OMB Number: 3235-0675

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM ABS-15G

ASSET-BACKED SECURITIZER
REPORT PURSUANT TO SECTION 15G OF
THE SECURITIES EXCHANGE ACT OF 1934

Check the appropriate box to indicate the filing obligation to which this form is intended to satisfy:

☐ Rule 15Ga-1 under the Exchange Act (17 CFR 240.15Ga-1) for the reporting period______________ to _________________

Date of Report (Date of filing) __________________

Commission File Number of securitizer: __________________

Central Index Key Number of securitizer:__________________

Name and telephone number, including area code, of the person
to contact in connection with this filing.

Indicate by check mark whether the securitizer has no activity to report for the initial period pursuant to Rule 15Ga-1(c)(l) ☐

Indicate by check mark whether the securitizer has no activity to report for the quarterly period pursuant to Rule 15Ga-1(c)(2)(i) ☐

Indicate by check mark whether the securitizer has no activity to report for the annual period pursuant to Rule 15Ga-1(c)(2)(ii) ☐

☒ Rule 15Ga-2 under the Exchange Act (17 CFR 240.15Ga-2)

Central Index Key Number of sponsor: 0001556593

NEW RESIDENTIAL MORTGAGE LOAN TRUST 2026-NQM1

(Exact name of issuing entity as specified in its charter)

Central Index Key Number of issuing entity (if applicable): Not applicable

Central Index Key Number of underwriter (if applicable): Not applicable

Philip Sivin, 212-798-6100

Name and telephone number, including area code, of the person
to contact in connection with this filing.

FINDINGS AND CONCLUSIONS OF THIRD-PARTY DUE DILIGENCE REPORTS

Item 2.01 Findings and Conclusions of a Third Party Due Diligence Report Obtained by the Issuing Entity

The disclosures required by Rule 15Ga-2 (17 CFR 240.15Ga-2) are attached an Exhibit to this Form ABS-15G. Please see the Exhibit Index for the related information.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the reporting entity has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

RITHM CAPITAL CORP.

Date: January 13, 2026

By: /s/ Nicola Santoro, Jr.
Name: Nicola Santoro, Jr.
Title: Chief Financial Officer

EXHIBIT INDEX

Exhibit Number

EXECUTIVE SUMMARY

DESCRIPTION OF SERVICES

(1) Type of assets that were reviewed.
AMC Diligence, LLC ("AMC" or "SitusAMC") performed the due diligence services described below (the "Review") on residential Loans (as defined in (2) below) originated by multiple correspondent lenders and acquired directly via reliance letter by Rithm Capital, or its affiliates (the "Client") through mortgage loan files reviewed on behalf of such parties or with results conveyed from another party to the Client via reliance letter. The Review, which includes reliance letter Loans the time of an initial review performed for such party, was conducted on Loans with origination dates from April 2025 through July 2025 via files imaged and provided by the Client for review. The Review includes Loans that were reviewed both (i) directly for an affiliate of the Client and (ii) for correspondents with results conveyed to an affiliate of the Client by a reliance letter.

(2) Sample size of the assets reviewed.
The final population of the Review contained nine (9) Loans totaling an aggregate original principal balance of approximately $2.878 million (the "Loans").

(3) Determination of the sample size and computation.
The Review was conducted consistent with the criteria for the nationally recognized statistical rating organizations, NRSRO(s), Fitch Ratings, Inc. ("Fitch") and KBRA, Inc. ("Kroll").

(4) Quality or integrity of information or data about the assets: review and methodology.
AMC compared data fields on the bid tape provided by the Client to the data found in the actual mortgage loan file as captured by AMC. This comparison, when data was available (please note that not all fields were available for all Loans during the Review) and relevant for the Scope in question, included the following data fields:

# of Units	Lien Position	Original Term
Amortization Term	LTV Valuation Value	Property Type
Amortization Type	Maturity Date	Purpose
Appraised Value	Note Date	Representative FICO
Borrower First Name	Occupancy	State
Borrower Last Name	Original Interest Rate	Street
City	Original Loan Amount	Subject Debt Service Coverage Ratio
Contract Sales Price	Original LTV	Zip
Interest Only	Original P&I	

Additionally, AMC verified (i) listed borrowers signed documents requiring signature, (ii) borrowers signing documents were eighteen (18) years or older at the time of the mortgage loan origination, (iii) that all riders required by the terms of the mortgage and mortgage note were attached to the respective document, (iv) that social security numbers across documents were consistent, and (v) debt-to-income ratio ("DTI(s)") and/or loan-to-value ratios ("LTV(s)") were used in the assessment of conformity guidelines.

(5) Origination of the assets and conformity to stated underwriting or credit extension guidelines, standards, criteria, or other requirements: review and methodology.
AMC reviewed mortgage loan origination documentation to determine conformity with the stated underwriting or credit extension guidelines, standards, criteria or other requirements, including, as applicable, the Ability to Repay and Qualified Mortgage requirements described below, that were provided to AMC and/or as directed by Client. When applicable, a review of the mortgage loan file to the Automated Underwriting System output within the file was also performed.

CREDIT AND COMPLIANCE SCOPE:
AMC reviewed asset origination to determine conformity to the stated underwriting or credit extension guidelines, standards, criteria, or other requirements, including, as applicable, the Ability to Repay and Qualified Mortgage requirements described below, that were provided to AMC. When applicable, a review of the mortgage loan file to the Automated Underwriting System output within the mortgage loan file was also performed.

Credit Application: For the Credit Application, AMC verified that the application: (i) was signed by all listed borrowers, (ii) was substantially filled out, (iii) contained all known borrower-owned properties on the Real Estate Owned section 2, and (iv) included the borrower's employment history.

Credit Report: AMC's review included confirming that a credit report, that met guideline requirements, was present for each borrower and that such borrower's credit profile adhered to the guidelines. In order to make this determination, AMC: (i) captured the monthly consumer debt payments for use in relevant calculations, (ii) noted and researched the Real Estate Owned and fraud alerts, (iii) gathered liabilities listed on the credit report to be included in the debt-to-income ratio as appropriate.

Employment and Income: AMC determined whether applicable supporting employment and income documentation required by the guidelines, and as applicable Appendix Q or ATR, was present in the mortgage loan file and where possible, wasn't fraudulent. This documentation was used to verify whether the income used to qualify the mortgage loan was calculated in accordance with the guidelines and may have included items such as: (i) verbal or written verification of employment, (ii) pay stubs, (iii) W-2 forms, (iv) tax returns, (v) financial statements, (vi) IRS tax transcripts, and (vii) Bank Statements.

Asset Review: AMC assessed whether the asset documentation required by the guidelines, and as applicable, Appendix Q or ATR, was present in the mortgage loan file. Utilizing this documentation, AMC completed a review of the reserve calculation and any large deposits. Documentation verifying assets for down payment, closing costs, prepaid items and reserves may have included: (i) verification-of-deposit ("VOD(s)"), (ii) depository account statements, (iii) stock or security account statements, (iv) gift funds, (v) escrow or earnest money deposits, and (vi) settlement statements or other evidence of conveyance and transfer of funds (if a sale of assets was involved).

Hazard/Flood Insurance/Taxes: A review of the insurance present on the mortgage loan was also performed by AMC. During the course of this review, AMC (i) verified that the hazard insurance met the minimum required amount of coverage in the guidelines, (ii) confirmed that the mortgage clause listed the lender's name and "its successors and assigns,", (iii) confirmed that the premium amount on both the hazard and flood insurance matched what was used in the DTI calculations, (iv) reviewed the tax certificate to verify and compare monthly escrows used to calculate DTI matched and that taxes were current, (v) confirmed that the flood certification was for the correct borrower, property, lender and mortgage loan number and was a "Life of Loan" certification, and (vi) completed other property specific items including (a) for condominium properties, confirming that the blanket policy met the minimum amount of coverage in the guidelines and (b) for properties in a flood zone per the flood certification, confirming that flood insurance met guideline requirements and met the minimum required amount of coverage in the guidelines.

DU/LP Review: When provided and appropriate, AMC verified that DU findings included an approved/ineligible decision where required by the guidelines. However, all Loans are manually underwritten with documentation requirements determined by the guidelines and not AUS findings.

Occupancy Review: AMC confirmed the property occupancy is consistent with the mortgage loan approval and borrowers' application disclosure based solely on information contained in the mortgage loan file and any fraud report obtained in connection with the mortgage loan.

Guideline Review: During the course of the review, AMC confirmed the mortgage loan was originated in accordance with required guidelines by reviewing conformity of mortgage loan, transaction type, and borrower characteristics to stated guidelines. Mortgage characteristics examined included (i) DTI of the borrower, (ii) the LTV/TLTV/HTLTV, (iii) the credit score for each borrower, (iv) asset reserves of the borrower, (v) property type, (vi) property usage, and (vii) other property specific items including, for condominium or cooperative properties, assessing whether the condominium or cooperative project adheres to required guidelines.

Fraud Review: AMC reviewed fraud report results in each mortgage loan file, to the extent present, in conjunction with source documents found in the mortgage loan file to assess the likelihood of any misrepresentations associated with the origination of the mortgage loan. If the mortgage loan file did not contain a fraud report and the counterparty did not produce one, AMC conditioned the mortgage loan for the missing fraud report product.

If a report was present, AMC reviewed the report for (i) any name variations for the borrowers, (ii) any social security number variations for the borrowers, (iii) any potential occupancy issues based on the borrower's address history, (iv) any noted employment issues, and (v) any additional consumers associated with the borrower's profile. If any findings were noted, AMC confirmed that such findings and/or variations were addressed by the originator in the origination of the asset or that such red flag issues were fully addressed via mortgage loan documentation provided.

Title Review: AMC's review included a review of the chain of title and the duration of ownership by the seller or borrower (whichever is applicable) satisfied the guidelines. Included in this review was a verification of whether the appropriate vestee was on the title documentation (if a purchase, the seller; if a refinance, the borrower) and that the title commitment addressed issues such as assessments; covenants, conditions and restrictions; access problems; vicinity of property to military airports; prior leases; court orders/divorce decrees; public probate issues; foreclosures; bankruptcies; judgment liens; state and federal tax liens; environmental liens, and oil/gas leases.

Additional Review of Mortgage Loan File: AMC also reviewed the closing documents to ensure that the mortgage loan file information is complete, accurate, and contains consistent documentation. Included in the portion of the review are items such as reviewing for (i) evidence of primary mortgage insurance, (ii) if the property is located in an area that was listed as a FEMA disaster zone post origination, (iii) the presence of loan modification documents, and (iv) general conformity to Fannie Mae or Freddie Mac approved formats at the time of origination.

BUSINESS PURPOSE SCOPE

Each loan, reviewed under this scope, was reviewed for adherence to the relevant credit policy as indicated by the Client. For this review, procedures followed included:

- Reviewing the provided Note, Mortgage/DOT, and Guaranty Agreement(s) to confirm execution, adherence to the credit policy, and agreement with other Loan Approval documentation.
- Examining appraisal reports, BPO's, and appraisal reviews to determine if the property type is consistent with underwritten property type and usage (such as evidence/an indication of either owner or tenant occupancy) and comparing this information against other relevant information contained within applicable sections of the loan file to evaluate consistency, accuracy, and adherence to the credit policy.
- Reviewing environmental reporting, Flood Certification, and Evidence of Insurance to confirm accuracy and adherence to credit policy requirements.
- Reviewing credit reporting, VOR/VOM, Background Check(s), and any applicable Letter(s) of Explanation to confirm accuracy, adherence to credit policy requirements, and consistency with the Final Loan Approval worksheet.
- Reviewing HUD-1's, Title Search, Purchase Agreements, existing leases/rent rolls, and verification of funds with loan terms, and underwritten approved terms and amounts/LTV/LTC as well as adherence to credit policy requirements.
- Reviewing LOI/LOE(s) for presence of un-qualified statement of business and occupancy intent, confirmation that the LOI/LOE cited address is consistent with the subject property address, and that signatory(s) are consistent with the identified borrower(s)/guarantor(s).
- Reviewing Final Form 1003/Loan application to ensure complete execution that the subject property listed is consistent with the subject property, and that the listed residence for the Individual(s) is an address other than the subject property.
- Confirming, if applicable, business license(s) and P&L's are present, valid, and adhere to credit policy requirements.
- Confirming, if applicable, second mortgage documents are present, valid, align with approved terms amounts, and adhere to credit policy requirements.
- Reviewing final loan approval worksheets for accuracy, completion, documentation of approval for any exceptions, and evaluating such items for agreement/consistency with all other documentation contained in the review file.
- Reviewing the Certification of Business Purpose and Certification of Non-Owner Occupancy and Indemnity for presence of completed fields and verifying that the handwritten Primary Residence address differs from the subject property address and is signed/dated as required.
- Verifying presence of a complete Certification of Non-Owner Occupancy and Indemnity document for each individual borrower/co-borrower/guarantor identified within the subject note/guaranty agreement, including the presence of either individual certifications or one certificate containing all required signatures.
- Comparing the Primary Residence address(es) listed for consistency between the Final Form 1003/Loan application(s) and the Certification(s) of Non-Owner Occupancy and Indemnity.
- Documenting any non-approved credit policy exceptions and/or inconsistencies and reporting and/or marking such items for further dialogue.
- Gathering the components of the DSCR from source documentation provided in the loan file during the course of the review. Where applicable, AMC sums per the guidelines the principal and interest payment as well as the tax, insurance and HOA payment to arrive at a monthly property expense. This number is used as the denominator to the monthly lease or estimated lease income as per the guidelines.

Documents reviewed include the following items (* = where applicable):

Note	Business License*	Flood certificates
Guaranty Agreement(s)*	Business P&L's*	Purchase agreement(s)*
Deed of Trust / Mortgage	Verification of down payment funds/ funds to close / reserve funds*	Final HUD-1
Non-Owner-Occupancy & Business – Purpose Letter of Intent (LOI) / Letter of Explanation (LOE)	Appraisal Report	Title Search Documentation
Final Form 1003 / Loan Application(s)	Broker Price Opinion and market rent addendum*	Evidence of Hazard / Liability / Flood Insurance coverage
Credit Report(s)	Appraisal Review documentation*	Second mortgage documentation*
Verification of Rent / Mortgage (VOR/VOM) payment history*	Existing Leases*	Certification(s) of Business purpose of loan
Identification / proof of residency status	Rent Roll*	Certification(s) of Non-Owner Occupancy and Indemnity*
Background check	Environmental reports	

(6) Value of collateral securing the assets: review and methodology.
AMC's review included a review of the valuation materials utilized during the origination of the loan and in confirming the value of the underlying property. AMC's review included verifying the appraisal report was (i) on the appropriate GSE form, (ii) materially complete, (iii) in conformity with the guideline requirements for the property type in question, (iv) completed by an appraiser that was actively licensed to perform the valuation, (v) completed such that the named client on the appraisal report is the lender or a related entity that is permitted to engage the lender per Title XI of FIRREA, (vi) made and signed prior to the final approval of the mortgage loan application, (vii) completed and dated within the guideline requirements, (viii) made on an "as is" basis or provides satisfactory evidence of completion of all material conditions including all inspections, licenses, and certificates (including certificates of occupancy) to be made or issued with respect to all occupied portions of the mortgaged property and with respect to the use and occupancy of the same, have been made or obtained from the appropriate authorities.

With regard to the use of comparable properties, AMC's review (i) captured the relative comparable data (gross and net adjustments, sale dates and distance from subject property) and ensured that such comparable properties are within standard appraisal guidelines; (ii) confirmed the property value and square footage of the subject property was bracketed by comparable properties, (iii) verified that comparable properties used are similar in size, style, and location to the subject, and (iv) checked for the reasonableness of adjustments when reconciling value between the subject property and comparable properties.

Other aspects of AMC's review included (i) verifying that the address matched the mortgage note, (ii) verifying that the appraisal and the policies and procedures with regard to appraisal, including the appropriate level of review, when originating the mortgage loan, were followed, (iii) noting whether the property zip code was declared a FEMA disaster area after the valuation date and notifying the Client of same (iv) confirming the appraisal report does not include any apparent environmental problems, (v) confirming the appraisal notes the current use of the property is legal or legal non-conforming (grandfathered), (vi) reviewing pictures to ensure (a) that the property is in average or better condition and any repairs are noted where required and (b) that the subject property is the one for which the valuation was ordered and that there are no negative external factors; and (vii) confirming that the value product that was used as part of the origination decision was directly accessible to AMC. If more than one valuation was provided, AMC confirmed consistency among the valuation products and if there were discrepancies that could not be resolved, AMC created an exception.

(7) Compliance of the originator of the assets with federal, state and local laws and regulations: review and methodology.
Please be advised that AMC did not make a determination as to whether the mortgage loans complied with federal, state or local laws, constitutional provisions, regulations or ordinances that are not expressly enumerated below. There can be no assurance that the Review uncovered all relevant factors relating to the origination of the mortgage loans, their compliance with applicable law and regulations and the original appraisals relating to the mortgaged properties or uncovered all relevant factors that could affect the future performance of the mortgage loans. Furthermore, the findings reached by AMC are dependent upon its receiving complete and accurate data regarding the mortgage loans from mortgage loan originators and other third parties upon which AMC is relying in reaching such findings.

With regard to TILA-RESPA Integrated Disclosure ("TRID") testing, AMC implemented the TRID scope of review referenced within the Regulatory Compliance section (III) based on (i) the RMBS 3.0 TRID Compliance Review Scope published by the Structured Finance Association ("SFA") (formerly, the Structured Finance Industry Group, "SFIG") (the "SFA Compliance Review Scope") and (ii) outside counsel's interpretations of the published regulations as of the date of review of each mortgage loan. AMC worked with outside counsel and continues to obtain updated interpretations relative to the informal guidance provided by the Consumer Financial Protection Bureau ("CFPB") which has caused alterations in the review scope and severity of TRID related exceptions, including applicable cures. (This will continue as necessary as additional guidance becomes available, as well as any future rulemaking.) While AMC continues to make a good faith effort to identify material TRID exceptions and apply the appropriate grading, the implementation of new regulations (including TRID) that impact residential mortgages carries certain interpretive risk and continues to evolve, impacting the review scope and exception severity. AMC has worked closely with the NRSROs and the Client to disclose, as mutually agreed upon by the parties, the relevant exceptions per AMC's suggested review implementation as reviewed by outside counsel; however, no assurances can be provided and/or are given that AMC has included within its Review all areas that may represent risk to the securitization trust, or that areas of risk identified by AMC will result in the potential level of risk indicated by an Event Level or NRSRO grade.

Please be further advised that AMC does not employ personnel who are licensed to practice law in the various jurisdictions, and the findings set forth in the reports prepared by AMC do not constitute legal advice or opinions. They are recommendations or conclusions based on information provided to AMC. Information contained in any AMC report related to the applicable statute of limitations for certain claims may not be accurate or reflect the most recent controlling case law. Further, a particular court in a particular jurisdiction may extend, not enforce or otherwise allow claims beyond the statute of limitations identified in the report based on certain factors, including the facts and circumstances of an individual mortgage loan. All final decisions as to whether to purchase or enter into a transaction related to any individual mortgage loan or the mortgage loans in the aggregate, any investment strategy and any legal conclusions, including the potential liability related to the purchase or other transaction involving any such mortgage loan or mortgage loans, shall be made solely by the Client, or other agreed upon party, that has engaged AMC to prepare its reports pursuant to its instructions and guidelines. The Client, or other agreed upon party, acknowledges and agrees that the scoring models applied by AMC are designed to identify potential risk and the Client, or other agreed upon party, assumes sole responsibility for determining the suitability of the information for its particular use. AMC does not make any representation or warranty as to the value of any mortgage loan or mortgage loans collateral that has been reviewed by AMC.

AMC reviewed each residential mortgage loan to determine, as applicable, to the extent possible and subject to the caveats below, whether the mortgage loan complies with:

(I) Federal Truth in Lending Act ("TILA"), as implemented by Regulation Z, 12 C.F.R. Part 1026, as set forth below:

a) Rescission (§1026.23, §1026.15):
   - i) failure to provide the right of rescission notice;
   - ii) failure to provide the right of rescission notice in a timely manner and to the correct consumer(s);
   - iii) errors in the right of rescission notice;
   - iv) failure to provide the correct form of right of rescission notice;
   - v) failure to provide the three (3) business day rescission period;
   - vi) any material disclosure violation on a rescindable mortgage loan that gives rise to the right of rescission under TILA, which means the required disclosures of the annual percentage rate, the finance charge, the amount financed, the total of payments, the payment schedule, the HOEPA disclosures, or those related to prepayment penalties on covered transactions; and
   - vii) with respect to applicable exception remediation measures, confirm that a letter of explanation, a refund if applicable, new corrected material disclosures and a new notice of right to cancel was provided.

b) TIL Disclosure (§§1026.17, 18 and 19) *as applicable for loans with application dates prior to October 3, 2015*:
   - i) review and comparison of the initial and final TIL disclosures, and any re-disclosed TIL(s);
   - ii) proper execution by all required parties;
   - iii) principal and interest calculations, and proper completion of the interest rate and payment summary; and
   - iv) timing of initial and re-disclosed TIL(s).

c) Home Equity Plans Disclosures (§§1026.6, 40) *as applicable*
  i) failure to provide the applicable home equity initial and account opening disclosures
  ii) failure to provide the applicable home equity initial and account opening disclosures in a timely manner
d) Tolerances (§§1026.18, 22 23, and 38):
  i) inaccurate Annual Percentage Rate (APR) outside of applicable tolerance by comparing disclosed APR to re-calculated APR; and
  ii) inaccurate Finance Charge outside of applicable tolerance by comparing disclosed Finance Charge to re-calculated Finance Charge.
  iii) inaccurate Total of Payments outside of applicable tolerance by comparing disclosed Total of Payments to re-calculated Total of Payments.
e) High-cost Mortgage (§§1026.31, 32 and 34):
  i) points and fees threshold test;
  ii) APR threshold test;
  iii) prepayment penalty threshold test; and
  iv) compliance with the disclosure requirements, limitation on terms and prohibited acts or practices in connection with a high-cost mortgage.
f) Higher-priced Mortgage Loan (§1026.35):
  i) APR threshold test; and
  ii) compliance with the escrow account and appraisal requirements as applicable.
g) With respect to brokered mortgage loans, the Prohibitions and Restrictions related to Loan Originator Compensation and Steering (§1026.36):
  i) review relevant documentation to determine if compensation to a Loan Originator was based on a term of the transaction;
  ii) review relevant document to determine if there was dual compensation; and
  iii) review the presence of the mortgage loan option disclosure and to determine if the Steering Safe Harbor provisions were satisfied.
    (1) Note: Where available, AMC reviewed the relevant documents in the mortgage loan file and, as necessary, attempted to obtain the mortgage loan originator compensation agreement and/or governing policies and procedures of the mortgage loan originator. In the absence of the mortgage loan originator compensation agreement and/or governing policies and procedures, AMC's review was limited to formal general statements of entity compliance provided by the mortgage loan originator, if any. These statements, for example, were in the form of a letter signed by the seller correspondent/mortgage loan originator or representations in the mortgage loan purchase agreement between the Client and seller correspondent;
h) Homeownership counseling (§1026.36):
  i) determine if the creditor obtained proof of homeownership counseling in connection with a mortgage loan to a first time homebuyer that contains a negative amortization feature.
i) Mandatory Arbitration Clauses (§1026.36):
  i) determine if the terms of the mortgage loan require arbitration or any other non-judicial procedure to resolve any controversy or settle any claims arising out of the transaction.
j) Prohibition on Financing Credit Insurance (§1026.36):
  i) determine if the creditor financed, directly or indirectly, any premiums or fees for credit insurance.
k) Nationwide Mortgage Licensing System (NMLS) & Registry ID on Loan Documents (§1026.36):
  i) review for presence of mortgage loan originator organization and individual mortgage loan originator name and NMLSR ID, as applicable, on the credit application, note or mortgage loan contract, security instrument, Loan Estimate and Closing Disclosure; and
  ii) verify the data against the NMLSR database, as available.

(II) Federal Real Estate Settlement Procedures Act ("RESPA"), as implemented by Regulation X, 12 C.F.R. Part 1024, as set forth below:

a) Good Faith Estimate (GFE) (§1024.7) *as applicable for loans with application dates prior to October 3, 2015:*
  i) confirm the presence of the current GFE form in effect at the time of origination;
  ii) verify GFE was provided to the borrower(s) within three (3) business days of application;
  iii) verify all sections of the GFE were accurately completed and that information was reflected in the appropriate locations;
  iv) determine whether a valid and properly documented changed circumstance accompanies any changes to mortgage loan terms and/or fees on any revised GFEs over the applicable tolerance(s); and

v) confirm the presence of a settlement service provider list, as applicable.

b) <u>Final HUD-1/A Settlement Statement (HUD) (§1024.8) *as applicable for loans with application dates prior to October 3, 2015*:</u>

i) confirm current applicable HUD form was provided;
ii) determination that the mortgage loan file contains the final HUD;
iii) escrow deposit on the final HUD matches the initial escrow statement amount; and
iv) verify all sections of the final HUD were accurately completed and that information was reflected in the appropriate locations.

c) <u>GFE and Final HUD Comparison (§1024.7) *as applicable for loans with application dates prior to October 3, 2015*:</u>

i) review changes disclosed on the last GFE provided to the borrower(s) to determine that such changes were within the allowed tolerances;
ii) confirm mortgage loan terms and fees disclosed on the third page of the final HUD accurately reflect how such items were disclosed on the referenced GFE, page 2 of the final HUD and mortgage loan documents; and
iii) review any documented cure of a tolerance violation to determine that the proper reimbursement was made and a revised HUD was provided at or within 30 days of settlement.

d) <u>Additional RESPA/Regulation X Disclosures and Requirements (§1024.6, 15, 17, 20, and 33):</u>

i) confirm the presence of the Servicing Disclosure Statement form in the mortgage loan file;
ii) verify the Servicing Disclosure Statement was provided to the borrower(s) within three (3) business days of application;
iii) confirm the presence of the Special Information Booklet in the mortgage loan file or that the mortgage loan file contains documentary evidence that the disclosure was provided to the borrower;
iv) confirm the Special Information Booklet was provided within three (3) business days of application;
v) confirm the presence of the Affiliated Business Arrangement Disclosure in the mortgage loan file in the event the lender has affiliated business arrangements;
vi) confirm the Affiliated Business Arrangement Disclosure was provided no later than three (3) business days of application;
vii) confirm the Affiliated Business Arrangement Disclosure is executed; and
viii) confirm the presence of the Initial Escrow Disclosure Statement in the mortgage loan file and proper timing;
ix) confirm that the creditor provided the borrower a list of homeownership counselling organizations within three (3) business days of application; and
x) confirm that the list of homeownership counselling organizations was obtained no earlier than 30 days prior to when the list was provided to the mortgage loan applicant.

(III) Sections 1098 and 1100A of Dodd-Frank amending TILA and RESPA, as implemented by Regulation Z, 12 C.F.R. Part 1026, as set forth below (applicable only for mortgage loans with application dates on or after October 3, 2015):

a) <u>Loan Estimate (LE) (§§1026.19 and 37):</u>

i) confirm the presence of LE for applications on or after October 3, 2015;
ii) confirm the initial LE date indicates it was delivered or placed in the mail within three (3) business days of application;
iii) confirm that certain sections of each LE determined to carry assignee liability under the SFA Compliance Review Scope were accurately completed and that information was reflected in the appropriate locations, which, in certain instances, was based solely on the information disclosed on the LE;
iv) confirm the initial LE was delivered or placed in the mail not later than seven (7) business days prior to consummation of the transaction, or such period was waived due to a bona fide financial emergency;
v) confirm that each revised LE is accompanied by valid written documentation explaining the reason for re-disclosure to allow for fee increases based on a valid change of circumstance and was timely provided within 3 business days of issuance;
vi) capture whether a settlement service provider list ("SSPL") was provided (in instances when a consumer is given an opportunity to shop for services). Failure to provide SSPL is not cited separately under SFA compliance review scope, however, absence of SSPL from loan file is treated as not provided and impacts fee tolerance categories as prescribed by regulation.
vii) confirm borrower received LE not later than four (4) business days prior to consummation; and
viii) confirm LE was not provided to the borrower on or after the date of the CD.

b) <u>Closing Disclosure (CD) (§§1026.19 and 38):</u>

i) confirm the presence of CD for applications on or after October 3, 2015;

ii) confirm the borrower received CD at least three (3) business days prior to consummation, or that such period was waived due to a bona fide financial emergency;
iii) confirm that certain sections of each CD determined to carry assignee liability under the SFA Compliance Review Scope were accurately completed and that information was reflected in the appropriate locations, which, in certain instances, was based solely on the information disclosed on the CD;
iv) confirm that a revised CD was received in a timely manner if the initial or any revised CD became inaccurate;
v) identify tolerance violations based on the charges disclosed on the initial and interim LE's, initial CD, and reflected on the final CD;
vi) with respect to tolerance violations based on the disclosed charges on the LE and CD, confirm that the creditor cured the violations no later than 60 days after consummation, or within 60 days of discovery; and
vii) with respect to applicable exception remediation measures for numerical exceptions, confirm that a letter of explanation, as well as a refund as applicable, was delivered or placed in the mail no later than 60 days after discovery of the exception establishing the need for a revised CD or with respect to exception remediation measures for non-numerical exceptions, that a corrected CD was delivered or placed in the mail no later than 60 days after consummation. (In an attempt to establish a best practices approach to pre-securitization due diligence, as it applies to TILA RESPA Integrated Disclosure testing, the Structured Finance Association ("SFA") has a working group that consists of industry participants including third party review providers and law firms who agreed to a standardized approach to remediation considerations. This approach is intended to be based on a reasoned legal analysis that expressly assumes that courts will interpret TRID in accordance with the principals of liability set forth in the letter to the MBA from Richard Cordray, the Director of the CFPB. No assurances can be provided that the courts in question will interpret TRID in accordance with the SFA Compliance Review Scope.)

c) Your Home Loan Toolkit (§1026.19):
   i) confirm the presence of Your Home Loan Toolkit in the mortgage loan file or that the mortgage loan file contains documentary evidence that the disclosure was provided to the borrower; and
   ii) confirm Your Home Loan Toolkit was delivered or placed in the mail not later than three (3) business days after receipt of application.

(IV) Sections 1411 and 1412 of the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank") amending TILA, as implemented by Regulation Z, 12 C.F.R. 1026.43, as set forth below:

a) The general Ability to Repay (ATR) underwriting standards (12 C.F.R. 1026.43(c));
b) Refinancing of non-standard mortgages (12 C.F.R. 1026.43(d));
c) Qualified Mortgages (QM) (12 C.F.R. 1026.43(e) (including qualified mortgages as separately defined by the Department of Housing and Urban Development (24 C.F.R. 201 and 203 et seq.), and the Department of Veterans Affairs (38 C.F.R. Part 36 et seq.)); and
d) Balloon-payment qualified mortgages made by certain creditors (12 C.F.R. 1026.43(f)).

AMC reviews applicable mortgage loans for compliance with the ATR and QM rule requirements based upon each mortgage loan's originator designation (Safe Harbor QM, Higher-priced QM, Temporary SHQM, Temporary HPQM, Non-QM, Exempt from ATR). AMC determines the mortgage loan's status under the ATR or QM rule requirements and assigns a due diligence mortgage loan designation. Generally, AMC notes as a material exception if the due diligence findings do not confirm the originator's mortgage loan designation. Additionally, AMC notes if an originator mortgage loan designation was not provided.

Qualified Mortgage

With respect to QM (Safe Harbor and Higher-priced) designated mortgage loans, AMC reviews the mortgage loan to determine whether, based on available information in the mortgage loan file: (i) the mortgage loan contains risky mortgage loan features and terms (e.g. an interest only feature or negative amortization), (ii) the "points and fees" exceed the applicable QM threshold, (iii) the monthly payment was calculated appropriately, (iv) the creditor considered and verified income or assets at or before consummation, (v) the creditor appropriately considered debt obligations, alimony and child support, and (vi) depending on the application date, defined in accordance with 1026.2(a)(3)(ii) and the loan designation provided on the subject loan, either:

1.) for loans with an application date, defined in accordance with § 1026.2(a)(3)(ii), prior to 3/1/2021, at the time of consummation, if the debt-to-income ratio exceeds 43% (calculated in accordance with Appendix Q to Regulation Z). This portion of the Review includes a recalculation of all income and liabilities with attention to the appropriate documentation of each source,

2.) for loans with an application date, defined in accordance with § 1026.2(a)(3)(ii), on or after 3/1/2021, but before 10/1/2022, submitted with a loan designation of Safe Harbor QM, Higher Priced QM, Safe Harbor QM (43-Q), or Higher Priced QM (43-Q), whether at the time of consummation, the debt-to-income ratio exceeds 43% (calculated in accordance with Appendix Q to Regulation Z). This portion of the Review includes a recalculation of all income and liabilities with attention to the appropriate documentation of each source, or
3.) for loans with an application date, defined in accordance with § 1026.2(a)(3)(ii), taken on or after 3/1/2021, submitted with a loan designation of Safe Harbor QM (APOR), or Higher Priced QM (APOR), "Revised QM", whether the APR exceeds the average prime offer rate by 2.25 or more percentage points, (additional thresholds applicable for lower loan balances, subordinate lien covered transactions and certain manufactured homes loan amounts), and whether the loan does not meet the credit guidelines without a documented exception and compensating factors.

For the loans determined to be Safe Harbor QM (APOR), in the event the lender provided a Verification Safe Harbor, ("VSH") indicator of "Yes" on the loans, that would be reflected as such in the reports. In the event the lender provided a VSH indicator of "No" on the loans that would be reflected in the reports. In the event the lender did not provide a VSH indicator on the loans, the loans would be identified as "Not Stated" in the reports.

* Note, for loans in which the lender provided the VSH indicator, AMC captured it, but did not verify the VSH indicator.

Notwithstanding the above, for loans with the variance evaluation of VSH performed by AMC on QM (APOR) loans, the Lender provided a VSH Indicator of "Yes". The VSH indicator was provided within the loan images, on the data tape, deal notes, or as part of the loan program/guidelines being originated to. The loan guidelines utilized one of the specified GSE June 2020 guidelines to meet VSH. In the event the lender identified the loan to have VSH status, then AMC reviewed to identify documentation variances that would cause one to question the VSH attestation from the lender. If variances were identified, then the loan would not be identified by AMC to meet the VSH documentation requirements under either the Fannie Mae guidelines or under the Freddie Mac guidelines. The results of the variance analysis are reflected in the reports.

This portion of the Review includes a recalculation of all income and liabilities with attention to the appropriate documentation of each source.

If a mortgage loan was designated as QM and identified as eligible for guarantee, purchase, or insurance by an applicable agency as permitted under the QM final rule, AMC reviews the mortgage loan to determine whether, based on available information in the mortgage loan file, if the mortgage loan satisfied (i), (ii) and (iii) in the preceding paragraph. In addition, AMC reviews the Automated Underwriting System output within the file to confirm agency eligibility.

For each QM designated mortgage loan that satisfied the applicable requirements enumerated above, AMC then determines whether the mortgage loan is a Safe Harbor QM or Higher Priced QM by comparing the mortgage loan's actual annual percentage rate, as recalculated, to the applicable average prime offer rate plus a certain applicable percentage. The Review also includes determining, as applicable, whether a mortgage loan is a qualified mortgage as defined by the Department of Housing and Urban Development (24 C.F.R. 201 and 203 et seq.), and the Department of Veterans Affairs (38 C.F.R. Part 36 et seq.).

For each QM designated mortgage loan that does not satisfy the applicable requirements enumerated above, AMC then determines whether the mortgage loan complies with the ATR rule consideration and verification requirements and provides a due diligence designation of Non-QM compliant or non-compliant.

General Ability to Repay
AMC reviews the mortgage loan to determine whether, based on available information in the mortgage loan file, the creditor considered, as applicable, the following eight underwriting factors, and verified such information using reasonably reliable third-party records, at or before consummation: (i) the consumer's current or reasonably expected income or assets, (ii) if the creditor relied on income from the consumer's employment in determining repayment ability (the consumer's current employment status); (iii) the consumer's monthly payment; (iv) the consumer's monthly payment on any simultaneous loan that the creditor knows or has reason to know will be made; (v) the consumer's monthly payment for mortgage-related obligations; (vi) the consumer's current debt obligations, alimony, and child support; (vii) the consumer's monthly debt-to-income ratio or residual income; and (viii) the consumer's credit history. This portion of the Review also focuses on full recalculation of income and debts, as well as the documentation provided to support each item used in originator's determination of the ability to repay.

AMC reviews mortgage loans to determine their conformity with the ATR/QM factors above, and is not rendering an independent assessment or opinion, warranting or representing that a mortgage loan will be deemed to conform to Safe Harbor, Rebuttable Presumption, ATR or other status based on any additional or revised factors that may be considered by legislative, regulatory, administrative or judicial authorities ("Authorities"). AMC does not represent or warrant that the factors for which it is reviewing the mortgage loans constitute all of the factors and/or criteria that Authorities may consider in determining the status of a mortgage loan. AMC's review is based on information contained in the mortgage loan file at the time it is provided to AMC to review, and only reflects information as of that point in time.

(V) The Equal Credit Opportunity Act, as implemented by Regulation B, 12 C.F.R. Part 1002, as set forth below:

a) Providing Appraisals and Other Valuations (12 C.F.R. 1002.14):
   i) timing and content of the right to receive copy of appraisal disclosure;
   ii) charging of a fee for a copy of the appraisal or other written valuation;
   iii) timing of creditor providing a copy of each appraisal or other written valuation; and
   iv) with respect to a borrower that has waived the three (3) business day disclosure requirement, confirm that (a) the borrower has signed the waiver or other acknowledgment at least three (3) business days prior to consummation; and (b) that the lender has provided copies of appraisals and other written valuations at or prior to consummation.

(VI) Fannie Mae points and fees limitations and HOEPA restrictions as addressed in Fannie Mae Announcement 04-06, as amended by Lender Letters LL-2013-05 and LL-2013-06 and Selling Guide Announcement SEL-2013-06;

(VII) The disclosure requirements and prohibitions of Section 50(a)(6), Article XVI of the Texas Constitution and associated regulations;

(VIII) The disclosure requirements and prohibitions of state, county and municipal laws and ordinances with respect to "high-cost" mortgage loans, "covered" mortgage loans, "higher-priced" mortgage loans, "home" mortgage loans or any other similarly designated mortgage loan as defined under such authorities, or subject to any other laws that were enacted to combat predatory lending, as may have been amended from time to time;

(IX) Federal and state specific late charge and prepayment penalty provisions.

(X) Recording Review
AMC noted the presence of recorded documents, when available. However, the majority of mortgage loans in the review population were new production and have only been closed for days or weeks at the time AMC reviewed the mortgage loans and thus have not yet been recorded. AMC verified that documents in the mortgage loan file (most typically closing instructions) included lender instructions for recording, and as applicable, the date the documents were sent for recording, and/or the date that the documents will be recorded.

