Investment	0.500							
4.500%	(2.250)	(2.125)	4.250%	(1.375)	(1.250)	4.750%	(1.500)	(1.375)	4.250%	4.125	4.250	Fico 680+	(0.125)							
4.375%	(1.875)	(1.750)	4.125%	(1.125)	(1.000)	4.625%	(1.375)	(1.250)	4.125%	4.250	4.375	Fico 660-679	0.500							
4.250%	(1.375)	(1.250)	4.000%	(0.875)	(0.750)	4.500%	(1.000)	(0.875)	4.000%	4.500	4.625	Fico 640-659	1.250							
4.125%	(0.875)	(0.750)	3.875%	(0.500)	(0.375)	4.375%	(0.500)	(0.375)	3.875%	4.750	4.875	Fico 620-639	2.500							
4.000%	(0.375)	(0.250)	3.750%	(0.125)	0.000	4.250%	(0.250)	(0.125)	3.750%	5.000	5.125									
										UW FEE \$1,050			Max Premium (6.000)							

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NEW WAVE JUMBO PROGRAMS													May 31, 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	
6.375%	(2.625)	(2.500)	5.500%	(0.500)	(0.375)	5.500%	(0.875)	(0.750)	5.375%	(2.250)	(2.125)	5.500%	(1.750)	(1.625)	
6.250%	(2.375)	(2.250)	5.375%	(0.375)	(0.250)	5.375%	(0.750)	(0.625)	5.250%	(1.875)	(1.750)	5.375%	(1.500)	(1.375)	
6.125%	(2.125)	(2.000)	5.250%	(0.125)	0.000	5.250%	(0.500)	(0.375)	5.125%	(1.625)	(1.500)	5.250%	(1.125)	(1.000)	
6.000%	(1.875)	(1.750)	5.125%	0.250	0.375	5.125%	(0.500)	(0.375)	5.000%	(1.375)	(1.250)	5.125%	(1.125)	(1.000)	
5.875%	(1.500)	(1.375)	5.000%	0.625	0.750	5.000%	(0.375)	(0.250)	4.875%	(1.000)	(0.875)	5.000%	(1.000)	(0.875)	
5.750%	(1.250)	(1.125)	4.875%	1.125	1.250	4.875%	(0.125)	0.000	4.750%	(0.750)	(0.625)	4.875%	(0.750)	(0.625)	
5.625%	(0.875)	(0.750)	4.750%	1.500	1.625	4.750%	0.000	0.125	4.625%	(0.375)	(0.250)	4.750%	(0.500)	(0.375)	
5.500%	(0.500)	(0.375)	4.625%	2.125	2.250	4.625%	0.375	0.500	4.500%	(0.125)	0.000	4.625%	(0.125)	0.000	
5.375%	(0.125)	0.000	4.500%	2.625	2.750	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)	(0.625)	(0.625)	(0.500)	(0.250)	(0.250)					
		FICO 760-779	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.375)	(0.250)	(0.125)					
		FICO 740-759	(0.750)	(0.625)	(0.500)	(0.375)	(0.375)	(0.250)	(0.250)	0.125					
		FICO 720-739	(0.625)	(0.500)	(0.375)	(0.250)	(0.250)	(0.125)	0.000	0.375					
		FICO 700-719	(0.375)	(0.250)	(0.125)	0.000	0.250	0.500	0.750	0.875					
		FICO 680-699	(0.125)	0.000	0.125	0.375	0.750	1.125	1.375	1.625					
		FICO 660-679	0.125	0.250	0.375	0.750	1.125	1.875	N/A	N/A					
		REFINANCE - NO CASHOUT	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	1.250	1.500					
		INVESTMENT PROPERTY	1.500	1.500	1.500	1.750	2.000	2.500	N/A	N/A					
		CONDO(ARM ONLY)	0.000	0.000	0.000	0.125	0.250	0.500	N/A	N/A					
		2 UNITS(ARM ONLY)	0.000	0.000	0.000	0.250	N/A	N/A	N/A	N/A					
		3-4 UNITS(ARM ONLY)	0.250	0.250	0.375	N/A	N/A	N/A	N/A	N/A					
		SECOND HOME	0.000	0.250	0.500	0.500	0.500	0.500	0.500	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	
6.375%	(2.375)	(2.250)	5.500%	(0.250)	(0.125)	5.500%	(0.625)	(0.500)	5.375%	(2.000)	(1.875)	5.500%	(1.500)	(1.375)	
6.250%	(2.125)	(2.000)	5.375%	(0.125)	0.000	5.375%	(0.500)	(0.375)	5.250%	(1.625)	(1.500)	5.375%	(1.250)	(1.125)	
6.125%	(1.875)	(1.750)	5.250%	0.125	0.250	5.250%	(0.250)	(0.125)	5.125%	(1.375)	(1.250)	5.250%	(0.875)	(0.750)	
6.000%	(1.625)	(1.500)	5.125%	0.500	0.625	5.125%	(0.250)	(0.125)	5.000%	(1.125)	(1.000)	5.125%	(0.875)	(0.750)	
5.875%	(1.250)	(1.125)	5.000%	0.875	1.000	5.000%	(0.125)	0.000	4.875%	(0.750)	(0.625)	5.000%	(0.750)	(0.625)	
