



Doorwaywholesale.com

Contender NonQM

30 Day Lock		
Base Rate	5/6 ARM	30yr Fixed
6.625	1.375	1.500
6.750	0.875	1.000
6.875	0.375	0.500
7.000	(0.125)	0.000
7.125	(0.500)	(0.375)
7.250	(0.875)	(0.750)
7.375	(1.250)	(1.125)
7.500	(1.625)	(1.500)
7.625	(2.000)	(1.875)
7.750	(2.250)	(2.125)
7.875	(2.500)	(2.375)
8.000	(2.750)	(2.625)
8.125	(3.000)	(2.875)
8.250	(3.250)	(3.125)
8.375	(3.500)	(3.375)
8.500	(3.750)	(3.625)
8.625	(4.000)	(3.875)
8.750	(4.250)	(4.125)
8.875	(4.500)	(4.375)
9.000	(4.625)	(4.500)
9.125	(4.750)	(4.625)
9.250	(4.875)	(4.750)
9.375	(5.000)	(4.875)
9.500	(5.125)	(5.000)
9.625	(5.250)	(5.125)
9.750	(5.375)	(5.250)
9.875	(5.500)	(5.375)
10.000	(5.625)	(5.500)
10.125	(5.750)	(5.625)
10.250	(5.875)	(5.750)
10.375	(6.000)	(5.875)
10.500	(6.125)	(6.000)
10.625	(6.250)	(6.125)

Lock Term Adjustments		
Base Rate	5Yr ARM	30yr Fixed
15 Day	0.000	0.000
30 Day	0.000	0.000
45 Day	0.250	0.250
60 Day	0.500	0.500
75 Day	N/A	N/A
Extension	2 bps/day - max 30 days	
Min Price	98.000	
Max Price*	102.000	
*Max Price Before LPC		
Lender Fee (except NC/SC)	\$1.695	
Appraisal Review Fee	\$150	
Texas Doc Fee	\$150	
5/6 SOFR ARM - Margin 4.5 2/1/5 Caps		
7/6 SOFR ARM - Margin 4.5 5/1/5 Caps		
Reset Frequency (ALL ARMS) - 6 Mos		