As part of the portion of the Review described in this section, AMC will analyze and capture data from the source documents identified in the Document Review below, as applicable.

(XI) FIRREA Review
AMC confirmed that the appraiser and the appraisal made by such appraiser both satisfied the requirements of Title XI of FIRREA. Specifically, AMC reviewed the appraisal for conformity to industry standards, including ensuring the appraisal was complete, that the comparable properties and adjustments were reasonable and that pictures were provided and were accurate.

In addition, AMC accessed the ASC database to verify that the appraiser, and if applicable the appraiser's supervisor, were licensed and in good standing at the time the appraisal was completed.

(XII) Document Review

AMC reviewed each mortgage loan file and verified if the following documents, if applicable, were included in the file and if the data on these documents was consistent (where applicable):

- Initial application (1003);
- Underwriting summary / loan approval (1008);
- Credit report;
- Income and employment documentation;
- 4506T;
- Asset documentation;
- Sales contract;
- Hazard and/or flood insurance policies;
- Copy of note for any junior liens;
- Appraisal;
- Title/Preliminary Title;
- Final 1003;
- Changed circumstance documentation;
- Right of Rescission Disclosure;
- Mortgage/Deed of Trust;
- Note;
- Mortgage Insurance;
- Tangible Net Benefit Disclosure;
- Subordination Agreement;
- FACTA disclosures;
- Notice of Special Flood Hazards;
- Initial and final GFE's;
- HUD from sale of previous residence;
- Final HUD-1;
- Initial TIL;
- Final TIL;
- Loan Estimates;
- Closing Disclosures; and
- Certain other disclosures related to the enumerated tests set forth herein.

(8) Other: review and methodology.

The final review results reflected in the Overall Review Results Summary herein may include additional exceptions identified after AMC's initial review was completed where loan level issues were identified by external parties as a result of separate, distinct quality control evaluation of the loan files. In such cases, any additional exceptions cited by any such quality control evaluation would either be reflected (i) as an open exception or (ii) remediated if required documentation and/or curative actions were provided to AMC. The exception totals reflected herein, and corresponding Exception Rating, include exceptions that were so subsequently identified, if any. Please note that only a limited number of loans, if any, reflected in the Review Results Summary were subject to such external quality control evaluations.

(9) Disclaimer.

Except as expressly enumerated above, please be advised that SitusAMC has not performed any review to determine whether the mortgage loans covered in this Report complied with federal, state or local laws, constitutional provisions, regulations, ordinances or any other laws or guidance, including, without limitation, licensing and general usury laws ("Applicable Law"). Further, there can be no assurances that in performing the review and preparing this Report that SitusAMC has uncovered all relevant factors and potential issues relating to the origination of the mortgage loans, their compliance with Applicable Law, or the original appraisals relating to the mortgaged properties, or that SitusAMC has uncovered all relevant factors that could affect the future performance of the mortgage loans. Please note that the results set forth in this Report are dependent upon receipt of complete and accurate data regarding the mortgage loans from mortgage loan originators, sponsors, issuers, underwriters, and other third parties upon which SitusAMC is relying in reaching such results. Except as expressly stated herein, SitusAMC did not verify the data relied upon in performing its review and producing this Report. In addition, the findings and conclusions set forth in this Report are provided on an "as is" basis and are based on available information and Applicable Law as of the date of this Report, and SitusAMC does not undertake any obligation to update or provide any revisions to this Report to reflect events, circumstances, changes in Applicable Law, or changes in expectations after the date this Report was issued. SitusAMC also hereby disclaims any representation or warranty as to accuracy or completeness of the Report, the inclusion or omission of any facts or information, or as to its suitability, sufficiency, or appropriateness for the purposes of the transaction parties or investors or the use of the Report in preparation of any other document in connection with the subject transaction.).

Please be further advised that SitusAMC does not employ personnel who are licensed to practice law in the various jurisdictions covered in this Report, and the results set forth in this Report do not constitute legal advice or legal opinions whatsoever. The findings are recommendations or conclusions based on information provided to SitusAMC and are not statements of fact or legal conclusions. Information contained in the Report related to the applicable statute of limitations for certain claims may not be accurate or reflect the most recent controlling case law. Further, a particular court in a particular jurisdiction may extend, not enforce, or otherwise allow claims beyond the statute of limitations identified in the Report based on certain factors, including the facts and circumstances of an individual mortgage loan. The authorities administering the Applicable Law that was part of the review have broad discretionary powers which may permit such authorities, among other things, to withdraw exemptions accorded by statute or regulation, to impose additional requirements or to reach a conclusion that is not consistent with the results set forth in the Report. All decisions as to whether to issue, purchase, hold, sell or otherwise transact in securities backed by the mortgage loans reviewed in this Report, any investment strategy, and any legal conclusions, including the potential liability related to the purchase or other transaction involving any such securities, shall be made solely by the parties to or investors in the transaction. The results set forth in this Report do not constitute tax or investment advice. The scoring models in this Report are designed to identify potential risk in the securities backed by the mortgage loans reviewed, and each party or investor assumes sole responsibility for determining the suitability of the information for its particular use. SitusAMC does not make any representation or warranty (express or implied) as to the value of any mortgage loan or mortgage loan's collateral that has been reviewed by SitusAMC.

SUMMARY OF FINDINGS & CONCLUSIONS OF REVIEW

OVERALL REVIEW RESULTS SUMMARY
Of the nine (9) Loans reviewed, all nine (9) Loans or (100%) received an overall "A" or "B" grade.

Overall Loan Grades		
Final Loan Grade	**# of Loans**	**% of Loans**
A	6	66.67%
B	3	33.33%
C	0	0.00%
D	0	0.00%
Total	**9**	**100.00%**

COMPLIANCE RESULTS SUMMARY
Five (5) Loans are DSCR loans and will not have a compliance grade.
Of the four (4) Loans reviewed for compliance, all four (4) Loans or (100%) received an "A" compliance grade.

Compliance Loan Grades		
Final Loan Grade	**# of Loans**	**% of Loans**
A	4	100.00%
B	0	0.00%
C	0	0.00%
D	0	0.00%
Total	**4**	**100.00%**

CREDIT RESULTS SUMMARY
All nine (9) Loans (100%) reviewed received an "A" or "B" credit grade.

Credit Loan Grades		
Final Loan Grade	**# of Loans**	**% of Loans**
A	6	66.67%
B	3	33.33%
C	0	0.00%
D	0	0.00%
Total	**9**	**100.00%**

PROPERTY/VALUATION RESULTS SUMMARY
All nine (9) Loans (100%) reviewed under the applicable rating agency criteria, received an "A" property grade.

Property Loan Grades		
Final Loan Grade	**# of Loans**	**% of Loans**
A	9	100.00%
B	0	0.00%
C	0	0.00%
D	0	0.00%
Total	**9**	**100.00%**

EXCEPTION CATEGORY SUMMARY
The table below summarizes the individual exceptions which carried an associated "B", "C", or "D" level exception grade. One Loan may have carried more than one exception. In such cases, the exception with the lowest grade would drive the loan grade for that particular area of the review. The overall loan grade is the lowest grade for any one particular review scope (ex. a loan with a Compliance Grade of "B", a Credit Grade of "A", and a Property Grade of "A" would receive an overall loan grade of "B").

Exception Type	Fitch & Kroll Final Exception Rating	Exception Category	Total
Credit	B	Loan Package Documentation	2
		Missing Document	2
		Credit	1
		Income	1
		Total Credit Grade (B) Exceptions:	**6**
		Total Credit Exceptions:	**6**
		Grand Total:	**6**

TAPE INTEGRITY REVIEW RESULTS SUMMARY
Of the nine (9) Loans reviewed, five (5) unique Loans had a total of seven (7) different tape discrepancies across four (4) data fields (some Loans had more than one data delta). The largest variances were found on Borrower Last Name where the data tape information did not coincide with the documentation type found in the loan file.

Field Label	Loans With Discrepancy	Total Times Compared	% Variance	# Of Loans
# of Units	0	9	0.00%	9
Amortization Term	0	4	0.00%	9
Amortization Type	0	9	0.00%	9
Appraised Value	0	4	0.00%	9
Borrower First Name	1	4	25.00%	9
Borrower Last Name	4	9	44.44%	9
City	0	9	0.00%	9
Contract Sales Price	1	9	11.11%	9
Interest Only	0	5	0.00%	9
Lien Position	0	4	0.00%	9
LTV Valuation Value	0	5	0.00%	9
Maturity Date	0	9	0.00%	9
Note Date	1	5	20.00%	9
Occupancy	0	9	0.00%	9
Original Interest Rate	0	9	0.00%	9
Original Loan Amount	0	9	0.00%	9
Original LTV	0	4	0.00%	9
Original P&I	0	9	0.00%	9
Original Term	0	5	0.00%	9
Property Type	0	9	0.00%	9
Purpose	0	9	0.00%	9
Representative FICO	0	9	0.00%	9
State	0	9	0.00%	9
Street	0	9	0.00%	9
Subject Debt Service Coverage Ratio	0	5	0.00%	9
Zip	0	9	0.00%	9
Total	**7**	**189**	**3.70%**	**9**

ADDITIONAL LOAN POPULATION SUMMARY (some totals may not add due to rounding)

Amortization Type	Loan Count	% of Loans	Original Balance	% of Balance
Fixed	9	100.00%	$2,877,800.00	100.00%
Total	**9**	**100.00%**	**$2,877,800.00**	**100.00%**

Lien Position	Loan Count	% of Loans	Original Balance	% of Balance
1	9	100.00%	$2,877,800.00	100.00%
Total	**9**	**100.00%**	**$2,877,800.00**	**100.00%**

Loan Purpose	Loan Count	% of Loans	Original Balance	% of Balance
Cash Out: Other/Multi-purpose/Unknown Purpose	7	77.78%	$2,415,850.00	83.95%
Other-than-first-time Home Purchase	1	11.11%	$150,000.00	5.21%
Rate/Term Refinance - Borrower Initiated	1	11.11%	$311,950.00	10.84%
Total	**9**	**100.00%**	**$2,877,800.00**	**100.00%**

Original Term	Loan Count	% of Loans	Original Balance	% of Balance
241-360 Months	9	100.00%	$2,877,800.00	100.00%
Total	**9**	**100.00%**	**$2,877,800.00**	**100.00%**

Property Type	Loan Count	% of Loans	Original Balance	% of Balance
Single Family Detached	7	77.78%	$2,598,450.00	90.29%
Condo, Low Rise	1	11.11%	$129,350.00	4.49%
Condo, High Rise	1	11.11%	$150,000.00	5.21%
Total	**9**	**100.00%**	**$2,877,800.00**	**100.00%**

Occupancy	Loan Count	% of Loans	Original Balance	% of Balance
Investment	9	100.00%	$2,877,800.00	100.00%
Total	**9**	**100.00%**	**$2,877,800.00**	**100.00%**

Exhibit 99.1 Schedule 1

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Rating Agency Grades

Run Date - 12/30/2025 6:33:31 PM

	LOAN INFORMATION						INITIAL CREDIT LOAN GRADES					
Marketing ID	AMC Loan ID	Customer Loan ID	Seller Loan ID	Investor Loan Number	Deal Number	Original Loan Amount	DBRS	Fitch	Kroll	Moody's	S&P	Morningstar
Removed from deal	XX	XX	XX		XX	XX	D	D	D	D	D	
900000974	XX	XX	XX		XX	XX	C	C	C	C	C	
900000981	XX	XX	XX		XX	XX	A	A	A	A	A	
900000975	XX	XX	XX		XX	XX	A	A	A	A	A	
900000976	XX	XX	XX		XX	XX	C	C	C	C	C	
900000978	XX	XX	XX		XX	XX	B	B	B	B	B	
900000980	XX	XX	XX		XX	XX	C	C	C	C	D	
900000977	XX	XX	XX		XX	XX	C	C	C	C	C	
900000983	XX	XX	XX		XX	XX	C	C	C	C	D	

	INITIAL COMPLIANCE LOAN GRADES						INITIAL PROPERTY LOAN GRADES						INITIAL OVERALL LOAN GRADES					
Marketing ID	DBRS	Fitch	Kroll	Moody's	S&P	Morningstar	DBRS	Fitch	Kroll	Moody's	S&P	Morningstar	DBRS	Fitch	Kroll	Moody's	S&P	Morningstar
Removed from deal							A	A	A	A	A		D	D	D	D	D	
900000974							A	A	A	A	A		C	C	C	C	C	
900000981							A	A	A	A	A		A	A	A	A	A	
900000975							A	A	A	A	A		A	A	A	A	A	
900000976							A	A	A	A	A		C	C	C	C	C	
900000978	A	A	A	A	A		A	A	A	A	A		B	B	B	B	B	
900000980	A	A	A	A	A		A	A	A	A	A		C	C	C	C	D	
900000977	A	A	A	A	A		A	A	A	A	A		C	C	C	C	C	
900000983	A	A	A	A	A		A	A	A	A	A		C	C	C	C	D	

	FINAL CREDIT LOAN GRADES						FINAL COMPLIANCE LOAN GRADES						FINAL PROPERTY LOAN GRADES						
Marketing ID	DBRS	Fitch	Kroll	Moody's	S&P	Morningstar	DBRS	Fitch	Kroll	Moody's	S&P	Morningstar	DBRS	Fitch	Kroll	Moody's	S&P	Morningstar	DBRS
Removed from deal	B	B	B	B	B								A	A	A	A	A		B
900000974	A	A	A	A	A								A	A	A	A	A		A
900000981	A	A	A	A	A								A	A	A	A	A		A
900000975	A	A	A	A	A								A	A	A	A	A		A
900000976	A	A	A	A	A								A	A	A	A	A		A
900000978	A	A	A	A	A		A	A	A	A	A		A	A	A	A	A		A
900000980	A	A	A	A	A		A	A	A	A	A		A	A	A	A	A		A
900000977	B	B	B	B	B		A	A	A	A	A		A	A	A	A	A		B
900000983	B	B	B	B	B		A	A	A	A	A		A	A	A	A	A		B

Exhibit 99.1 Schedule 2

SitusAMC

Exception Grades

Run Date - 12/30/2025 6:33:31 PM

Marketing ID	SitusAMC Loan ID	Customer Loan ID	Seller Loan ID	Investor Loan Number	Loan Exception ID	Exception ID	Exception Date	Exception Type	Exception Category	Exception Subcategory	15E Category	Exception	Exception Detail	Exception Information	Compensating Factors	Compensating Factor Information	Applying Party	Follow-up Comments	Cleared Date	Cured Date	Waived Date	Exception Level Grade	DBRS Initial Exception Rating	DBRS Final Exception Rating	Fitch Initial Exception Rating
Removed from deal	XX	XX	XX		33785207	12025021845-2800	04/18/2025	Credit	Credit	Credit Documentation	Missing Document	Missing Document: Credit Report not provided		Credit Report and Fraud Report for XX is not provided.	The representative FICO score exceeds the guideline minimum by at least 40 points.		SitusAMC	Reviewer Comment (2025-04-24): Waived with compensating factors per lender request.			04/24/2025	2	D	B	D
Removed from deal	XX	XX	XX		33785208	12025021845-578	04/18/2025	Credit	Loan Package Documentation	Application / Processing	Loan Package Documentation	1003 Error: Birth Date was not provided	Borrower: XX	Birth Date is not provided.	The representative FICO score exceeds the guideline minimum by at least 40 points.		SitusAMC	Reviewer Comment (2025-04-24): Waived with compensating factors per lender request.			04/24/2025	2	B	B	B
Removed from deal	XX	XX	XX		33785209	12025021845-23698	04/18/2025	Credit	Credit	Credit Documentation	Credit	No evidence of fraud report in file	Credit Report: Original // Borrower:XX	No evidence of fraud report in file.	The representative FICO score exceeds the guideline minimum by at least 40 points.		SitusAMC	Reviewer Comment (2025-04-24): Waived with compensating factors per lender request.			04/24/2025	2	C	B	C
Removed from deal	XX	XX	XX		33785211	12025021845-4507	04/18/2025	Credit	Loan Package Documentation	Application / Processing	Loan Package Documentation	Missing Document: Certificate of Good Standing not provided		Certificate of Good Standing provided is not recent.				Reviewer Comment (2025-04-23): Clear Buyer Comment (2025-04-21): Please find cert of good standing. Please accept although past 10 days from the Note. Thank you.	04/23/2025			1	C	A	C
Removed from deal	XX	XX	XX		33785212	12025021845-4513	04/18/2025	Credit	Loan Package Documentation	Application / Processing	Loan Package Documentation	Missing Document: Articles of Organization/Formation not provided						Reviewer Comment (2025-04-23): Clear Buyer Comment (2025-04-21): Please find attached. Thank you	04/23/2025			1	C	A	C
Removed from deal	XX	XX	XX		33785206	12025021845-2798	04/18/2025	Credit	Loan Package Documentation	Application / Processing	Loan Package Documentation	Missing Document: Missing Final 1003		Final 1003 for XX is not provided.	The representative FICO score exceeds the guideline minimum by at least 40 points.		SitusAMC	Reviewer Comment (2025-04-24): Waived with compensating factors per lender request.			04/24/2025	2	C	B	C
900000974	XX	XX	XX		34473614	12025050040-25749	06/18/2025	Credit	Missing Document	General	Missing Document	Missing Document: HUD/CD not provided		The settlement statement provided disclosed it is an estimate. Please provide final signed/stamped settlement statement				Reviewer Comment (2025-07-14): Received Buyer Comment (2025-07-10): 07/10-Pleases see attached FSS	07/14/2025			1	C	A	C
900000974	XX	XX	XX		34473615	12025050040-5347	06/18/2025	Credit	Borrower and Mortgage Eligibility	Mortgage / Program Eligibility	Borrower and Mortgage Eligibility	The Certificate of Non-Owner Occupied does not show the borrower(s) at an address different than the subject and thus casts doubt on the business purpose of the loan.		The Non-Owner Occupancy Declaration is incomplete as Section 4A is missing the principal residence address.				Reviewer Comment (2025-07-14): Received completed NOO declaration Buyer Comment (2025-07-10): Please find attached completed section on form. Thank you.	07/14/2025			1	C	A	C
900000976	XX	XX	XX		34474639	12025050709-2924	06/26/2025	Credit	Loan Package Documentation	Application / Processing	Missing Document	Missing Document: Fraud Report not provided		Missing complete fraud report.				Reviewer Comment (2025-07-01): clear Buyer Comment (2025-06-30): Fraud	07/01/2025			1	C	A	C
900000976	XX	XX	XX		34474641	12025050709-3831	06/26/2025	Credit	Credit	Miscellaneous	Guideline	Credit Exception:		Provide an explanation for the 3 modifications noted on title. (Page 14 Schedule B) Additional conditions may apply.				Reviewer Comment (2025-07-01): Modification are all for extension of maturity date. Buyer Comment (2025-06-30): XX Modification agreements were provided.	07/01/2025			1	C	A	C
900000976	XX	XX	XX		34474640	12025050709-30930	06/26/2025	Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.	The Title Policy Amount of $XX is less than the note amount of $XX based on the Commitment in file.	he Title Policy Amount of $XX is less than the note amount of $XX based on the Commitment in file.				Reviewer Comment (2025-07-01): clear Buyer Comment (2025-06-27): 06/27-Please see attached Title	07/01/2025			1	B	A	B
900000978	XX	XX	XX		34474878	12025051067-32065	06/23/2025	Credit	Title	Document Error	Title	The Preliminary title policy is within CA or NV and does not reflect a coverage amount (no final title policy in file). Unable to determine if appropriate coverage is provided.						Reviewer Comment (2025-06-26): clear Buyer Comment (2025-06-24): 06/24-Please see attached Title supplement	06/26/2025			1	B	A	B
900000980	XX	XX	XX		34474918	12025051474-2919	06/26/2025	Credit	Loan Package Documentation	Application / Processing	Missing Document	Missing Document: Other not provided		The Articles of Formation/Organization for XX is missing from the file.				Reviewer Comment (2025-07-10): clear Buyer Comment (2025-07-08): See name change to "XX." attached. Thank you.	07/10/2025			1	C	A	C
900000977	XX	XX	XX		34474986	12025050782-34537	07/07/2025	Credit	Income	Document Error	Income	Bank statement page number is blank.	Borrower: XX // Employment Type: Employment / Income Type: Bank Statements / Start Date: 04/XX/2021 // Account Type: Business / Account Num: XX / Statement End Date: 2024-XX-30, Borrower: XXo // Employment Type: Employment / Income Type: Bank Statements / Start Date: 04/XX/2021 // Account Type: Business / Account Num: XX / Statement End Date: 2024-05-XX	Lender approved exception for 20 months' bank statements fromXX covering the period of 07/2024 - 04/2025, while guidelines require 12 months. Borrower uses two accounts for business deposits; the second account opened 0/2024.	Borrower has verified disposable income of at least $2500.00. Borrower's monthly reserves have been verified and exceed the amount required based on the guidelines by at least 4 months. The Loan to Value (LTV) on the loan is less than the guideline maximum by at least 10%. The qualifying DTI on the loan is at least 10% less than the guideline maximum.	Documentation Type: 12mo Bank Statement Disposable Income: $51,828.55 Reserves: 52.03 Guideline Requirement: 3.00 Loan to Value: 57.69231% Guideline Maximum Loan to Value: 70.00000% DTI: 21.58335% Guideline Maximum DTI: 50.00000%	Originator Pre-Close,SitusAMC Originator Pre-Close,SitusAMC Originator Pre-Close,SitusAMC Originator Pre-Close,SitusAMC	Reviewer Comment (2025-07-03): Waived with compensating factors per lender exception approval at origination.			07/03/2025	2	B	B	B
900000977	XX	XX	XX		34474988	12025050782-29639	07/07/2025	Credit	Income / Employment	Income Documentation	Income / Employment	Income documentation requirements not met.		The file is missing verification of employment within 20 business days prior to the Note date.				Reviewer Comment (2025-07-10): clear Buyer Comment (2025-07-08): XX is within 20 business days. Memorial day is not considered a business day in May.	07/10/2025			1	C	A	C
900000977	XX	XX	XX		34474989	12025050782-5404	07/07/2025	Credit	Income / Employment	Income Documentation	Income / Employment	Income Docs Missing:	Borrower: XX Third Party Verification	The file is missing verification of employment within 20 business days prior to the Note date.				Reviewer Comment (2025-07-10): clear Buyer Comment (2025-07-08): XX is within 20 business days. Memorial day is not considered a business day in May.	07/10/2025			1	C	A	C
900000983	XX	XX	XX		34475032	12025060808-2919	07/17/2025	Credit	Loan Package Documentation	Application / Processing	Missing Document	Missing Document: Other not provided		Please provide a Certificate of Good Standing within 12 months of the Note date.	Borrower has verified disposable income of at least $2500.00. Borrower's monthly reserves have been verified and exceed the amount required based on the guidelines by at least 4 months. The qualifying DTI on the loan is at least 10% less than the guideline maximum.	Documentation Type: 12mo Bank Statement Disposable Income: $152,694.67 Reserves: 48.80 Guideline Requirement: 3.00 DTI: 5.17079% Guideline Maximum DTI: 50.00000%	SitusAMC SitusAMC SitusAMC	Reviewer Comment (2025-08-07): Waived with compensating factors at clients request. Buyer Comment (2025-08-06): Lender accepts. Please waive with available compensating factors Reviewer Comment (2025-07-30): Cannot clear the exception with post closing document. Buyer Comment (2025-07-28): CGS			08/07/2025	2	C	B	C

Exhibit 99.1 Schedule 3

SitusAMC

Valuation Report

Run Date - 12/XX/2025 6:33:31 PM

Marketing ID	SitusAMC Loan ID	Customer Loan ID	Seller Loan ID	Investor Loan Number	Note Date	Original Loan Amount	Sales Price	Value for LTV	As-Is Value for LTV	LTV Value Variance Amount	LTV Value Variance Percent	Primary Valuation Value	Primary Valuation Report Date	Primary Valuation Effective Date	Primary Valuation Type	Primary Valuation Company	Primary Valuation Appraiser Name	Primary Valuation Appraiser License Num
Removed from deal	XX	XX	XX		4/XX/2025	XX		XX		$0.00	0.000%	XX	4/XX/2025	3/XX/2025	Appraisal	XX	XX	XX
900000974	XX	XX	XX		6/XX/2025	XX		XX		$0.00	0.000%	XX	5/XX/2025	5/XX/2025	Appraisal	XX	XX	XX
900000981	XX	XX	XX		7/XX/2025	XX		XX		$0.00	0.000%	XX	6/XX/2025	6/XX/2025	Appraisal	XX	XX	XX
900000975	XX	XX	XX		6/XX/2025	XX		XX		$0.00	0.000%	XX	5/XX/2025	5/XX/2025	Appraisal	XX	XX	XX
900000976	XX	XX	XX		6/XX/2025	XX		XX		$0.00	0.000%	XX	6/XX/2025	5/XX/2025	Appraisal	XX	XX	XX
900000978	XX	XX	XX		6/XX/2025	XX		XX		$0.00	0.000%	XX	6/XX/2025	5/XX/2025	Appraisal	XX	XX	XX
900000980	XX	XX	XX		6/XX/2025	XX		XX		$0.00	0.000%	XX	4/XX/2025	4/XX/2025	Appraisal	XX	XX	XX
900000977	XX	XX	XX		6/XX/2025	XX	XX	XX		$0.00	0.000%	XX	5/XX/2025	5/XX/2025	Appraisal	XX	XX	XX
900000983	XX	XX	XX		6/XX/2025	XX		XX		$0.00	0.000%	XX	6/XX/2025	6/XX/2025	Appraisal	XX	XX	XX

Marketing ID	Primary Valuation FSD Score	Secondary Valuation Value	Secondary Valuation Variance Amount	Secondary Valuation Variance Percent	Secondary Valuation Report Date	Secondary Valuation Effective Date	Secondary Valuation Type	Secondary Valuation Company	Secondary Valuation FSD Score	Secondary Valuation Desk Review Risk Score	AVM Value	AVM Variance Amount	AVM Variance Percent	AVM Company	AVM FSD Score	AVM Report Date	Desk Review Value
Removed from deal		XX	$0.00	0.000%	4/XX/2025	3/XX/2025	Desk Review	XX		Low							
900000974																	
900000981																	
900000975																	
900000976																	
900000978																	
900000980		XX	$0.00	0.000%	5/XX/2025	4/XX/2025	Desk Review	XX		Low							
900000977																	
900000983																	

Exhibit 99.1 Schedule 4

SitusAMC

ASF Addendum - Business Purpose

Run Date - 12/30/2025 6:33:32 PM

Marketing ID	SitusAMC Loan ID	Customer Loan ID	Seller Loan ID	Investor Loan Number	Seller Name	Originator Name	Guideline Author	Loan Program	Loan Program Date	Executed NOO Docs in File	Lease In Place Flag	Rental Purpose	Actual In Place Rent
Removed from deal	XX	XX	XX			XX	XX	XX	XX/XX/XXXX	Yes	No	Long Term	
900000974	XX	XX	XX			XX	XX	XX	XX/XX/XXXX	Yes	No	Long Term	
900000981	XX	XX	XX			XX	XX	XX	XX/XX/XXXX	Yes	Yes	Long Term	$1,790.00
900000975	XX	XX	XX			XX	XX	XX	XX/XX/XXXX	Yes	No	Long Term	
900000976	XX	XX	XX			XX	XX	XX	XX/XX/XXXX	Yes	No	Long Term	
900000978	XX	XX	XX			XX	XX	XX	XX/XX/XXXX	Yes			
900000980	XX	XX	XX			XX	XX	XX	XX/XX/XXXX	Yes			
900000977	XX	XX	XX			XX	XX	XX	XX/XX/XXXX	No			
900000983	XX	XX	XX			XX	XX	XX	XX/XX/XXXX	Yes			

Marketing ID	Third Party Market Rent Estimate	Third Party Rent Source	Rental Income Used for Property DSCR Calculation	Rental Source for Property DTI Calculation	Calculated Monthly Debt	Property DTI	Investor DTI	Inverse DSCR	Net Operating Income	Total Debt Service	DSCR	Total DSCR	PITIA
Removed from deal	$1,900.00	1004/70	$1,900.00	Third Party Rental Source	$1,384.55		0.000000	0.73			1.37	1.37	$1,384.55
900000974	$1,590.00	1073/465	$1,973.33	Multiple Sources	$1,942.20		0.000000	0.98			1.02	1.02	$1,942.20
900000981	$1,775.00	1004/70	$1,775.00	Third Party Rental Source	$1,312.27		0.000000	0.74			1.35	1.35	$1,312.27
900000975	$5,000.00	1004/70	$5,000.00	Third Party Rental Source	$4,202.23		0.000000	0.84			1.19	1.19	$4,202.23
900000976	$2,650.00	1004/70	$2,650.00	Third Party Rental Source	$2,350.74		0.000000	0.89			1.13	1.13	$2,350.74
900000978					$8,659.89		0.349465						$8,659.89
900000980					$2,862.34		0.301489						$2,862.34
900000977					$2,328.36		0.215834						$2,328.36
900000983					$1,635.51		0.051708						$1,635.51

Marketing ID	Lease End Date	Original Lease Term	Lease in Place Flag Unit 1	Lease Start Date Unit 1	Lease End Date Unit 1	Original Lease Term Unit 1	Rental Purpose Unit 1	Actual In Place Rent Unit 1	Third Party Market Rent Estimate Unit 1	Lease in Place Flag Unit 2	Lease Start Date Unit 2	Lease End Date Unit 2	Original Lease Term Unit 2	Rental Purpose Unit 2	Actual In Place Rent Unit 2	Third Party Market Rent Estimate Unit 2	Lease in Place Flag Unit 3	Lease Start Date Unit 3	Lease End Date Unit 3	Ori Uni
Removed from deal			No				Long Term		$1,900.00											
900000974			No				Long Term		$1,590.00											
900000981			Yes	04/01/2025	04/01/2026	12	Long Term	$1,790.00	$1,775.00											
900000975			No				Long Term		$5,000.00											
900000976			No				Long Term		$2,650.00											
900000978																				
900000980																				
900000977																				
900000983																				

SitusAMC

Data Compare (Non-Ignored)

Run Date - 12/31/2025 12:07:12 PM

Marketing ID	AMC Loan ID	Customer Loan ID	Seller Loan ID	Servicer Loan ID	Investor Loan Number	Field Label	Bid Tape Field Value	Field Value	Compare Status	Comment
Removed from deal	XX	XX	XX			Note Date		XX	Verified	Field Value reflects Note Date per the Note
Removed from deal	XX	XX	XX			Borrower Last Name	XX	XX	Verified	Field Value reflects Borrower name as it appears on the Note
900000974	XX	XX	XX			Borrower Last Name	XX	XX	Verified	Field Value reflects Borrower name as it appears on the Note
900000976	XX	XX	XX			Borrower Last Name	XX	XX	Verified	Field Value reflects Borrower name as it appears on the Note
900000978	XX	XX	XX			Borrower First Name	XX		Verified	Field Value reflects Borrower name as it appears on the Note
900000978	XX	XX	XX			Contract Sales Price	0.00		Verified	Refinance
900000983	XX	XX	XX			Borrower Last Name	XX	XX	Verified	Field Value reflects Borrower name as it appears on the Note

Infinity IPS Smart Mortgage Risk Solutions

Infinity IPS Smart Mortgage Risk Solutions

EXECUTIVE SUMMARY

NRMLT 2026-NQM1

January 5, 2026

INFINITY INTERNATIONAL PROCESSING SERVICES, INC.

Infinity IPS Smart Mortgage Risk Solutions

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Infinity IPS Smart Mortgage Risk Solutions

INFINITY BIOGRAPHY

Infinity IPS, Inc. is a privately held firm offering trusted financial products and services to capital markets participants. Founded in 2003, by a group of experienced mortgage due diligence executives, Infinity was started with a simple mission: To provide an independent, innovative, reliable and transparent work product, backed by an unsurpassed level of customer service. As a third-party reviewer, our independence, integrity, depth of expertise, and approach to due diligence and credit risk management provides clients the highest degree of hands-on oversight and participation when buying or selling pools, securitizing loans, or managing loans and securitizations over time.

Our rigorous, high touch approach to due diligence reviews provides all data necessary in the provision of an asset due diligence, risk retention, loss mitigation and forensic analysis services for all classes or mortgage products, consumer lending products, and more. Our mission is to provide an independent, innovative, reliable and transparent work product, backed by an unsurpassed level of customer service.

As a rating agency reviewed third-party due diligence provider, Infinity prides itself on meeting the standards of S&P, Fitch, Kroll, Moody's and DBRS Morningstar. Infinity is a privately-owned business and is headquartered in Rockville, MD with an underwriting facility in Tampa, FL.

DESESCRIPTION OF THE DUE DILIGENCE PERFORMED

(1) Type of assets that were reviewed.
Infinity IPS, Inc. ("Infinity") performed due diligence services as described below (the "Review"). All of these mortgage loans, which were originated by multiple parties, were purchased by Rithm Capital Corp. ("Client") and were reviewed by Infinity on behalf of the Client. The mortgage loans were reviewed via files imaged and provided by the Client.

The Review population is comprised of three hundred and thirty-six (336) mortgage loans that were originally reviewed from August 2022 to October 2025.

(2) Sample size of the assets reviewed.
The mortgage loan review was broken down into the following review scopes:

- "Compliance Review" 177[1] Mortgage Loans
- "Credit Review" 336 Mortgage Loans
- "Property Review" 336 Mortgage Loans
- "Data Integrity" 336 Mortgage Loans

(3) Determination of the sample size and computation.
Infinity is not aware of the overall sample size for the securitization as the Review only covered the portion of the loans in the securitization reviewed by Infinity.

(4) Quality or integrity of information or data about the assets: review and methodology.
For three hundred and thirty-six (336) mortgage loans, Infinity compared data fields on the data tape provided by Client to the data found in the actual file as captured by Infinity. This comparison, when data was available, included the following data fields:

Last Name	Loan Amount	Negative Amortization Flag	Sale Price
First Name	First Payment Date	IO Term	LTV
Occupancy	Original Rate	PP Terms	CLTV
Purpose	Original P&I	PP Months	Note Date
Address	Interest Only Flag	Next Rate Change Date	Current P&I
City	Margin	First Payment Change Date	Rate Index
State	1st Rate Change Date	Next Payment Change Date	Amortization Term
Zip	Prepay Months	Reset Frequency	Deferred Balance
Documentation Type	Next Due Date	Rounding Code	Balloon Flag
Lien Position	Property Units	Look back Period	Borrower SSN
Credit Score	Maturity Date	Initial Roll Cap	Co-Borrower SSN
DTI	Mod Flag	Periodic Rate Cap	
Property Type	Mod Date	Life Rate Cap	
Appraised Value	Current Rate	Life Rate Floor	

[1] One hundred and nineteen (119) exempt loans were not subject to a compliance review and did not receive a compliance grade.

Infinity IPS Smart Mortgage Risk Solutions

(5) Origination of the assets and conformity to stated underwriting or credit extension guidelines, standards, criteria or other requirements: review and methodology.
Infinity conducted a credit review for three hundred and thirty-six (336) mortgage loans. At that time, Infinity reviewed the asset origination to determine conformity to the stated underwriting or credit extension guidelines, standards, criteria or other requirements, including, as applicable, the Ability to Repay and Qualified Mortgage requirements described below, that were provided to Infinity and/or as directed by Client. When applicable, a review of the mortgage loan file to the Automated Underwriting System output within the file was also performed.

There were 29 sets of guidelines provided for the review. Each loan was reviewed to the specific guideline provided on the loan approval. Please refer the Exhibit A.

Credit Application: For the Credit Application, Infinity verified that the application: (i) was signed by all listed borrowers, (ii) was substantially filled out, (iii) contained all known borrower-owned properties on the Real Estate Owned section 2, and (iv) included the borrower's employment history

Credit Report: Infinity's review included confirming that a credit report, that met guideline requirements, was present for each borrower and that such borrower's credit profile adhered to guidelines. In order to make this determination, Infinity: (i) captured the monthly consumer debt payments for use in relevant calculations, (ii) noted and researched the Real Estate Owned and fraud alerts, (iii) gathered liabilities listed on the credit report to be included in the debt to income ratio as appropriate, and (iv) gathered date required for the ASF tape submission including (a) the most recent FICO (scores from Equifax, Experian, and Transunion if available), (b) the most recent FICO date, (c) the longest trade line, (d) the maximum trade line, (e) the number of trade lines, and (f) the credit usage ratio.

Employment and Income: Infinity determined whether applicable supporting employment and income documentation required by the guidelines, and as applicable Appendix Q or ATR, was present in the mortgage loan file and where possible, wasn't fraudulent. This documentation was used to verify whether the income used to qualify the mortgage loan was calculated in accordance with guidelines and may have included items such as: (i) verbal or written verification of employment, (ii) pay stubs, (iii) W-2 forms, (iv) tax returns, (v) financial statements, and (vi) IRS tax transcripts.

Asset Review: Infinity assessed whether the asset documentation required by the guidelines, and as applicable, Appendix Q or ATR, was present in the mortgage loan file. Utilizing this documentation, Infinity completed a review of the reserve calculation and any large deposits. Documentation verifying assets for down payment, closing costs, prepaid items and reserves may have included: (i) verification-of-deposit ("VOD(s)"), (ii) depository account statements, (iii) stock or security account statements, (iv) gift funds, (v) escrow or earnest money deposits, and (vi) settlement statements or other evidence of conveyance and transfer of funds (if a sale of assets was involved).

Hazard/Flood Insurance/Taxes: A review of the insurance present on the mortgage loan was also performed by Infinity. During the course of this review, Infinity (i) verified that the hazard insurance met the minimum required amount of coverage in the guidelines, (ii) confirmed that the mortgage clause listed the lender's name and "its successors and assigns,", (iii) confirmed that the premium amount on both the hazard and flood insurance matched what was used in the debt-to-income ("DTI") calculations, (iv) reviewed the tax certificate to verify and compare monthly escrows used to calculate DTI matched and that taxes were current, (v) confirmed that the flood certification was for the correct borrower, property, lender and mortgage loan number and was a "Life of Loan" certification, and (vi) completed other property specific items including (a) for condominium properties, confirming that the blanket policy met the minimum amount of coverage in the guidelines and (b) for properties in a flood zone per the flood certification, confirming that flood insurance met guideline requirements and met the minimum required amount of coverage in the guidelines.

Infinity IPS Smart Mortgage Risk Solutions

Occupancy Review: Infinity confirmed the property occupancy is consistent with the mortgage loan approval and borrowers' application disclosure based solely on information contained in the mortgage loan file and any fraud report obtained in connection with the mortgage loan.

