





Good morning,

Effective 1/31,the Price Cap section of our rate sheet has been updated. This applies to net pricing for all eligible DSCR products (PPF340/PPF405/PPF410/ PPF350/ PPF505/ PPF510) within our Bayview Correspondent Delegated and Non-Delegated channels. The graphic below highlights the price cap changes to specific prepayment penalty structures.

MAX All In Price By Prepay Prepayment Structure	Price Cap
5/5/4/4/3/2/1	104.500
5/5/5/5/5	104.500
5/4/3/2/1	104.000
5/5/5/5	104.000
4/3/2/1	104.000
5/5/5	103.000
3/2/1	103.000
1/1/1	103.000
3 yr6 moint > 20% paydown	103.000
5/5	102.000
2/1	102.000
5	102.000
1	102.000
No Prepay	102.000



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