FICO/CLTV	Loan Level Price Adjustments									
	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
780+	(0.500)	(0.375)	(0.250)	(0.250)	(0.125)	0.250	0.500	1.875	3.250	
760-779	(0.500)	(0.375)	(0.250)	(0.250)	0.125	0.250	0.625	2.000	3.375	
740-759	(0.500)	(0.375)	(0.250)	0.000	0.250	0.375	0.750	2.500	4.000	
720-739	(0.375)	(0.375)	0.125	0.125	0.375	0.625	1.000	3.125	4.625	
700-719	(0.250)	(0.250)	0.250	0.250	0.625	1.000	1.625	4.000	5.625	
680-699	(0.125)	0.000	0.375	0.625	1.000	1.875	2.500	4.875		
660-679	0.375	0.625	1.125	1.625	2.125	3.000	3.750			
Loan Type LPA										
7/6 SOFR ARM (to 5/6 ARM Price)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
15 Year Fixed (to 30 Yr Fixed Price)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
40 Year Fixed	0.250	0.250	0.375	0.500	0.625	0.750	0.875	1.000	1.250	
30 Year Fixed IO (ARM or Fixed)	0.500	0.625	0.750	0.875	1.000	1.125	1.250	1.375		
40 Year Fixed IO (ARM or Fixed)	1.000	1.125	1.250	1.375	1.500	1.625	1.750	1.875		
Second Home	0.125	0.125	0.250	0.250	0.250	0.250	0.250	0.375		
Investor	0.375	0.375	0.375	0.375	0.375	0.375	0.500			
FN/NPRA No Score	1.250	1.375	1.625	1.750	2.000	2.500				
Foreign National w/FICO	0.500	0.500	0.500	0.500	0.500	0.500				
NPRA w/FICO	0.125	0.125	0.250	0.250	0.250	0.375				
Loan Amt > \$150k ≤ \$250k	0.500	0.500	0.500	0.500	0.500	0.625	0.625	0.750	0.875	
Loan Amt > \$2M ≤ \$2.5M	0.125	0.125	0.125	0.125	0.250	0.250	0.500			
Loan Amt > \$2.5M ≤ \$3.0M	0.375	0.375	0.375	0.375	0.500	0.500				
2-4 Unit Property	0.250	0.250	0.250	0.250	0.250	0.375	0.500	0.500		
Warrantable Condo	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
Non-Warrantable Condo	0.250	0.250	0.250	0.250	0.250	0.250	0.375			
Co-Op (1 Unit)	0.625	0.625	0.625	0.625	0.625	0.625	0.625			
Codotell	0.625	0.625	0.625	0.625	0.625	0.625	0.625			
Rate/Term Refinance	0.125	0.250	0.375	0.375	0.375	0.375	0.500	0.625		
Cash Out	0.375	0.500	0.625	0.625	0.625	0.750	1.125			
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.250		
NC/SC (No Fee)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
CT, IL, NJ, GA	0.000	0.000	0.000	0.000	0.000	0.125	0.125	0.250	0.500	
Exception	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
Credit LLPA										
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
0x60x12	0.125	0.125	0.125	0.125	0.125	0.125	0.375			
0x90x12	0.375	0.375	0.375	0.375	0.375	0.375	0.500			
DTI 45.1 - 50.0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
DTI 50.1 - 55.0	0.375	0.375	0.375	0.375	0.375	0.375	0.375			
Income LLPA										
24 Mo Full Doc	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
12 Mo Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
24 Mo Bank Stmt/2 Yr 1099	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
24 Mo P&L + 2 Mo Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.750	1.000	
12 Mo P&L + 2 Mo Bank Stmt	0.375	0.375	0.375	0.375	0.375	0.375	0.500	0.750	1.250	
12 Mo Bank Stmt	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500	
1 Yr 1099	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.625	0.625	
Asset Utilization	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500		
Asset Assist	0.250	0.250	0.250	0.250	0.250	0.250	0.250			
2 Yr P&L Only	0.500	0.500	0.500	0.500	0.500	0.500	0.625			
1 Yr P&L Only	0.625	0.625	0.625	0.625	0.625	0.625	0.750			
WV/OE Only	0.625	0.625	0.625	0.625	0.625	0.625	0.750	1.000	1.250	
PPP LLPA										
60 mo Prepay Penalty	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)			
48 mo Prepay Penalty	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)			
36 mo Prepay Penalty	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			
24 mo Prepay Penalty	0.500	0.500	0.500	0.500	0.500	0.500	0.500			
12 mo Prepay Penalty	1.250	1.250	1.250	1.250	1.250	1.250	1.250			
No Prepay Penalty*	1.750	1.750	2.000	2.000	2.000	2.250	2.250			
Prepayment Penalty Restrictions										
Prepay Penalty apply to Investment Properties Only - All Investment Property loans MUST be Business Purpose										
AK, KS, MD, MI, MN, NM, OH and RI loans - No PPP Allowed										
MS loans are capped at a maximum of 3Y PPP - Declining PPP Only										
NJ loans not made to LLC entity and IL loans with interest rate >8% not made to LLC entity - No PPP Allowed										

Doorway Home Loans is a DBA of GenWay Home Mortgage, Inc. NMLS 222730
 Lock desk operating hours are 8:30 AM to 4:00 PM Pacific time. Call 866-462-4891 or email lockdesk@doorway.com - Pricing is an indication. Prices are subject to change without notice.
 Lender Loss Payer: GenWay Home Mortgage, 3211 Internet Blvd., Suite 300, Frisco, TX 75034