Guideline Review: During the course of the review, Infinity confirmed the mortgage loan was originated in accordance with required guidelines by reviewing conformity of mortgage loan, transaction type, and borrower characteristics to stated guidelines. Mortgage characteristics examined included (i) DTI of the borrower, (ii) the LTV/TLTV/HTLTV, (iii) the credit score for each borrower, (iv) asset reserves of the borrower, (v) property type, (vi) property usage, and (vii) other property specific items including (a) for condominium or cooperative properties, assessing whether the condominium or cooperative project adheres to required guidelines.

Fraud Review: Infinity reviewed fraud report results in each mortgage loan file, to the extent present, in conjunction with source documents found in the mortgage loan file to assess the likelihood of any misrepresentations associated with the origination of the mortgage loan. If the mortgage loan file did not contain a fraud report and the counterparty did not produce one, Infinity conditioned the mortgage loan for the missing fraud report product.

If a report was present, Infinity reviewed the report for (i) any name variations for the borrowers, (ii) any social security number variations for the borrowers, (iii) any potential occupancy issues based on the borrower's address history, (iv) any noted employment issues, and (v) any additional consumers associated with the borrower's profile. If any findings were noted, Infinity confirmed that such findings and/or variations were addressed by the originator in the origination of the asset or that such red flag issues were fully addressed via mortgage loan documentation provided.

Title Review: Infinity's review included a verification of whether the appropriate vestee was on the title documentation (if a purchase, the seller; if a refinance, the borrower) and that the title commitment addressed issues such as assessments; covenants, conditions and restrictions; access problems; vicinity of property to military airports; prior leases; court orders/divorce decrees; public probate issues; foreclosures; bankruptcies; judgment liens; state and federal tax liens; environmental liens, and oil/gas leases.

Additional Review of Mortgage Loan File: Infinity also reviewed the closing documents to ensure that the mortgage loan file information is complete, accurate, and contains consistent documentation. Included in the portion of the review are items such as reviewing for (i) evidence of primary mortgage insurance, (ii) if the property is located in an area(s) listed as a FEMA disaster zone post origination, (iii) the presence of loan modification documents, and (iv) general conformity to Fannie Mae or Freddie Mac approved formats at the time of origination.

Business Purpose/DSCR Scope: Infinity conducted a business purpose/property focused Investor review for one hundred and ten (110) mortgage loans with DSCR calculation. There were no mortgage loans that were classified as No Ratio loans with no DSCR calculation.

Each loan, reviewed under this scope, was reviewed for adherence to the relevant credit policy as indicated by the Client. During the course of this review, Infinity (i) reviewed the provided Note, Mortgage/DOT, and Guaranty Agreement(s) to confirm execution, adherence to the credit policy, and agreement with other Loan Approval documentation, (ii) examined appraisal reports, BPO's, and appraisal reviews to determine if the property type was consistent with underwritten property type and usage (such as evidence of either owner or tenant occupancy) and compared this information against other relevant information contained within applicable sections of the loan file to evaluate consistency, accuracy, and adherence to the credit policy, (iii) reviewed environmental reporting, Flood Certification, and Evidence of Insurance to confirm accuracy and adherence to credit policy requirements, (iv) reviewed credit reporting, VOR/VOM, Background Check(s), and any applicable Letter(s) of Explanation to confirm accuracy, adherence to credit policy requirements, and consistency with the Final Loan Approval worksheet, (v) reviewed HUD-1's, Title Search, Purchase Agreements, existing leases/rent rolls, and verification of funds with loan terms, and underwritten approved terms and amounts/LTV/LTC as well as adherence to credit policy requirements, (vi) reviewed LOI/LOE(s) for presence of un-qualified statement of business and occupancy intent, confirmation that the LOI/LOE cited address is consistent with the subject property address, and that signatory(s) are consistent with the identified borrower(s)/guarantor(s), (vii) reviewed Final Form 1003/Loan application to ensure complete execution that the subject property listed is consistent with the subject property, and that the listed residence for the Individual(s) is an address other than the subject property, (viii) confirmed, if applicable, business license(s) and P&L's are present, valid, and adhere to credit policy requirements, (ix) confirmed, if applicable, second mortgage documents are present, valid, align with approved terms amounts, and adhere to credit policy requirements, (x) reviewed final loan approval worksheets for accuracy, completion, documentation of approval for any exceptions, and evaluating such items for agreement/consistency with all other documentation contained in the review file (xi) reviewed the Certification of Business Purpose and Certification of Non-Owner Occupancy and Indemnity for presence of completed fields and verifying that the handwritten Primary Residence address differs from the subject property address and is signed/dated as required (xii) verified presence of a complete Certification of Non-Owner Occupancy and Indemnity document for each individual borrower/co-borrower/guarantor identified within the subject note/guaranty agreement, including the presence of either individual certifications or one certificate containing all required signatures, (xiii) compared the Primary Residence address(es) listed for consistency between the Final Form 1003/Loan application(s) and the Certification(s) of Non-Owner Occupancy and Indemnity, (xv) documented any non-approved credit policy exceptions and/or inconsistencies and reporting and/or marking such items for further dialogue, (xvi) gathered the components of the DSCR from source documentation provided in the loan file during the course of the review. Where applicable, Infinity sums per the guidelines the principal and interest payment as well as the tax, insurance and HOA payment to arrive at a monthly property expense. This number is used as the denominator to the monthly lease or estimated lease income as per the guidelines.

(6) Value of collateral securing the assets: review and methodology.

Infinity conducted a review of the value of the underlying collateral at the time of its initial review for three hundred and thirty-six (336) mortgage loans. For these three hundred and thirty-six (336) mortgage loans, Infinity reviewed the mortgage loans to ensure the value of the collateral securing the assets met applicable underwriting guidelines.

Infinity's review included a review of the valuation materials utilized during the origination of the loan and in confirming the value of the underlying property. Infinity's review included verifying the appraisal report was (i) on the appropriate GSE form, (ii) materially complete, (iii) in conformity with the guideline requirements for the property type in question, (iv) completed by an appraiser that was actively licensed to perform the valuation, (v) completed such that the named client on the appraisal report is the lender or a related entity that is permitted to engage the lender per Title XI of FIRREA, (vi) made and signed prior to the final approval of the mortgage loan application, (vii) completed and dated within the guidelines restrictions, (vii) made on an "as is" basis or provides satisfactory evidence of completion of all material conditions including all inspections, licenses, and certificates (including certificates of occupancy) to be made or issued with respect to all occupied portions of the mortgaged property and with respect to the use and occupancy of the same, have been made or obtained from the appropriate authorities.

With regard to the use of comparable properties, Infinity's review (i) captured the relative comparable data (gross and net adjustments, sale dates and distance from subject property) and ensured that such comparable properties are within standard appraisal guidelines; (ii) confirmed the property value and square footage of the subject property was bracketed by comparable properties, (iii) verified that comparable properties used are similar in size, style, and location to the subject, and (iv) checked for the reasonableness of adjustments when reconciling value between the subject property and comparable properties.

Other aspects of Infinity's review included (i) verifying that the address matched the mortgage note, (ii) verifying that the appraisal and the policies and procedures with regard to appraisal, including the appropriate level of review, when originating the mortgage loan, were followed, (iii) noting whether the property zip code was declared a FEMA disaster area after the valuation date and notifying client of same (iv) confirming the appraisal report does not include any apparent environmental problems, (v) confirming the appraisal notes the current use of the property is legal or legal non-conforming (grandfathered), (vi) reviewing pictures to ensure (a) that the property is in average or better condition and any repairs are noted where required and (b) that the subject property is the one for which the valuation was ordered and that there are no negative external factors; and (vii) confirming that the value product that was used as part of the origination decision was directly accessible to Infinity or if it was not directly accessible that another valuation product that was directly accessible to Infinity was ordered in accordance with the Client's specific valuation waterfall process.

If more than one valuation was provided, Infinity confirmed consistency among the valuation products and if there were discrepancies that could not be resolved, Infinity created an exception and worked with the client on the next steps which may include the ordering of additional valuation products such as collateral desktop analyses, broker's price opinions, and full appraisals. If the property valuation products included in Infinity's review resulted in a variance of more than 10% then the client was notified of such variance and a second independent valuation product was ordered.

(7) Compliance of the originator of the assets with federal, state and local laws and regulations: review and methodology.
Infinity completed a Compliance Review on one hundred and seventy-seven (177) mortgage loans. Please be advised that Infinity did not make a determination as to whether the mortgage loans complied with federal, state or local laws, constitutional provisions, regulations or ordinances that are not expressly enumerated below. There can be no assurance that the Review uncovered all relevant factors relating to the origination of the mortgage loans, their compliance with applicable law and regulations and the original appraisals relating to the mortgaged properties or uncovered all relevant factors that could affect the future performance of the mortgage loans. Furthermore, the findings reached by Infinity are dependent upon its receiving complete and accurate data regarding the mortgage loans from mortgage loan originators and other third parties upon which Infinity is relying in reaching such findings.

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Please be further advised that Infinity does not employ personnel who are licensed to practice law in the various jurisdictions, and the findings set forth in the reports prepared by Infinity do not constitute legal advice or opinions. They are recommendations or conclusions based on information provided to Infinity. Information contained in any Infinity report related to the applicable statute of limitations for certain claims may not be accurate or reflect the most recent controlling case law. Further, a particular court in a particular jurisdiction may extend, not enforce or otherwise allow claims beyond the statute of limitations identified in the report based on certain factors, including the facts and circumstances of an individual mortgage loan. All final decisions as to whether to purchase or enter into a transaction related to any individual mortgage loan or the mortgage loans in the aggregate, any investment strategy and any legal conclusions, including the potential liability related to the purchase or other transaction involving any such mortgage loan or mortgage loans, shall be made solely by the Client, or other agreed upon party, that has engaged Infinity to prepare its reports pursuant to its instructions and guidelines. The Client, or other agreed upon party, acknowledges and agrees that the scoring models applied by Infinity are designed to identify potential risk and the Client, or other agreed upon party, assumes sole responsibility for determining the suitability of the information for its particular use. Infinity does not make any representation or warranty as to the value of any mortgage loan or mortgage loans collateral that has been reviewed by Infinity.

Infinity reviewed each residential mortgage loan to determine, as applicable, to the extent possible and subject to the caveats below, whether the mortgage loan complies with:

(I) Federal Truth in Lending Act ("TILA"), as implemented by Regulation Z, 12 C.F.R. Part 1026, as set forth below:

a) Rescission (§1026.23):
   i) failure to provide the right of rescission notice;
   ii) failure to provide the right of rescission notice in a timely manner and to the correct consumer(s);
   iii) errors in the right of rescission notice;
   iv) failure to provide the correct form of right of rescission notice;
   v) failure to provide the three (3) business day rescission period;
   vi) any material disclosure violation on a rescindable mortgage loan that gives rise to the right of rescission under TILA, which means the required disclosures of the annual percentage rate, the finance charge, the amount financed, the total of payments, the payment schedule, the HOEPA disclosures, or those related to prepayment penalties on covered transactions; and
   vii) with respect to applicable exception remediation measures, confirm that a letter of explanation, a refund if applicable, new corrected material disclosures and a new notice of right to cancel was provided.
b) TIL Disclosure (§§1026.17, 18 and 19) *as applicable for loans with application dates prior to October 3, 2015*:
   i) review and comparison of the initial and final TIL disclosures, and any re-disclosed TIL(s);
   ii) proper execution by all required parties;

iii) principal and interest calculations, and proper completion of the interest rate and payment summary; and
iv) timing of initial and re-disclosed TIL(s).

c) <u>Tolerances (§§1026.18, 22 and 23):</u>
   i) inaccurate Annual Percentage Rate (APR) outside of applicable tolerance by comparing disclosed APR to re-calculated APR; and
   ii) inaccurate Finance Charge outside of applicable tolerance by comparing disclosed Finance Charge to re-calculated Finance Charge.

d) <u>High-cost Mortgage (§§1026.31, 32 and 33):</u>
   i) points and fees threshold test;
   ii) APR threshold test;
   iii) prepayment penalty test; and
   iv) compliance with the disclosure requirements, limitation on terms and prohibited acts or practices in connection with a high-cost mortgage.

e) <u>Higher-priced Mortgage Loan (§1026.35):</u>
   i) APR threshold test; and
   ii) compliance with the escrow account and appraisal requirements.

f) <u>With respect to brokered mortgage loans, the Prohibitions and Restrictions related to Loan Originator Compensation and Steering (§1026.36):</u>
   i) review relevant documentation to determine if compensation to a Loan Originator was based on a term of the transaction;
   ii) review relevant document to determine if there was dual compensation; and
   iii) review the presence of the mortgage loan option disclosure and to determine if the Steering Safe Harbor provisions were satisfied.
      (1) Note: Where available, Infinity reviewed the relevant documents in the mortgage loan file and, as necessary, attempted to obtain the mortgage loan originator compensation agreement and/or governing policies and procedures of the mortgage loan originator. In the absence of the mortgage loan originator compensation agreement and/or governing policies and procedures, Infinity's review was limited to formal general statements of entity compliance provided by the mortgage loan originator, if any. These statements, for example, were in the form of a letter signed by the seller correspondent/mortgage loan originator or representations in the mortgage loan purchase agreement between the Client and seller correspondent;

g) <u>Homeownership counseling (§1026.36):</u>
   i) determine if the creditor obtained proof of homeownership counseling in connection with a mortgage loan to a first time homebuyer that contains a negative amortization feature.

h) <u>Mandatory Arbitration Clauses (§1026.36):</u>
   i) determine if the terms of the mortgage loan require arbitration or any other non-judicial procedure to resolve any controversy or settle any claims arising out of the transaction.

i) <u>Prohibition on Financing Credit Insurance (§1026.36):</u>
   i) determine if the creditor financed, directly or indirectly, any premiums or fees for credit insurance.

j) <u>Nationwide Mortgage Licensing System (NMLS) & Registry ID on Loan Documents (§1026.36):</u>
   i) review for presence of mortgage loan originator organization and individual mortgage loan originator name and NMLSR ID, as applicable, on the credit application, note or mortgage loan contract, security instrument, Loan Estimate and Closing Disclosure; and
   ii) verify the data against the NMLSR database, as available.

(II) Federal Real Estate Settlement Procedures Act ("RESPA"), as implemented by Regulation X, 12 C.F.R. Part 1024, as set forth below:

a) Good Faith Estimate (GFE) (§1024.7) *as applicable for loans with application dates prior to October 3, 2015:*
   - i) confirm the presence of the current GFE form in effect at the time of origination;
   - ii) verify GFE was provided to the borrower(s) within three (3) business days of application;
   - iii) verify all sections of the GFE were accurately completed and that information was reflected in the appropriate locations;
   - iv) determine whether a valid and properly documented changed circumstance accompanies any changes to mortgage loan terms and/or fees on any revised GFEs over the applicable tolerance(s); and
   - v) confirm the presence of a settlement service provider list, as applicable.

b) Final HUD-1/A Settlement Statement (HUD) (§1024.8) *as applicable for loans with application dates prior to October 3, 2015:*
   - i) confirm current applicable HUD form was provided;
   - ii) determination that the mortgage loan file contains the final HUD;
   - iii) escrow deposit on the final HUD matches the initial escrow statement amount; and
   - iv) verify all sections of the final HUD were accurately completed and that information was reflected in the appropriate locations.

c) GFE and Final HUD Comparison (§1024.7) *as applicable for loans with application dates prior to October 3, 2015:*
   - i) review changes disclosed on the last GFE provided to the borrower(s) to determine that such changes were within the allowed tolerances;
   - ii) confirm mortgage loan terms and fees disclosed on the third page of the final HUD accurately reflect how such items were disclosed on the referenced GFE, page 2 of the final HUD and mortgage loan documents; and
   - iii) review any documented cure of a tolerance violation to determine that the proper reimbursement was made and a revised HUD was provided at or within 30 days of settlement.

d) Additional RESPA/Regulation X Disclosures and Requirements (§1024.6, 15, 17, 20, and 33):
   - i) confirm the presence of the Servicing Disclosure Statement form in the mortgage loan file;
   - ii) verify the Servicing Disclosure Statement was provided to the borrower(s) within three (3) business days of application;
   - iii) confirm the presence of the Special Information Booklet in the mortgage loan file or that the mortgage loan file contains documentary evidence that the disclosure was provided to the borrower;
   - iv) confirm the Special Information Booklet was provided within three (3) business days of application;
   - v) confirm the presence of the Affiliated Business Arrangement Disclosure in the mortgage loan file in the event the lender has affiliated business arrangements;
   - vi) confirm the Affiliated Business Arrangement Disclosure was provided no later than three (3) business days of application;
   - vii) confirm the Affiliated Business Arrangement Disclosure is executed; and
   - viii) confirm the presence of the Initial Escrow Disclosure Statement in the mortgage loan file and proper timing;
   - ix) confirm that the creditor provided the borrower a list of homeownership counselling organizations within three (3) business days of application; and

x) confirm that the list of homeownership counselling organizations was obtained no earlier than 30 days prior to when the list was provided to the mortgage loan applicant.

(III) Sections 1098 and 1100A of Dodd-Frank amending TILA and RESPA, as implemented by Regulation Z, 12 C.F.R. Part 1026, as set forth below (applicable only for mortgage loans with application dates on or after October 3, 2015):

a) Loan Estimate (LE) (§§1026.19 and 37):
   - i) confirm the presence of LE for applications on or after October 3, 2015;
   - ii) confirm the initial LE date indicates it was delivered or placed in the mail within three (3) business days of application;
   - iii) confirm that certain sections of each LE determined to carry assignee liability were accurately completed and that information was reflected in the appropriate locations, which, in certain instances, was based solely on the information disclosed on the LE;
   - iv) confirm the initial LE was delivered or placed in the mail not later than seven (7) business days prior to consummation of the transaction, or such period was waived due to a bona fide financial emergency;
   - v) confirm that any written estimate of terms or costs provided prior to receipt of a LE contained the required disclosures;
   - vi) confirm that each revised LE is accompanied by valid written documentation explaining the reason for re-disclosure to allow for fee increases based on a valid change of circumstance and was timely provided within 3 business days of issuance;
   - vii) confirm the presence and timely provision of a settlement service provider list (when consumer is given the opportunity to shop for services);
   - viii) confirm borrower received LE not later than four (4) business days prior to consummation; and
   - ix) confirm LE was not provided to the borrower on or after the date of the CD.

b) Closing Disclosure (CD) (§§1026.19 and 38):
   - i) confirm the presence of CD for applications on or after October 3, 2015;
   - ii) confirm the borrower received CD at least three (3) business days prior to consummation, or that such period was waived due to a bona fide financial emergency;
   - iii) confirm that certain sections of each CD determined to carry assignee liability were accurately completed and that information was reflected in the appropriate locations, which, in certain instances, was based solely on the information disclosed on the CD;
   - iv) confirm that a revised CD was received in a timely manner if the initial or any revised CD became inaccurate;
   - v) identify tolerance violations based on the charges disclosed on the initial and interim LE's, initial CD, and reflected on the final CD;
   - vi) with respect to tolerance violations based on the disclosed charges on the LE and CD, confirm that the creditor cured the violations no later than 60 days after consummation, or within 60 days of discovery; and
   - vii) with respect to applicable exception remediation measures for numerical exceptions, confirm that a letter of explanation, as well as a refund as applicable, was delivered or placed in the mail no later than 60 days after discovery of the exception establishing the need for a revised CD or with respect to exception remediation measures for non-numerical exceptions, that a corrected CD was delivered or placed in the mail no later than 60 days after consummation. (In an attempt to establish a best practices approach to pre-securitization due diligence, as it applies to TILA RESPA Integrated Disclosure testing, the Structured Finance Industry Group ("SFIG") has a working group that consists of industry participants including third party review providers and law firms who agreed to a standardized approach to remediation considerations. This approach is intended to be based on a reasoned legal analysis that expressly assumes that courts will interpret TRID in accordance with the principals of liability set forth in the letter to the MBA from Richard Cordray, the Director of the CFPB. No assurances can be provided that the courts in question will interpret TRID in accordance with the SFIG Compliance Review Scope.)

c) <u>Your Home Loan Toolkit (§1026.19):</u>
   i) confirm the presence of Your Home Loan Toolkit in the mortgage loan file or that the mortgage loan file contains documentary evidence that the disclosure was provided to the borrower; and
   ii) confirm Your Home Loan Toolkit was delivered or placed in the mail not later than three (3) business days after receipt of application.

(IV) Sections 1411 and 1412 of the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank") amending TILA, as implemented by Regulation Z, 12 C.F.R. 1026.43, as set forth below:

a) The general Ability to Repay (ATR) underwriting standards (12 C.F.R. 1026.43(c));
b) Refinancing of non-standard mortgages (12 C.F.R. 1026.43(d));
c) Qualified Mortgages (QM) (12 C.F.R. 1026.43(e) (including qualified mortgages as separately defined by the Department of Housing and Urban Development (24 C.F.R. 201 and 203 et seq.), and the Department of Veterans Affairs (38 C.F.R. Part 36 et seq.); and
d) Balloon-payment qualified mortgages made by certain creditors (12 C.F.R. 1026.43(f)).

Infinity reviews applicable mortgage loans for compliance with the ATR and QM rule requirements based upon each mortgage loan's originator designation (Safe Harbor QM, Higher-priced QM, Temporary SHQM, Temporary HPQM, Non-QM, Exempt from ATR). Infinity determines the mortgage loan's status under the ATR or QM rule requirements and assigns a due diligence mortgage loan designation. Generally, Infinity notes as a material exception if the due diligence findings do not confirm the originator's mortgage loan designation. Additionally, Infinity notes if an originator mortgage loan designation was not provided.

<u>Qualified Mortgage</u>

With respect to QM (Safe Harbor and Higher-priced) designated mortgage loans, Infinity reviews the mortgage loan to determine whether, based on available information in the mortgage loan file: (i) the mortgage loan contains risky mortgage loan features and terms (e.g. an interest only feature or negative amortization), (ii) the "points and fees" exceed the applicable QM threshold, (iii) the monthly payment was calculated appropriately, (iv) the creditor considered and verified income or assets at or before consummation, (v) the creditor appropriately considered debt obligations, alimony and child support, and (vi) at the time of consummation, if the debt-to-income ratio exceeds 43% (calculated in accordance with Appendix Q to Regulation Z). This portion of the Review includes a recalculation of all income and liabilities with attention to the appropriate documentation of each source.

If a mortgage loan was designated as QM and identified as eligible for guarantee, purchase, or insurance by an applicable agency as permitted under the QM final rule, Infinity reviews the mortgage loan to determine whether, based on available information in the file, if the mortgage loan satisfied (i), (ii) and (iii) in the preceding paragraph. In addition, Infinity reviews the Automated Underwriting System output within the file to confirm agency eligibility.

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For each QM designated mortgage loan that satisfied the applicable requirements enumerated above, Infinity then determines whether the mortgage loan is a Safe Harbor QM or Higher Priced QM by comparing the mortgage loan's actual annual percentage rate, as recalculated, to the applicable average prime offer rate plus a certain applicable percentage. The Review also includes determining, as applicable, whether a mortgage loan is a qualified mortgage as defined by the Department of Housing and Urban Development (24 C.F.R. 201 and 203 et seq.), and the Department of Veterans Affairs (38 C.F.R. Part 36 et seq.).

For each QM designated mortgage loan that does not satisfy the applicable requirements enumerated above, Infinity then determines whether the mortgage loan complies with the ATR rule consideration and verification requirements and provides a due diligence designation of non-QM compliant or non-compliant.

General Ability to Repay.

Infinity reviews the mortgage loan to determine whether, based on available information in the mortgage loan file, the creditor considered, as applicable, the following eight underwriting factors, and verified such information using reasonably reliable third-party records, at or before consummation: (i) the consumer's current or reasonably expected income or assets, (ii) if the creditor relied on income from the consumer's employment in determining repayment ability (the consumer's current employment status); (iii) the consumer's monthly payment; (iv) the consumer's monthly payment on any simultaneous loan that the creditor knows or has reason to know will be made; (v) the consumer's monthly payment for mortgage-related obligations; (vi) the consumer's current debt obligations, alimony, and child support; (vii) the consumer's monthly debt-to-income ratio or residual income; and (viii) the consumer's credit history. This portion of the Review also focuses on full recalculation of income and debts, as well as the documentation provided to support each item used in originator's determination of the ability to repay.

Infinity reviews mortgage loans to determine their conformity with the ATR/QM factors above, and is not rendering an independent assessment or opinion, warranting or representing that a mortgage loan will be deemed to conform to Safe Harbor, Rebuttable Presumption, ATR or other status based on any additional or revised factors that may be considered by legislative, regulatory, administrative or judicial authorities ("Authorities"). Infinity does not represent or warrant that the factors for which it is reviewing the mortgage loans constitute all of the factors and/or criteria that Authorities may consider in determining the status of a mortgage loan. Infinity's review is based on information contained in the mortgage loan file at the time it is provided to Infinity to review, and only reflects information as of that point in time.

(V) The Equal Credit Opportunity Act, as implemented by Regulation B, 12 C.F.R. Part 1002, as set forth below:

a) Providing Appraisals and Other Valuations (12 C.F.R. 1002.14):
   i) timing and content of the right to receive copy of appraisal disclosure;
   ii) charging of a fee for a copy of the appraisal or other written valuation;
   iii) timing of creditor providing a copy of each appraisal or other written valuation; and
   iv) with respect to a borrower that has waived the three (3) business day disclosure requirement, confirm that (a) the borrower has signed the waiver or other acknowledgment at least three (3) business days prior to consummation; and (b) that the lender has provided copies of appraisals and other written valuations at or prior to consummation.

(VI) Fannie Mae points and fees limitations and HOEPA restrictions as addressed in Fannie Mae Announcement 04-06, as amended by Lender Letters LL-2013-05 and LL-2013-06 and Selling Guide Announcement SEL-2013-06;

(VII) The disclosure requirements and prohibitions of Section 50(a)(6), Article XVI of the Texas Constitution and associated regulations;

(VIII) The disclosure requirements and prohibitions of state, county and municipal laws and ordinances with respect to "high-cost" mortgage loans, "covered" mortgage loans, "higher-priced" mortgage loans, "home" mortgage loans or any other similarly designated mortgage loan as defined under such authorities, or subject to any other laws that were enacted to combat predatory lending, as may have been amended from time to time;

(IX) Federal and state specific late charge and prepayment penalty provisions.

(X) Recording Review
Infinity noted the presence of recorded documents, when available. However, the majority of mortgage loans in the review population were new production and have only been closed for days or weeks at the time Infinity reviewed the mortgage loans and thus have not yet been recorded. Infinity verified that documents in the file (most typically closing instructions) included lender instructions for recording, and as applicable, the date the documents were sent for recording, and/or the date that the documents will be recorded.

As part of the portion of the Review described in this section, Infinity will analyze and capture data from the source documents identified in the Document Review below, as applicable.

(XI) FIRREA Review
Infinity confirmed that the appraiser and the appraisal made by such appraiser both satisfied the pr industry standards, including ensuring the appraisal was complete, that the comparable properties and adjustments were reasonable and that pictures were provided and were accurate.

In addition, Infinity accessed the ASC database to verify that the appraiser, and if applicable the appraiser's supervisor, were licensed and in good standing at the time the appraisal was completed.

(XII) Document Review
Infinity reviewed each mortgage loan file and verified if the following documents, if applicable, were included in the file and if the data on these documents was consistent (where applicable):

- Initial application (1003);
- Underwriting summary / loan approval (1008);
- Credit report;
- Income and employment documentation;
- 4506T;
- Asset documentation;
- Sales contract;
- Hazard and/or flood insurance policies;
- Copy of note for any junior liens;
- Appraisal;
- Title/Preliminary Title;
- Final 1003;
- Changed circumstance documentation;
- Right of Rescission Disclosure;
- Mortgage/Deed of Trust;
- Note;
- Mortgage Insurance;

- Tangible Net Benefit Disclosure;
- Subordination Agreement;
- FACTA disclosures;
- Notice of Special Flood Hazards;
- Initial and final GFE's;
- HUD from sale of previous residence;
- Final HUD-1;
- Initial TIL;
- Final TIL;
- Loan Estimates;
- Closing Disclosures; and
- Certain other disclosures related to the enumerated tests set forth herein.

SUMMARY OF FINDINGS & CONCLUSIONS OF REVIEW

The nationally recognized statistical rating organization ("NRSRO") criteria referenced for this report and utilized for grading descriptions is based upon the requirements of the NRSROs listed in Item 3 of the ABS Due Diligence 15E, Kroll Bond Rating Agency, LLC ("KBRA") and Fitch Ratings, Inc. ("Fitch").

OVERALL RESULTS SUMMARY (336 MORTGAGE LOANS)

Infinity's review to NRSRO grading requirements covers three hundred and thirty-six (336) mortgage loans. Within those mortgage loans, Infinity graded three hundred and six (306) mortgage loans as "A" and thirty (30) mortgage loans as "B".

KBRA Grade	# of Loans			
	Compliance	Credit	Property	Overall
A	176	307	336	306
B	1	29	0	30
C	0	0	0	0
D	0	0	0	0

KBRA Grade	% of Loans			
	Compliance	Credit	Property	Overall
A	99.44%	91.37%	100.00%	91.07%
B	0.56%	8.63%	0.00%	8.93%
C	0.00%	0.00%	0.00%	0.00%
D	0.00%	0.00%	0.00%	0.00%

Fitch Grade	# of Loans			
	Compliance	Credit	Property	Overall
A	176	307	336	306
B	1	29	0	30
C	0	0	0	0
D	0	0	0	0

Fitch Grade	% of Loans			
	Compliance	Credit	Property	Overall
A	99.44%	91.37%	100.00%	91.07%
B	0.56%	8.63%	0.00%	8.93%
C	0.00%	0.00%	0.00%	0.00%
D	0.00%	0.00%	0.00%	0.00%

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TAPE INTEGRITY REVIEW RESULTS SUMMARY (336 MORTGAGE LOANS)

Of the three hundred and thirty-six (336) mortgage loans reviewed, 22 (6.55%) mortgage loans had tape discrepancies across four (4) unique data fields.

Field Label	# of Variances	# of Loans	% of Loans
Borrower DTI Ratio Percent	3	336	0.89%
Original Appraised Value	2	336	0.60%
Residual Income	19	336	5.65%
Sales Price (HUD-1 Line 101)	1	336	0.30%

ADDITIONAL LOAN POPULATION SUMMARY (336 MORTGAGE LOANS)

* Total may not sum to total due to rounding.

Amortization Type	# of Loans	% of Loans	Original Balance	% of Original Balance
Fixed	331	98.51%	$187,505,197.00	98.38%
ARM	5	1.49%	$3,096,500.00	1.62%
Total	**336**	**100.00%**	**$190,601,697.00**	**100.00%**

Lien Position	# of Loans	% of Loans	Original Balance	% of Original Balance
1	336	100.00%	$190,601,697.00	100.00%
Total	**336**	**100.00%**	**$190,601,697.00**	**100.00%**

Loan Purpose	# of Loans	% of Loans	Original Balance	% of Original Balance
Cash Out: Other/Multi-purpose/Unknown	66	19.64%	$30,902,900.00	16.21%
First Time Home Purchase	29	8.63%	$19,347,386.00	10.15%
Other than first time Home Purchase	191	56.85%	$100,742,711.00	52.86%
Rate/Term Refinance-Borrower initiated	50	14.88%	$39,608,700.00	20.78%
Total	**336**	**100.00%**	**$190,601,697.00**	**100.00%**

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Original Amortization Term	# of Loans	% of Loans	Original Balance	% of Original Balance
276 Months	1	0.30%	$1,595,000.00	0.84%
240 Months	31	9.23%	$25,745,425.00	13.51%
300 Months	1	0.30%	$519,000.00	0.27%
360 Months	303	90.18%	$162,742,272.00	85.38%
Total	**336**	**100.00%**	**$190,601,697.00**	**100.00%**

Occupancy	# of Loans	% of Loans	Original Balance	% of Original Balance
Primary	157	46.73%	$113,628,756.00	59.62%
Secondary	20	5.95%	$16,477,517.00	8.65%
Investor	159	47.32%	$60,495,424.00	31.74%
Total	**336**	**100.00%**	**$190,601,697.00**	**100.00%**

Exhibit A

Guidelines
Correspondent SmartEdge Product Profile 7-24-25.pdf
Correspondent SmartSelf Product Profile 7-24-25.pdf
Correspondent SmartVest Product Profile 7-30-25.pdf
Newrez SmartEdge Product Summary 7-24-25.pdf
Newrez SmartSelf Bank Statement and 1099 Product Summary 4-24-25.pdf
Newrez SmartSelf Bank Statement, 1099 and P&L Product Summary 7-24-25.pdf
Newrez SmartVest Product Summary 4-24-25.pdf
Newrez SmartVest Product Summary 7-30-25.pdf
RTL DTC JV WHL SmartVest Product Summary (9.25.2025 v25.12).docx
SmartEdge (04.29.2022 v22.2) R-JV-DTC (1).pdf
SmartEdge Product Profile 12-20-24.pdf
SmartEdge Product Profile 5-30-25- Correspondent only.pdf
SmartEdge Product Summary 5-30-25.pdf
SmartEdge Product Summary Correspondent 4-24-25.pdf
SmartSelf (04.29.2022 v22.2) R-JV-DTC.pdf
SmartSelf (07.07.2022 v22.3) R-JV-DTC.pdf
SmartSelf Bank Statement and 1099 Product Summary 01-23-25.pdf
SmartSelf Bank Statement, 1099 and P&L Product Summary 5-30-25.pdf
SmartSelf Bank Statement, 1099 and P&L Product Summary Newrez 9-25-25.pdf
SmartSelf Product Profile 12-20-24.pdf
SmartSelf Product Profile 5-30-25- Correspondent only.pdf
SmartSelf Product Summary- Correspondent 8-28-25.pdf
SmartSelf Product Summary Correspondent 4-24-25.pdf
SmartSelf Product Summary_Correspondent 9-19-24.pdf
SmartVest 04.29.2022 v22.2 R-JV-DTC (1).pdf
SmartVest Product Profile 5-30-25- Correspondent only.pdf
SmartVest Product Summary 5-30-25.pdf
SmartVest Product Summary 9-5-25- Newrez.pdf
SmartVest Product Summary Correspondent 10-17-24.pdf

Exhibit 99.2 Schedule 1

	LOAN DATA						ORIGINATION DATA				AVM Data						DESK REVIEW DATA					BPO REVIEW DATA					FIELD REVIEW/2055 DATA					2ND APPRAISAL DATA					AGENCY DATA		
Marketing ID	Infinity Loan ID	Loan Number	Loan Number 2	Note Date	Original Loan Amount	Sales Price	Appraised Value	Value for CLTV	Appraisal Date	Appraisal Type	AVM Value	Variance $	Variance %	AVM Company	AVM FSD Score	AVM Effective Date	Desk Value	Variance $	Variance %	Desk Company	Desk Report Date	BPO As-Is Value	Variance $	Variance %	BPO Company	BPO Inspection Date	FR Value	Variance $	Variance %	FR Company	FR Report Date	2nd Appraisal Value	Variance $	Variance %	2nd Appraisal Company	2nd Appraisal Date	Eligible for Rep/Warrant Relief	LCA Risk Score	CU Score
900000091	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	08/XX/2025																Yes	1	1
900000602	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1073 Condominiums							$XX	$XX														$XX	$XX	2.014%	XX	08/XX/2025	No	4.5	4.1
900000001	XXX	XXX		07/XX/2025	$XX	$XX	$XX	$XX	04/XX/2025	1025 2-4 Family Property							$XX	$XX	0.000%	XX	05/XX/2025																Not Applicable	Not Applicable	Not Applicable
900000002	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Not Applicable	Not Applicable	1
900000003	XXX	XXX		06/XX/2025	$XX	$XX	$XX	$XX	05/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	05/XX/2025																No	4	1
900000004	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	07/XX/2025																No	Not Applicable	Not Applicable
900000005	XXX	XXX		07/XX/2025	$XX	$XX	$XX	$XX	04/XX/2025	1004 Residential Appraisal							$XX	$XX	-0.536%	XX	05/XX/2025																No	3.5	1
900000006	XXX	XXX		07/XX/2025	$XX	$XX	$XX	$XX	06/XX/2025	1025 2-4 Family Property							$XX	$XX	0.000%	XX	06/XX/2025																No	Unavailable	Unavailable
900000010	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	06/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	2	4.6
900000012	XXX	XXX		06/XX/2025	$XX	$XX	$XX	$XX	06/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	06/XX/2025																Yes	1.5	1
900000013	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	07/XX/2025																Yes	1	1.2
900000015	XXX	XXX		07/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1025 2-4 Family Property							$XX	$XX	0.000%	XX	07/XX/2025																No	Not Applicable	Not Applicable
900000016	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	07/XX/2025																Yes	1.5	1
900000019	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	07/XX/2025																Yes	1	1
900000021	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	08/XX/2025																No	Unavailable	4.4
900000023	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	10/XX/2025																Yes	1.5	1
900000024	XXX	XXX		07/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	07/XX/2025																No	2	3.8
900000025	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	07/XX/2025																Yes	1.5	2.7
900000026	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	05/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	06/XX/2025																No	Unavailable	4.3
900000027	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	2.5	3
900000028	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	-6.944%	XX	07/XX/2025																Yes	2.5	2.6
900000029	XXX	XXX		07/XX/2025	$XX	$XX	$XX	$XX	06/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	07/XX/2025																Yes	1	1
900000031	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	07/XX/2025																No	Not Applicable	1.1
900000033	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	1	1
900000034	XXX	XXX		07/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	07/XX/2025																Yes	2.5	1.4
900000036	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	08/XX/2025																Yes	1	Unavailable
900000040	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	4.5	1.9
900000041	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	09/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	09/XX/2025																No	Unavailable	4.6
900000042	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	07/XX/2025																Yes	1	Not Applicable
900000045	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	07/XX/2025																No	3.5	2.3
900000046	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																No	Not Applicable	1
900000047	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																No	4.5	1.9
900000049	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	1.5	Not Applicable
900000050	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX														$XX	$XX	13.060%	XX	08/XX/2025	Yes	1	3.8
900000053	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	1	1
900000054	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	1	1
900000057	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	06/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																No	5	3
900000058	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	1.5	1
900000059	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX														$XX	$XX	1.966%	XX	07/XX/2025	No	3	1.9
900000060	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	08/XX/2025																No	Not Applicable	1.2
900000061	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	08/XX/2025																No	Unavailable	1
900000063	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX														$XX	$XX	13.264%	XX	08/XX/2025	No	Not Applicable	3.3
900000064	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX														$XX	$XX	5.952%	XX	07/XX/2025	No	Unavailable	2
900000067	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																No	3	3.7
900000069	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	1	1
900000070	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	05/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	08/XX/2025																Yes	2	1
900000071	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1025 2-4 Family Property							$XX	$XX	0.000%	XX	08/XX/2025																No	Not Applicable	Not Applicable
900000072	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																No	3.5	3.4
900000073	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																No	4	1
900000074	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	1.5	1
900000076	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	08/XX/2025																Yes	2.5	1
900000078	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	1	1
900000079	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																No	Not Applicable	4.6
900000081	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	1	1
900000082	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	1	1.8
900000083	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	08/XX/2025																No	Unavailable	1
900000084	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	08/XX/2025																Yes	1	1
900000086	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																No	Not Applicable	1
900000087	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	08/XX/2025																Yes	1.5	2.2
900000088	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	-4.545%	XX	08/XX/2025																Yes	1	1.1
900000089	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	08/XX/2025																No	Unavailable	1.7
900000092	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																No	Not Applicable	1.7
900000093	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																No	Unavailable	4.3
900000094	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	1.5	1.7
900000099	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	-8.397%	XX	08/XX/2025																No	5	2.6
900000100	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	2	1
900000103	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	2.5	1.9
900000107	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	08/XX/2025																Yes	2	2.5
900000108	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																No	3	1
900000110	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	1	1
900000111	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	09/XX/2025																No	4.5	2
900000114	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	04/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	06/XX/2025																Yes	1	2.6
900000116	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	09/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	09/XX/2025																Yes	2	1.6
900000117	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	09/XX/2025																No	4.5	2.9
900000118	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	09/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	09/XX/2025																Yes	1	1
900000119	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	-1.316%	XX	07/XX/2025																No	Not Applicable	1
900000122	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	09/XX/2025																Yes	1	1.8
900000995	XXX	XXX		07/XX/2022	$XX	$XX	$XX	$XX	02/XX/2022	1004 Residential Appraisal							$XX	$XX	-4.762%	XX	05/XX/2022																No	3.5	2.7
900001000	XXX	XXX		06/XX/2022	$XX	$XX	$XX	$XX	05/XX/2022	1004 Residential Appraisal							$XX	$XX	0.000%	XX	05/XX/2022																Yes	3	2
900001001	XXX	XXX		07/XX/2022	$XX	$XX	$XX	$XX	05/XX/2022	1004 Residential Appraisal							$XX	$XX	0.000%	XX	06/XX/2022																Yes	1	2.6
900001002	XXX	XXX		06/XX/2022	$XX	$XX	$XX	$XX	05/XX/2022	1004 Residential Appraisal							$XX	$XX	0.000%	XX	06/XX/2022																Yes	1.5	2.6
900001005	XXX	XXX		06/XX/2022	$XX	$XX	$XX	$XX	05/XX/2022	1004 Residential Appraisal							$XX	$XX	0.000%	XX	07/XX/2022																Yes	1	2.6
900001009	XXX	XXX		07/XX/2022	$XX	$XX	$XX	$XX	07/XX/2022	1073 Condominiums							$XX	$XX	0.000%	XX	07/XX/2022																Yes	Unavailable	1.3
900001016	XXX	XXX		08/XX/2022	$XX	$XX	$XX	$XX	07/XX/2022	1073 Condominiums							$XX	$XX	0.000%	XX	07/XX/2022																Yes	1	2.6
Removed from deal	XXX	XXX		08/XX/2022	$XX	$XX	$XX	$XX	08/XX/2022	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2022																Yes	1	2
900001020	XXX	XXX		08/XX/2022	$XX	$XX	$XX	$XX	08/XX/2022	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2022																Yes	2	3.2
900001021	XXX	XXX		08/XX/2022	$XX	$XX	$XX	$XX	07/XX/2022	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2022																Yes	1	Unavailable
900001022	XXX	XXX		09/XX/2022	$XX	$XX	$XX	$XX	07/XX/2022	1004 Residential Appraisal							$XX	$XX	0.000%	XX	09/XX/2022																Yes	1	1.2
900001026	XXX	XXX		07/XX/2022	$XX	$XX	$XX	$XX	07/XX/2022	1004 Residential Appraisal							$XX	$XX	0.000%	XX	07/XX/2022																Yes	1	1
900001027	XXX	XXX		07/XX/2022	$XX	$XX	$XX	$XX	07/XX/2022	1073 Condominiums							$XX	$XX	0.000%	XX	07/XX/2022																No	4.5	2.7
900000126	XXX	XXX		07/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	-3.750%	XX	07/XX/2025																No	3	1.4
900000127	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	05/XX/2025	1025 2-4 Family Property							$XX	$XX	0.000%	XX	06/XX/2025																No	Not Applicable	Not Applicable
900000129	XXX	XXX		07/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	07/XX/2025																No	Unavailable	1.6
900000139	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	09/XX/2025																No	3.5	3.4
900000143	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																No	4	3.3
900000144	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	09/XX/2025																Yes	1	1
900000150	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	09/XX/2025																Yes	1.5	1
900000151	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	-4.511%	XX	08/XX/2025																No	3	1