5.750%	(1.000)	(0.875)	4.875%	1.375	1.500	4.875%	0.125	0.250	4.750%	(0.500)	(0.375)	4.875%	(0.500)	(0.375)	
5.625%	(0.625)	(0.500)	4.750%	1.750	1.875	4.750%	0.250	0.375	4.625%	(0.125)	0.000	4.750%	(0.250)	(0.125)	
5.500%	(0.250)	(0.125)	4.625%	2.250	2.375	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)	(0.875)	(0.750)	(0.625)	(0.625)	(0.500)	(0.250)	(0.250)	N/A				
		FICO 760-779	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.375)	(0.125)	0.000	N/A				
		FICO 740-759	(0.750)	(0.625)	(0.500)	(0.375)	(0.375)	(0.250)	0.125	0.375	N/A				
		FICO 720-739	(0.625)	(0.500)	(0.375)	(0.250)	(0.125)	0.000	0.375	0.625	N/A				
		FICO 700-719	(0.375)	(0.250)	(0.125)	0.000	0.250	0.500	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				
		REFINANCE - CASHOUT	0.250	0.250	0.250	0.500	0.750	1.000	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				
		CONDO(ARM ONLY)	0.000	0.000	0.000	0.125	0.250	0.500	N/A	N/A	N/A				
		2 UNITS(ARM ONLY)	0.000	0.000	0.000	0.250	N/A	N/A	N/A	N/A	N/A				
		3-4 UNITS(ARM ONLY)	0.250	0.250	0.375	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				
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%	(2.125)	(2.000)	6.875%	(2.125)	(2.000)	6.875%	(2.375)	(2.250)							
6.750%	(1.875)	(1.750)	6.750%	(1.875)	(1.750)	6.750%	(2.125)	(2.000)							
6.625%	(1.625)	(1.500)	6.625%	(1.625)	(1.500)	6.625%	(1.875)	(1.750)							
6.500%	(1.375)	(1.250)	6.500%	(1.375)	(1.250)	6.500%	(1.625)	(1.500)							
6.375%	(1.125)	(1.000)	6.375%	(1.125)	(1.000)	6.375%	(1.375)	(1.250)							
6.250%	(0.875)	(0.750)	6.250%	(0.875)	(0.750)	6.250%	(1.125)	(1.000)							
6.125%	(0.500)	(0.375)	6.125%	(0.500)	(0.375)	6.125%	(0.750)	(0.625)							
6.000%	0.000	0.125	6.000%	0.000	0.125	6.000%	(0.250)	(0.125)							
PRICE ADJUSTMENTS															
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	0.125	0.250	0.500						
Loan Amount \$1,500,001-\$2,000,000		0.125	0.125	0.125	0.125	0.125	0.125	0.250	N/A						
Refinance - No Cashout		0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.500						
Refinance - Cashout		0.375	0.375	0.375	0.375	0.375	0.500	0.750	N/A						
2 Unit		0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.500						
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

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 31, 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  <b>WVOE ONLY FOR WAGE EARNER</b>	
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%			6.250%				
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  <b>P&amp;L ONLY FOR SELF-EMPLOYED</b>	
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%			6.250%				
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)  3yr PPP - 0.000 2yr PPP - 0.125 1yr PPP - 0.500 No PPP - 0.875  Max. Premium : (3.000)  refer to 30 yr for 10/6 ARM pricing  60 DAYS - 0.500 FROM 30DAYS	
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  <b>NO 'DTI' NEEDED DSCR (Monthly Gross Rent Divided by PITIA)  refer to 30 yr for 10/6 ARM pricing  60 DAYS - 0.500 FROM 30DAYS</b>	
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%			6.250%				
PRICING ADJUSTMENTS - "DSCR"													
						<=50	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	DSCR - <b>FOREIGN NATIONAL</b> (IN ADDITIONAL TO "OTHER" PRICING ADJUSTMENT)  FOR ALL LTV DSCR >= 1 FOREIGN CREDIT FICO 680+ 0.250 DSCR < 1 FOREIGN CREDIT FICO 680+ 0.500  DSCR - <b>NO NMLS LICENSE FOR SELECTED STATES*</b> (CONTACT TO LOCKDESK FOR PRICING)  Prepayment Penalty (Max. Premium) TO PRICING  >=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)**