Doorwaywholesale.com

Wayfinder NonQM

30 Day Lock			Loan Level Price Adjustments									
Base Rate	5/6 ARM	30Yr Fixed	Full Doc	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.875	1.375	1.500	760+	(0.250)	0.000	0.000	0.125	0.375	0.375	0.625	1.875	3.625
7.000	0.875	1.000	740-759	(0.125)	0.000	0.125	0.250	0.500	0.500	0.875	2.375	4.250
7.125	0.375	0.500	720-739	0.125	0.125	0.125	0.250	0.750	0.750	1.000	2.375	4.625
7.250	(0.125)	0.000	700-719	0.125	0.125	0.375	0.500	0.750	1.250	1.375	3.250	
7.375	(0.500)	(0.375)	680-699	0.125	0.125	0.500	0.625	1.000	1.250	2.125		
7.500	(0.875)	(0.750)	660-679	0.750	0.750	1.000	1.375	1.875	2.500	3.250		
7.625	(1.250)	(1.125)	640-659	1.250	1.250	1.250	1.500	2.250	2.625			
7.750	(1.625)	(1.500)	All Doc	0.50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.875	(2.000)	(1.875)	760+	(0.125)	0.000	0.000	0.125	0.500	0.500	0.750	2.000	3.875
8.000	(2.250)	(2.125)	740-759	0.000	0.000	0.125	0.250	0.625	0.625	1.000	2.625	4.625
8.125	(2.500)	(2.375)	720-739	0.125	0.125	0.125	0.250	0.625	0.625	1.000	2.625	4.875
8.250	(2.750)	(2.625)	700-719	0.125	0.125	0.375	0.500	0.875	1.250	1.500	3.500	
8.375	(3.000)	(2.875)	680-699	0.375	0.375	0.500	0.500	0.875	1.500	2.375		
8.500	(3.250)	(3.125)	660-679	0.750	0.750	1.000	1.375	1.875	2.500	3.500		
8.625	(3.500)	(3.375)	640-659	1.250	1.250	1.250	1.500	2.375	3.250			
8.750	(3.750)	(3.625)	Loan Type LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
8.875	(4.000)	(3.875)	7/6 SOFR ARM (to 5/6 ARM Price)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
9.000	(4.250)	(4.125)	15 Year Fixed (to 30 Yr Fixed Price)	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
9.125	(4.500)	(4.375)	40 Year Fixed	0.875	0.875	1.000	1.125	1.250	1.375	1.500		
9.250	(4.625)	(4.500)	30 Year Fixed IO (ARM or Fixed)	1.125	1.125	1.250	1.375	1.500	1.625	1.750		
9.375	(4.750)	(4.625)	40 Year Fixed IO (ARM or Fixed)	1.625	1.625	1.750	1.875	2.000	2.125	2.250		
9.500	(4.875)	(4.750)	ITN	2.000	2.000	2.000	2.000	2.125	2.375	2.625	3.500	
9.625	(5.000)	(4.875)	Second Home	0.500	0.500	0.500	0.500	0.500	0.500	0.750	1.000	
9.750	(5.125)	(5.000)	Investor (Business Purpose)	0.125	0.125	0.125	0.250	0.250	0.500	0.625	1.000	
9.875	(5.250)	(5.125)	Loan Amt > \$150k < \$250k	0.500	0.500	0.750	0.750	0.750	1.000	1.000	1.000	1.250
10.000	(5.375)	(5.250)	Loan Amt > \$600k < \$1.0m	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000	0.500
10.125	(5.500)	(5.375)	Loan Amt > \$1.0m < \$1.5m	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.250	0.250	0.250	1.500
10.250	(5.625)	(5.500)	Loan Amt > \$1.5m < \$2.0m	0.125	0.125	0.125	0.125	0.250	0.500	1.000	1.250	1.500
10.375	(5.750)	(5.625)	Loan Amt > \$2.0m < \$2.5m	0.250	0.250	0.375	0.375	0.625	0.750	1.125		
10.500	(5.875)	(5.750)	Loan Amt > \$2.5m < \$3.0m	1.375	1.375	1.375	1.500	1.750	2.250	2.625		
10.625	(6.000)	(5.875)	2 Unit Property	0.500	0.500	0.500	0.500	0.500	0.625	0.750	0.750	
10.750	(6.125)	(6.000)	3-4 Unit Property	1.000	1.000	1.000	1.000	1.000	1.125	1.250	1.250	
10.875	(6.250)	(6.125)	Warrantable Condo	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
11.000	(6.375)	(6.250)	Non-Warrantable Condo	0.375	0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.500
11.125	(6.500)	(6.375)	Manufactured Home (doublewide+)	1.000	1.000	1.000	1.000	1.000				
			Rate/Term Refinance	0.250	0.250	0.250	0.250	0.250	0.250	0.500	0.625	1.000
			Debt Consolidation	0.125	0.250	0.375	0.375	0.375	0.375	0.375	0.375	1.250
			Delayed Financing	0.125	0.125	0.125	0.125	0.250	0.250	0.500	0.500	0.625
			Cash Out	0.250	0.250	0.375	0.500	0.500	1.000	1.375		
			2-1 Buydown	1.375	1.375	1.375	1.375	1.375	1.375	1.375		
			Escrow Waiver	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
			N/C/SC (No Fee)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
			CT, IL, NJ, GA	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
			Exception	0.250	0.250	0.250	0.250	0.350	0.500	0.500	0.500	0.500
			Credit LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
			1x30x12	0.250	0.250	0.250	0.250	0.375	0.625	0.625	0.625	0.625
			2x30x12	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
			0x60x12	0.875	0.875	0.875	0.875	0.875				
			0x90x12	1.125	1.125	1.125	1.500					
			COVID Forbearance < 6 Pymts	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625
			No VOR	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
			FC/SS/DIL/BK7 37-48 mo	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
			FC/SS/DIL/BK7 25-36 mo	0.375	0.375	0.375	0.375	0.375				
			FC/SS/DIL/BK7 12-24 mo	0.625	0.625	0.625	0.625					
			Residual Inc < \$2500 (min \$1500)	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625
			DTI 43.0 - 50.0	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
			Income LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
			12 mo Full Doc	0.000	0.000	0.000	0.000	0.000	0.125	0.125	0.375	0.500
			24 mo Bank Stmt/2 Yr 1099	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			12 mo Bank Stmt/1 Yr 1099	0.000	0.000	0.000	0.000	0.000	0.125	0.125	0.375	0.500
			24 mo P&L + 2 Mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			1 Yr P&L + 2 mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.125	0.125		
			2 Yr P&L Only	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
			1 Yr P&L Only	0.000	0.000	0.000	0.000	0.000	0.125	0.125		
			WVOE + 2 mo Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.125	0.125		
			PPP LLPA	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
			60 mo Prepay Penalty	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A
			48 mo Prepay Penalty	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
			36 mo Prepay Penalty	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
			24 mo Prepay Penalty	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
			12 mo Prepay Penalty	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
			6 mo/No Prepay Penalty*	2.000	2.000	2.000	2.000	2.000	2.000	2.000	N/A	N/A
			Prepayment Penalty Restrictions	Prepay Penalty apply to Investment Properties Only - All Investment Property loans MUST be Business Purpose								
				AK, KS, MD, MI, MN, NM, OH and RI loans - No PPP Allowed								
				MS loans are capped at a maximum of 3Y PPP - Declining PPP Only								
				NJ loans not made to LLC entity and IL loans with interest rate > 8% not made to LLC entity - No PPP Allowed								
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				Lender Loss Payer: GenWay Home Mortgage, 3211 Internet Blvd., Suite 300, Frisco, TX 75034								