900000930	XXX	XXX		08/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1025 2-4 Family Property							$XX	$XX	0.000%	XX	08/XX/2025																No	Not Applicable	Not Applicable
900000932	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	09/XX/2025																No	3.5	1
900000933	XXX	XXX		10/XX/2025	$XX	$XX	$XX	$XX	09/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	09/XX/2025																No	3	1
900000934	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1025 2-4 Family Property							$XX	$XX	0.000%	XX	08/XX/2025																No	Not Applicable	Not Applicable
900000941	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX														$XX	$XX	4.762%	XX	08/XX/2025	No	4.5	2.6
900000945	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	09/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	09/XX/2025																No	Not Applicable	2
900000948	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																No	Unavailable	1
900000949	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	-5.724%	XX	08/XX/2025																No	4.5	5
900000951	XXX	XXX		10/XX/2025	$XX	$XX	$XX	$XX	09/XX/2025	1025 2-4 Family Property							$XX	$XX	0.000%	XX	09/XX/2025																No	Not Applicable	Not Applicable
900000955	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1073 Condominiums							$XX	$XX	0.000%	XX	09/XX/2025																Not Applicable	Not Applicable	3.7
900000956	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	09/XX/2025																No	3	2.5
900000961	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	07/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	09/XX/2025																No	4	2.6
900000972	XXX	XXX		09/XX/2025	$XX	$XX	$XX	$XX	08/XX/2025	1004 Residential Appraisal							$XX	$XX	0.000%	XX	08/XX/2025																Yes	2.5	1.2

Exhibit 99.2 Schedule 2

Marketing ID	Infinity Loan ID	Loan Number	Original Loan Amount	State	Note Date	Occupancy	Purpose	Final Overall Agency Grade	Final Overall Credit Grade	Final Overall Compliance Grade	Final Overall Property Grade	DBRS INITIAL Overall Agency Grade	DBRS FINAL Overall Agency Grade	DBRS INITIAL Credit Grade	DBRS FINAL Credit Grade	DBRS INITIAL Compliance Grade	DBRS FINAL Compliance Grade	DBRS INITIAL Property Grade	DBRS FINAL Property Grade	FITCH INITIAL Overall Agency Grade	FITCH FINAL Overall Agency Grad
900000899	XXX	XXX	$XXX	Ohio	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000343	XXX	XXX	$XXX	Florida	9/XX/2025	Primary	Purchase	A	A	A	A	C	A	D	A	C	A	A	A	C	A
900000010	XXX	XXX	$XXX	Texas	9/XX/2025	Investor	Refinance	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000081	XXX	XXX	$XXX	Illinois	9/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000143	XXX	XXX	$XXX	Michigan	8/XX/2025	Primary	Cash Out	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000807	XXX	XXX	$XXX	Florida	8/XX/2025	Primary	Cash Out	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900001000	XXX	XXX	$XXX	Florida	6/XX/2022	Primary	Purchase	A	A	A	A	C	A	A	A	C	A	A	A	C	A
900000195	XXX	XXX	$XXX	Colorado	9/XX/2025	Secondary	Cash Out	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000445	XXX	XXX	$XXX	Georgia	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000806	XXX	XXX	$XXX	Alabama	9/XX/2025	Investor	Purchase	B	B	Not Applicable	A	B	B	B	B	Not Applicable	Not Applicable	A	A	B	B
900000394	XXX	XXX	$XXX	Texas	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000454	XXX	XXX	$XXX	Colorado	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000972	XXX	XXX	$XXX	Florida	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000795	XXX	XXX	$XXX	Pennsylvania	9/XX/2025	Secondary	Cash Out	A	A	A	A	D	A	A	A	D	A	A	A	D	A
900000830	XXX	XXX	$XXX	New York	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000346	XXX	XXX	$XXX	California	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000616	XXX	XXX	$XXX	New Jersey	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000534	XXX	XXX	$XXX	California	9/XX/2025	Primary	Purchase	B	B	A	A	B	B	B	B	A	A	A	A	B	B
900000869	XXX	XXX	$XXX	New Jersey	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000995	XXX	XXX	$XXX	Louisiana	7/XX/2022	Primary	Cash Out	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000532	XXX	XXX	$XXX	Texas	9/XX/2025	Primary	Purchase	B	B	A	A	D	B	D	B	A	A	A	A	D	B
900001027	XXX	XXX	$XXX	California	7/XX/2022	Primary	Refinance	A	A	A	A	C	A	D	A	C	A	A	A	C	A
900000779	XXX	XXX	$XXX	Alaska	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000911	XXX	XXX	$XXX	Texas	9/XX/2025	Investor	Refinance	B	B	Not Applicable	A	B	B	B	B	Not Applicable	Not Applicable	A	A	B	B
900000082	XXX	XXX	$XXX	New York	9/XX/2025	Primary	Cash Out	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000016	XXX	XXX	$XXX	Massachusetts	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000595	XXX	XXX	$XXX	Nevada	8/XX/2025	Primary	Refinance	B	B	A	A	D	B	B	B	D	A	A	A	D	B
900000243	XXX	XXX	$XXX	Virginia	9/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000235	XXX	XXX	$XXX	New York	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000158	XXX	XXX	$XXX	Florida	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000110	XXX	XXX	$XXX	Oklahoma	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000107	XXX	XXX	$XXX	Colorado	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000227	XXX	XXX	$XXX	Connecticut	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000875	XXX	XXX	$XXX	Texas	10/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000608	XXX	XXX	$XXX	New York	9/XX/2025	Primary	Cash Out	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000114	XXX	XXX	$XXX	New Jersey	9/XX/2025	Investor	Cash Out	B	B	Not Applicable	A	B	B	B	B	Not Applicable	Not Applicable	A	A	B	B
900000385	XXX	XXX	$XXX	New York	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000091	XXX	XXX	$XXX	Florida	9/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000916	XXX	XXX	$XXX	Florida	9/XX/2025	Primary	Purchase	A	A	A	A	C	A	A	A	C	A	A	A	C	A
900000291	XXX	XXX	$XXX	California	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000955	XXX	XXX	$XXX	California	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000642	XXX	XXX	$XXX	California	9/XX/2025	Primary	Refinance	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000301	XXX	XXX	$XXX	Washington	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000451	XXX	XXX	$XXX	South Carolina	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900001009	XXX	XXX	$XXX	Florida	7/XX/2022	Secondary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000599	XXX	XXX	$XXX	California	9/XX/2025	Primary	Cash Out	B	B	A	A	C	B	C	B	A	A	A	A	C	B
900000199	XXX	XXX	$XXX	Michigan	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000099	XXX	XXX	$XXX	Pennsylvania	9/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000742	XXX	XXX	$XXX	New York	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000765	XXX	XXX	$XXX	Maine	9/XX/2025	Secondary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000286	XXX	XXX	$XXX	Washington	9/XX/2025	Primary	Cash Out	B	B	A	A	B	B	B	B	A	A	A	A	B	B
900000103	XXX	XXX	$XXX	Virginia	8/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000150	XXX	XXX	$XXX	Colorado	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000093	XXX	XXX	$XXX	Texas	9/XX/2025	Secondary	Refinance	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000069	XXX	XXX	$XXX	Massachusetts	8/XX/2025	Secondary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000049	XXX	XXX	$XXX	Maryland	8/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000231	XXX	XXX	$XXX	California	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000254	XXX	XXX	$XXX	Texas	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000784	XXX	XXX	$XXX	Arizona	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000034	XXX	XXX	$XXX	California	7/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000190	XXX	XXX	$XXX	New York	8/XX/2025	Primary	Refinance	B	B	A	A	D	B	D	B	A	A	A	A	D	B
900000663	XXX	XXX	$XXX	Maryland	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000650	XXX	XXX	$XXX	Washington	9/XX/2025	Primary	Purchase	B	B	A	A	B	B	B	B	A	A	A	A	B	B
900000250	XXX	XXX	$XXX	Wisconsin	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000054	XXX	XXX	$XXX	Washington	9/XX/2025	Primary	Refinance	B	B	A	A	B	B	B	B	A	A	A	A	B	B
900000723	XXX	XXX	$XXX	Florida	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000005	XXX	XXX	$XXX	Maryland	7/XX/2025	Primary	Cash Out	A	A	A	A	C	A	D	A	C	A	A	A	C	A
900000562	XXX	XXX	$XXX	North Carolina	6/XX/2025	Primary	Purchase	B	B	A	A	C	B	D	B	C	A	A	A	C	B
900000842	XXX	XXX	$XXX	Alabama	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000545	XXX	XXX	$XXX	Tennessee	9/XX/2025	Primary	Purchase	A	A	A	A	C	A	A	A	C	A	A	A	C	A
900000591	XXX	XXX	$XXX	Texas	9/XX/2025	Investor	Refinance	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000029	XXX	XXX	$XXX	North Carolina	7/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000300	XXX	XXX	$XXX	Florida	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000280	XXX	XXX	$XXX	North Carolina	8/XX/2025	Primary	Refinance	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000714	XXX	XXX	$XXX	California	9/XX/2025	Primary	Cash Out	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000450	XXX	XXX	$XXX	Wisconsin	9/XX/2025	Primary	Refinance	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000087	XXX	XXX	$XXX	Illinois	8/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000012	XXX	XXX	$XXX	Colorado	6/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000482	XXX	XXX	$XXX	Florida	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000619	XXX	XXX	$XXX	Minnesota	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000644	XXX	XXX	$XXX	Colorado	9/XX/2025	Secondary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000841	XXX	XXX	$XXX	Florida	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000073	XXX	XXX	$XXX	Tennessee	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000171	XXX	XXX	$XXX	Montana	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	A	A	D	A	A	A	D	A
900000180	XXX	XXX	$XXX	Ohio	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000299	XXX	XXX	$XXX	Florida	9/XX/2025	Primary	Cash Out	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000526	XXX	XXX	$XXX	Alaska	9/XX/2025	Investor	Purchase	B	B	Not Applicable	A	B	B	B	B	Not Applicable	Not Applicable	A	A	B	B
900000569	XXX	XXX	$XXX	New Jersey	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000761	XXX	XXX	$XXX	Oregon	9/XX/2025	Primary	Purchase	B	B	A	A	B	B	B	B	A	A	A	A	B	B
900000759	XXX	XXX	$XXX	Georgia	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000624	XXX	XXX	$XXX	Georgia	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000590	XXX	XXX	$XXX	Tennessee	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000602	XXX	XXX	$XXX	Georgia	9/XX/2025	Primary	Purchase	B	B	A	A	D	B	D	B	A	A	A	A	D	B
900000327	XXX	XXX	$XXX	Georgia	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000933	XXX	XXX	$XXX	Illinois	10/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000267	XXX	XXX	$XXX	New Jersey	9/XX/2025	Primary	Purchase	B	B	A	A	C	B	B	B	C	A	A	A	C	B
900000040	XXX	XXX	$XXX	Florida	8/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000525	XXX	XXX	$XXX	Florida	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000063	XXX	XXX	$XXX	Texas	8/XX/2025	Primary	Refinance	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000592	XXX	XXX	$XXX	South Carolina	9/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900001005	XXX	XXX	$XXX	Florida	6/XX/2022	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000888	XXX	XXX	$XXX	Virginia	10/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000797	XXX	XXX	$XXX	Florida	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000598	XXX	XXX	$XXX	Florida	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000083	XXX	XXX	$XXX	Texas	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000186	XXX	XXX	$XXX	Florida	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000212	XXX	XXX	$XXX	Arizona	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000516	XXX	XXX	$XXX	Arizona	9/XX/2025	Investor	Refinance	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900001001	XXX	XXX	$XXX	Idaho	7/XX/2022	Primary	Cash Out	B	B	A	A	C	B	C	B	C	A	A	A	C	B
900000108	XXX	XXX	$XXX	California	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000118	XXX	XXX	$XXX	South Carolina	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000703	XXX	XXX	$XXX	Alabama	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000036	XXX	XXX	$XXX	New Mexico	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900001016	XXX	XXX	$XXX	Michigan	8/XX/2022	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000460	XXX	XXX	$XXX	Florida	9/XX/2025	Investor	Purchase	B	B	Not Applicable	A	B	B	B	B	Not Applicable	Not Applicable	A	A	B	B
900000050	XXX	XXX	$XXX	Texas	8/XX/2025	Primary	Refinance	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000074	XXX	XXX	$XXX	North Carolina	8/XX/2025	Primary	Cash Out	A	A	A	A	C	A	A	A	C	A	A	A	C	A
900000031	XXX	XXX	$XXX	Oklahoma	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000552	XXX	XXX	$XXX	Arizona	8/XX/2025	Secondary	Cash Out	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000683	XXX	XXX	$XXX	Colorado	10/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000015	XXX	XXX	$XXX	Florida	7/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000293	XXX	XXX	$XXX	California	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000511	XXX	XXX	$XXX	Florida	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000177	XXX	XXX	$XXX	California	9/XX/2025	Primary	Purchase	B	B	A	A	B	B	B	B	A	A	A	A	B	B
900000175	XXX	XXX	$XXX	New Jersey	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000798	XXX	XXX	$XXX	New York	9/XX/2025	Primary	Cash Out	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000167	XXX	XXX	$XXX	Tennessee	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000225	XXX	XXX	$XXX	Ohio	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000288	XXX	XXX	$XXX	Colorado	10/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000604	XXX	XXX	$XXX	California	9/XX/2025	Primary	Cash Out	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000129	XXX	XXX	$XXX	New Jersey	7/XX/2025	Primary	Cash Out	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000461	XXX	XXX	$XXX	Massachusetts	9/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000778	XXX	XXX	$XXX	Nevada	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000573	XXX	XXX	$XXX	Michigan	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000443	XXX	XXX	$XXX	Michigan	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000889	XXX	XXX	$XXX	New York	8/XX/2025	Primary	Cash Out	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000801	XXX	XXX	$XXX	North Carolina	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000026	XXX	XXX	$XXX	Michigan	9/XX/2025	Primary	Cash Out	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000060	XXX	XXX	$XXX	Massachusetts	8/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000033	XXX	XXX	$XXX	Louisiana	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000961	XXX	XXX	$XXX	Washington	9/XX/2025	Investor	Refinance	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
Removed from deal	XXX	XXX	$XXX	Washington	9/XX/2025	Primary	Refinance	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000871	XXX	XXX	$XXX	Pennsylvania	9/XX/2025	Investor	Refinance	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000072	XXX	XXX	$XXX	Idaho	8/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000514	XXX	XXX	$XXX	New Hampshire	10/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000388	XXX	XXX	$XXX	New York	9/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000686	XXX	XXX	$XXX	Florida	8/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900001020	XXX	XXX	$XXX	Florida	8/XX/2022	Investor	Purchase	B	B	Not Applicable	A	C	B	C	B	Not Applicable	Not Applicable	A	A	C	B
900000214	XXX	XXX	$XXX	Florida	10/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000876	XXX	XXX	$XXX	Texas	9/XX/2025	Primary	Cash Out	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900001022	XXX	XXX	$XXX	Florida	9/XX/2022	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000111	XXX	XXX	$XXX	Georgia	9/XX/2025	Primary	Cash Out	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000476	XXX	XXX	$XXX	New York	9/XX/2025	Secondary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000693	XXX	XXX	$XXX	North Carolina	10/XX/2025	Investor	Refinance	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000006	XXX	XXX	$XXX	Pennsylvania	7/XX/2025	Investor	Purchase	B	B	Not Applicable	A	D	B	D	B	Not Applicable	Not Applicable	A	A	D	B
900000640	XXX	XXX	$XXX	Oregon	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900001002	XXX	XXX	$XXX	Florida	6/XX/2022	Primary	Refinance	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000486	XXX	XXX	$XXX	California	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000027	XXX	XXX	$XXX	North Carolina	8/XX/2025	Secondary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000119	XXX	XXX	$XXX	North Carolina	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000782	XXX	XXX	$XXX	Ohio	9/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000583	XXX	XXX	$XXX	California	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000042	XXX	XXX	$XXX	Virginia	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000057	XXX	XXX	$XXX	Virginia	8/XX/2025	Investor	Refinance	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000708	XXX	XXX	$XXX	South Carolina	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000347	XXX	XXX	$XXX	Louisiana	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000094	XXX	XXX	$XXX	California	8/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000636	XXX	XXX	$XXX	Michigan	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000262	XXX	XXX	$XXX	Texas	8/XX/2025	Primary	Refinance	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000116	XXX	XXX	$XXX	Missouri	9/XX/2025	Primary	Purchase	A	A	A	A	C	A	A	A	C	A	A	A	C	A
900000139	XXX	XXX	$XXX	Maryland	9/XX/2025	Primary	Refinance	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000672	XXX	XXX	$XXX	Texas	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000702	XXX	XXX	$XXX	Louisiana	5/XX/2025	Investor	Refinance	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000494	XXX	XXX	$XXX	Massachusetts	9/XX/2022	Primary	Purchase	A	A	A	A	C	A	D	A	C	A	A	A	C	A
900000221	XXX	XXX	$XXX	Texas	10/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000067	XXX	XXX	$XXX	Virginia	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000255	XXX	XXX	$XXX	Tennessee	8/XX/2025	Primary	Refinance	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000013	XXX	XXX	$XXX	Utah	8/XX/2025	Primary	Refinance	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000687	XXX	XXX	$XXX	Ohio	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000956	XXX	XXX	$XXX	Florida	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000593	XXX	XXX	$XXX	Texas	8/XX/2025	Primary	Cash Out	A	A	A	A	D	A	D	A	A	A	A	A	D	A
Removed from deal	XXX	XXX	$XXX	Michigan	8/XX/2022	Primary	Purchase	A	A	A	A	C	A	D	A	C	A	A	A	C	A
900000024	XXX	XXX	$XXX	Alabama	7/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900001021	XXX	XXX	$XXX	Florida	8/XX/2022	Primary	Purchase	A	A	A	A	C	A	D	A	C	A	A	A	C	A
900001026	XXX	XXX	$XXX	California	7/XX/2022	Primary	Purchase	B	A	B	A	D	B	D	A	D	B	A	A	D	B
900000176	XXX	XXX	$XXX	Arkansas	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000951	XXX	XXX	$XXX	New York	10/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000496	XXX	XXX	$XXX	California	9/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000945	XXX	XXX	$XXX	Tennessee	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000070	XXX	XXX	$XXX	Florida	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000614	XXX	XXX	$XXX	Hawaii	9/XX/2025	Secondary	Purchase	A	A	A	A	C	A	C	A	A	A	A	A	C	A
900000934	XXX	XXX	$XXX	New York	9/XX/2025	Primary	Refinance	B	B	A	A	B	B	B	B	A	A	A	A	B	B
900000754	XXX	XXX	$XXX	Massachusetts	10/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000269	XXX	XXX	$XXX	New York	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000577	XXX	XXX	$XXX	Georgia	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000717	XXX	XXX	$XXX	California	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000588	XXX	XXX	$XXX	Virginia	8/XX/2025	Primary	Refinance	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000932	XXX	XXX	$XXX	Florida	9/XX/2025	Investor	Refinance	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000028	XXX	XXX	$XXX	North Carolina	8/XX/2025	Primary	Refinance	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000427	XXX	XXX	$XXX	Ohio	9/XX/2025	Primary	Refinance	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000004	XXX	XXX	$XXX	Utah	8/XX/2025	Secondary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000414	XXX	XXX	$XXX	Ohio	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000864	XXX	XXX	$XXX	Florida	9/XX/2025	Secondary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000023	XXX	XXX	$XXX	Ohio	8/XX/2025	Primary	Cash Out	A	A	A	A	D	A	A	A	A	A	D	A	D	A
900000488	XXX	XXX	$XXX	Georgia	9/XX/2025	Primary	Purchase	B	B	A	A	D	B	D	B	A	A	A	A	D	B
900000613	XXX	XXX	$XXX	Michigan	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000086	XXX	XXX	$XXX	Idaho	8/XX/2025	Primary	Purchase	A	A	A	A	C	A	D	A	C	A	A	A	C	A
900000561	XXX	XXX	$XXX	Oregon	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000473	XXX	XXX	$XXX	Ohio	9/XX/2025	Primary	Purchase	A	A	A	A	C	A	D	A	C	A	A	A	C	A
900000226	XXX	XXX	$XXX	Pennsylvania	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000365	XXX	XXX	$XXX	Oregon	9/XX/2025	Investor	Refinance	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000885	XXX	XXX	$XXX	Arizona	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000058	XXX	XXX	$XXX	Idaho	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000930	XXX	XXX	$XXX	Indiana	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000100	XXX	XXX	$XXX	Virginia	8/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000168	XXX	XXX	$XXX	California	10/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000425	XXX	XXX	$XXX	Florida	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000071	XXX	XXX	$XXX	Wisconsin	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000673	XXX	XXX	$XXX	Texas	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	A	A	A	A	D	A	D	A
900000831	XXX	XXX	$XXX	New Jersey	8/XX/2025	Primary	Refinance	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000802	XXX	XXX	$XXX	Texas	9/XX/2025	Investor	Refinance	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000258	XXX	XXX	$XXX	Utah	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000019	XXX	XXX	$XXX	Nevada	8/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000303	XXX	XXX	$XXX	New Jersey	8/XX/2025	Primary	Purchase	B	B	A	A	B	B	B	B	A	A	A	A	B	B
900000059	XXX	XXX	$XXX	California	8/XX/2025	Investor	Refinance	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000117	XXX	XXX	$XXX	California	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000626	XXX	XXX	$XXX	California	9/XX/2025	Secondary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000159	XXX	XXX	$XXX	Maryland	9/XX/2025	Investor	Cash Out	B	B	Not Applicable	A	B	B	B	B	Not Applicable	Not Applicable	A	A	B	B
900000161	XXX	XXX	$XXX	South Carolina	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000603	XXX	XXX	$XXX	Colorado	9/XX/2025	Primary	Cash Out	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000896	XXX	XXX	$XXX	New York	9/XX/2025	Primary	Cash Out	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000641	XXX	XXX	$XXX	Texas	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	A	A	Not Applicable	Not Applicable	D	A	D	A
900000046	XXX	XXX	$XXX	Maryland	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000873	XXX	XXX	$XXX	California	9/XX/2025	Secondary	Refinance	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000597	XXX	XXX	$XXX	Florida	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000053	XXX	XXX	$XXX	Oklahoma	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000477	XXX	XXX	$XXX	Oregon	8/XX/2025	Primary	Cash Out	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000867	XXX	XXX	$XXX	Utah	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000162	XXX	XXX	$XXX	New Jersey	10/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000892	XXX	XXX	$XXX	Florida	9/XX/2025	Primary	Refinance	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000854	XXX	XXX	$XXX	Oregon	9/XX/2025	Primary	Refinance	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000579	XXX	XXX	$XXX	Colorado	8/XX/2022	Primary	Refinance	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000064	XXX	XXX	$XXX	California	8/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000127	XXX	XXX	$XXX	Florida	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000786	XXX	XXX	$XXX	Arizona	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000667	XXX	XXX	$XXX	North Carolina	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000455	XXX	XXX	$XXX	New Jersey	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000025	XXX	XXX	$XXX	California	8/XX/2025	Primary	Refinance	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000061	XXX	XXX	$XXX	South Carolina	8/XX/2025	Primary	Cash Out	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000431	XXX	XXX	$XXX	Louisiana	5/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000442	XXX	XXX	$XXX	Missouri	9/XX/2025	Investor	Refinance	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000434	XXX	XXX	$XXX	Tennessee	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000903	XXX	XXX	$XXX	New York	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000003	XXX	XXX	$XXX	Arizona	6/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000530	XXX	XXX	$XXX	Florida	9/XX/2025	Primary	Refinance	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000766	XXX	XXX	$XXX	Massachusetts	9/XX/2025	Primary	Cash Out	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000309	XXX	XXX	$XXX	California	9/XX/2025	Secondary	Cash Out	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000353	XXX	XXX	$XXX	Florida	10/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000041	XXX	XXX	$XXX	Alabama	9/XX/2025	Primary	Cash Out	B	B	A	A	B	B	B	B	A	A	A	A	B	B
900000392	XXX	XXX	$XXX	California	8/XX/2025	Primary	Cash Out	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000002	XXX	XXX	$XXX	Texas	8/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000092	XXX	XXX	$XXX	Georgia	8/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000706	XXX	XXX	$XXX	Florida	9/XX/2025	Investor	Refinance	B	B	Not Applicable	A	D	B	D	B	Not Applicable	Not Applicable	A	A	D	B
900000669	XXX	XXX	$XXX	New Jersey	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000156	XXX	XXX	$XXX	Georgia	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000836	XXX	XXX	$XXX	Texas	9/XX/2025	Primary	Cash Out	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000666	XXX	XXX	$XXX	Arizona	5/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000271	XXX	XXX	$XXX	California	10/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000342	XXX	XXX	$XXX	Pennsylvania	9/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000920	XXX	XXX	$XXX	New York	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000472	XXX	XXX	$XXX	Washington	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000240	XXX	XXX	$XXX	Texas	9/XX/2025	Primary	Cash Out	A	A	A	A	C	A	A	A	C	A	A	A	C	A
900000572	XXX	XXX	$XXX	New York	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000918	XXX	XXX	$XXX	Texas	9/XX/2025	Primary	Cash Out	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000305	XXX	XXX	$XXX	Hawaii	9/XX/2025	Secondary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000856	XXX	XXX	$XXX	Georgia	9/XX/2025	Primary	Purchase	B	B	A	A	B	B	B	B	A	A	A	A	B	B
900000376	XXX	XXX	$XXX	Massachusetts	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000152	XXX	XXX	$XXX	Ohio	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000815	XXX	XXX	$XXX	Florida	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000216	XXX	XXX	$XXX	Illinois	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000296	XXX	XXX	$XXX	California	8/XX/2025	Primary	Refinance	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000278	XXX	XXX	$XXX	Washington	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000318	XXX	XXX	$XXX	Florida	10/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000905	XXX	XXX	$XXX	Arizona	9/XX/2025	Primary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000253	XXX	XXX	$XXX	Kentucky	9/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000334	XXX	XXX	$XXX	California	9/XX/2025	Investor	Refinance	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000538	XXX	XXX	$XXX	Missouri	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000941	XXX	XXX	$XXX	California	9/XX/2025	Primary	Refinance	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000919	XXX	XXX	$XXX	Colorado	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000088	XXX	XXX	$XXX	California	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000458	XXX	XXX	$XXX	Rhode Island	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000122	XXX	XXX	$XXX	Minnesota	9/XX/2025	Investor	Refinance	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000852	XXX	XXX	$XXX	New Jersey	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000292	XXX	XXX	$XXX	Missouri	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000089	XXX	XXX	$XXX	California	9/XX/2025	Secondary	Purchase	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000230	XXX	XXX	$XXX	Florida	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000198	XXX	XXX	$XXX	Pennsylvania	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000949	XXX	XXX	$XXX	Pennsylvania	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000079	XXX	XXX	$XXX	Ohio	9/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000774	XXX	XXX	$XXX	California	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000736	XXX	XXX	$XXX	Maryland	9/XX/2025	Primary	Refinance	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000517	XXX	XXX	$XXX	Arizona	10/XX/2025	Investor	Refinance	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000512	XXX	XXX	$XXX	California	10/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000521	XXX	XXX	$XXX	New Jersey	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000151	XXX	XXX	$XXX	California	9/XX/2025	Primary	Cash Out	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000304	XXX	XXX	$XXX	Idaho	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000310	XXX	XXX	$XXX	Massachusetts	8/XX/2025	Primary	Refinance	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000739	XXX	XXX	$XXX	Maryland	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000692	XXX	XXX	$XXX	Florida	10/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000047	XXX	XXX	$XXX	New Jersey	8/XX/2025	Primary	Cash Out	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000469	XXX	XXX	$XXX	California	9/XX/2025	Primary	Refinance	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000144	XXX	XXX	$XXX	Michigan	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000084	XXX	XXX	$XXX	Tennessee	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000490	XXX	XXX	$XXX	New Jersey	9/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000571	XXX	XXX	$XXX	Texas	9/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000417	XXX	XXX	$XXX	Indiana	8/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000921	XXX	XXX	$XXX	Colorado	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000755	XXX	XXX	$XXX	Texas	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000537	XXX	XXX	$XXX	Oregon	9/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000076	XXX	XXX	$XXX	New Hampshire	8/XX/2025	Secondary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000491	XXX	XXX	$XXX	Maryland	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000846	XXX	XXX	$XXX	Arizona	8/XX/2025	Primary	Cash Out	A	A	A	A	D	A	D	A	A	A	A	A	D	A
900000848	XXX	XXX	$XXX	New Jersey	9/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000270	XXX	XXX	$XXX	Washington	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000045	XXX	XXX	$XXX	Virginia	8/XX/2025	Primary	Purchase	A	A	A	A	A	A	A	A	A	A	A	A	A	A

900000462	XXX	XXX	$XXX	California	10/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000078	XXX	XXX	$XXX	North Carolina	8/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000948	XXX	XXX	$XXX	Indiana	9/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	D	A	D	A	Not Applicable	Not Applicable	A	A	D	A
900000917	XXX	XXX	$XXX	Texas	10/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000126	XXX	XXX	$XXX	Georgia	7/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000001	XXX	XXX	$XXX	New York	7/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000436	XXX	XXX	$XXX	Texas	8/XX/2025	Primary	Cash Out	B	B	A	A	C	B	C	B	D	A	A	A	C	B
900000881	XXX	XXX	$XXX	Texas	10/XX/2025	Primary	Purchase	A	A	A	A	C	A	A	A	C	A	A	A	C	A
900000506	XXX	XXX	$XXX	Washington	9/XX/2025	Investor	Purchase	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000287	XXX	XXX	$XXX	Ohio	10/XX/2025	Investor	Cash Out	A	A	Not Applicable	A	A	A	A	A	Not Applicable	Not Applicable	A	A	A	A
900000021	XXX	XXX	$XXX	Florida	8/XX/2025	Secondary	Cash Out	A	A	A	A	D	A	D	A	A	A	A	A	D	A

Exhibit 99.2 Schedule 3

Data Compare

Marketing ID	Infinity Loan ID	Loan Number	Loan Number 2	Field	Loan Value	Tape Value	Variance	Variance %	Comment	Tape Source
900000028	XXX	XXX		Residual Income	$XXX	$12935.25	$XXX	21.09313%	Total verified monthly income equals $28,400.56, monthly PITIA equals $10,922.86 and all other debts equal $1,814.00. Residual income is $15,663.70.	Initial
900000042	XXX	XXX		Residual Income	$XXX	$23044.52	$XXX	5.07296%	Total verified monthly income equals $32,833.34, monthly PITIA equals $3,908.00 and all other debts equal $4,711.78. Residual income is $24,213.56.	Initial
900000064	XXX	XXX		Residual Income	$XXX	$40532.98	$XXX	3.49256%	Total verified monthly income equals $72,659.17, monthly PITIA equals $22,511.65 and all other debts equal $8,198.90. Residual income is $41,948.62.	Initial
900000089	XXX	XXX		Residual Income	$XXX	$21735.33	$XXX	7.12646%	Total verified monthly income equals $40,737.02 and monthly PITIA is $7776.23 and all other debts equals $9,676.50. Residual income is $23,284.29.	Initial
900000117	XXX	XXX		Residual Income	$XXX	$12133.99	$XXX	-5.54698%	Total verified monthly income equals $20,047.25, monthly PITIA equals $5,594.41 and all other debts equal $2,991.92. Residual income is $11,460.92.	Initial
900000122	XXX	XXX		Residual Income	$XXX	$14395.50	$XXX	26.04570%	Total verified monthly income equals $27,148.88, monthly PITIA equals $590.38 and all other debts equal $8,413.59 Residual income is $18,144.91.	Initial
900001000	XXX	XXX		Residual Income	$XXX	$7995.14	$XXX	-11.60705%	Total verified monthly income equals $10969.42, monthly PITIA equals $3062.28 and all other debts equal $840. Residual income is $7067.14	Initial
900001001	XXX	XXX		Residual Income	$XXX	$2603.46	$XXX	-7.06751%	Total verified monthly income equals $$3933.74, monthly PITIA equals $1257.28 and all other debts equal $257. Residual income is $2419.46.	Initial
900001002	XXX	XXX		Residual Income	$XXX	$9492.49	$XXX	-26.19702%	Total verified monthly income equals $10,979.54, monthly PITIA equals $1564.72 and all other debts equal $2409.08. Residual income is $7,005.74.	Initial
900001021	XXX	XXX		Residual Income	$XXX	$10852.30	$XXX	-26.45015%	Total verified monthly income equals $14513.04, monthly PITIA equals $4415.25 and all other debts equal $2115.94. Residual income is $7981.85.	Initial
900001022	XXX	XXX		Borrower DTI Ratio Percent	$XXX	42.022%	$XXX	-27.71400%	Total subject property PITIA (P&I $1.438.92 + Real Estate Taxes $177.26 + Hazard Insurance $171.56 + Flood Insurance $0.00 + MI $0.00 + HOA Dues $250.00) equals $2,037.74 and monthly other debts equals $0.00. Total verified monthly income equals $14,242.06. Borrower DTI ratio equals 14.308%.	Initial
900001022	XXX	XXX		Residual Income	$XXX	$8257.22	$XXX	47.80180%	Total verified monthly income equals $14,242.06 and monthly PITIA is $2,037.74 and all other debts equals $0.00. Residual income is $12,204.32.	Initial
900001026	XXX	XXX		Borrower DTI Ratio Percent	$XXX	36.451%	$XXX	-6.57800%	Total subject property PITIA (P&I $1,640.10 + Real Estate Taxes $937.50 + Hazard Insurance $67.26 + Flood Insurance $0.00 + MI $0.00 + HOA Dues $115.00) equals $2,759.86 and monthly other debts equals $582.00. Total verified monthly income equals $11,186.94. Borrower DTI ratio equals 29.873%.	Initial
900001026	XXX	XXX		Residual Income	$XXX	$7109.23	$XXX	10.35062%	Total verified monthly income equals $11,186.94 and monthly PITIA is $2,759.86 and all other debts equals $582.00. Residual income is $7,845.08.	Initial
900001027	XXX	XXX		Borrower DTI Ratio Percent	$XXX	36.904%	$XXX	-4.42300%	Total subject property PITIA (P&I $2973.43 + Real Estate Taxes $543.73 + Hazard Insurance $32.92 + Flood Insurance $0.00 + MI $0.00 + HOA Dues $613.00) equals $4163.09 and the monthly other debts equal $636.51. Total verified monthly income equals $14776.43. Borrower DTI ratio equals 32.48%.	Initial
900001027	XXX	XXX		Residual Income	$XXX	$9323.37	$XXX	7.00883%	Total verified monthly income equals $14776.43, monthly PITIA equals $4163.09 and all other debts equal $636.51. Residual income is $9976.83.	Initial
900000162	XXX	XXX		Residual Income	$XXX	$11409.14	$XXX	7.68638%	Total verified monthly income equals $18,162.02, monthly PITIA equals $5044.41 and all other debts equal $831.52. Residual income is $12,286.09.	Initial
900000305	XXX	XXX		Residual Income	$XXX	$21071.49	$XXX	4.43765%	Total verified monthly income equals $38,285.00, monthly PITIA equals $4906.00 and all other debts equal $11,372.43. Residual income is $22,006.57.	Initial
900000494	XXX	XXX		Sales Price (HUD-1 Line 101)	$XXX	XX	$XXX	25.00000%	The Final Closing Disclosure signed on 09/XX/2022 reflects Sales Price as $XX.	Initial
900000583	XXX	XXX		Residual Income	$XXX	$84764.52	$XXX	7.90390%	Total verified monthly income equals $123,856.75, monthly PITIA equals $24816.52 and all other debts equal $7576.00. Residual income is $91,464.23.	Initial
900000599	XXX	XXX		Residual Income	$XXX	$133623.12	$XXX	3.50975%	Total verified monthly income equals $161,274.00, monthly PITIA equals $14358.04 and all other debts equal $8603.00. Residual income is $138,312.96.	Initial
900000666	XXX	XXX		Residual Income	$XXX	$12280.97	$XXX	4.16367%	Total verified monthly income equals $20323.19, monthly PITIA equals $1797.88 and all other debts equal $5733.00. Residual income is $12,792.31.	Initial
900000836	XXX	XXX		Original Appraised Value	$XXX	XX	$XXX	0.75187%	The Appraisal dated 08/XX/2025 reflects Original Appraised value as $XX	Initial
900000846	XXX	XXX		Original Appraised Value	$XXX	XX	$XXX	0.51813%	The Appraisal dated 08/XX/2025 reflects Original Appraised value as $XX.	Initial
900000941	XXX	XXX		Residual Income	$XXX	$32082.93	$XXX	6.88478%	Total verified monthly income equals $56688.51, monthly PITIA equals $18472.74 and all other debts equal $3924.00. Residual income is $34,291.77.	Initial