DSCR >=1.00						760+	(1.000)	(0.750)	(0.625)	(0.375)	0.250	1.000	
						740-759	(0.875)	(0.625)	(0.500)	0.125	0.500	1.250	
						720-739	(0.625)	(0.375)	(0.250)	0.000	0.375	1.500	
						700-719	0.000	0.250	0.375	0.625	1.000	2.375	
						680-699	0.375	0.625	0.625	1.000	1.375	2.750	
						660-679	0.625	0.875	1.125	1.500	1.875	3.625	
						640-659	2.000	2.375	2.750	3.375	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	
PRICING ADJUSTMENTS - "OTHER"													
L/A <= \$150,000						1.000	1.000	1.125	1.125	1.125	2.000	2.000	
L/A \$150,001-\$250,000						0.500	0.500	0.500	0.500	0.500	0.500	0.500	
L/A \$1,500,001-\$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	
FIRST TIME HOMEBUYER						0.750	0.750	0.750	0.750	0.750	0.750	0.750	
HOUSING HHS (2 OR MORE UNITS)						0.250	0.250	0.250	0.250	0.250	N/A	N/A	

\* 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 31, 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)	<b>12/24 mo. BANK STATEMENTS</b>
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 31, 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	<b>12/24 MO BANK STMT WITH MINIMUM FICO OF 620</b>	<b>ASSET DEPLETION WITH MINIMUM FICO OF 620</b>	<b>P&amp;L ONLY WITH MINIMUM FICO OF 620</b>
7.000%	(3.000)	(2.875)	7.125%	(2.875)	(2.750)	7.250%	(2.875)	(2.750)			
6.875%	(2.875)	(2.750)	7.000%	(2.750)	(2.625)	7.125%	(2.750)	(2.625)			
6.750%	(2.750)	(2.625)	6.875%	(2.625)	(2.500)	7.000%	(2.625)	(2.500)			
6.625%	(2.625)	(2.500)	6.750%	(2.500)	(2.375)	6.875%	(2.500)	(2.375)			
6.500%	(2.375)	(2.250)	6.625%	(2.375)	(2.250)	6.750%	(2.375)	(2.250)			
6.375%	(2.125)	(2.000)	6.500%	(2.125)	(2.000)	6.625%	(2.250)	(2.125)			
6.250%	(1.875)	(1.750)	6.375%	(1.875)	(1.750)	6.500%	(2.000)	(1.875)			
6.125%	(1.625)	(1.500)	6.250%	(1.625)	(1.500)	6.375%	(1.750)	(1.625)			
6.000%	(1.250)	(1.125)	6.125%	(1.375)	(1.250)	6.250%	(1.500)	(1.375)			
5.875%	(0.875)	(0.750)	6.000%	(1.000)	(0.875)	6.125%	(1.250)	(1.125)			
Margin : 4.0 / Caps : 2/1/5			Margin : 4.0 / Caps : 5/1/5			6.000%			<b>PREPAYMENT PENALTY (INVESTMENT ONLY)</b>		2YR PPP 0.500 1YR PPP 1.000 NO PPP 1.500
						6.000%			<b>MAX PREMIUM (1.500)</b>		60 DAYS - 0.500% FROM 30DAYS
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	<b>3 MONTH BANK STATEMENT</b>	<b>PREPAYMENT PENALTY (INVESTMENT ONLY)</b>	2YR PPP 0.500 1YR PPP 1.000 NO PPP 1.500
6.500%	(1.500)	(1.375)	6.500%	(1.250)	(1.125)	6.750%	(1.500)	(1.375)			
6.375%	(1.250)	(1.125)	6.375%	(1.000)	(0.875)	6.625%	(1.375)	(1.250)			
6.250%	(1.000)	(0.875)	6.250%	(0.750)	(0.625)	6.500%	(1.125)	(1.000)			
6.125%	(0.750)	(0.625)	6.125%	(0.500)	(0.375)	6.375%	(0.875)	(0.750)			
6.000%	(0.500)	(0.375)	6.000%	(0.250)	(0.125)	6.250%	(0.625)	(0.500)			
5.875%	0.000	0.125	5.875%	0.000	0.375	6.125%	(0.375)	(0.250)			
5.750%	0.500	0.625	5.750%	0.750	0.875	6.000%	0.000	0.125			
5.625%	#N/A	#N/A	5.625%	#N/A	#N/A	5.875%	0.375	0.500			
5.500%	#N/A	#N/A	5.500%	#N/A	#N/A	5.750%	0.875	1.000			
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%			<b>MAX PREMIUM (1.500)</b>		
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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