Lock Term Adjustments		
Base Rate	5Yr ARM	30Yr Fixed
15 Day	0.000	0.000
30 Day	0.000	0.000
45 Day	0.250	0.250
60 Day	0.500	0.500
75 Day	N/A	N/A
Extension	2 bps/day - max 30 days	
Min Price	98.000	
Max Price*	102.000	
*Max Price Before LPC		
Lender Fee (except NCM)	\$1.095	
Appraisal Review Fee	\$150	
Texas Doc Fee	\$150	
5/6 SOFR ARM - Margin 4.5 2/1/5 Caps		
7/6 SOFR ARM - Margin 4.5 5/1/5 Caps		
Reset Frequency (ALL ARMS) - 6 Mos		



Doorwaywholesale.com

Trailblazer DSCR

30 Day Lock		
Base Rate	5/6 ARM	30Yr Fixed
6.625	1.375	1.500
6.750	0.875	1.000
6.875	0.375	0.500
7.000	(0.125)	0.000
7.125	(0.500)	(0.375)
7.250	(0.875)	(0.750)
7.375	(1.250)	(1.125)
7.500	(1.625)	(1.500)
7.625	(2.000)	(1.875)
7.750	(2.375)	(2.250)
7.875	(2.750)	(2.625)
8.000	(3.000)	(2.875)
8.125	(3.250)	(3.125)
8.250	(3.500)	(3.375)
8.375	(3.750)	(3.625)
8.500	(4.000)	(3.875)
8.625	(4.250)	(4.125)
8.750	(4.500)	(4.375)
8.875	(4.750)	(4.625)
9.000	(5.000)	(4.875)
9.125	(5.250)	(5.125)
9.250	(5.500)	(5.375)
9.375	(5.750)	(5.625)
9.500	(6.000)	(5.875)
9.625	(6.125)	(6.000)
9.750	(6.250)	(6.125)
9.875	(6.375)	(6.250)
10.000	(6.500)	(6.375)
10.125	(6.625)	(6.500)
10.250	(6.750)	(6.625)
10.375	(6.875)	(6.750)
10.500	(7.000)	(6.875)
10.625	(7.125)	(7.000)
10.750	(7.250)	(7.125)
10.875	(7.375)	(7.250)
11.000	(7.500)	(7.375)

Lock Term Adjustments		
Base Rate	5Yr ARM	30Yr Fixed
15 Day	0.000	0.000
30 Day	0.000	0.000
45 Day	0.250	0.250
60 Day	0.500	0.500
75 Day	N/A	N/A
Extension	2 bps/day - max 30 days	
Min Price	98.000	
Max Price*	102.000	
*Max Price Before LPC		
Lender Fee (except NCS)		\$1,695
Appraisal Review Fee		\$150
Texas Doc Fee		\$150
5/5 SOFR ARM - Margin 4.5 2/1/5 Caps		
7/5 SOFR ARM - Margin 4.5 5/1/5 Caps		
Reset Frequency (ALL ARMS) - 6 Mos		