Exhibit 99.2 Schedule 4

Marketing ID	Infinity Loan ID	Loan Number	Loan Number 2	Borrower Name	State	QM/ATR Status	Initial Overall Loan Grade	Final Overall Grade	Final Credit Grade	Final Property Grade	Final Compliance Grade	Material (level 3) TRID exception?	Material (level 3) Non-TRID exception?	Active Material Exceptions	Active Non Material Exceptions	Satisfied Exceptions	
900000001	XXXX	XXXX		XXXX	New York	Not Covered/Exempt	1	1	1	1	1	No	No				
900000002	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	1	1	1	1	1	No	No				
900000003	XXXX	XXXX		XXXX	Arizona	Not Covered/Exempt	1	1	1	1	1	No	No				
900000004	XXXX	XXXX		XXXX	Utah	Non-QM/Compliant	1	1	1	1	1	No	No				
900000005	XXXX	XXXX		XXXX	Maryland	Non-QM/Compliant	4	1	1	1	1	No	No			*** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. Higher-Priced Mortgage Loan Test: Charged 8.846% Allowed 8.420% Overby +0.426% This loan is compliant with regulation 1026.35. *** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline. 09/XX/2025 Resolved: Resolved as UDM is not applicable on correspondent loans. *** (CURED) State Higher Price Mortgage Loan - EV R COMMENT: Maryland COMAR 09.03.06.02B(13) , COMAR09.03.09.02B(6) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in the Code of Maryland Regulations (COMAR). MD COMAR Higher-Priced Mortgage Loan Test: Charged 8.846% Allowed 8.420% Overby +0.426% This loan is compliant with regulation MD COMAR, (Maryland COMAR 09.03.06.02B(13) , COMAR 09.03.09.02B(6).	
900000006	XXXX	XXXX		XXXX	Pennsylvania	Not Covered/Exempt	3	2	2	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrower XXXX as it is required by the guideline. Gap report present in file dated on 07/XX/2025 09/XX/2025 Resolved: Resolved as UDM is not applicable on correspondent loans.	*** (WAIVED) Title holder is not an individual - EV W COMMENT: Allowing LLC borrower for XXXX guidelines. A copy of an exception approval letter is available in the loan file.
900000010	XXXX	XXXX		XXXX	Texas	Not Covered/Exempt	1	1	1	1	1	No	No				
900000012	XXXX	XXXX		XXXX	Colorado	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline. 09/XX/2025 Resolved: Resolved as UDM is not applicable on correspondent loans.	
900000013	XXXX	XXXX		XXXX	Utah	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline. 09/XX/2025 Resolved: Resolved as UDM is not applicable on correspondent loans.	
900000015	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				
900000016	XXXX	XXXX		XXXX	Massachusetts	Not Covered/Exempt	1	1	1	1	1	No	No				
900000019	XXXX	XXXX		XXXX	Nevada	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Amount of title insurance is less than mortgage amount - EV R COMMENT: Provide updated supplemental report with amount of title insurance covering the loan amount $XXXX Resolved 09/XX/2025 - Received preliminary report with insured amount, condition resolved. *** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of Loan scorecard as it is missing. Resolved 10/XX/2025 - Received XXXX document with loan program and loan details, condition resolved.	
900000021	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline. 09/XX/2025 Resolved: Resolved as UDM is not applicable on correspondent loans.	
900000023	XXXX	XXXX		XXXX	Ohio	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Automated Appraisal Review Missing - EV R COMMENT: Provide a copy of Secondary Valuation. Resolved 10/XX/2025 - Received CDA, condition resolved.	
900000024	XXXX	XXXX		XXXX	Alabama	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Per Appr prop in flood zone but flood certs = no - EV R COMMENT: Please provide an updated appraisal report reflecting the change in FEMA flood zone from 'Yes' to 'No.' The flood certificate indicates the property is located in Zone 'X. Resolved 11/XX/2025: Resolved as the flood certificate indicates that the property is not located in a flood zone. However, the master condo association maintains flood insurance regardless. This discrepancy is a non-material issue, as the appraisal is less precise in this regard — the flood certificate provides a more reliable assessment of the property's flood zone status. *** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline 09/XX/2025 Resolved: Resolved as UDM is not applicable on correspondent loans.	
900000025	XXXX	XXXX		XXXX	California	Non-QM/Compliant	1	1	1	1	1	No	No				
900000026	XXXX	XXXX		XXXX	Michigan	Non-QM/Compliant	1	1	1	1	1	No	No				
900000027	XXXX	XXXX		XXXX	North Carolina	Non-QM/Compliant	1	1	1	1	1	No	No				
900000028	XXXX	XXXX		XXXX	North Carolina	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Missing Required Disclosures - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline. 09/XX/2025 Resolved: Resolved as UDM is not applicable on correspondent loans.	
900000029	XXXX	XXXX		XXXX	North Carolina	Not Covered/Exempt	1	1	1	1	1	No	No				
900000031	XXXX	XXXX		XXXX	Oklahoma	Not Covered/Exempt	1	1	1	1	1	No	No				
900000033	XXXX	XXXX		XXXX	Louisiana	Non-QM/Compliant	1	1	1	1	1	No	No				
900000034	XXXX	XXXX		XXXX	California	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide a copy of Loan score card as it missing. 09/XX/2025 Resolved - Resolved as Loan score card is not required for delegated loans.	
900000036	XXXX	XXXX		XXXX	New Mexico	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrower (XXXX) as it is required by the guideline. 09/XX/2025 Resolved: Resolved as UDM is not applicable on correspondent loans.	
900000040	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	1	1	1	1	1	No	No				
900000041	XXXX	XXXX		XXXX	Alabama	Non-QM/Compliant	2	2	2	1	1	No	No				*** (WAIVED) Required Documentation Missing or Incomplete - EV W COMMENT: Borrower's credit score of 717 is acceptable; however, 11 NSFs in the past 12 months exceed the allowable limit of 6. Additionally, no mortgage history is available, and A copy of an exception approval letter is available in the loan file.
900000042	XXXX	XXXX		XXXX	Virginia	Not Covered/Exempt	1	1	1	1	1	No	No				

9000000045	XXXX	XXXX		XXXX	Virginia	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000046	XXXX	XXXX		XXXX	Maryland	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000047	XXXX	XXXX		XXXX	New Jersey	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Hazard Insurance Coverage less than Loan Amount - EV R COMMENT: Dwelling amount $XXXX is not sufficient to cover loan amount $XXXX. Provide a copy replacement cost estimator. Resolved 10/XX/2025 - Received RCE document and covers the dwelling, condition resolved.	
9000000049	XXXX	XXXX		XXXX	Maryland	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000050	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide supporting income documents for the $6,135.03 as it is missing. Resolved 10/XX/2025 - Received lender worksheet for other income and the Asset depletion income is waived due to surplus account to available assets for closing, condition resolved.	
9000000053	XXXX	XXXX		XXXX	Oklahoma	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000054	XXXX	XXXX		XXXX	Washington	Non-QM/Compliant	2	2	2	1	1	No	No				*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: NSF event of 8 exceed the guideline requirement of maximum six NSF event in the any 12 month period. A copy of an exception approval letter is available in the loan file.
9000000057	XXXX	XXXX		XXXX	Virginia	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Hazard Insurance Coverage less than Loan Amount - EV R COMMENT: Dwelling amount $XXXX is not sufficient to cover loan amount $XXXX, provide a copy of replacement cost estimator to being covered by the dwelling. Resolved 10/XX/2025 - Received RCE document, condition resolved.	
9000000058	XXXX	XXXX		XXXX	Idaho	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000059	XXXX	XXXX		XXXX	California	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Amount of title insurance is less than mortgage amount - EV R COMMENT: Preliminary title does not reflect the amount of $XXXX title insured coverage amount, provide a copy of updated supplemental report. Resolved 09/XX/2025 - Received title supplement report, condition resolved. *** (CURED) Required Documentation Missing - EV R COMMENT: Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrower (XXXX) as it is required by the guideline. 09/XX/2025 Resolved: Resolved as UDM is not applicable on correspondent loans.	
9000000060	XXXX	XXXX		XXXX	Massachusetts	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide business bank statements of XXXX for the month ending 11/XX/2025 as it is missing. Resolved 09/XX/2025 - Received bank statements ending with 11/XX/2025, condition resolved.	
9000000061	XXXX	XXXX		XXXX	South Carolina	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000063	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000064	XXXX	XXXX		XXXX	California	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000067	XXXX	XXXX		XXXX	Virginia	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000068	XXXX	XXXX		XXXX	Massachusetts	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000070	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000071	XXXX	XXXX		XXXX	Wisconsin	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000072	XXXX	XXXX		XXXX	Idaho	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of the Mortgage statement for the Property address XXXX. Resolved 09/XX/2025 - Received LOX as this is private mortgage and there is no mortgage statement - Received cashiers check, condition resolved.	
9000000073	XXXX	XXXX		XXXX	Tennessee	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000074	XXXX	XXXX		XXXX	North Carolina	Non-QM/Compliant	4	1	1	1	1	No	No			*** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. Higher-Priced Mortgage Loan Test: Charged 8.462% Allowed 8.282% Overby +0.202% This loan is compliant with regulation 1026.35.	
9000000076	XXXX	XXXX		XXXX	New Hampshire	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000078	XXXX	XXXX		XXXX	North Carolina	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000079	XXXX	XXXX		XXXX	Ohio	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000081	XXXX	XXXX		XXXX	Illinois	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000082	XXXX	XXXX		XXXX	New York	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000083	XXXX	XXXX		XXXX	Texas	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000084	XXXX	XXXX		XXXX	Tennessee	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000086	XXXX	XXXX		XXXX	Idaho	Non-QM/Compliant	4	1	1	1	1	No	No			*** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. Higher-Priced Mortgage Loan Test: Charged 8.667% Allowed 8.110% Overby +0.557% This loan is compliant with regulation 1026.35. *** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of CPA Letter as it is missing. Resolved 09/XX/2025 - Received business VOE, condition resolved. *** (CURED) Transmittle (1008) is Missing - EV R COMMENT: Provide a copy of 1008, as it is missing. Resolved 09/XX/2025 - Received 1008 document, condition resolved.	
9000000087	XXXX	XXXX		XXXX	Illinois	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide Hazard insurance with Lender Mortgagee Clause. Resolved 10/XX/2025 - Received HOI with mortgage clause, condition resolved.	
9000000088	XXXX	XXXX		XXXX	California	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Title issue - EV R COMMENT: Provide an updated title with lender loss payee clause "ISAOA/ATIMA" for the proposed name insured. Resolved 10/XX/2025 - Received Final title policy, condition resolved.	

900000089	XXXX	XXXX		XXXX	California	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide VOM for creditor XXXX (XXXX) & XXXX (XXXX) to verify recent 12 months payment history. Resolved 10/XX/2025 - Received bank statement with 12 months payment history, condition resolved.	
900000091	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				
900000092	XXXX	XXXX		XXXX	Georgia	Non-QM/Compliant	1	1	1	1	1	No	No				
900000093	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	1	1	1	1	1	No	No				
900000094	XXXX	XXXX		XXXX	California	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Amount of title insurance is less than mortgage amount - EV R COMMENT: Preliminary title does not reflect the amount of $XXXX title insured coverage amount. provide a copy of supplemental report. Resolved 10/XX/2025 - Received supplement report, condition resolved.	
900000099	XXXX	XXXX		XXXX	Pennsylvania	Not Covered/Exempt	1	1	1	1	1	No	No				
900000100	XXXX	XXXX		XXXX	Virginia	Non-QM/Compliant	1	1	1	1	1	No	No				
900000103	XXXX	XXXX		XXXX	Virginia	Non-QM/Compliant	1	1	1	1	1	No	No				
900000107	XXXX	XXXX		XXXX	Colorado	Not Covered/Exempt	1	1	1	1	1	No	No				
900000108	XXXX	XXXX		XXXX	California	Non-QM/Compliant	1	1	1	1	1	No	No				
900000110	XXXX	XXXX		XXXX	Oklahoma	Not Covered/Exempt	1	1	1	1	1	No	No				
900000111	XXXX	XXXX		XXXX	Georgia	Non-QM/Compliant	1	1	1	1	1	No	No				
900000114	XXXX	XXXX		XXXX	New Jersey	Not Covered/Exempt	2	2	2	1	1	No	No				*** (WAIVED) Required Documentation Missing or Incomplete - EV W COMMENT: Exception for 30 DLINDR's in the past 12 months on business bank statement. Occupancy explanation not accepted, loan may proceed as investment. Appraisal shows A copy of an exception approval letter is available in the loan file.
900000116	XXXX	XXXX		XXXX	Missouri	Non-QM/Compliant	4	1	1	1	1	No	No			*** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z Higher-Priced Mortgage Loan Test: Charged 8.733% Allowed 8.070% Over by +0.663% This loan is compliant with regulation 1026.35.	
900000117	XXXX	XXXX		XXXX	California	Not Covered/Exempt	1	1	1	1	1	No	No				
900000118	XXXX	XXXX		XXXX	South Carolina	Not Covered/Exempt	1	1	1	1	1	No	No				
900000119	XXXX	XXXX		XXXX	North Carolina	Not Covered/Exempt	1	1	1	1	1	No	No				
900000122	XXXX	XXXX		XXXX	Minnesota	Not Covered/Exempt	1	1	1	1	1	No	No				
900000986	XXXX	XXXX		XXXX	Louisiana	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Final 1003 does not has LO sign - EV R COMMENT: As per loan file Final & initial 1003 LO sign is missing. Resolved: Received 1003 with LO Signature - 08/09	
900001000	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	4	1	1	1	1	No	No			*** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z Higher-Priced Mortgage Loan Test: Charged 7.412% Allowed 6.660% Over by +0.752% This loan is compliant with regulation 1026.35.	
900001001	XXXX	XXXX		XXXX	Idaho	Non-QM/Compliant	4	2	2	1	1	No	No			*** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z Higher-Priced Mortgage Loan Test: Charged 7.980% Allowed 6.870% Over by +0.110% This loan is compliant with regulation 1026.35.	*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: The appraisal dated XX/XX/XXXX shows subject property as XXXX. According to guidelines, log home is ineligible property type. Missing exception approval letter with c A copy of an exception approval letter has been received.
900001002	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Title review shows no release for prior mortgage - EV R COMMENT: Missing Satisfaction of Mortgage recorded on XX/XX/XXXX for O.R. Book XXXXX, Page 661 reflecting on the Title report. Resolved: Final Title Policy Received on 8/XX/2022 - 8/17 *** (CURED) The Credit LOX is missing - EV R COMMENT: Following inquiry reflects on credit report: XXXX Resolved: Credit LOX received on 8/XX/2022 - 8/18	
900001005	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				
900001008	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Final Application not signed and hand-dated by Loan Originator - EV R COMMENT: Final 1003 and initial 1003 LO Signature missing in the application. Resolved: Received 1003 with LO Signature - 08/09	
900001016	XXXX	XXXX		XXXX	Michigan	Non-QM/Compliant	1	1	1	1	1	No	No				
Removed from deal	XXXX	XXXX		XXXX	Michigan	Non-QM/Compliant	4	1	1	1	1	No	No			*** (CURED) Final 1003 does not has LO sign - EV R COMMENT: As per loan package Final & initial 1003 Lo sign missing. Resolved: Initial & Final 1003 received - 9/12 *** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z Higher-Priced Mortgage Loan Test: Charged 7.359% Allowed 7.120% Over by +0.239% This loan is compliant with regulation 1026.35.	
900001020	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	4	2	2	1	1	No	No				*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: As per lending guideline (XXXX (07.07.2022 v22.3) R-JV-DTC.pdf) min FICO score is 720 and max LTV is 70%. As per loan file its FICO score is 704 and LTV is 70%. Not Resolved: Needed a new exception approval with name & signature - 9/8 A copy of an exception approval letter has been received.- 9/13
900001021	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	4	1	1	1	1	No	No			*** (CURED) Final 1003 does not has LO sign - EV R COMMENT: LO Sign missing in initial 1003. Resolved: Signed copy of 1003 received on 9/XX/2022 *** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z Higher-Priced Mortgage Loan Test: Charged 8.785% Allowed 7.110% Over by +1.675% This loan is compliant with regulation 1026.35.	
900001022	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				
900001026	XXXX	XXXX		XXXX	California	Non-QM/Compliant	3	2	1	1	2	No	No			*** (CURED) Amount of title insurance is less than mortgage amount - EV 2 COMMENT: As Per Preliminary Title Policy Amount of Title insurance is $XXXX which is less than mortgage amount of $XXXX. Amount of insurance does not meet loan amount, Required final title policy. Resolved: 8/XX/2022 - Final Title Policy received. *** (CURED) ComplianceEase TRID Tolerance Test Failed - EV 2 COMMENT: TRID Violation due to 10% of Title State required contingence fee, Title electronic recording fee, Title Sub-escrow fee, Title Courier fee, Title Endorsement fee, Title Wire transfer fee and Recording fee increase on Final CD dated 07/XX/2022. Initial LE dated 06/XX/2022 reflects 10% fees totaling $1674.00, however, Final CD dated 07/XX/2022 reflects	

																$2251.00. This is a fee increase of $410.10 which exceeds the 10% tolerance. Please provide either a valid COC or PCCD, LOE, proof of delivery, copy of refund check to cure the tolerance amount of $410.10. Cured 8/XX/2022 : Received PCCD document and updated, hence condition cleared.	
900001027	XXXX	XXXX		XXXX	California	Non-QM/Compliant	4	1	1	1	1	No	No			*** (CURED) Final 1003 does not has LO sign - EV R COMMENT: In final 1003 LO signature missing in the loan package. Resolved - 1003 Received with LO signature - 08/09 *** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z Higher-Priced Mortgage Loan Test: Charged 7.030% Allowed 6.200% Over by +0.830% This loan is compliant with regulation 1026.35. *** (CURED) Misrepresentation of Housing History - EV R COMMENT: As per lending guide minimum 2 years housing history is required. However in final 1003 years in current home is mentioned as "0" years for the current property "XXXX" . Needed Corrected 1003 with housing history Note: Transaction is refinance of primary residence. Not Resolved : Still needed 1003 with Housing history. As per credit report refinance month reviewer is 35 months however on 1003 no housing history mentioned. Not Resolved : Still needed 1003 with Housing history. As per credit report refinance month reviewer is 35 months however on 1003 no housing history mentioned. 8/XX/2022 Resolved: LOX received on 08/XX/2022 stating that borrower is moved to current address in 60 days - 08/19 *** (CURED) State Higher Price Mortgage Loan - EV R COMMENT: (CA AB 260, California Financial Code Division 1.94995(a)) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in the California Financial Code. CA AB 260 Higher-Priced Mortgage Loan Test: Charged 7.030% Allowed 6.200% Over by +0.830% This loan is compliant with regulation CA AB 260, California Financial Code Division 1.94995(a)	
900000126	XXXX	XXXX		XXXX	Georgia	Not Covered/Exempt	1	1	1	1	1	No	No				
900000127	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				
900000128	XXXX	XXXX		XXXX	New Jersey	Non-QM/Compliant	1	1	1	1	1	No	No				
900000139	XXXX	XXXX		XXXX	Maryland	Non-QM/Compliant	2	1	1	1	1	No	No			*** (CURED) Missing Required Disclosures - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline. 09/XX/2025: Resolved as per the updated guidelines not require UDM.	
900000141	XXXX	XXXX		XXXX	Michigan	Non-QM/Compliant	2	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000144	XXXX	XXXX		XXXX	Michigan	Not Covered/Exempt	1	1	1	1	1	No	No				
900000150	XXXX	XXXX		XXXX	Colorado	Not Covered/Exempt	1	1	1	1	1	No	No				
900000151	XXXX	XXXX		XXXX	California	Non-QM/Compliant	2	1	1	1	1	No	No			*** (CURED) Amount of title insurance is less than mortgage amount - EV R COMMENT: The amount of title insurance of $XXXX on the Title Commitment is less than the loan amount $XXXX Resolved 10/XX/2025 - Received Final title policy, condition resolved. *** (CURED) Title issue - EV R COMMENT: The subject transaction closed in the name of a trust; however, the file does not contain an executed and notarized copy of the underwriter and title-approved Trust Certification. 10/XX/2025 Resolved: The copy of Trust cert resolves the condition.	
900000153	XXXX	XXXX		XXXX	Ohio	Not Covered/Exempt	1	1	1	1	1	No	No				
900000156	XXXX	XXXX		XXXX	Georgia	Not Covered/Exempt	1	1	1	1	1	No	No				
900000158	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				
900000159	XXXX	XXXX		XXXX	Maryland	Not Covered/Exempt	2	2	2	1	1	No	No				*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: Credit: Housing payment history Requesting exception to permit $XXXX loan amount for 75% LTV A copy of an exception approval letter is available in the loan file.
900000161	XXXX	XXXX		XXXX	South Carolina	Not Covered/Exempt	1	1	1	1	1	No	No				
900000162	XXXX	XXXX		XXXX	New Jersey	Not Covered/Exempt	1	1	1	1	1	No	No				
900000167	XXXX	XXXX		XXXX	Tennessee	Not Covered/Exempt	2	1	1	1	1	No	No			*** (CURED) Final Application Incomplete - EV R COMMENT: Provided updated final application with change in intended occupancy for property address "XXXX" from primary residence to investment. Resolved 09/XX/2025 - Received corrected 1003, condition resolved. *** (CURED) Required Documentation Missing - EV R COMMENT: Missing lease agreement for property address XXXX Resolved 09/XX/2025 - Received Lease agreement for unit 2, condition resolved.	
900000169	XXXX	XXXX		XXXX	California	Non-QM/Compliant	1	1	1	1	1	No	No				
900000171	XXXX	XXXX		XXXX	Montana	Non-QM/Compliant	2	1	1	1	1	No	No			*** (CURED) Missing Initial LE - EV R COMMENT: Missing Initial Loan Estimate. Resolved 10/XX/2025: Received Initial Loan Estimate dated 09/XX/2025 and exception is cleared.	
900000175	XXXX	XXXX		XXXX	New Jersey	Not Covered/Exempt	1	1	1	1	1	No	No				
900000176	XXXX	XXXX		XXXX	Arkansas	Not Covered/Exempt	2	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide a copy of the evidence wire receipt for the gift amount of $100,000.00, as it is missing. Resolved 10/XX/2025 - Received wire receipt for $100,000.00, condition resolved.	
900000177	XXXX	XXXX		XXXX	California	Non-QM/Compliant	2	2	2	1	1	No	No				*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: Exception to waive 2nd appraisal due to flipping Seller obtained property 4/2025 and contract signed 5/2025 A copy of an exception approval letter is available in the loan file.
900000180	XXXX	XXXX		XXXX	Ohio	Not Covered/Exempt	1	1	1	1	1	No	No				
900000186	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	1	1	1	1	1	No	No				
900000189	XXXX	XXXX		XXXX	New York	Non-QM/Compliant	2	2	2	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrower XXXX as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: Waive 2nd full appraisal for loan amount >$1.5mil. A copy of an exception approval letter is available in the loan file.
900000193	XXXX	XXXX		XXXX	Colorado	Non-QM/Compliant	1	1	1	1	1	No	No				
900000198	XXXX	XXXX		XXXX	Pennsylvania	Not Covered/Exempt	1	1	1	1	1	No	No				
900000199	XXXX	XXXX		XXXX	Michigan	Not Covered/Exempt	1	1	1	1	1	No	No				
900000213	XXXX	XXXX		XXXX	Arizona	Non-QM/Compliant	1	1	1	1	1	No	No				
900000214	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				
900000216	XXXX	XXXX		XXXX	Illinois	Not Covered/Exempt	1	1	1	1	1	No	No				
900000221	XXXX	XXXX		XXXX	Texas	Not Covered/Exempt	1	1	1	1	1	No	No				
900000225	XXXX	XXXX		XXXX	Ohio	Not Covered/Exempt	1	1	1	1	1	No	No				
900000226	XXXX	XXXX		XXXX	Pennsylvania	Not Covered/Exempt	1	1	1	1	1	No	No				
900000227	XXXX	XXXX		XXXX	Connecticut	Not Covered/Exempt	1	1	1	1	1	No	No				

900000230	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				
900000231	XXXX	XXXX		XXXX	California	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Amount of title insurance is less than mortgage amount - EV R COMMENT: Provide updated supplemental report with amount of title insurance covering the loan amount $XXXX Resolved 10/XX/2025 - Received supplement report, condition resolved.	
900000235	XXXX	XXXX		XXXX	New York	Non-QM/Compliant	1	1	1	1	1	No	No				
900000240	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	4	1	1	1	1	No	No			*** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. Higher-Priced Mortgage Loan Test: Charged 8.659% Allowed 8.130% Overby +0.529% This loan is compliant with regulation 1026.35.	
900000243	XXXX	XXXX		XXXX	Virginia	Not Covered/Exempt	1	1	1	1	1	No	No				
900000250	XXXX	XXXX		XXXX	Wisconsin	Not Covered/Exempt	1	1	1	1	1	No	No				
900000253	XXXX	XXXX		XXXX	Kentucky	Not Covered/Exempt	1	1	1	1	1	No	No				
900000254	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	1	1	1	1	1	No	No				
900000255	XXXX	XXXX		XXXX	Tennessee	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide UDM for borrower(XXXX) as it is required by the guideline 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000258	XXXX	XXXX		XXXX	Utah	Non-QM/Compliant	1	1	1	1	1	No	No				
900000262	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower(XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000267	XXXX	XXXX		XXXX	New Jersey	Non-QM/Compliant	4	2	2	1	1	No	No			*** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. Higher-Priced Mortgage Loan Test: Charged 8.609% Allowed 8.130% Overby +0.479% This loan is compliant with regulation 1026.35.	*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: Borrower is non-permanent resident. Only an EAD provided and shows category C-09 A copy of an exception approval letter is available in the loan file.
900000269	XXXX	XXXX		XXXX	New York	Non-QM/Compliant	1	1	1	1	1	No	No				
900000270	XXXX	XXXX		XXXX	Washington	Not Covered/Exempt	1	1	1	1	1	No	No				
900000271	XXXX	XXXX		XXXX	California	Non-QM/Compliant	1	1	1	1	1	No	No				
900000278	XXXX	XXXX		XXXX	Washington	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of the proof document for the subordinate lien (second mortgage principal and interest) amounting to $3,000. Resolved 09/XX/2025 - Received LOX as $3000 is removed from the DTI calculation, condition resolved. *** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower(XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000280	XXXX	XXXX		XXXX	North Carolina	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower (XXXX,) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000286	XXXX	XXXX		XXXX	Washington	Non-QM/Compliant	2	2	2	1	1	No	No				*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: Single family with 2 ADUs A copy of an exception approval letter is available in the loan file.
900000287	XXXX	XXXX		XXXX	Ohio	Not Covered/Exempt	1	1	1	1	1	No	No				
900000288	XXXX	XXXX		XXXX	Colorado	Non-QM/Compliant	1	1	1	1	1	No	No				
900000291	XXXX	XXXX		XXXX	California	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Hazard Insurance Coverage less than Loan Amount - EV R COMMENT: Dwelling amount $XXXX is not sufficient to cover loan amount $XXXX. Provide a copy of updated RCE to cover the dwelling amount. Resolved 09/XX/2025 - Received RCE document, condition resolved. *** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM report for borrower (XXXX) as it is required by the lender guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000292	XXXX	XXXX		XXXX	Missouri	Not Covered/Exempt	1	1	1	1	1	No	No				
900000293	XXXX	XXXX		XXXX	California	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower(XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000296	XXXX	XXXX		XXXX	California	Non-QM/Compliant	1	1	1	1	1	No	No				
900000298	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	1	1	1	1	1	No	No				
900000300	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				
900000301	XXXX	XXXX		XXXX	Washington	Non-QM/Compliant	1	1	1	1	1	No	No				
900000303	XXXX	XXXX		XXXX	New Jersey	Non-QM/Compliant	2	2	2	1	1	No	No				*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: First time homebuyer living rent free for 4 years as borrower lives rent free at subject property. A copy of an exception approval letter is available in the loan file.
900000304	XXXX	XXXX		XXXX	Idaho	Not Covered/Exempt	1	1	1	1	1	No	No				
900000305	XXXX	XXXX		XXXX	Hawaii	Non-QM/Compliant	1	1	1	1	1	No	No				
900000308	XXXX	XXXX		XXXX	California	Non-QM/Compliant	1	1	1	1	1	No	No				
900000310	XXXX	XXXX		XXXX	Massachusetts	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	

900000316	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No					
900000327	XXXX	XXXX		XXXX	Georgia	Non-QM/Compliant	1	1	1	1	1	No	No					
900000334	XXXX	XXXX		XXXX	California	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Amount of title insurance is less than mortgage amount - EV R COMMENT: Provide a copy of the title supplement report to cover the loan amount, The amount of title insurance $XXXX does not cover the loan amount $XXXX. Resolved 10/XX/2025 - Received Supplement report, condition resolved.		
900000342	XXXX	XXXX		XXXX	Pennsylvania	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: The lease agreement on file for XXXX expired on 05/XX/2025. Provide a valid, un expired version. Resolved 10/XX/2025 - Received LOE stating the tenant completed one full year in rent and now moved to month to month lease, condition resolved.		
900000344	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	4	1	1	1	1	No	No			*** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. Higher-Priced Mortgage Loan Test: Charged 8.753% Allowed 8.040% Overby +0.713%. This loan is compliant with regulation 1026.35 *** (CURED) Required Documentation Missing - EV R COMMENT: Provide proof of Installment account Affirm in the amount of $816.00. Resolved 10/XX/2025 - Received Client LOX as " several payments to affirm were found on the bank statement. It is acceptable to add to DTI when found on the bank statement and nothing else is needed, condition resolved.		
900000346	XXXX	XXXX		XXXX	California	Non-QM/Compliant	1	1	1	1	1	No	No					
900000347	XXXX	XXXX		XXXX	Louisiana	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of CPA letter with expense ratio. Resolved 09/XX/2025 - Received CPA letter, condition resolved.		
900000353	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No					
900000360	XXXX	XXXX		XXXX	Oregon	Not Covered/Exempt	1	1	1	1	1	No	No					
900000376	XXXX	XXXX		XXXX	Massachusetts	Not Covered/Exempt	1	1	1	1	1	No	No					
900000380	XXXX	XXXX		XXXX	New York	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Hazard Insurance Coverage less than Loan Amount - EV R COMMENT: Provide master policy with borrower name and unit number. Resolved 10/XX/2025 - Property is 2-4 family, condition resolved. *** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Missing condo questionnaire. Resolved 10/XX/2025 - Received LOX as condo questionnaire is not required for 3 units property, condition resolved.		
900000388	XXXX	XXXX		XXXX	New York	Not Covered/Exempt	1	1	1	1	1	No	No					
900000392	XXXX	XXXX		XXXX	California	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Amount of title insurance is less than mortgage amount - EV R COMMENT: The amount $XXXX of preliminary title insurance is not covering the loan amount $XXXX. Provide a copy of supplemental title insurance which covers the loan amount. Resolved 09/XX/2025 - Received title short form policy, condition resolved. *** (CURED) Required Documentation Missing - EV R COMMENT: Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrower (XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.		
900000394	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	1	1	1	1	1	No	No					
900000414	XXXX	XXXX		XXXX	Ohio	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower(XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.		
900000417	XXXX	XXXX		XXXX	Indiana	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Amount of title insurance is less than mortgage amount - EV R COMMENT: The amount of proposed Lender's coverage on the Title Commitment is less than the loan amount. The document reflects coverage in the amount of $XXXX, however, the Note reflects a loan amount of $XXXX Resolved 09/XX/2025 - Received title short form policy, condition resolved.		
900000420	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No					
900000427	XXXX	XXXX		XXXX	Ohio	Non-QM/Compliant	1	1	1	1	1	No	No					
900000431	XXXX	XXXX		XXXX	Louisiana	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Borrower Identity Missing - EV R COMMENT: Provide a legible copy of Govt identity proof as it is missing. Resolved 06/XX/2025 - Received GOV ID, condition resolved. *** (CURED) Missing Required Disclosures - EV R COMMENT: Provide a copy of E&O insurance policy as it is missing. Resolved 06/XX/2025 - Received Appraisal report with E&O Policy, condition resolved. *** (CURED) Required Documentation Missing - EV R COMMENT: 1003 Correction required for primary residence XXXX address reflecting investment in REO section. Resolved 06/XX/2025 - Received Corrected 1003 application, condition resolved.		
900000434	XXXX	XXXX		XXXX	Tennessee	Non-QM/Compliant	1	1	1	1	1	No	No					
900000436	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	4	2	2	1	1	No	No			*** (CURED) Intent to Proceed Missing - EV R COMMENT: Missing Intent to Proceed. Resolved 09/XX/2025: Received Intent to Proceed dated 07/XX/2025 and exception is cleared. *** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide UDM for borrower(XXXX) as it is required by the guideline. Gap report present in file dated 07/XX/2025 before closing date 08/XX/2025 Resolved 09/XX/2025 - UDM Report is not required from client, condition resolved.	*** (WAIVED) Cash Out Amount Exceeds Guidelines - EV W COMMENT: The cash-out amount for the subject property is $XXXX, which exceeds the maximum allowable cash-out limit of $500,000 for loans with an LTV greater than 60%. The c A copy of an exception approval letter has been received. *** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: 11 NSFs vs permitted 6- The borrower owns a construction company that requires projects to meet their deadlines. Outstanding accounts receivables are paid personally ensuring his credibility. A copy of an exception approval letter is available in the loan file.	
900000442	XXXX	XXXX		XXXX	Missouri	Not Covered/Exempt	1	1	1	1	1	No	No					
900000443	XXXX	XXXX		XXXX	Michigan	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Credit history does not meet guidelines - EV R COMMENT: Provide a rent-free letter signed by the borrower and their relative. Resolved 10/XX/2025 - Received LOX as " a rent-free letter from the borrowers relative is not required as the borrower is not a first time home buyer", condition resolved.		
900000445	XXXX	XXXX		XXXX	Georgia	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrower (XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.		

900000450	XXXX	XXXX		XXXX	Wisconsin	Non-QM/Compliant	1	1	1	1	1	No	No				
900000451	XXXX	XXXX		XXXX	South Carolina	Non-QM/Compliant	1	1	1	1	1	No	No				
900000454	XXXX	XXXX		XXXX	Colorado	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide supporting documents for cash gift $250,000 as it is missing. Resolved 10/XX/2025 - Received LOX as " the gift ended up only being $50,000 and it is updated in system " however sufficient assets are available to cover the requirements; condition resolved. *** (CURED) Required Documentation Missing - EV R COMMENT: Provide a copy of mortgage statement for the "XXXX" property as it is missing. Resolved 10/XX/2025 - Received credit report with payment and the data verify report with property address. condition resolved.	
900000455	XXXX	XXXX		XXXX	New Jersey	Not Covered/Exempt	1	1	1	1	1	No	No				
900000458	XXXX	XXXX		XXXX	Rhode Island	Not Covered/Exempt	1	1	1	1	1	No	No				
900000460	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	2	2	2	1	1	No	No				*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: 20% Non-residential income on a condotel A copy of an exception approval letter is available in the loan file.
900000461	XXXX	XXXX		XXXX	Massachusetts	Not Covered/Exempt	1	1	1	1	1	No	No				
900000462	XXXX	XXXX		XXXX	California	Not Covered/Exempt	1	1	1	1	1	No	No				
900000469	XXXX	XXXX		XXXX	California	Non-QM/Compliant	1	1	1	1	1	No	No				
900000472	XXXX	XXXX		XXXX	Washington	Not Covered/Exempt	1	1	1	1	1	No	No				
900000473	XXXX	XXXX		XXXX	Ohio	Non-QM/Compliant	4	1	1	1	1	No	No			*** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. Higher-Priced Mortgage Loan Test: Charged 8.449% Allowed 7.820% Overby +0.629%. This loan is compliant with regulation 1026.35. *** (CURED) Required Documentation Missing - EV R COMMENT: Missing proof for (tax, insurance, or HOA fee) for REO property address: XXXX in the amount of $600.00. Resolved 10/XX/2025 - Property was included to show the borrower was not a first time homebuyer however the property is owned through the business as per tax bill in file and borrower is not personally obligated on debt. LOX provided condition resolved.	
900000476	XXXX	XXXX		XXXX	New York	Non-QM/Compliant	1	1	1	1	1	No	No				
900000477	XXXX	XXXX		XXXX	Oregon	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Missing Required Disclosures - EV R COMMENT: Provide a copy of UDM report as it is missing 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000482	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	1	1	1	1	1	No	No				
900000486	XXXX	XXXX		XXXX	California	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrower (XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000488	XXXX	XXXX		XXXX	Georgia	Non-QM/Compliant	3	2	2	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: Non Perm resident alien category C-09P vs reviewed on a file by file basis A copy of an exception approval letter is available in the loan file.
900000490	XXXX	XXXX		XXXX	New Jersey	Not Covered/Exempt	1	1	1	1	1	No	No				
900000491	XXXX	XXXX		XXXX	Maryland	Not Covered/Exempt	1	1	1	1	1	No	No				
900000494	XXXX	XXXX		XXXX	Massachusetts	Non-QM/Compliant	4	1	1	1	1	No	No			*** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z Higher-Priced Mortgage Loan Test: Charged 7.895% Allowed 7.700% Over by +0.195% This loan is compliant with regulation 1026.35. *** (CURED) Missing Initial Closing Disclosure - EV R COMMENT: Loan file is missing initial closing disclosure. Require initial closing disclosure and all applicable COC. Resolved 09/XX/2022 : Received Initial Closing Disclosure dated XX/XX/XXXX and updated, hence condition cleared. *** (CURED) Missing Required Disclosures - EV R COMMENT: Provide a copy of 'Loan Score Card' for pass details of Borrower 1 (XXXX) . Resolved: Loan Score card received - 9/15 *** (CURED) State Higher Price Mortgage Loan - EV R COMMENT: MA 209 CMR 32.35, Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in the Code of Massachusetts Regulations. MA 209 CMR 32.35 Higher-Priced Mortgage Loan Test: Charged 7.895% Allowed 6.700% Over by +1.195% This loan is compliant with regulation MA 209 CMR 32.35. *** (CURED) 10% Tolerance Fees test fail - EV R COMMENT: TRID Violation due to 10% of Title & Insurance Services increased $29.20 on Post Closing CD dated XX/XX/XXXX. Initial LE dated 07/XX/2022 reflects totaling $3,818.00, however Post Close CD dated XX/XX/XXXX reflects $4,229.00. Need a LOE, proof of delivery, and copy of the refund check to cure the tolerance amount of $29.20. Below are the fees which changed from Initial LE to PCCD 1) Survey Fee : $0.00 to $150.00 2) Title Document preparation Fee : $0.00 to $400.00 3) Recording Fee : $443.00 to $479.00 Resolved 09/XX/2022 : Received COC document and updated, hence condition cleared.	
900000496	XXXX	XXXX		XXXX	California	Not Covered/Exempt	1	1	1	1	1	No	No				
900000508	XXXX	XXXX		XXXX	Washington	Not Covered/Exempt	1	1	1	1	1	No	No				
900000511	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Missing Required Disclosures - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000512	XXXX	XXXX		XXXX	California	Not Covered/Exempt	1	1	1	1	1	No	No				
900000514	XXXX	XXXX		XXXX	New Hampshire	Not Covered/Exempt	1	1	1	1	1	No	No				
900000516	XXXX	XXXX		XXXX	Arizona	Not Covered/Exempt	1	1	1	1	1	No	No				
900000517	XXXX	XXXX		XXXX	Arizona	Not Covered/Exempt	1	1	1	1	1	No	No				
900000521	XXXX	XXXX		XXXX	New Jersey	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Borrower Identity Missing - EV R COMMENT: Provide a copy of government ID for the borrower (XXXX) as it is missing. Resolved 10/XX/2025 - Received GOV ID, condition resolved. *** (CURED) Required Documentation Missing - EV R COMMENT: Provide a copy of lease agreement for the subject property as it is missing. Resolved 09/XX/2025 - Received lease agreement for subject property, condition resolved.	
900000525	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of Tax certificate. Resolved 10/XX/2025 - Received tax information form, condition resolved.	
900000526	XXXX	XXXX		XXXX	Alaska	Not Covered/Exempt	2	2	2	1	1	No	No				*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: Property Eligibility for XXXX. A copy of an exception approval letter is available in the loan file.
900000530	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	1	1	1	1	1	No	No				
900000532	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	3	2	2	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide VOR to verify recent 12 months payment history for borrower current residence (XXXX) with rent $1,536.00. Resolved 10/XX/2025 - Received VOR proof, condition resolved.	*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: An exception using 75% of company assets for reserves instead of 100% A copy of an exception approval letter is available in the loan file.

900000534	XXXX	XXXX		XXXX	California	Non-QM/Compliant	2	2	2	1	1	No	No				*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: Requesting exception for FTHB with loan amount $XXXX vs max XXXX. A copy of an exception approval letter is available in the loan file.
900000537	XXXX	XXXX		XXXX	Oregon	Not Covered/Exempt	1	1	1	1	1	No	No				
900000538	XXXX	XXXX		XXXX	Missouri	Not Covered/Exempt	1	1	1	1	1	No	No				
900000545	XXXX	XXXX		XXXX	Tennessee	Non-QM/Compliant	4	1	1	1	1	No	No			*** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. Higher-Priced Mortgage Loan Test: Charged 8.157% Allowed 7.720% Overby +0.437% This loan is compliant with regulation 1026.35.	
900000552	XXXX	XXXX		XXXX	Arizona	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower(XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000561	XXXX	XXXX		XXXX	Oregon	Not Covered/Exempt	1	1	1	1	1	No	No				
900000562	XXXX	XXXX		XXXX	North Carolina	Non-QM/Compliant	4	2	2	1	1	No	No			*** (CURED) Amount of title insurance is less than mortgage amount - EV R COMMENT: Provide a copy of supplementary report to cover the cover the loan amount $XXXX. Resolved 07/XX/2025 - Received title report with insured amount, condition resolved. *** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. Higher-Priced Mortgage Loan Test: Charged 9.171% Allowed 8.370% Overby +0.801%. This loan is compliant with regulation 1026.35.	*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: The borrower has been living rent-free for 5 years, which exceeds the guidelines for 12-month limit for first-time homebuyers (FTHB). A copy of an exception approval letter is available in the loan file.
900000569	XXXX	XXXX		XXXX	New Jersey	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Gift source ($16,000.00) is missing in the file (require donor statement or wiring details, and borrower statement where gift fund was received). Resolved 09/XX/2025 - Received gift wire, condition resolved.	
900000571	XXXX	XXXX		XXXX	Texas	Not Covered/Exempt	1	1	1	1	1	No	No				
900000572	XXXX	XXXX		XXXX	New York	Non-QM/Compliant	1	1	1	1	1	No	No				
900000573	XXXX	XXXX		XXXX	Michigan	Not Covered/Exempt	1	1	1	1	1	No	No				
900000577	XXXX	XXXX		XXXX	Georgia	Not Covered/Exempt	1	1	1	1	1	No	No				
900000579	XXXX	XXXX		XXXX	Colorado	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Missing Required Disclosures - EV R COMMENT: XXXX card missing in the package ,provide a copy of XXXX card. Resolved: XXXX received - 9/13	
900000583	XXXX	XXXX		XXXX	California	Non-QM/Compliant	1	1	1	1	1	No	No				
900000588	XXXX	XXXX		XXXX	Virginia	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrower (XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000590	XXXX	XXXX		XXXX	Tennessee	Not Covered/Exempt	1	1	1	1	1	No	No				
900000591	XXXX	XXXX		XXXX	Texas	Not Covered/Exempt	1	1	1	1	1	No	No				
900000592	XXXX	XXXX		XXXX	South Carolina	Not Covered/Exempt	1	1	1	1	1	No	No				
900000593	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000595	XXXX	XXXX		XXXX	Nevada	Non-QM/Compliant	3	2	2	1	1	No	No			*** (CURED) ComplianceEase TRID Tolerance Test is Incomplete - EV R COMMENT: Missing Initial Closing Disclosure. Not Resolved 09/XX/2025: Received revised Closing disclosure dated XX/XX/XXXX, instead of Initial Closing disclosure. XX/XX/XXXX revised closing disclosure already available in loan package and updated. Not Resolved 10/XX/2025: Received revised Closing disclosure dated XX/XX/XXXX, instead of Initial Closing disclosure. XX/XX/XXXX revised closing disclosure already available in loan package and updated. Resolved 10/XX/2025: Received LOE for Initial Closing Disclosure dated XX/XX/XXXX and exception is cleared.	*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: Exception to permit FICO 716 vs minimum 740. A copy of an exception approval letter is available in the loan file.
900000597	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				
900000598	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				
900000599	XXXX	XXXX		XXXX	California	Non-QM/Compliant	4	2	2	1	1	No	No				*** (WAIVED) Cash Out Amount Exceeds Guidelines - EV W COMMENT: Maximum cash out allowed by guideline is $500,000.00. Cash to borrower as per final CD reflecting $XXXX. A copy of an exception approval letter has been received. *** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: Loan amount $XXXX exceeding the guideline maximum loan amount $XXXX. A copy of an exception approval letter is available in the loan file.
900000602	XXXX	XXXX		XXXX	Georgia	Non-QM/Compliant	3	2	2	1	1	No	No			*** (CURED) Purchase Contract - EV R COMMENT: Missing Purchase contract with sale price of $XXXX. Resolved 09/XX/2025 - Received updated purchase contract, condition resolved.	*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: 80% LTV for $XXXX vs max 75% LTV for $XXXX per guidelines A copy of an exception approval letter is available in the loan file.
900000603	XXXX	XXXX		XXXX	Colorado	Non-QM/Compliant	1	1	1	1	1	No	No				
900000604	XXXX	XXXX		XXXX	California	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Amount of title insurance is less than mortgage amount - EV R COMMENT: Preliminary title does not reflect the amount of the title insured coverage amount; provide a copy of the supplemental report. Resolved 10/XX/2025 - Received updated supplemental report, condition resolved.	
900000606	XXXX	XXXX		XXXX	New York	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	

900000613	XXXX	XXXX		XXXX	Michigan	Non-QM/Compliant	1	1	1	1	1	No	No				
900000614	XXXX	XXXX		XXXX	Hawaii	Non-QM/Compliant	4	1	1	1	1	No	No			*** (CURED) Loan does not conform to program guidelines - EV R COMMENT: The guidelines specify a maximum land area of 20 acres. However, the subject property in the loan file has a land area of XXXX acres, which exceeds the allowable limit and does not meet eligibility requirements. Resolved 10/XX/2025 - Received lender response as " These are town houses and the total project is XXXX acres and it's XXXX units per acre, condition resolved.	
900000616	XXXX	XXXX		XXXX	New Jersey	Not Covered/Exempt	1	1	1	1	1	No	No				
900000619	XXXX	XXXX		XXXX	Minnesota	Not Covered/Exempt	1	1	1	1	1	No	No				
900000624	XXXX	XXXX		XXXX	Georgia	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide a copy of Bank statement #XXXX XXXX of the month September 2024. Resolved 09/XX/2025 - Received bank statement for September month, condition resolved.	
900000626	XXXX	XXXX		XXXX	California	Non-QM/Compliant	1	1	1	1	1	No	No				
900000636	XXXX	XXXX		XXXX	Michigan	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrower (XXXX) as it is required by the guideline. Gap report present in file dated 08/XX/2025 before closing date XX/XX/XXXX 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000640	XXXX	XXXX		XXXX	Oregon	Not Covered/Exempt	1	1	1	1	1	No	No				
900000641	XXXX	XXXX		XXXX	Texas	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Appraisal incomplete (missing map, layout, pages, etc) - EV R COMMENT: Occupant marked as owner on the appraisal report, transaction type is purchase investment. Provide an updated appraisal with occupant status as vacant or tenant. Resolved 10/XX/2025 - Received LOX " The appraiser reiterated the property was owner occupied at the time of their inspection and advised a revision was not required", condition resolved.	
900000642	XXXX	XXXX		XXXX	California	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Amount of title insurance is less than mortgage amount - EV R COMMENT: Provide updated supplemental report with amount of title insurance covering the loan amount $XXXX Resolved 10/XX/2025 - Received updated supplemental report, condition resolved.	
900000644	XXXX	XXXX		XXXX	Colorado	Non-QM/Compliant	1	1	1	1	1	No	No				
900000653	XXXX	XXXX		XXXX	Washington	Non-QM/Compliant	2	2	2	1	1	No	No				*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: Permit a non-occupant borrower for a 2 unit primary rate/term refinance A copy of an exception approval letter is available in the loan file.
900000663	XXXX	XXXX		XXXX	Maryland	Not Covered/Exempt	1	1	1	1	1	No	No				
900000666	XXXX	XXXX		XXXX	Arizona	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide Real estate appraisers error and omissions insurance policy, as it is missing. Resolved 06/XX/2025 - Received E&O Policy, condition resolved.	
900000667	XXXX	XXXX		XXXX	North Carolina	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrower (XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000668	XXXX	XXXX		XXXX	New Jersey	Not Covered/Exempt	1	1	1	1	1	No	No				
900000672	XXXX	XXXX		XXXX	Texas	Not Covered/Exempt	1	1	1	1	1	No	No				
900000673	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Missing Appraisal - EV R COMMENT: Provide a copy of Appraisal Report. Resolved 10/XX/2025 - Received Appraisal report, condition resolved.	
900000683	XXXX	XXXX		XXXX	Colorado	Not Covered/Exempt	1	1	1	1	1	No	No				
900000686	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Missing Required Disclosures - EV R COMMENT: Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrower (XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000687	XXXX	XXXX		XXXX	Ohio	Non-QM/Compliant	1	1	1	1	1	No	No				
900000690	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				
900000693	XXXX	XXXX		XXXX	North Carolina	Not Covered/Exempt	1	1	1	1	1	No	No				
900000700	XXXX	XXXX		XXXX	Louisiana	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide E&O Error & Omission Listing as it is missing. Resolved 06/XX/2025 - Received appraisal report with E&O Policy, condition resolved. *** (CURED) Required Documentation Missing - EV R COMMENT: Provide updated final 1003-REO section reflecting borrower current address "XXXX " from investment to primary residence. Resolved 06/XX/2025 - Received corrected 1003 application for investment to primary residence, condition resolved. *** (CURED) Title issue - EV R COMMENT: Provide executed and notarized Quit claim deed removing vesting from XXXX. 06/XX/2025- the copy of QCD resolves the condition.	
900000703	XXXX	XXXX		XXXX	Alabama	Not Covered/Exempt	1	1	1	1	1	No	No				
900000706	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	3	2	2	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of UDM report as it is missing. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: Exception to allow 718 FICO for 720 required. A copy of an exception approval letter is available in the loan file.
900000708	XXXX	XXXX		XXXX	South Carolina	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	

9000000714	XXXX	XXXX		XXXX	California	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000717	XXXX	XXXX		XXXX	California	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Amount of title insurance is less than mortgage amount - EV R COMMENT: Provide updated supplemental report with amount of title insurance covering the loan amount $XXXX 10/XX/2025 Resolved: The copy of final title policy resolves the condition.	
9000000722	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000736	XXXX	XXXX		XXXX	Maryland	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000739	XXXX	XXXX		XXXX	Maryland	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000740	XXXX	XXXX		XXXX	New York	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000744	XXXX	XXXX		XXXX	Massachusetts	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000755	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000758	XXXX	XXXX		XXXX	Georgia	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
9000000761	XXXX	XXXX		XXXX	Oregon	Non-QM/Compliant	2	2	2	1	1	No	No				*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: Assets - Requesting exception to permit 100% of business checking and savings balance A copy of an exception approval letter is available in the loan file.
9000000765	XXXX	XXXX		XXXX	Maine	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrowers (XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
9000000766	XXXX	XXXX		XXXX	Massachusetts	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000774	XXXX	XXXX		XXXX	California	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of the lease agreement for the property at XXXX Resolved 10/XX/2025 - Received LOE as property having month to month lease and the lease agreement is not required, condition resolved.	
9000000778	XXXX	XXXX		XXXX	Nevada	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Borrower Identity Missing - EV R COMMENT: Provide a copy of Government ID for the borrower (XXXX), as it is missing. Resolved 10/XX/2025 - Received GOV ID, condition resolved.	
9000000779	XXXX	XXXX		XXXX	Alaska	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000782	XXXX	XXXX		XXXX	Ohio	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000784	XXXX	XXXX		XXXX	Arizona	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000786	XXXX	XXXX		XXXX	Arizona	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide a copy of UDM report as it is missing. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
9000000795	XXXX	XXXX		XXXX	Pennsylvania	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Initial Escrow Acct Disclosure missing; loan has escrows - EV R COMMENT: Missing Initial Escrow Account Disclosure. Resolved 10/XX/2025: Received Initial Escrow Account Disclosure dated 09/XX/2025 and exception is cleared.	
9000000797	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000798	XXXX	XXXX		XXXX	New York	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000801	XXXX	XXXX		XXXX	North Carolina	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000802	XXXX	XXXX		XXXX	Texas	Not Covered/Exempt	1	1	1	1	1	No	No				
Removed from Deal	XXXX	XXXX		XXXX	Washington	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000806	XXXX	XXXX		XXXX	Alabama	Not Covered/Exempt	2	2	2	1	1	No	No				*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: GLA on subject property under 500 sqft A copy of an exception approval letter is available in the loan file.
9000000807	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of UDM for borrower(XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
9000000810	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000830	XXXX	XXXX		XXXX	New York	Not Covered/Exempt	1	1	1	1	1	No	No				
9000000831	XXXX	XXXX		XXXX	New Jersey	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
9000000838	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	1	1	1	1	1	No	No				
9000000841	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				

900000842	XXXX	XXXX		XXXX	Alabama	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of the Settlement Statement for the property located at XXXX, showing the proceeds from the real estate sale amounting to $XXXX to be finalized on or before closing. Resolved 10/XX/2025 - Received settlement statement with proceeds $XXXX, condition resolved.	
900000846	XXXX	XXXX		XXXX	Arizona	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower (XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000848	XXXX	XXXX		XXXX	New Jersey	Non-QM/Compliant	1	1	1	1	1	No	No				
900000852	XXXX	XXXX		XXXX	New Jersey	Not Covered/Exempt	1	1	1	1	1	No	No				
900000854	XXXX	XXXX		XXXX	Oregon	Non-QM/Compliant	1	1	1	1	1	No	No				
900000856	XXXX	XXXX		XXXX	Georgia	Non-QM/Compliant	2	2	2	1	1	No	No				*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: Exception requested to omit the commercial mortgage with XXXX from liabilities and waive verification of the pay history. A copy of an exception approval letter is available in the loan file.
900000864	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	1	1	1	1	1	No	No				
900000867	XXXX	XXXX		XXXX	Utah	Not Covered/Exempt	1	1	1	1	1	No	No				
900000869	XXXX	XXXX		XXXX	New Jersey	Not Covered/Exempt	1	1	1	1	1	No	No				
900000871	XXXX	XXXX		XXXX	Pennsylvania	Not Covered/Exempt	1	1	1	1	1	No	No				
900000873	XXXX	XXXX		XXXX	California	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide updated final application reflecting the intended to use occupancy as primary residence for property address "XXXX" Resolved 10/XX/2025 - Received updated 1003 application, condition resolved.	
900000875	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	1	1	1	1	1	No	No				
900000876	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Note is missing or unexecuted - EV R COMMENT: Provide a copy of Note document. Resolved 10/XX/2025 - Received Note document, condition resolved.	
900000881	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	4	1	1	1	1	No	No			*** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. Higher-Priced Mortgage Loan Test: Charged 7.748% Allowed 7.720% Overby +0.028% This loan is compliant with regulation 1026.35.	
900000885	XXXX	XXXX		XXXX	Arizona	Non-QM/Compliant	1	1	1	1	1	No	No				
900000888	XXXX	XXXX		XXXX	Virginia	Not Covered/Exempt	1	1	1	1	1	No	No				
900000889	XXXX	XXXX		XXXX	New York	Non-QM/Compliant	1	1	1	1	1	No	No				
900000892	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	1	1	1	1	1	No	No				
900000896	XXXX	XXXX		XXXX	New York	Non-QM/Compliant	1	1	1	1	1	No	No				
900000899	XXXX	XXXX		XXXX	Ohio	Non-QM/Compliant	1	1	1	1	1	No	No				
900000903	XXXX	XXXX		XXXX	New York	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide UDM for borrower(XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM. *** (CURED) Required Documentation Missing - EV R COMMENT: Provide supporting document (wire transaction) for gift fund $XXXX as it is missing. Resolved 09/XX/2025 - Received gift wire, condition resolved.	
900000905	XXXX	XXXX		XXXX	Arizona	Non-QM/Compliant	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing - EV R COMMENT: Provide UDM for borrower(XXXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.	
900000911	XXXX	XXXX		XXXX	Texas	Not Covered/Exempt	2	2	2	1	1	No	No				*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: LTV/CLTV Exception to allow 80% LTV on max of 75% allowed. A copy of an exception approval letter is available in the loan file.
900000916	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	4	1	1	1	1	No	No			*** (CURED) Federal Higher Price Mortgage Loan - EV R COMMENT: 12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. Higher-Priced Mortgage Loan Test: Charged 8.260% Allowed 8.040% Overby +0.220% This loan is compliant with regulation 1026.35.	
900000917	XXXX	XXXX		XXXX	Texas	Not Covered/Exempt	1	1	1	1	1	No	No				
900000918	XXXX	XXXX		XXXX	Texas	Non-QM/Compliant	1	1	1	1	1	No	No				
900000919	XXXX	XXXX		XXXX	Colorado	Non-QM/Compliant	1	1	1	1	1	No	No				
900000920	XXXX	XXXX		XXXX	New York	Non-QM/Compliant	1	1	1	1	1	No	No				
900000921	XXXX	XXXX		XXXX	Colorado	Non-QM/Compliant	1	1	1	1	1	No	No				
900000930	XXXX	XXXX		XXXX	Indiana	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: Provide a copy of the wire transfer document or other supporting documentation to verify the $30,000 gift amount. Resolved 09/XX/2025 - Received Wire transfer for the gift amount, condition resolved.	
900000932	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				
900000933	XXXX	XXXX		XXXX	Illinois	Non-QM/Compliant	1	1	1	1	1	No	No				
900000934	XXXX	XXXX		XXXX	New York	Non-QM/Compliant	2	2	2	1	1	No	No				*** (WAIVED) Loan does not conform to program guidelines - EV W COMMENT: Permit a non-occupant borrower for a 2 unit primary rate/term refinance A copy of an exception approval letter is available in the loan file.
900000941	XXXX	XXXX		XXXX	California	Non-QM/Compliant	1	1	1	1	1	No	No				

900000945	XXXX	XXXX		XXXX	Tennessee	Not Covered/Exempt	1	1	1	1	1	No	No				
900000948	XXXX	XXXX		XXXX	Indiana	Not Covered/Exempt	3	1	1	1	1	No	No			*** (CURED) Required Documentation Missing or Incomplete - EV R COMMENT: The Note and Final 1003 indicate that the borrower is an LLC. However, the Mortgage, Final Title and Appraisal show the borrower as an individual. Resolved 09/XX/2025 - Received Quit claim deed as the reflecting the borrower as individual, condition resolved.	
900000949	XXXX	XXXX		XXXX	Pennsylvania	Not Covered/Exempt	1	1	1	1	1	No	No				
900000951	XXXX	XXXX		XXXX	New York	Not Covered/Exempt	1	1	1	1	1	No	No				
900000955	XXXX	XXXX		XXXX	California	Not Covered/Exempt	1	1	1	1	1	No	No				
900000956	XXXX	XXXX		XXXX	Florida	Non-QM/Compliant	1	1	1	1	1	No	No				
900000961	XXXX	XXXX		XXXX	Washington	Not Covered/Exempt	1	1	1	1	1	No	No				
900000972	XXXX	XXXX		XXXX	Florida	Not Covered/Exempt	1	1	1	1	1	No	No				

Exhibit 99.2 Schedule 5

Marketing ID	Infinity Loan ID	Loan Number	Loan Number 2	Borrower Last Name	Property State	Note Date	Loan Purpose	TPR QM ATR Status	Initial Overall Loan Grade	Final Overall Loan Grade	Exception Category	Exception Subcategory	Exception Code	Final Exception Status	Initial Exception Grade	Final Exception Grade	Exception	Exception Detail
900000167	XXX	XXX		XXX	Tennessee	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit	Credit	F0LKB0Q2HGF-UTM9VHCU	Resolved	3	R	* Final Application Incomplete (Lvl R)	[illegible]
900000167	XXX	XXX		XXX	Tennessee	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit	Credit	F0LKB0Q2HGF-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	[illegible]
900000171	XXX	XXX		XXX	Montana	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Compliance	Compliance	ASBZFUIL2UA-1UJL4VOR	Resolved	3	R	* Missing Initial LE (Lvl R)	[illegible]
900000176	XXX	XXX		XXX	Arkansas	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit	Credit	KGCLI2HGH4W-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	[illegible]
900000177	XXX	XXX		XXX	California	09/XX/2025	Purchase	Non-QM/Compliant	2	2	Credit	Guidelines	EMMAM4ZFGBK-J587LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	[illegible]
900000190	XXX	XXX		XXX	New York	08/XX/2025	Refinance	Non-QM/Compliant	3	2	Credit	Credit	5BH5XDMF24E-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	[illegible]
900000190	XXX	XXX		XXX	New York	08/XX/2025	Refinance	Non-QM/Compliant	3	2	Credit	Guidelines	5BH5XDMF24E-J587LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	[illegible]
900000231	XXX	XXX		XXX	California	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Doc Issue	4W4X0MXTWXV-V7TJ126N	Resolved	3	R	* Amount of title insurance is less than mortgage amount (Lvl R)	[illegible]
900000240	XXX	XXX		XXX	Texas	09/XX/2025	Cash Out	Non-QM/Compliant	4	1	Compliance	Compliance	U4LH5RDYR5Q-O5S9HFJ8	Resolved	4	R	* Federal Higher Price Mortgage Loan (Lvl R)	[illegible]
900000255	XXX	XXX		XXX	Tennessee	08/XX/2025	Refinance	Non-QM/Compliant	3	1	Credit	Credit	JXAVOVTMWZ2-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	[illegible]
900000262	XXX	XXX		XXX	Texas	08/XX/2025	Refinance	Non-QM/Compliant	3	1	Credit	Credit	JHQ00YMKI5J-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	[illegible]
900000267	XXX	XXX		XXX	New Jersey	09/XX/2025	Purchase	Non-QM/Compliant	4	2	Credit	Guidelines	BQ3SSDQQ4BR-J587LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	[illegible]
900000267	XXX	XXX		XXX	New Jersey	09/XX/2025	Purchase	Non-QM/Compliant	4	2	Compliance	Compliance	BQ3SSDQQ4BR-O5S9HFJ8	Resolved	4	R	* Federal Higher Price Mortgage Loan (Lvl R)	[illegible]
900000278	XXX	XXX		XXX	Washington	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	UXQUPW2BVTU-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	[illegible]
900000278	XXX	XXX		XXX	Washington	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	UXQUPW2BVTU-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	[illegible]
900000280	XXX	XXX		XXX	North Carolina	08/XX/2025	Refinance	Non-QM/Compliant	3	1	Credit	Credit	A212ERMQEND-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	[illegible]
900000286	XXX	XXX		XXX	Washington	09/XX/2025	Cash Out	Non-QM/Compliant	2	2	Credit	Guidelines	4JEATKLRX4C-J587LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	[illegible]
900000291	XXX	XXX		XXX	California	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit		3U1ZSN2HJ4W-QSFFZZOT	Resolved	3	R	* Hazard Insurance Coverage less than Loan Amount (Lvl R)	[illegible]
900000291	XXX	XXX		XXX	California	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	3U1ZSN2HJ4W-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	[illegible]
900000293	XXX	XXX		XXX	California	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	EFNH0T4RIN3-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	[illegible]
900000303	XXX	XXX		XXX	New Jersey	09/XX/2025	Purchase	Non-QM/Compliant	2	2	Credit	Guidelines	PBRIGVV3IZI-J587LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	[illegible]
900000310	XXX	XXX		XXX	Massachusetts	08/XX/2025	Refinance	Non-QM/Compliant	3	1	Credit	Credit	WUTJ1GBLB3M-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	[illegible]
900000334	XXX	XXX		XXX	California	09/XX/2025	Refinance	Not Covered/Exempt	3	1	Credit	Doc Issue	VBZSMPBKTXH-V7TJ126N	Resolved	3	R	* Amount of title insurance is less than mortgage amount (Lvl R)	[illegible]
900000342	XXX	XXX		XXX	Pennsylvania	09/XX/2025	Cash Out	Not Covered/Exempt	3	1	Credit	Credit	TVO1G1QW3KP-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	[illegible]
900000343	XXX	XXX		XXX	Florida	09/XX/2025	Purchase	Non-QM/Compliant	4	1	Compliance	Compliance	03Z33A0A4DO-O5S9HFJ8	Resolved	4	R	* Federal Higher Price Mortgage Loan (Lvl R)	[illegible]
900000343	XXX	XXX		XXX	Florida	09/XX/2025	Purchase	Non-QM/Compliant	4	1	Credit	Credit	03Z33A0A4DO-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	[illegible]
900000347	XXX	XXX		XXX	Louisiana	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	IQ224BN04Q4-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	[illegible]
900000385	XXX	XXX		XXX	New York	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit		3G42HSNW414-QSFFZZOT	Resolved	3	R	* Hazard Insurance Coverage less than Loan Amount (Lvl R)	[illegible]
900000385	XXX	XXX		XXX	New York	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit	Credit	3G42HSNW414-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	[illegible]
900000392	XXX	XXX		XXX	California	08/XX/2025	Cash Out	Non-QM/Compliant	3	1	Credit	Credit	SUDWJANWAAD-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	[illegible]
900000392	XXX	XXX		XXX	California	08/XX/2025	Cash Out	Non-QM/Compliant	3	1	Credit	Doc Issue	SUDWJANWAAD-V7TJ126N	Resolved	3	R	* Amount of title insurance is less than mortgage amount (Lvl R)	[illegible]
900000414	XXX	XXX		XXX	Ohio	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit	Credit	MH5GVQQIWSQ-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	[illegible]
900000417	XXX	XXX		XXX	Indiana	08/XX/2025	Cash Out	Not Covered/Exempt	3	1	Credit	Doc Issue	XM5A05YQMAU-V7TJ126N	Resolved	3	R	* Amount of title insurance is less than mortgage amount (Lvl R)	[illegible]
900000431	XXX	XXX		XXX	Louisiana	05/XX/2025	Cash Out	Not Covered/Exempt	3	1	Credit	Credit	RQTOGID1VPE-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	[illegible]
900000431	XXX	XXX		XXX	Louisiana	05/XX/2025	Cash Out	Not Covered/Exempt	3	1	Credit	Other Disclosures	RQTOGID1VPE-ZXHR0C1D	Resolved	3	R	* Missing Required Disclosures (Lvl R)	[illegible]
900000431	XXX	XXX		XXX	Louisiana	05/XX/2025	Cash Out	Not Covered/Exempt	3	1	Credit	Credit	RQTOGID1VPE-UDN50XOG	Resolved	3	R	* Borrower Identity Missing (Lvl R)	[illegible]
900000436	XXX	XXX		XXX	Texas	08/XX/2025	Cash Out	Non-QM/Compliant	4	2	Credit	Guidelines	ZCZV0INUE23-TS7KKCIE	Waived	4	W	* Cash Out Amount Exceeds Guidelines (Lvl W)	[illegible]
900000436	XXX	XXX		XXX	Texas	08/XX/2025	Cash Out	Non-QM/Compliant	4	2	Credit	Credit	ZCZV0INUE23-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	[illegible]
900000436	XXX	XXX		XXX	Texas	08/XX/2025	Cash Out	Non-QM/Compliant	4	2	Credit	Guidelines	ZCZV0INUE23-J587LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	[illegible]
900000436	XXX	XXX		XXX	Texas	08/XX/2025	Cash Out	Non-QM/Compliant	4	2	Compliance	Compliance	ZCZV0INUE23-L2NRUFUV	Resolved	3	R	* Intent to Proceed Missing (Lvl R)	[illegible]
900000443	XXX	XXX		XXX	Michigan	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Guidelines	FYLLBXBYJ34-T67CK90Y	Resolved	3	R	* Credit history does not meet guidelines (Lvl R)	[illegible]
900000445	XXX	XXX		XXX	Georgia	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	0NS3RURQURG-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	[illegible]
900000454	XXX	XXX		XXX	Colorado	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit	Credit	11ELB05BY2S-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	[illegible]
900000454	XXX	XXX		XXX	Colorado	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit	Credit	11ELB05BY2S-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	[illegible]