FICO/CLTV	Loan Level Price Adjustments									
	0-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
780+	(0.875)	(0.625)	(0.500)	(0.125)	0.375	0.875	1.500	4.125		
760-779	(0.875)	(0.625)	(0.375)	0.125	0.500	1.000	1.625	4.125		
740-759	(0.750)	(0.500)	(0.250)	0.125	0.500	1.000	1.625	4.500		
720-739	(0.625)	(0.375)	(0.125)	0.250	0.750	1.125	1.875	4.625		
700-719	(0.500)	(0.125)	0.125	0.625	1.000	2.000	3.250			
680-699	(0.250)	0.125	0.500	1.500	2.500	3.000	3.750			
660-679	0.000	0.375	0.750	2.000	3.000	4.000				
640-659	3.750	4.000	4.250	4.625						
DSCR LLPA										
≥ 1.25	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	0.000		
1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
.75 - .99	0.750	0.875	1.000	1.125	1.250	1.500				
No Ratio	1.500	1.625	1.750	2.000	2.250	2.750				
AirDNA STR > 1.15	1.750	1.750	1.750	2.000	2.250	2.750				
Loan Type LLPA										
Interest Only	0.125	0.125	0.250	0.250	0.500	0.625	0.625			
7/6 SOFR ARM (to 5/6 ARM Price)	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
15 Year Fixed (to 30 Yr Fixed Price)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)			
40 Year Fixed	0.125	0.125	0.125	0.250	0.250	0.375	0.500			
Loan Amt >150k ≤ \$250k	0.000	0.000	0.000	0.000	0.000	0.375	0.500	0.875		
Loan Amt >1.0m ≤ 1.5m	0.000	0.000	0.000	0.000	0.000	0.375	0.750	0.750		
Loan Amt > \$1.5 ≤ 2.0m	0.500	0.500	0.500	0.500	0.500	1.000	1.000			
2-4 Unit Property	0.250	0.250	0.500	0.500	0.500	0.750	1.000	2.625		
Warrantable Condo	0.125	0.125	0.250	0.250	0.375	0.500	0.750			
Non-Warrantable Condo	0.375	0.375	0.500	0.500	0.500	0.750	1.500			
Co-Op (1 Unit)	0.125	0.125	0.250	0.250	0.375	0.500	0.750			
Condotel	0.375	0.375	0.375	0.375	0.375	0.500	0.625			
Cash Out/Debt Consolidation	0.500	0.500	0.500	0.750	1.125	1.500				
Escrow Waiver	0.125	0.125	0.125	0.125	0.125	0.125	0.125			
NC/SC (No Fee)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
GA/IL Properties	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
ITIN	1.500	1.750	1.750	1.750	2.000	2.000	2.500			
FN/NPRA with FICO	0.250	0.375	0.375	0.500	0.625	0.750				
FN/NPRA No Score	0.875	1.250	1.500	1.875	2.750	4.000				
Exception	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
Credit LLPA										
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
0x60x12	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250		
FC/SS/DIL/BK7 48+ mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
FC/SS/DIL/BK7 36-47 mo	0.500	0.625	0.750	0.750	0.875	1.000				
PPP LLPA										
60 mo Prepay Penalty	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)		
48 mo Prepay Penalty	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		
36 mo Prepay Penalty	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)		
24 mo Prepay Penalty	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
12 mo Prepay Penalty	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250		
No Prepay Penalty	1.750	1.750	2.000	2.000	2.000	2.250	2.250	2.250		

Prepayment Penalty Restrictions
 All Investment Property loans MUST be Business Purpose
 AK, KS, MD, MI, MN, NM, OH and RI loans - No PPP Allowed
 MS loans are capped at a maximum of 3Y PPP - Declining PPP Only
 NJ loans not made to LLC entity and IL loans with interest rate >8% not made to LLC entity - No PPP Allowed

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 Lock desk operating hours are 8:30 AM to 4:00 PM Pacific Time. Call 866-462-4891 or email lockdesk@doorway.com - Pricing is an indication. Prices are subject to change without notice.
 Lender Loss Payer: GenWay Home Mortgage, 2600 North Central Expressway, Suite 600, Richardson, TX 75080