																		Resolved 10/XX/2025 - Received LOX as " the gift ended up only being $50,000 and it is updated in system " however sufficient assets are available to cover the requirements, condition resolved.
900000460	XXX	XXX		XXX	Florida	09/XX/2025	Purchase	Not Covered/Exempt	2	2	Credit	Guidelines	DN4OQ15XLW1-JS87LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	20% Non-incidental Income on a condotel A copy of an exception approval letter is available in the loan file.
900000473	XXX	XXX		XXX	Ohio	09/XX/2025	Purchase	Non-QM/Compliant	4	1	Credit	Credit	NL4UFZCPHML-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Missing proof for (tax, insurance, or HOA fee) for REO property address XX in the amount of $650.00. Resolved 10/XX/2025 - Property was included to show the borrower was not a first time homebuyer however the property is owned through her business as per tax bill in file and borrower is not personally obligated on debt. LOX provided condition resolved.
900000473	XXX	XXX		XXX	Ohio	09/XX/2025	Purchase	Non-QM/Compliant	4	1	Compliance	Compliance	NL4UFZCPHML-OSS9HFJ8	Resolved	4	R	* Federal Higher Price Mortgage Loan (Lvl R)	12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z Higher-Priced Mortgage Loan Test: Charged 8.646% Allowed 7.820% Overby +0.826% This loan is compliant with regulation 1026.35.
900000477	XXX	XXX		XXX	Oregon	08/XX/2025	Cash Out	Non-QM/Compliant	3	1	Credit	Other Disclosures	Q3LZKFI3XHN-ZXHR0C1D	Resolved	3	R	* Missing Required Disclosures (Lvl R)	Provide a copy of UDM report as it is missing 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000486	XXX	XXX		XXX	California	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	I3MOQFOLHVM-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrower (XX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000488	XXX	XXX		XXX	Georgia	09/XX/2025	Purchase	Non-QM/Compliant	3	2	Credit	Credit	MVZA14NSKIJO-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Provide UDM for borrower (XXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000488	XXX	XXX		XXX	Georgia	09/XX/2025	Purchase	Non-QM/Compliant	3	2	Credit	Guidelines	MVZA14NSKIJO-JS87LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	Non Perm resident alien category C-09P vs reviewed on a file by file basis A copy of an exception approval letter is available in the loan file.
900000494	XXX	XXX		XXX	Massachusetts	09/XX/2022	Purchase	Non-QM/Compliant	4	1	Compliance	Compliance	JRPIDNEJ12S-LSG0OVLJ	Resolved	3	R	* Missing Initial Closing Disclosure (Lvl R)	Loan file is missing initial closing disclosure. Require initial closing disclosure and all applicable COC. Resolved 09/XX/2022 : Received Initial Closing Disclosure dated 08/XX/2022 and updated, hence condition cleared.
900000494	XXX	XXX		XXX	Massachusetts	09/XX/2022	Purchase	Non-QM/Compliant	4	1	Credit	Other Disclosures	JRPIDNEJ12S-ZXHR0C1D	Resolved	3	R	* Missing Required Disclosures (Lvl R)	Provide a copy of 'Loan Score Card' for pass details of Borrower 1 (XX) . Resolved: Loan Score card received - 9/15
900000494	XXX	XXX		XXX	Massachusetts	09/XX/2022	Purchase	Non-QM/Compliant	4	1	Compliance	Compliance	JRPIDNEJ12S-GE23D4HC	Resolved	3	R	* 10% Tolerance Fees test fail (Lvl R)	TRID Violation due to 10% of Title & Insurance Services increased $29.20 on Post Closing CD dated 09/XX/2022. Initial LE dated 07/XX/2022 reflects totaling $3,818.00, however Post Close CD dated 09/XX/2022 reflects $4,229.00. Need a LOE, proof of delivery, and copy of the refund check to cure the tolerance amount of $29.20. Below are the fees which changed from Initial LE to PCCD 1) Survey Fee : $0.00 to $150.00 2) Title Document preparation Fee : $0.00 to $400.00 3) Recording Fee : $443.00 to $479.00 Resolved 09/XX/2022 : Received COC document and updated, hence condition cleared.
900000494	XXX	XXX		XXX	Massachusetts	09/XX/2022	Purchase	Non-QM/Compliant	4	1	Compliance	Compliance	JRPIDNEJ12S-7NVY4BLQ	Resolved	4	R	* State Higher Price Mortgage Loan (Lvl R)	MA 209 CMR 32.35, Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in the Code of Massachusetts Regulations. MA 209 CMR 32.35 Higher-Priced Mortgage Loan Test: Charged 7.895% Allowed 6.700% Over by +1.195% This loan is compliant with regulation MA 209 CMR 32.35.
900000494	XXX	XXX		XXX	Massachusetts	09/XX/2022	Purchase	Non-QM/Compliant	4	1	Compliance	Compliance	JRPIDNEJ12S-OSS9HFJ8	Resolved	4	R	* Federal Higher Price Mortgage Loan (Lvl R)	12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z Higher-Priced Mortgage Loan Test: Charged 7.895% Allowed 7.700% Over by +0.195% This loan is compliant with regulation 1026.35.
900000511	XXX	XXX		XXX	Florida	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Other Disclosures	ELCF5G2SXNL-ZXHR0C1D	Resolved	3	R	* Missing Required Disclosures (Lvl R)	Provide UDM for borrower (XXX) as it is required by the guideline 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000521	XXX	XXX		XXX	New Jersey	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit	Credit	WMDRDQNM0L-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Provide a copy of lease agreement for the subject property as it is missing. Resolved 09/XX/2025 - Received lease agreement for subject property, condition resolved.
900000521	XXX	XXX		XXX	New Jersey	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit	Credit	WMDRDQNM0L-UDN50XOG	Resolved	3	R	* Borrower Identity Missing (Lvl R)	Provide a copy of government ID for the borrower (XX) as it is missing. Resolved 10/XX/2025 - Received GOV ID, condition resolved.
900000525	XXX	XXX		XXX	Florida	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	BW41JHUNYMD-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	Provide a copy of Tax certificate. Resolved 10/XX/2025 - Received tax information form, condition resolved.
900000526	XXX	XXX		XXX	Alaska	09/XX/2025	Purchase	Not Covered/Exempt	2	2	Credit	Guidelines	AVS0Y2E00TE-JS87LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	Property Eligibility for Log Home. A copy of an exception approval letter is available in the loan file.
900000532	XXX	XXX		XXX	Texas	09/XX/2025	Purchase	Non-QM/Compliant	3	2	Credit	Guidelines	1UM0MQ1TQIO-JS87LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	An exception using 75% of company assets for reserves instead of 100% A copy of an exception approval letter is available in the loan file.
900000532	XXX	XXX		XXX	Texas	09/XX/2025	Purchase	Non-QM/Compliant	3	2	Credit	Credit	1UM0MQ1TQIO-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Provide VOR to verify recent 12 months payment history for borrower current residence (XX) with rent $1,536.00. Resolved 10/XX/2025 - Received VOR proof, condition resolved.
900000534	XXX	XXX		XXX	California	09/XX/2025	Purchase	Non-QM/Compliant	2	2	Credit	Guidelines	1MNYMHW4BDC-JS87LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	Requesting exception for FTHB with loan amount $XXX vs max 1,500,000. A copy of an exception approval letter is available in the loan file.
900000545	XXX	XXX		XXX	Tennessee	09/XX/2025	Purchase	Non-QM/Compliant	4	1	Compliance	Compliance	SWPVNOH1TDM-OSS9HFJ8	Resolved	4	R	* Federal Higher Price Mortgage Loan (Lvl R)	12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. Higher-Priced Mortgage Loan Test: Charged 8.157% Allowed 7.720% Overby +0.437% This loan is compliant with regulation 1026.35.
900000552	XXX	XXX		XXX	Arizona	08/XX/2025	Cash Out	Non-QM/Compliant	3	1	Credit	Credit	E2R3HGWTKCB-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Provide UDM for borrower(XXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000562	XXX	XXX		XXX	North Carolina	06/XX/2025	Purchase	Non-QM/Compliant	4	2	Compliance	Compliance	SUUYXBAVK0T-OSS9HFJ8	Resolved	4	R	* Federal Higher Price Mortgage Loan (Lvl R)	12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. Higher-Priced Mortgage Loan Test: Charged 9.171% Allowed 8.370% Overby +0.801%. This loan is compliant with regulation 1026.35.
900000562	XXX	XXX		XXX	North Carolina	06/XX/2025	Purchase	Non-QM/Compliant	4	2	Credit	Guidelines	SUUYXBAVK0T-JS87LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	The borrower has been living rent-free for 5 years, which exceeds the guidelines for 12-month limit for first-time homebuyers (FTHB). A copy of an exception approval letter is available in the loan file.
900000562	XXX	XXX		XXX	North Carolina	06/XX/2025	Purchase	Non-QM/Compliant	4	2	Credit	Doc Issue	SUUYXBAVK0T-V7TJ126N	Resolved	3	R	* Amount of title insurance is less than mortgage amount (Lvl R)	Provide a copy of supplementary report to cover the cover the loan amount $XXX. Resolved 07/XX/2025 - Received title report with insured amount, condition resolved.
900000569	XXX	XXX		XXX	New Jersey	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	AVUJYIYPSYS-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Gift source ($16,000.00) is missing in the file (require donor statement or wiring details, and borrower statement where gift fund was received). Resolved 09/XX/2025 - Received gift wire, condition resolved.
900000579	XXX	XXX		XXX	Colorado	08/XX/2022	Refinance	Non-QM/Compliant	3	1	Credit	Other Disclosures	QQEQGEW14OV-ZXHR0C1D	Resolved	3	R	* Missing Required Disclosures (Lvl R)	Loan Score card missing in the package .provide a copy of Loan score card. Resolved: Loan Scorecard received - 9/13
900000588	XXX	XXX		XXX	Virginia	08/XX/2025	Refinance	Non-QM/Compliant	3	1	Credit	Credit	LZVBAUQ0B0F-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrower (XXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000593	XXX	XXX		XXX	Texas	08/XX/2025	Cash Out	Non-QM/Compliant	3	1	Credit	Credit	K3DGAK40XUE-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Provide UDM for borrower (XXX) as it is required by the guideline 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000595	XXX	XXX		XXX	Nevada	08/XX/2025	Refinance	Non-QM/Compliant	3	2	Credit	Guidelines	2BA2E0JZMK3-JS87LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	Exception to permit FICO 716 vs minimum 740. A copy of an exception approval letter is available in the loan file.
900000595	XXX	XXX		XXX	Nevada	08/XX/2025	Refinance	Non-QM/Compliant	3	2	Compliance	Compliance	2BA2E0JZMK3-IJH0N5PE	Resolved	3	R	* ComplianceEase TRID Tolerance Test is Incomplete (Lvl R)	Missing Initial Closing Disclosure. Not Resolved 09/XX/2025: Received revised Closing disclosure dated 8/XX/2025, instead of Initial Closing disclosure. 8/XX/2025 revised closing disclosure already available in loan package and updated. Not Resolved 10/XX/2025: Received revised Closing disclosure dated 8/XX/2025, instead of Initial Closing disclosure. 8/XX/2025 revised closing disclosure already available in loan package and updated. Resolved 10/XX/2025: Received LOE for Initial Closing Disclosure dated 08/XX/2025 and exception is cleared.
900000599	XXX	XXX		XXX	California	09/XX/2025	Cash Out	Non-QM/Compliant	4	2	Credit	Guidelines	44XTSDSMSV4-JS87LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	Loan amount $XX million exceeding the guideline maximum loan amount $2 million. A copy of an exception approval letter is available in the loan file.
900000599	XXX	XXX		XXX	California	09/XX/2025	Cash Out	Non-QM/Compliant	4	2	Credit	Guidelines	44XTSDSMSV4-TS7KKCIE	Waived	4	W	* Cash Out Amount Exceeds Guidelines (Lvl W)	Maximum cash out allowed by guideline is $XX. Cash to borrower as per final CD reflecting $XXX. A copy of an exception approval letter has been received.
900000602	XXX	XXX		XXX	Georgia	09/XX/2025	Purchase	Non-QM/Compliant	3	2	Credit	Guidelines	B30WYXNNMP-JS87LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	80% LTV for $XX vs max 75% LTV for $XX per guidelines A copy of an exception approval letter is available in the loan file.
900000602	XXX	XXX		XXX	Georgia	09/XX/2025	Purchase	Non-QM/Compliant	3	2	Credit	Credit	B30WYXNNMP-6AFLOU1Y	Resolved	3	R	* Purchase Contract (Lvl R)	Missing Purchase contract with sale price of $XX. Resolved 09/XX/2025 - Received updated purchase contract, condition resolved.
900000604	XXX	XXX		XXX	California	09/XX/2025	Cash Out	Non-QM/Compliant	3	1	Credit	Doc Issue	FPUUDIDISTT-V7TJ126N	Resolved	3	R	* Amount of title insurance is less than mortgage amount (Lvl R)	Preliminary title does not reflect the amount of $XXX title insured coverage amount, provide a copy of the supplemental report. Resolved 10/XX/2025 - Received updated supplemental report, condition resolved.
900000608	XXX	XXX		XXX	New York	09/XX/2025	Cash Out	Non-QM/Compliant	3	1	Credit	Credit	2VK0LMZJT2P-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	Provide UDM for borrower(XX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000614	XXX	XXX		XXX	Hawaii	09/XX/2025	Purchase	Non-QM/Compliant	4	1	Credit	Guidelines	KQKB0SKRKFU-JS87LE2V	Resolved	4	R	* Loan does not conform to program guidelines (Lvl R)	The guidelines specify a maximum land area of 20 acres. However, the subject property in the loan file has a land area of XX acres, which exceeds the allowable limit and does not meet eligibility requirements. Resolved 10/XX/2025 - Received lender response as " These are town houses and the total project is XX acres and it's 6 units per acre, condition resolved.
900000624	XXX	XXX		XXX	Georgia	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit	Credit	B2GDS0UFCXD-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Provide a copy of Bank statement XXX of the month September 2024. Resolved 09/XX/2025 - Received bank statement for September month, condition resolved.
900000636	XXX	XXX		XXX	Michigan	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit	Credit	J8HE3YNFT4H-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrower (XX) as it is required by the guideline. Gap report present in file dated 08/XX/2025 before closing date 09/XX/2025. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000641	XXX	XXX		XXX	Texas	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Valuation	Doc Issue	PTZ5P4DV1G3-WMO0OGAE	Resolved	3	R	* Appraisal incomplete (missing map, layout, pages, etc) (Lvl R)	Occupant marked as owner on the appraisal report, transaction type is purchase investment. Provide an updated appraisal with occupant status as vacant or tenant. Resolved 10/XX/2025 - Received LOX " The appraiser reiterated the property was owner occupied at the time of their inspection and advised a revision was not required", condition resolved.
900000642	XXX	XXX		XXX	California	09/XX/2025	Refinance	Non-QM/Compliant	3	1	Credit	Doc Issue	3ZCNPC2WIMI-V7TJ126N	Resolved	3	R	* Amount of title insurance is less than mortgage amount (Lvl R)	Provide updated supplemental report with amount of title insurance covering the loan amount $XX. Resolved 10/XX/2025 - Received updated supplemental report, condition resolved.
900000650	XXX	XXX		XXX	Washington	09/XX/2025	Purchase	Non-QM/Compliant	2	2	Credit	Guidelines	SDXSCZSJEL2-JS87LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	Permit a non-occupant borrower for a 2 unit primary rate/term refinance A copy of an exception approval letter is available in the loan file.
900000666	XXX	XXX		XXX	Arizona	05/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	TQAGAN3LU1C-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	Provide Real estate appraisers error and omissions insurance policy, as it is missing. Resolved 06/XX/2025 - Received E&O Policy, condition resolved.
900000667	XXX	XXX		XXX	North Carolina	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	RSA4VLRSFSM-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrower (XXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000673	XXX	XXX		XXX	Texas	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Valuation	Doc Issue	OQT00MWFJC-JPQK8SU9	Resolved	3	R	* Missing Appraisal (Lvl R)	Provide a copy of Appraisal Report. Resolved 10/XX/2025 - Received Appraisal report, condition resolved.
900000686	XXX	XXX		XXX	Florida	08/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Other Disclosures	GWRSABJLDSX-ZXHR0C1D	Resolved	3	R	* Missing Required Disclosures (Lvl R)	Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrower (XX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000702	XXX	XXX		XXX	Louisiana	05/XX/2025	Refinance	Not Covered/Exempt	3	1	Credit	Credit	JRNYTLJJMPB-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	Provide E&O (Error & Omission) policy as it is missing. Resolved 06/XX/2025 - Received appraisal report with E&O Policy, condition resolved.
900000702	XXX	XXX		XXX	Louisiana	05/XX/2025	Refinance	Not Covered/Exempt	3	1	Credit	Title Review	JRNYTLJJMPB-A7YJSEV7	Resolved	3	R	* Title issue (Lvl R)	Provide executed and notarized Quit claim deed removing vesting from XX. 06/XX/2025: the copy of QCD resolves the condition.
900000702	XXX	XXX		XXX	Louisiana	05/XX/2025	Refinance	Not Covered/Exempt	3	1	Credit	Credit	JRNYTLJJMPB-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Provide updated final 1003 REO section reflecting borrower current address "XXX" from investment to primary residence. Resolved 06/XX/2025 - Received corrected 1003 application for investment to primary residence, condition resolved.
900000706	XXX	XXX		XXX	Florida	09/XX/2025	Refinance	Not Covered/Exempt	3	2	Credit	Credit	TAD0AD34V2I-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	Provide a copy of UDM report as it is missing. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000706	XXX	XXX		XXX	Florida	09/XX/2025	Refinance	Not Covered/Exempt	3	2	Credit	Guidelines	TAD0AD34V2I-JS87LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	Exception to allow 718 FICO for 720 required. A copy of an exception approval letter is available in the loan file.
900000708	XXX	XXX		XXX	South Carolina	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit	Credit	ILUKKZXUD12-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	Provide UDM for borrower (XX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000717	XXX	XXX		XXX	California	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit	Doc Issue	LXPKKCCZOCC-V7TJ126N	Resolved	3	R	* Amount of title insurance is less than mortgage amount (Lvl R)	Provide updated supplemental report with amount of title insurance covering the loan amount $XXX. 10/XX/2025 Resolved: The copy of final title policy resolves the condition.
900000759	XXX	XXX		XXX	Georgia	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	B0SNHCGQBLU-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	Provide UDM for borrower (XXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000761	XXX	XXX		XXX	Oregon	09/XX/2025	Purchase	Non-QM/Compliant	2	2	Credit	Guidelines	AYHBNXSREMA-JS87LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	Assets - Requesting exception to permit 100% of business checking and savings balance A copy of an exception approval letter is available in the loan file.
900000765	XXX	XXX		XXX	Maine	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	4GTRZA2HHTN-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	Provide a copy of the UDM (Undisclosed Debt Monitoring) document for borrowers (XXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000774	XXX	XXX		XXX	California	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit	Credit	WEBM40NVMBK-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	Provide a copy of the lease agreement for the property at XX. Resolved 10/XX/2025 - Received LOE as property having month to month lease and the lease agreement is not required, condition resolved.
900000778	XXX	XXX		XXX	Nevada	09/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit	Credit	FVV3MRZJ1SS-UDN50XOG	Resolved	3	R	* Borrower Identity Missing (Lvl R)	Provide a copy of Government ID for the borrower (XX), as it is missing. Resolved 10/XX/2025 - Received GOV ID, condition resolved.
900000786	XXX	XXX		XXX	Arizona	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	QY5NXA3MZZ3-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Provide a copy of UDM report as it is missing. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000795	XXX	XXX		XXX	Pennsylvania	09/XX/2025	Cash Out	Non-QM/Compliant	3	1	Compliance	Doc Issue	14B4AYJSWR4-2VXDSFWR	Resolved	3	R	* Initial Escrow Acct Disclosure missing; loan has escrows (Lvl R)	Missing Initial Escrow Account Disclosure. Resolved 10/XX/2025: Received Initial Escrow Account Disclosure dated 09/XX/2025 and exception is cleared.
900000806	XXX	XXX		XXX	Alabama	09/XX/2025	Purchase	Not Covered/Exempt	2	2	Credit	Guidelines	0QEFZ22KCIP-JS87LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	GLA on subject property under XX sqft A copy of an exception approval letter is available in the loan file.
900000807	XXX	XXX		XXX	Florida	09/XX/2025	Cash Out	Non-QM/Compliant	3	1	Credit	Credit	0DWV0BNOKPC-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	Provide a copy of UDM for borrower(XX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000831	XXX	XXX		XXX	New Jersey	08/XX/2025	Refinance	Non-QM/Compliant	3	1	Credit	Credit	OSBC2P1WSSC-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Provide UDM for borrower (XX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000842	XXX	XXX		XXX	Alabama	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	5V0Y1BDFODQ-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	Provide a copy of the Settlement Statement for the property located at XXX, showing the proceeds from the real estate sale amounting to $XX to be finalized on or before closing. Resolved 10/XX/2025 - Received settlement statement with proceeds $XX, condition resolved.
900000846	XXX	XXX		XXX	Arizona	08/XX/2025	Cash Out	Non-QM/Compliant	3	1	Credit	Credit	YFRF11DEW54-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Provide UDM for borrower (XX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000856	XXX	XXX		XXX	Georgia	09/XX/2025	Purchase	Non-QM/Compliant	2	2	Credit	Guidelines	UJZCCEKMPQS-JS87LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	Exception requested to omit the commercial mortgage with XX from liabilities and waive verification of the pay history. A copy of an exception approval letter is available in the loan file.
900000873	XXX	XXX		XXX	California	09/XX/2025	Refinance	Non-QM/Compliant	3	1	Credit	Credit	PXVTYSUEOUV-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Provide updated final application reflecting the intended to use occupancy as primary residence for property address "XXX" Resolved 10/XX/2025 - Received updated 1003 application, condition resolved.
900000876	XXX	XXX		XXX	Texas	09/XX/2025	Cash Out	Non-QM/Compliant	3	1	Credit	Doc Issue	HKV4VPNGS04-2XRZ4V9U	Resolved	3	R	* Note is missing or unexecuted (Lvl R)	Provide a copy of Note document. Resolved 10/XX/2025 - Received Note document, condition resolved.
900000881	XXX	XXX		XXX	Texas	10/XX/2025	Purchase	Non-QM/Compliant	4	1	Compliance	Compliance	ZHAIQYQE1CQ-OSS9HFJ8	Resolved	4	R	* Federal Higher Price Mortgage Loan (Lvl R)	12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. Higher-Priced Mortgage Loan Test: Charged 7.748% Allowed 7.720% Overby +0.028% This loan is compliant with regulation 1026.35.
900000903	XXX	XXX		XXX	New York	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	SCHGKOTN0N5-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	Provide UDM for borrower(XXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000903	XXX	XXX		XXX	New York	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	SCHGKOTN0N5-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Provide supporting document (wire transaction) for gift fund $365,000 as it is missing. Resolved 09/XX/2025 - Received gift wire, condition resolved.
900000905	XXX	XXX		XXX	Arizona	09/XX/2025	Purchase	Non-QM/Compliant	3	1	Credit	Credit	VSWPHKTJSS2-EDXGB1F3	Resolved	3	R	* Required Documentation Missing (Lvl R)	Provide UDM for borrower(XXX) as it is required by the guideline. 09/XX/2025 - Resolved as per the updated guidelines do not require UDM.
900000911	XXX	XXX		XXX	Texas	09/XX/2025	Refinance	Not Covered/Exempt	2	2	Credit	Guidelines	21MAESMJ34-JS87LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	LTV/CLTV Exception to allow 80% LTV on max of 75% allowed. A copy of an exception approval letter is available in the loan file.
900000916	XXX	XXX		XXX	Florida	09/XX/2025	Purchase	Non-QM/Compliant	4	1	Compliance	Compliance	3TTHQHSC1PV-OSS9HFJ8	Resolved	4	R	* Federal Higher Price Mortgage Loan (Lvl R)	12 CFR § 1026.35(a)(1) Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. Higher-Priced Mortgage Loan Test: Charged 8.260% Allowed 8.040% Overby +0.220% This loan is compliant with regulation 1026.35.
900000930	XXX	XXX		XXX	Indiana	08/XX/2025	Purchase	Not Covered/Exempt	3	1	Credit	Credit	O2WD2OSTEGI-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	Provide a copy of the wire transfer document or other supporting documentation to verify the $30,000 gift amount. Resolved 09/XX/2025 - Received Wire transfer for the gift amount, condition resolved.
900000934	XXX	XXX		XXX	New York	09/XX/2025	Refinance	Non-QM/Compliant	2	2	Credit	Guidelines	KWVHWOAGOWG-JS87LE2V	Waived	2	W	* Loan does not conform to program guidelines (Lvl W)	Permit a non-occupant borrower for a 2 unit primary rate/term refinance A copy of an exception approval letter is available in the loan file.
900000948	XXX	XXX		XXX	Indiana	09/XX/2025	Cash Out	Not Covered/Exempt	3	1	Credit	Credit	YSCTARWXWLC-U0OKEMMW	Resolved	3	R	* Required Documentation Missing or Incomplete (Lvl R)	The Note and Final 1003 indicate that the borrower is an LLC. However, the Mortgage, Final Title and Appraisal show the borrower as an individual. Resolved 09/XX/2025 - Received Quit claim deed as the reflecting the borrower as individual, condition resolved.

Exhibit 99.3

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FORWARD THINKING. SEAMLESS SOLUTIONS.

Executive Summary
NRMLT 2026-NQM1
Dated: January 6, 2026

290 S. Preston Road | Suite 370 | Prosper, TX 75078
P: 888.892.1843 | evolvemortgageservices.com

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EXECUTIVE SUMMARY

Overview
Evolve Mortgage Services ("Evolve") performed certain due diligence services (the "Review") described below on loans backed by residential properties (the "Loans") originated by a lender and subsequently purchased by Rithm Capital (the "Client"). The Review was conducted via files imaged and provided by the lender or its designee for review. The Review results were conveyed to the Client by a Reliance Letter.

Sample size and criteria.
The final population of the Review covered 2 Loans, 1 Residential Loan and 1 Business Purpose Loan, totaling an aggregate original principal balance of approximately $900,000.00 Evolve is not aware of the overall securitization population as other third-party review ("TPR") firms may have reviewed loans within the overall securitization loan population.

Determination of the sample size and computation.
The Review was conducted consistent with the criteria for Fitch Ratings, Inc. ("Fitch") and Kroll Bond Rating Agency, LLC ("KBRA"), the NRSROs identified in Item 3 of the ABS Due Diligence-15E.

Quality or integrity of information or data about the assets: review and methodology.
Evolve compared data fields on the bid tape provided by the Client and uploaded to the underwriting system to the data found in the Loan file as captured during the Review. The data integrity review was completed versus tapes as provided at the time of initial diligence or subsequently updated. Discrepancies outside of reasonable tolerances were reported. Not all data elements were provided to Evolve on every loan within the securitization population. This comparison, when data was available, included the following data fields:

Amortization Type	Maturity Date	Property City
Appraised Value	Note Date	Property State
Doc Type	Occupancy	Property Street Address
DSCR	Original CLTV	Property Type
First Payment Date	Original Interest Rate	Property Zip
Index Type	Original Loan Amount	QM Status
Interest Only	Original LTV	Qualifying Credit Score
Lien Position	Original P&I	Qualifying DTI
Loan Purpose	Original Term	Sales Price
Margin	Prepayment Penalty	Self-Employment Flag

Origination of the assets and conformity to stated underwriting or credit extension guidelines, standards, criteria or other requirements: review and methodology.

Evolve reviewed asset origination to determine conformity to the stated underwriting or credit extension guidelines, standards, criteria or other requirements, including, as applicable for the Residential Population, the Ability to Repay and Qualified Mortgage requirements described below, that were provided to Evolve. When applicable, a review of the mortgage loan file to the Automated Underwriting System output within the mortgage loan file was also performed.

Credit Application: For the Credit Application, Evolve verified that the application: (i) was signed by all listed borrowers, (ii) was substantially filled out, (iii) contained all known borrower-owned properties on the Real Estate Owned section 2, and (iv) included the borrower's employment history.

Credit Report: Evolve's review included confirming that a credit report that met guideline requirements was present for each borrower and that such borrower's credit profile adhered to the guidelines. In order to make this determination, Evolve: (i) captured the monthly consumer debt payments for use in relevant calculations, (ii) noted and researched the Real Estate Owned and fraud alerts, (iii) gathered liabilities listed on the credit report to be included in the debt to income ratio as appropriate, and (iv) gathered data required for the ASF tape submission including (a) the most recent FICO (scores from Equifax, Experian, and Transunion if available), (b) the most recent FICO date, (c) the longest trade line, (d) the maximum trade line, (e) the number of trade lines, and (f) the credit usage ratio.

Employment and Income: Evolve determined whether applicable supporting employment and income documentation required by the guidelines, and as applicable Appendix Q or ATR, was present in the mortgage loan file and where possible, was not fraudulent. This documentation was used to verify whether the income used to qualify the mortgage loan was calculated in accordance with the guidelines and may have included items such as: (i) verbal or written verification of employment, (ii) pay stubs, (iii) W-2 forms, (iv) tax returns, (v) financial statements, (vi) IRS tax transcripts, and (vii) bank statements.

Asset Review: Evolve assessed whether the asset documentation required by the guidelines and, as applicable, Appendix Q or ATR, was present in the mortgage loan file. Utilizing this documentation, Evolve completed a review of the reserve calculation and any large deposits. Documentation verifying assets for down payment, closing costs, prepaid items and reserves may have included: (i) verification-of-deposit ("VOD(s)"), (ii) depository account statements, (iii) stock or security account statements, (iv) gift funds, (v) escrow or earnest money deposits, and (vi) settlement statements or other evidence of conveyance and transfer of funds (if a sale of assets was involved).

Hazard/Flood Insurance/Taxes: A review of the insurance present on the mortgage loan was also performed by Evolve. During the course of this review, Evolve (i) verified that the hazard insurance met the minimum required amount of coverage in the guidelines, (ii) confirmed that the mortgage clause listed the lender's name and "its successors and assigns,", (iii) confirmed that the premium amount on both the hazard and flood insurance matched what was used in the DTI calculations, (iv) reviewed the tax certificate to verify and compare monthly escrows used to calculate DTI matched, (v) confirmed that the flood certification was for the correct borrower, property, lender and mortgage loan number and was a "Life of Loan" certification, and (vi) completed other property specific items including (a) for condominium properties, confirming that the blanket policy met the minimum amount of coverage in the guidelines and (b) for properties in a flood zone per the flood certification, confirming that flood insurance met guideline requirements and met the minimum required amount of coverage in the guidelines.

DU/LP Review: When provided and appropriate, Evolve verified that DU findings included an approved/eligible decision where required by the guidelines. However, all mortgage loans are manually underwritten with documentation requirements determined by the guidelines and not AUS findings.

Occupancy Review: Evolve confirmed the property occupancy is consistent with the mortgage loan approval and borrowers' application disclosure based solely on information contained in the mortgage loan file and any fraud report obtained in connection with the mortgage loan.

Guideline Review: During the course of the review, Evolve confirmed the mortgage loan was originated in accordance with required guidelines by reviewing conformity of mortgage loan, transaction type, and borrower characteristics to stated guidelines. Mortgage characteristics examined included (i) DTI of the borrower, (ii) the LTV/TLTV/HTLTV, (iii) the credit score for each borrower, (iv) asset reserves of the borrower, (v) property type, (vi) property usage, and (vii) other property specific items including (a) for condominium or cooperative properties, assessing whether the condominium or cooperative project adheres to required guidelines.

Fraud Review: Evolve reviewed fraud report results in each mortgage loan file, to the extent present, in conjunction with source documents found in the mortgage loan file to assess the likelihood of any misrepresentations associated with the origination of the mortgage loan. If the mortgage loan file did not contain a fraud report and the counterparty did not produce one, Evolve conditioned the mortgage loan for the missing fraud report product.

If a report was present, Evolve reviewed the report for (i) any name variations for the borrowers, (ii) any social security number variations for the borrowers, (iii) any potential occupancy issues based on the borrower's address history, (iv) any noted employment issues, and (v) any additional consumers associated with the borrower's profile. If any findings were noted, Evolve confirmed that such findings and/or variations were addressed by the originator in the origination of the asset or that such red flag issues were fully addressed via mortgage loan documentation provided.

Title Review: Evolve's review included a review of the chain of title and the duration of ownership by the seller or borrower (whichever is applicable) satisfied the guidelines. Included in this review was a verification of whether the appropriate vestee was on the title documentation (if a purchase, the seller; if a refinance, the borrower) and that the title commitment addressed issues such as assessments; covenants, conditions and restrictions; access problems; vicinity of property to military airports; prior leases; court orders/divorce decrees; public probate issues; foreclosures; bankruptcies; judgment liens; state and federal tax liens; environmental liens, and oil/gas leases.

Additional Review of Mortgage Loan File: Evolve also reviewed the closing documents to ensure that the mortgage loan file information is complete, accurate, and contains consistent documentation. Included in the portion of the review are items such as reviewing for (i) evidence of primary mortgage insurance, (ii) if the property is located in an area that was listed as a FEMA disaster zone post origination, (iii) the presence of loan modification documents, and (iv) general conformity to Fannie Mae or Freddie Mac approved formats at the time of origination.

Additionally, Evolve verified (i) listed borrowers signed documents requiring signature, (ii) borrowers signing documents were eighteen (18) years or older at the time of the mortgage loan origination, (iii) that all riders required by the terms of the mortgage and mortgage note were attached to the respective document, (iv) that social security numbers across documents were consistent, and (v) debt-to-income ratio ("DTI(s)") and/or loan-to-value ratios ("LTV(s)") were used in the assessment of conformity guidelines.

Regulatory Compliance: Evolve conducted a review to determine whether the loan met certain federal, state and local regulatory requirements at the time of origination when applicable. All applicable tests and disclosure reviews were graded in accordance with the Structured Finance Association ("SFA") published RMBS 3.0 TRID Compliance Review Scope. The Regulatory Compliance Review conducted is fully detailed in Appendix A.

Value of collateral securing the assets: review and methodology.
Evolve's review included a review of the valuation materials utilized during the origination of the loan and in confirming the value of the underlying property. Evolve's review included verifying the appraisal report was (i) on the appropriate GSE form (for the Residential Population), (ii) materially complete, (iii) in conformity with the guideline requirements for the property type in question, (iv) completed by an appraiser (for residential properties) that was actively licensed to perform the valuation, (v) completed, for residential properties, such that the named client on the appraisal report is the lender or a related entity that is permitted to engage the lender per Title XI of FIRREA, (vi) made and signed prior to the final approval of the mortgage loan application, (vii) completed and dated within the guideline requirements, (vii) made on an "as is" basis or provides satisfactory evidence of completion of all material conditions including all inspections, licenses, and certificates (including certificates of occupancy) to be made or issued with respect to all occupied portions of the mortgaged property and with respect to the use and occupancy of the same, have been made or obtained from the appropriate authorities.

With regard to the use of comparable properties, Evolve's review (i) analyzed the relative comparable data (gross and net adjustments, sale dates and distance from subject property) and considered whether such comparable properties are within standard appraisal guidelines; (ii) confirmed the property value and square footage of the subject property was bracketed by comparable properties, (iii) verified that comparable properties used are similar in size, style, and location to the subject, and (iv) checked for the reasonableness of adjustments when reconciling value between the subject property and comparable properties.

Other aspects of Evolve's review included (i) verifying that the address matched the mortgage note, (ii) verifying that the appraisal and the policies and procedures with regard to appraisal, including the appropriate level of review, when originating the mortgage loan, were followed, (iii) noting whether the property zip code was declared a FEMA disaster area after the valuation date and notifying the Client of same (iv) confirming the appraisal report does not include any apparent environmental problems, (v) confirming the appraisal notes the current use of the property is legal or legal non-conforming (grandfathered), (vi) reviewing pictures to ensure (a) that the property is in average or better condition and any repairs are noted where required and (b) that the subject property is the one for which the valuation was ordered and that there are no negative external factors; and (vii) confirming that the value product that was used as part of the origination decision was directly accessible to Evolve or if it was not directly accessible that another valuation product that was directly accessible to Evolve was ordered in accordance with the Client's specific valuation waterfall process. If more than one valuation was provided, Evolve confirmed consistency among the valuation products and if there were discrepancies that could not be resolved, Evolve created an exception.

SUMMARY OF FINDINGS & CONCLUSIONS OF REVIEW

The NRSRO criteria referenced for this report and utilized for grading descriptions is based upon the requirements of the NRSRO listed in the Form ABS Due Diligence-15E.

Compliance Results Summary

NRSRO Grade	Fitch		KBRA	
	# Loans	% of Loans	# Loans	% of Loans
A	1	50.00 %	1	50.00 %
B	-	0.00 %	-	0.00 %
C	-	0.00 %	-	0.00 %
D	-	0.00 %	-	0.00 %
N/A	1	50.00 %	1	50.00 %
Total	**2**	**100.00 %**	**2**	**100.00 %**

Credit Results Summary

NRSRO Grade	Fitch		KBRA	
	# Loans	% of Loans	# Loans	% of Loans
A	1	50.00 %	1	50.00 %
B	1	50.00 %	1	50.00 %
C	-	0.00 %	-	0.00 %
D	-	0.00 %	-	0.00 %
N/A	-	0.00 %	-	0.00 %
Total	**2**	**100.00 %**	**2**	**100.00 %**

Property Valuation Results Summary

NRSRO Grade	Fitch		KBRA	
	# Loans	% of Loans	# Loans	% of Loans
A	2	100.00 %	2	100.00 %
B	-	0.00 %	-	0.00 %
C	-	0.00 %	-	0.00 %
D	-	0.00 %	-	0.00 %
N/A	-	0.00 %	-	0.00 %
Total	**2**	**100.00 %**	**2**	**100.00 %**

Overall Results Summary

NRSRO Grade	Fitch		KBRA	
	# Loans	% of Loans	# Loans	% of Loans
A	1	50.00 %	1	50.00 %
B	1	50.00 %	1	50.00 %
C	-	0.00 %	-	0.00 %
D	-	0.00 %	-	0.00 %
N/A	-	0.00 %	-	0.00 %
Total	**2**	**100.00 %**	**2**	**100.00 %**

Data Results Summary

Field Label	# Loans with Discrepancy	Total Time Compared	% Variance
DSCR	1	2	50.00 %
Doc Type	1	2	50.00 %
First Payment Date	1	2	50.00 %
Maturity Date	1	2	50.00 %
Note Date	2	2	100.00 %
PITI	1	2	50.00 %
Prepayment Penalty Type	1	2	50.00 %
Product Code	2	2	100.00 %
Property Type	1	2	50.00 %
QM Status	2	2	100.00 %
Qualifying DTI	1	2	50.00 %

APPENDIX A

Compliance of the originator of the assets with federal, state and local laws and regulations: review and methodology.

Please be advised that Evolve did not make a determination as to whether the mortgage loans complied with federal, state or local laws, constitutional provisions, regulations or ordinances that are not expressly enumerated below. There can be no assurance that the Review uncovered all relevant factors relating to the origination of the mortgage loans, their compliance with applicable law and regulations and the original appraisals relating to the mortgaged properties or uncovered all relevant factors that could affect the future performance of the mortgage loans. Furthermore, the findings reached by Evolve are dependent upon its receiving complete and accurate data regarding the mortgage loans from mortgage loan originators and other third parties upon which Evolve is relying in reaching such findings.

Please be further advised that Evolve does not employ personnel who are licensed to practice law in the various jurisdictions, and the findings set forth in the reports prepared by Evolve do not constitute legal advice or opinions. They are recommendations or conclusions based on information provided to Evolve. Information contained in any Evolve report related to the applicable statute of limitations for certain claims may not be accurate or reflect the most recent controlling case law. Further, a particular court in a particular jurisdiction may extend, not enforce or otherwise allow claims beyond the statute of limitations identified in the report based on certain factors, including the facts and circumstances of an individual mortgage loan. All final decisions as to whether to purchase or enter into a transaction related to any individual mortgage loan or the mortgage loans in the aggregate, any investment strategy and any legal conclusions, including the potential liability related to the purchase or other transaction involving any such mortgage loan or mortgage loans, shall be made solely by the Client, or other agreed upon party, that has engaged Evolve to prepare its reports pursuant to its instructions and guidelines. The Client, or other agreed upon party, acknowledges and agrees that the scoring models applied by Evolve are designed to identify potential risk and the Client, or other agreed upon party, assumes sole responsibility for determining the suitability of the information for its particular use. Evolve does not make any representation or warranty as to the value of any mortgage loan or mortgage loan's collateral that has been reviewed by Evolve.

Evolve reviewed each mortgage loan to determine, as applicable, to the extent possible and subject to the caveats below, whether the mortgage loan complies with:

FOR APPLICATION DATES BEFORE JANUARY 10, 2014
(I) Federal Truth in Lending Act ("TILA"), as implemented by Regulation Z, 12 C.F.R. Part 1026, as set forth below:

a) Rescission (§1026.23):
  i) failure to provide the right of rescission notice;
  ii) failure to provide the right of rescission notice in a timely manner and to the correct consumer(s);
  iii) errors in the right of rescission notice;
  iv) failure to provide the correct form of right of rescission notice;
  v) failure to provide the three (3) business day rescission period; and
  vi) any material disclosure violation on a rescindable loan that gives rise to the right of rescission under TILA, which means the required disclosures of the annual percentage rate, the finance charge, the amount financed, the total of payments, the payment schedule, the HOEPA disclosures;
b) TIL Disclosure (§§1026.17, 18 and 19) *as applicable for loans with application dates prior to October 3, 2015*:
  i) review and comparison of the initial and final TIL disclosures, and any re-disclosed TIL(s);
  ii) proper execution by all required parties;
  iii) principal and interest calculations, and proper completion of the interest rate and payment summary; and
  iv) timing of initial and re-disclosed TIL(s);
c) Tolerances (§§1026.18, 22 and 23):
  i) inaccurate Annual Percentage Rate (APR) outside of applicable tolerance by comparing disclosed APR to re-calculated APR; and
  ii) inaccurate Finance Charge outside of applicable tolerance by comparing disclosed Finance Charge to re-calculated Finance Charge;
d) High-cost Mortgage (§§1026.31, 32 and 33):
  i) points and fees threshold test;
  ii) APR threshold test;
  iii) prepayment penalty test; and
  iv) compliance with the disclosure requirements, limitation on terms and prohibited acts or practices in connection with a high-cost mortgage;
e) Higher-priced Mortgage Loan (§1026.35):
  i) APR threshold test; and
  ii) compliance with the escrow account and appraisal requirements;

(II) Federal Real Estate Settlement Procedures Act ("RESPA"), as implemented by Regulation X, 12 C.F.R. Part 1024, as set forth below:

a) Good Faith Estimate (GFE) (§1024.7) *as applicable for loans with application dates prior to October 3, 2015:*
   i) confirm the presence of the current GFE form in effect at the time of origination;
   ii) verify GFE was provided to the borrower(s) within three (3) business days of application;
   iii) verify all sections of the GFE were accurately completed and that information was reflected in the appropriate locations;
   iv) determine whether a valid and properly documented changed circumstance accompanies any changes to loan terms and/or fees on any revised GFEs over the applicable tolerance(s); and
   v) confirm the presence of a settlement service provider list, as applicable.

b) Final HUD-1/A Settlement Statement (HUD) (§1024.8) *as applicable for loans with application dates prior to October 3, 2015:*
   i) confirm current applicable HUD form was provided;
   ii) determination that the loan file contains the final HUD;
   iii) escrow deposit on the final HUD matches the initial escrow statement amount; and
   iv) verify all sections of the final HUD were accurately completed and that information was reflected in the appropriate locations.

c) GFE and Final HUD Comparison (§1024.7) *as applicable for loans with application dates prior to October 3, 2015:*
   i) review changes disclosed on the last GFE provided to the borrower(s) to determine that such changes were within the allowed tolerances;
   ii) confirm loan terms and fees disclosed on the third page of the final HUD accurately reflect how such items were disclosed on the referenced GFE, page 2 of the final HUD and loan documents; and
   iii) review any documented cure of a tolerance violation to determine that the proper reimbursement was made and a revised HUD was provided at or within 30 days of settlement.

d) Additional RESPA/Regulation X Disclosures and Requirements (§1024.6, 15, 17, 20, and 33):
   i) confirm the presence of the Servicing Disclosure Statement form in the loan file;
   ii) verify the Servicing Disclosure Statement was provided to the borrower(s) within three (3) business days of application;
   iii) confirm the presence of the Special Information Booklet in the loan file or that the loan file contains documentary evidence that the disclosure was provided to the borrower;
   iv) confirm the Special Information Booklet was provided within three (3) business days of application;
   v) confirm the presence of the Affiliated Business Arrangement Disclosure in the loan file in the event the lender has affiliated business arrangements;
   vi) confirm the Affiliated Business Arrangement Disclosure was provided no later than three (3) business days of application;
   vii) confirm the Affiliated Business Arrangement Disclosure is executed; and
   viii) confirm the presence of the Initial Escrow Disclosure Statement in the loan file and proper timing.

(III) The disclosure requirements and prohibitions of Section 50(a)(6), Article XVI of the Texas Constitution and associated regulations;

(IV) The disclosure requirements and prohibitions of state, county and municipal laws and ordinances with respect to "high-cost" loans, "covered" loans, "higher-priced" loans, "home" loans or any other similarly designated loan as defined under such authorities, or subject to any other laws that were enacted to combat predatory lending, as may have been amended from time to time;

(V) Federal and state specific late charge and prepayment penalty provisions;

(VI) Document Review
Evolve reviewed each mortgage loan file and verified if the following documents, if applicable, for the Review scope in question at the time of review, were included in the file and if the data on these documents was consistent:

- Initial application (1003);
- Final application (1003);
- Note;
- Appraisal;
- Sales contract;
- Title/Preliminary Title;
- Initial TIL;
- Final TIL;
- Final HUD-1;
- Initial and final GFE's;
- Right of Rescission Disclosure;
- Mortgage/Deed of Trust;
- Mortgage Insurance;
- Tangible Net Benefit Disclosure;
- FACTA disclosures; and
- Certain other disclosures related to the enumerated tests set forth herein.

FOR APPLICATION DATES ON OR AFTER JANUARY 10, 2014
For mortgage loans with application dates on or after January 10, 2014 additional compliance testing was applicable and conducted by Evolve. Testing during this period included all items as referenced in the **FOR APPLICATION DATES BEFORE JANUARY 10, 2014** section above plus:

(VII) Federal Truth in Lending Act ("TILA"), as implemented by Regulation Z, 12 C.F.R. Part 1026 testing included:

a) With respect to brokered loans, the Prohibitions and Restrictions related to Loan Originator Compensation and Steering (§1026.36):
   i) review relevant documentation to determine if compensation to a Loan Originator was based on a term of the transaction;

ii) review relevant document to determine if there was dual compensation; and
iii) review the presence of the loan option disclosure and to determine if the Steering Safe Harbor provisions were satisfied.
(1) Note: Where available, Evolve reviewed the relevant documents in the loan file and, as necessary, attempted to obtain the loan originator compensation agreement and/or governing policies and procedures of the loan originator. In the absence of the loan originator compensation agreement and/or governing policies and procedures, Evolve's review was limited to formal general statements of entity compliance provided by the loan originator, if any. These statements, for example, were in the form of a letter signed by the seller correspondent/loan originator or representations in the mortgage loan purchase agreement between the Client and seller correspondent;

b) Homeownership counseling (§1026.36):
i) determine if the creditor obtained proof of homeownership counseling in connection with a loan to a first-time homebuyer that contains a negative amortization feature;

c) Mandatory Arbitration Clauses (§1026.36):
i) determine if the terms of the loan require arbitration or any other non-judicial procedure to resolve any controversy or settle any claims arising out of the transaction;

d) Prohibition on Financing Credit Insurance (§1026.36):
i) determine if the creditor financed, directly or indirectly, any premiums or fees for credit insurance; and

e) Nationwide Mortgage Licensing System (NMLS) & Registry ID on Loan Documents (§1026.36):
i) review for presence of loan originator organization and individual loan originator name and NMLSR ID, as applicable, on the credit application, note or loan contract, security instrument, Loan Estimate and Closing Disclosure; and
ii) verify the data against the NMLSR database, as available.

(VIII) Federal Real Estate Settlement Procedures Act ("RESPA"), as implemented by Regulation X, 12 C.F.R. Part 1024, as set forth below:

a) Additional RESPA/Regulation X Disclosures and Requirements (§1024.6, 15, 17, 20, and 33):
i) confirm that the creditor provided the borrower a list of homeownership counseling organizations within three (3) business days of application; and
ii) confirm that the list of homeownership counseling organizations was obtained no earlier than 30 days prior to when the list was provided to the loan applicant.

(IX) Sections 1411 and 1412 of the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank") amending TILA, as implemented by Regulation Z, 12 C.F.R. 1026.43, as set forth below:

a) The general Ability to Repay (ATR) underwriting standards (12 C.F.R. 1026.43(c));
b) Refinancing of non-standard mortgages (12 C.F.R. 1026.43(d));
c) Qualified Mortgages (QM) (12 C.F.R. 1026.43(e) (including qualified mortgages as separately defined by the Department of Housing and Urban Development (24 C.F.R. 201 and 203 et seq.), and the Department of Veterans Affairs (38 C.F.R. Part 36 et seq.); and
d) Balloon-payment qualified mortgages made by certain creditors (12 C.F.R. 1026.43(f)).

Evolve reviews applicable loans for compliance with the ATR and QM rule requirements based upon each loan's originator designation (Safe Harbor QM, Higher-priced QM, Temporary SHQM, Temporary HPQM, Non-QM, Exempt from ATR). Evolve determines the loan's status under the ATR or QM rule requirements and assigns a due diligence loan designation. Generally, Evolve notes as a material exception if the due diligence findings do not confirm the originator's loan designation. Additionally, Evolve notes if an originator loan designation was not provided.

Qualified Mortgage
With respect to QM (Safe Harbor and Higher-priced) designated loans, Evolve reviews the loan to determine whether, based on available information in the loan file: (i) the loan contains risky loan features and terms (e.g. an interest only feature or negative amortization), (ii) the "points and fees" exceed the applicable QM threshold, (iii) the monthly payment was calculated appropriately, (iv) the creditor considered and verified income or assets at or before consummation, (v) the creditor appropriately considered debt obligations, alimony and child support, and (vi) at the time of consummation, if the debt-to-income ratio exceeds 43% (calculated in accordance with Appendix Q to Regulation Z). This portion of the Review includes a recalculation of all income and liabilities with attention to the appropriate documentation of each source.

If a loan was designated as QM and identified as eligible for guarantee, purchase, or insurance by an applicable agency as permitted under the QM final rule, Evolve reviews the loan to determine whether, based on available information in the loan file the loan satisfied (i), (ii) and (iii) in the preceding paragraph and reviews the Automated Underwriting System output within the file to confirm agency eligibility.

For each QM designated loan that satisfied the applicable requirements enumerated above, Evolve then determines whether the loan is a Safe Harbor QM or Higher Priced QM by comparing the loan's actual annual percentage rate, as recalculated, to the applicable average prime offer rate plus a certain applicable percentage.

The Review also includes determining, as applicable, whether a loan is a qualified mortgage as defined by the Department of Housing and Urban Development (24 C.F.R. 201 and 203 et seq.), and the Department of Veterans Affairs (38 C.F.R. Part 36 et seq.).

For each QM designated loan that does not satisfy the applicable requirements enumerated above, Evolve then determines whether the loan complies with the ATR rule consideration and verification requirements and provides a due diligence designation of Non-QM compliant or non-compliant.

General Ability to Repay

Evolve reviews the loan to determine whether, based on available information in the loan file, the creditor considered, as applicable, the following eight underwriting factors, and verified such information using reasonably reliable third-party records, at or before consummation: (i) the consumer's current or reasonably expected income or assets, (ii) if the creditor relied on income from the consumer's employment in determining repayment ability, the consumer's current employment status; (iii) the consumer's monthly payment; (iv) the consumer's monthly payment on any simultaneous loan that the creditor knows or has reason to know will be made; (v) the consumer's monthly payment for mortgage-related obligations; (vi) the consumer's current debt obligations, alimony, and child support; (vii) the consumer's monthly debt-to-income ratio or residual income; and (viii) the consumer's credit history. This portion of the Review also focuses on full recalculation of income and debts, as well as the documentation provided to support each item used in originator's determination of the ability to repay.

Note: for loans designated as QM – agency eligible, Evolve will not review for compliance with the requirements of Appendix Q or General Ability to Repay.

Evolve reviews loans to determine their conformity with the ATR/QM factors above, and is not rendering an independent assessment or opinion, warranting or representing that a loan will be deemed to conform to Safe Harbor, Rebuttable Presumption, ATR or other status based on any additional or revised factors that may be considered by legislative, regulatory, administrative or judicial authorities ("Authorities"). Evolve does not represent or warrant that the factors for which it is reviewing the loans constitute all of the factors and/or criteria that Authorities may consider in determining the status of a loan. Evolve's review is based on information contained in the loan file at the time it is provided to Evolve to review, and only reflects information as of that point in time.

(X) The Equal Credit Opportunity Act, as implemented by Regulation B, 12 C.F.R. Part 1002, as set forth below:

a) Providing Appraisals and Other Valuations (12 C.F.R. 1002.14):
   i) timing and content of the right to receive copy of appraisal disclosure;
   ii) charging of a fee for a copy of the appraisal or other written valuation;

iii) timing of creditor providing a copy of each appraisal or other written valuation;
iv) with respect to a borrower that has waived the three (3) business day disclosure requirement, confirm that the borrower has signed the waiver or other acknowledgment at least three (3) business days prior to consummation; and (2) confirm that the lender has provided copies of appraisals and other written valuations at or prior to consummation.

(XI) FIRREA Review
Evolve confirmed that the appraiser and the appraisal made by such appraiser both satisfied the requirements of Title XI of FIRREA. Specifically, Evolve reviewed the appraisal for conformity to industry standards, including ensuring the appraisal was complete, that the comparables and adjustments were reasonable and that pictures were provided and were accurate.

FOR APPLICATION DATES ON OR AFTER OCTOBER 3, 2015
For mortgage loans with application dates on or after October 3, 2015 additional compliance testing was applicable and conducted by Evolve. Testing during this period included all items as referenced in the **FOR APPLICATION DATES BEFORE JANUARY 10, 2014 and FOR APPLICATION DATES ON OR AFTER JANUARY 10, 2014** sections above plus:

With regard to TILA-RESPA Integrated Disclosure ("TRID") testing, Evolve implemented the TRID scope of review referenced within the Regulatory Compliance section (III) based on (i) the RMBS 3.0 TRID Compliance Review Scope published by the Structured Finance Association (the "SFA Compliance Review Scope") and (ii) outside counsel's interpretations of the published regulations as of the date of review of each mortgage loan. Evolve worked with outside counsel and continues to obtain updated interpretations relative to the informal guidance provided by the Consumer Financial Protection Bureau ("CFPB") which has caused alterations in the review scope and severity of TRID related exceptions, including applicable cures. (This will continue as necessary as additional guidance becomes available, as well as any future rulemaking.) While Evolve continues to make a good faith effort to identify material TRID exceptions and apply the appropriate grading, the implementation of new regulations (including TRID) that impact residential mortgages carries certain interpretive risk and continues to evolve, impacting the review scope and exception severity. Evolve has worked closely with the NRSRO and Client to disclose, as mutually agreed upon by the parties, the relevant exceptions per Evolve's suggested review implementation as reviewed by outside counsel; however, no assurances can be provided and/or are given that Evolve has included within its Review all areas that may represent risk to the securitization trust, or that areas of risk identified by Evolve will result in the potential level of risk indicated by an Event Level or NRSRO grade.

Please be further advised that Evolve does not employ personnel who are licensed to practice law in the various jurisdictions, and the findings set forth in the reports prepared by Evolve do not constitute legal advice or opinions. They are recommendations or conclusions based on information provided to Evolve. Information contained in any Evolve report related to the applicable statute of limitations for certain claims may not be accurate or reflect the most recent controlling case law. Further, a particular court in a particular jurisdiction may extend, not enforce or otherwise allow claims beyond the statute of limitations identified in the report based on certain factors, including the facts and circumstances of an individual mortgage loan. All final decisions as to whether to purchase or enter into a transaction related to any individual mortgage loan or the mortgage loans in the aggregate, any investment strategy and any legal conclusions, including the potential liability related to the purchase or other transaction involving any such mortgage loan or mortgage loans, shall be made solely by the Client, or other agreed upon party, that has engaged Evolve to prepare its reports pursuant to its instructions and guidelines. The Client, or other agreed upon party, acknowledges and agrees that the scoring models applied by Evolve are designed to identify potential risk and the Client, or other agreed upon party, assumes sole responsibility for determining the suitability of the information for its particular use. Evolve does not make any representation or warranty as to the value of any mortgage loan or mortgage loans collateral that has been reviewed by Evolve.

Evolve reviewed each residential mortgage loan to determine, as applicable, to the extent possible and subject to the caveats below, whether the mortgage loan complies with:

(XII) Sections 1098 and 1100A of Dodd-Frank amending TILA and RESPA, as implemented by Regulation Z, 12 C.F.R. Part 1026, as set forth below (applicable only for mortgage loans with application dates on or after October 3, 2015):

a) Loan Estimate (LE) (§§1026.19 and 37):
   - i) confirm the presence of LE for applications on or after October 3, 2015;
   - ii) confirm the initial LE date indicates it was delivered or placed in the mail within three (3) business days of application;
   - iii) confirm that certain sections of each LE determined to carry assignee liability were accurately completed and that information was reflected in the appropriate locations, which, in certain instances, was based solely on the information disclosed on the LE;
   - iv) confirm the initial LE was delivered or placed in the mail not later than seven (7) business days prior to consummation of the transaction, or such period was waived due to a bona fide financial emergency;
   - v) confirm that any written estimate of terms or costs provided prior to receipt of a LE contained the required disclosures;
   - vi) confirm that each revised LE is accompanied by valid written documentation explaining the reason for re-disclosure to allow for fee increases based on a valid change of circumstance and was timely provided within 3 business days of issuance;
   - vii) confirm the presence and timely provision of a settlement service provider list (when consumer is given the opportunity to shop for services);

viii) confirm borrower received LE not later than four (4) business days prior to consummation; and
ix) confirm LE was not provided to the borrower on or after the date of the CD.

b) <u>Closing Disclosure (CD) (§§1026.19 and 38):</u>

i) confirm the presence of CD for applications on or after October 3, 2015;
ii) confirm the borrower received CD at least three (3) business days prior to consummation, or that such period was waived due to a bona fide financial emergency;
iii) confirm that certain sections of each CD determined to carry assignee liability were accurately completed and that information was reflected in the appropriate locations, which, in certain instances, was based solely on the information disclosed on the CD;
iv) confirm that a revised CD was received in a timely manner if the initial or any revised CD became inaccurate;
v) identify tolerance violations based on the charges disclosed on the initial and interim LE's, initial CD, and reflected on the final CD;
vi) with respect to tolerance violations based on the disclosed charges on the LE and CD, confirm that the creditor cured the violations no later than 60 days after consummation, or within 60 days of discovery; and
vii) with respect to applicable exception remediation measures for numerical exceptions, confirm that a letter of explanation, as well as a refund as applicable, was delivered or placed in the mail no later than 60 days after discovery of the exception establishing the need for a revised CD or with respect to exception remediation measures for non-numerical exceptions, that a corrected CD was delivered or placed in the mail no later than 60 days after consummation. (In an attempt to establish a best practices approach to pre-securitization due diligence, as it applies to TILA RESPA Integrated Disclosure testing, the Structured Finance Association ("SFA") has a working group that consists of industry participants including third party review providers and law firms who agreed to a standardized approach to remediation considerations. This approach is intended to be based on a reasoned legal analysis that expressly assumes that courts will interpret TRID in accordance with the principals of liability set forth in the letter to the MBA from Richard Cordray, the Director of the CFPB. No assurances can be provided that the courts in question will interpret TRID in accordance with the SFA Compliance Review Scope.)

c) <u>Your Home Loan Toolkit (§1026.19):</u>

i) confirm the presence of Your Home Loan Toolkit in the mortgage loan file or that the mortgage loan file contains documentary evidence that the disclosure was provided to the borrower; and
ii) confirm Your Home Loan Toolkit was delivered or placed in the mail not later than three (3) business days after receipt of application.

(XIII) Document Review

Evolve reviewed each mortgage loan file and verified if the following documents, if applicable, were included in the file and if the data on these documents was consistent (where applicable):

- Loan Estimates;
- Closing Disclosures; and
- Certain other disclosures related to the enumerated tests set forth herein.

Exhibit 99.3 Schedule 1

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MORTGAGE SERVICES

Valuation Report

Run Date - 12/30/2025 4:32:14 PM

	LOAN INFORMATION					
Marketing ID	Evolve Loan ID	Customer Loan ID	Seller Loan ID	Note Date	Original Loan Amount	Sales Price
900000979	XX	XX	XX	XX	XX	
900000982	XX	XX	XX	XX	XX	XX

	Origination Values											
Marketing ID	Appraised Value	Value for LTV	Appraisal Date	Appraisal Type	Appraisal Company	Appraiser Name	Appraiser State License Number	Second Appraisal Value	Variance Amount	Variance Percent	Second Appraisal Date	Second Appraisal Type
900000979	XX	XX	XX	1073	XX	XX	XX					
900000982	XX	XX	XX	1004	XX	XX	XX					

	AVM Values						Desk Review Values					
Marketing ID	Appraised Value	Variance Amount	Variance Percent	Company	Confidence Score	Appraisal Date	Appraised Value	Variance Amount	Variance Percent	Company	Risk Score	Appraisal Date
900000979												
900000982												

	Desk Top Review Values					BPO Values					Field Review Values					2055 Values			
Marketing ID	Appraised Value	Variance Amount	Variance Percent	Company	Appraisal Date	Appraised Value	Variance Amount	Variance Percent	Company	Appraisal Date	Appraised Value	Variance Amount	Variance Percent	Company	Appraisal Date	Appraised Value	Variance Amount	Variance Percent	Co
900000979																			
900000982																			

Exhibit 99.3 Schedule 2

Rating Agency Grades

Run Date - 12/30/2025 4:32:14 PM

	LOAN INFORMATION				INITIAL CREDIT LOAN GRADES					INITIAL COMPLIANCE LOAN GRADES				
Marketing ID	Evolve Loan ID	Customer Loan ID	Seller Loan ID	Original Loan Amount	DBRS	Fitch	Kroll	Moody's	S&P	DBRS	Fitch	Kroll	Moody's	S&P
900000979	XX	XX	XX	XX	C	C	C	C	C	N/A	N/A	N/A	N/A	N/A
900000982	XX	XX	XX	XX	A	A	A	A	A	C	C	C	C	C

	INITIAL PROPERTY LOAN GRADES					INITIAL OVERALL LOAN GRADES				
Marketing ID	DBRS	Fitch	Kroll	Moody's	S&P	DBRS	Fitch	Kroll	Moody's	S&P
900000979	A	A	A	A	A	C	C	C	C	C
900000982	A	A	A	A	A	C	C	C	C	C

	FINAL CREDIT LOAN GRADES					FINAL COMPLIANCE LOAN GRADES				
Marketing ID	DBRS	Fitch	Kroll	Moody's	S&P	DBRS	Fitch	Kroll	Moody's	S&P
900000979	B	B	B	B	B	N/A	N/A	N/A	N/A	N/A
900000982	A	A	A	A	A	A	A	A	A	A

	FINAL PROPERTY LOAN GRADES					FINAL OVERALL LOAN GRADES				
Marketing ID	DBRS	Fitch	Kroll	Moody's	S&P	DBRS	Fitch	Kroll	Moody's	S&P
900000979	A	A	A	A	A	B	B	B	B	B
900000982	A	A	A	A	A	A	A	A	A	A

Exhibit 99.3 Schedule 3

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Business Purpose Data

Run Date - 12/30/2025 4:32:14 PM

Marketing ID	Evolve Loan ID	Customer Loan ID	Seller Loan ID	Seller Name	Originator Name	Guideline Author	Loan Program	Loan Program Date	Documentation Type	Executed NOO Docs in File	Lease In Place Flag	Actual In Place Rent	Third Party Market Rent Estimate	Third Party Rent Source	Rental Source for Property DTI Calculation	Short Term Rental	STR Source	STR Amount	Property DTI	Investor DTI	Value Used for DSCR Calc	DSCR	Total DSCR	PITIA	Lease End Date	Original Lease Term	Is Lease Month To Month	Rent Loss Insurance	Rent Loss Insurance Amount	Actual Loss Amount	HOA Flag	HOA Monthly Premium Amount	Monthly Property Tax	Monthly Insurance Cost	Asset Verification	Blanket Mortgage Flag	Number of Mortgaged Properties With Lender	Number of Properties	Foreign National Alternative Credit Documentation
900000979	XX	XX	XX		XX	XX	XX	XX	Debt Service Coverage	Yes	No	$0.00	$2,550.00	FNMA 1007/216	FNMA 1007/216	No		0			2550	0.68	0.68	$3,753.28				No			YES	$147.42	$878.92	$0.00	Stated, Verified	NO	1	3	

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MORTGAGE SERVICES

Data Compare

Run Date - 12/30/2025 4:32:14 PM

Marketing ID	Evolve Loan ID	Customer Loan ID	Seller Loan ID	Field Label	Bid Tape Field Value	Field Value	Comment
900000979	XX	XX	XX	DSCR	1.180	0.680	verified
900000979	XX	XX	XX	First Payment Date	XX	XX	Verified w/ note
900000979	XX	XX	XX	Maturity Date	XX	XX	Verified w/ note
900000979	XX	XX	XX	Note Date		XX	Verified w/ note
900000979	XX	XX	XX	PITI	3,753.28	3,605.86	PITI payment, HOA not incl
900000979	XX	XX	XX	Prepayment Penalty Type		Hard	Verified w/ note
900000979	XX	XX	XX	Product Code	XX	XX	same
900000979	XX	XX	XX	Property Type	Single Family	Townhouse	verified, appraisal
900000979	XX	XX	XX	QM Status		Exempt	Organizational Exemption
900000982	XX	XX	XX	Doc Type	Alternative Doc	P&L	Same
900000982	XX	XX	XX	Note Date		XX	verified
900000982	XX	XX	XX	Product Code	XX	XX	Same
900000982	XX	XX	XX	QM Status		Exempt	
900000982	XX	XX	XX	Qualifying DTI	45.00000	0.45000	Same

Exhibit 99.3 Schedule 5

Exception Detail

Run Date - 12/30/2025 4:32:14 PM

Marketing ID	Evolve Loan ID	Customer Loan ID	Seller Loan ID	Loan Exception ID	Exception ID	Exception Date	Exception Type	Exception Category	Exception Subcategory	Exception	Exception Detail	Exception Information	Exception Remediation	Compensating Factors	Follow-up Comments	Cleared Date	Cured Date	Waived Date	Exception Level Grade	Exception Level Rating	Note Date	Property State	Occupancy	Purpose	Overall Initial Loan Grade	Overall Final Loan Grade	Credit Initial Loan Grade	Credit Final Loan Grade
900000979	XX	XX	XX	7143179	350	06/06/2025	Credit	UW Qualifications		UW Qualifications - UW - LTV/CLTV does not meet parameters		Guidelines reflect maximum LTV/CLTV of 70%. Subject closed with a LTV/CLTV of 75%.		Exception granted allowing 75% LTV cash out DSCR. Compensating factors: DSCR Ratio > 1.15% (1.18%), 40 points over minimum score in the tier, FICO 748, reserves after close $48,154.00	Client 07/08/2025 01:58 PM; Please find exception attached. Thank you. Reviewer 07/08/2025 02:43 PM; Condition has been reviewed. Thx			07/08/2025	B	2	XX	TX	3	13	C	B	C	B
900000982	XX	XX	XX	7146309	901	07/03/2025	Compliance	Compliance		Compliance - TRID Other		Loan is non-trid compliant due to APR increasing greater than .125 on 6/30 CD and the required additional 3 day waiting period was not provided.	Information provided		Client 07/14/2025 09:43 AM; 6/XX to 6/XX CD-APR changed from8.017 to 9.179, however there is 3 days gap between 6/XX and 6/XX CD, i.e. XX.please clear Reviewer 07/14/2025 10:37 AM; Hello
 The APR increased on 6/30 and did not provide the required additional 3 day waiting period.
 Thanks Reviewer 07/14/2025 11:01 AM;	07/15/2025			A	1	XX	OR	1	1	C	A	A	A

Exhibit 99.3 Schedule 6

evolve MORTGAGE SERVICES

QM ATR Data

Run Date - 12/30/2025 4:32:14 PM

Marketing ID	Evolve Loan ID	Customer Loan ID	Seller Loan ID	Loan Level ATR/QM Status	Verified Safe Harbor	Application Date Prior to 1/10/2014	Lender Application Date	GSE Eligible	CDFI Indicator	ATR/QM Total Points and Fees	Rate Lock Date	APR	Borrower Employment Indicator	Co Borrower Employment Indicator	Borrower Foreign National Indicator	Borrower Residency Source	Co Borrower Foreign National Indicator	Co Borrower Residency Source	Residual Income to Qualify?	ATR/QM Residual Income
900000979	XX	XX	XX	Exempt	N/A	No	XX	No				0.00%	Not Required	Not Required	US Citizen		US Citizen		No	
900000982	XX	XX	XX	Exempt	N/A	No	XX	No	Yes		06/16/2025	0.00%	Self-Employed		US Citizen				No	

EXECUTIVE SUMMARY
THIRD PARTY DUE DILIGENCE REVIEW

Overview

Consolidated Analytics, Inc ("Consolidated Analytics"), a third-party due diligence provider, performed the review described below on residential mortgage loans acquired by Rithm Capital Corp, through a bulk purchase. The review included a total of one (1) residential mortgage loans, in connection with the securitization identified as NRMLT 2026-NQM1 (the "Securitization"). The Review was conducted in June 2025 on mortgage loans originated in June 2025.

Scope of Review

Credit Review

Consolidated Analytics performed a "Credit Review" to verify compliance with guidelines in effect at the time of loan origination, or other guidelines provided by Client prior to review, and ensure the characteristics used by the underwriter are supported by the file documentation; and determine whether any loans outside of those guidelines contain legitimate and approved exceptions with compensating factors.

The Credit Review attempted to confirm the following:

(a) Credit Documentation: A review of the documentation underlying the credit decision was performed to determine sufficiency for consideration in the Credit Review. The Credit Documentation review consisted of the following:

- **Loan Application:** Complete loan application is present in the loan file for all borrowers/guarantors;
- **Credit Report:** Credit Report in file for all borrowers and meets guideline seasoning requirements and contains OFAC clearance;
- **Income Documentation / Lease Agreements:** Confirmation of the presence of income documentation in the loan file when required by lender or Client specified underwriting guidelines. For rental properties where existing leases are required to be verified, verify their presence and sufficiency for purpose based on underwriting guideline standards;
- **Asset Documentation:** Confirmation of presence of asset documentation requirements relative to loan type and guideline requirements for verification of closing funds and reserves;
- **Borrower/Guarantor Identification:** Verify that the file contains a copy of a government issued identification verification for each borrower (i.e. driver's license, state ID, passport);
- **Insurance Certificate:** Verify that the loan file contains a copy of the hazard insurance certificate for the subject property and that flood insurance is also documented when required;

- **Property Valuation:** Confirm the presence of a complete appraisal report and supporting secondary independent estimate of value;
- **Commercial Borrower Organizing Documentation:** Confirm the presence an Operating Agreement, Bylaws, related amendments and filings or other organizing and operating documentation relative to the commercial borrower entity;
- **Articles of Incorporation/Certificate of Formation:** Confirm that each loan file contains a copy of the Articles of Incorporation establishing registration within the state of operation;
- **Certificate of Good Standing:** Confirm that each borrowing entity is active in the state of registration by confirming the presence of a web print out or certification of good standing for the state is in the file;
- **Borrower Authority / Consent of Members:** Confirm that the loan file contains evidence that the individual executing the loan agreements has been given signing authority on behalf of the borrowing entity.

(b) **Legal Documentation:** A review of the documentation required to secure the lender's interest in the loan and the borrower(s)' obligations thereunder was conducted with the purpose of validating their presence in the mortgage loan file and sufficiency of execution:

- **Note/Loan Agreement/Security Instrument/Extension:** Verification of the presence of the note, loan agreement or security instrument as applicable and that the agreement is properly executed by all parties. Confirm that all applicable allonges or addenda to the note are evidenced in the loan file and duly executed by all responsible parties. If the subject loan has reached or is nearing maturity confirm that an extension agreement is present and duly executed by all required parties;
- **Mortgage/Deed of Trust/Assignment of Rents:** Verify that a mortgage or deed of trust is in file and is duly executed and notarized and that it contains all applicable riders including an assignment of rents;
- **Power of Attorney:** If closing docs are executed by a POA confirm that the POA complies with all applicable underwriting and legal requirements including those for timing, form, authority and execution;
- **Personal Guaranty:** Verify that the requisite individual ownership percentage of a commercial entity borrower as stipulated within Client or lender underwriting guidelines has provided a personal guaranty for the loan;
- **Affidavit of Commercial Purpose/Occupancy Certification:** Verify that each file contains a borrower statement verifying that the loan is for commercial purpose and that the subject property will not be owner occupied;
- **Title Policy:** Confirmation that the file contains evidence of title insurance and that the title is free from material defects that could affect lien position;
- **Deed for Conveyance of Title:** Confirm that the applicable Grant or Warranty Deed is evidenced in the loan file and properly conveys interest in the subject property;
- **Purchase Contract:** If applicable, confirm the presence of a valid and executed Purchase and Sale Agreement along with any counter offers and modified terms of sale;

- **Settlement Statement:** As applicable based on loan type and origination date, confirm the presence of a final settlement statement in the mortgage loan file.

(c) **Guidelines:** The underwriting guidelines as specified by Client served as the criteria under which each loan qualification review took place. Qualification criteria includes:

- **Borrower/Guarantor Eligibility:** Review each borrower to ensure that they meet eligibility requirements of underwriting guidelines;
- **Assets:** Validate that the mortgage loan file contains adequately qualified verification of assets to meet underwriting standards;
- **Debt-Service Coverage Ratios "DSCR":** Applicable to DSCR loans, calculate the debt-service coverage ratio to ensure it meets minimum guideline standards;
- **Credit History:** Review the borrower credit reports and any supplemental credit history documentation to verify whether the borrower met guideline requirements;
- **Credit Scores:** Review each borrower/guarantor credit report to validate that the credit score used in qualification is accurate and whether it meets minimum loan qualification and underwriting standards as specified in the underwriting guidelines;
- **Occupancy:** Confirm that the occupancy of the subject property used for qualification of the loan is accurate and compliant with guideline requirements. For Business Purpose and Investment loans, verify the presence of a borrower executed affidavit confirming the commercial/business purpose of the loan and ensure that no other documentation in the loan file indicates the subject property is being used for non-business purposes;
- **Loan-to-Value Ratios:** Recalculate the Loan-to-Value Ratio utilizing the Purchase Contract, Property Valuations and/or Loan Agreements to determine whether initial, as-is and as-repaired LTV and CLTV meet loan qualification and underwriting guideline standards based on the calculation methods set forth in underwriting guidelines;
- **Insurance:** Confirm the adequacy of hazard insurance coverage and that premiums are included in PITI calculations. If required based on flood zone, confirm the presence and adequacy of flood insurance coverage and that premiums are included in PITI calculations;
- **Compensating Factors:** Review and validate any compensating factors used in the qualification of the loan and in consideration of loan level underwriting guideline exceptions;
- **Letters of Explanation:** Confirm the presence of Letters of Explanation (LOX) where required per underwriting guidelines and that each such LOX adequately addresses the eligibility scenario under question;
- **Exception Approvals:** Confirm that any exceptions to underwriting guidelines and/or investor guideline overlays were fully documented, properly approved, and supported;
- **Misrepresentation / Fraud Review:** Validate that an independent third-party fraud report was obtained for each guarantor when required by underwriting guidelines and that red flags on third party fraud reports have been reviewed.

QM or ATR Validation / Review of 8 Key Underwriting Factors

- i. Income / Assets
  - Validate borrower(s) monthly gross income
  - Validate funds required to close, required reserves
  - Review file documentation for required level of income and asset verifications
- ii. Employment Status
  - Review file documentation for required level of employment
- iii. Monthly Mortgage Payment
  - Confirm program, qualifying rate, terms
- iv. Simultaneous Loans
  - Validate all concurrent loans are included in the DTI to properly assess the ability to repay
- v. Mortgage Related Obligations : PITI, HOA, PMI, etc.
  - Validate subject loan monthly payment (PITI) and associated obligations
- vi. Debts / Obligations
  - Validate monthly recurring liabilities
- vii. DTI and/or Residual Income
  - Validate debt-to-income ratio (DTI) based upon income and debt documentation provided in the file
- viii. Credit History
  - Review credit report for credit history and required credit depth including any / all inquiries
  - Determine representative credit score from credit report

b. Validate loan-to-value (LTV) and combined loan-to-value
c. Review borrower's occupancy
d. Validation through third party resource of the subject properties most recent twelve (12) month sales history
e. Confirm sufficient evidence in loan file, by reviewing the underwriter's decision to approve the loan based upon the borrows income, debt, and credit history, to support borrower's willingness and ability to repay the debt
f. Confirm that Final 1003 is sufficiently completed
g. Provide Audit 1008 with accurate data based on file documentation
h. Confirm Loan Approval conditions were met
i. Review condominium questionnaire to verify all information is complete, prepared by an authorized representative, and address any red flags that may deem condominium project ineligible

Compliance Review

Consolidated Analytics performed a "Compliance Review" to determine, as applicable, to the extent possible and subject to the caveats below, whether the loan complies with applicable regulatory requirements as noted below, each as amended, restated and/or replaced from time to time. In relation to cash out refinances of investment property loans, documentation provided in the loan file will be reviewed only to validate the use of cash out proceeds for business purposes at the origination/consummation of the loan. In the event use of proceeds cannot be validated, or are deemed to be utilized for consumer purposes, the loan would then be subject to a "Compliance Review" of applicable regulatory requirements as noted below, each as amended, restated and/or replaced from time to time. The Compliance Review included the following:

a. Test Loan Estimate(s) for accuracy and completeness as well as timing requirements as required by TRID Regulations

b. Test Closing Disclosure(s) for accuracy and completeness as well as timing requirements as required by TRID Regulations

c. Tolerance Testing
    i. Compare Loan Estimate and Closing Disclosures
    ii. Identify Tolerance Violations and applicable cost to cure
d. Comprehensive review of Closing Disclosure to determine transaction accuracy
e. Recalculation of APR and Finance Charge
f. Testing of:
    i. Federal High Cost Mortgage provisions
    ii. Federal Higher Priced Mortgage Loans provisions
    iii. Local and/or State Anti-predatory and High Cost provisions
    iv. HOEPA Points and Fees
g. Determine whether specified federal disclosures were provided timely based upon comparison of the application date to the dates on such disclosures
    i. Service Provider List
    ii. Home Ownership Counselling Disclosure
    iii. ARM Disclosure
h. Compliance with QM as it relates to:
    i. APR Test
    ii. Points & Fees Test
    iii. Prepayment Penalty Test
    iv. Product Eligibility Testing
i. Notice of Right to Cancel (Rescission) Review
    i. Confirm transaction date, expiration date, and disbursement date
    ii. Confirm document is properly executed by all required parties to the transaction
    iii. Confirm the correct Right of Rescission document was executed for the transaction type
    iv. Confirm a full three (3) day rescission period was provided to the borrower(s)
j. Confirm through NMLS the loan originator and originating firm's license status was active and properly disclosed on appropriate loan documents
k. Check the Loan participants against the exclusionary list provided by Client or by the purchaser of the Loan(s)
l. Review closing documents to ensure that the Mortgage Loan information is complete, accurate, and consistent with other documents; Confirm collateral documents have been recorded or sent for recording

The Compliance Review did not include any federal, state or local laws, constitutional provisions, regulations or ordinances that are not expressly enumerated above. Furthermore, the findings reached by Consolidated Analytics are dependent upon receiving complete and accurate data regarding the loans from loan originators and other third parties upon which Consolidated Analytics is relying in reaching such findings.

Valuation Review

Consolidated Analytics performed a "Valuation Review," which included the following:

a. Review original appraisal and all additional property valuation documentation to determine whether source, format and type meet program and guideline eligibility requirements, and that property is in "average" condition or better. If the property requires cosmetic improvements (as defined by the appraiser), confirm that they do not affect habitability.
b. As applicable, assess rental income schedules
c. Review appraisal, determination that property is completely constructed, and appraisal is on an "as is basis," or property is identified as not completely constructed by originating appraiser.
d. Review and determine if the appraisal report was performed on appropriate GSE forms and if the appraiser indicated in the body of the subject appraisal that the appraisal conforms to USPAP standards.
e. Review and determine the relevance of the comparable properties and ensure that a rational and reliable value was provided and supported as of the effective date of the Origination Appraisal.
f. Review adjustments (line item, net and gross adjustments) to ensure they are reasonable.
g. Ensure that the appraisal conforms to the guidelines provided from the Client.
h. Review appraisal to ensure all required documents were included.
i. Review location map provided within the appraisal for external obsolescence.
j. Ensure highest and best use and zoning complies with guidelines.

k. Confirm there are no marketability issues that affect the subject property.
l. Ensure subject property does not suffer any functional obsolescence.
m. As applicable, assess rental income schedules
n. Where applicable, determine if the file did not contain the appraisal or other valuation method and a review could not be performed.
o. Additional valuation products were not required when the CU score provided was 2.5 or below or the Federal Home Loan Mortgage Corporation Loan Collateral Advisor appraisal ("LCA") risk score was eligible for Collateral Rep and Warranty relief. In the event the CU score was greater than 2.5 or the LCA appraisal risk score was not eligible for Collateral Rep and Warranty relief, an additional valuation product was obtained to confirm value was supported within 10% tolerance. In some instances, based on guidance from the seller, CDA's were ordered on loans that had an acceptable CU score or Collateral Rep and Warranty relief eligibility.

Consolidated Analytics applied a cascade methodology to determine if the original appraised value was reasonably supported when compared to an independent third-party valuation product.

For loans reviewed in a post-close valuation review scenario (1 loan in total):

One (1) loan had a Desktop Review, zero (0) loans had an AVM, zero (0) loans had a BPO, and zero (0) loans had a Second Appraisal. Consolidated Analytics has independent access to the Desktop Review ordered by the Aggregator.

If a loan with an AVM or Desktop Review fell outside of a -10% tolerance, was inconclusive, or the AVM FSD score did not meet allowable thresholds, then a Desktop Review, Field Review, Broker Price Opinion (BPO) along with a Reconciliation of the value, or a 2nd appraisal was required.

There were zero (0) occurrences of this.

Product totals may not sum due to multiple products for each loan

TAPE INTEGRITY REVIEW RESULTS SUMMARY

Of the one (1) mortgage loan reviewed, one (1) unique mortgage loans (100.00 % by loan count) had a total of two (2) tape discrepancies across two (2) data fields. A blank or zero value on the data tape when an actual value was captured by Consolidated Analytics was not treated as a data variance.

Fields Reviewed	Discrepancy Count	Percentage
T & I Payment	1	50.00%
DSCR	1	50.00%
Grand Total	**2**	**100.00%**

Summary of Results

OVERALL RESULTS SUMMARY

Final Loan Grades

Overall Loan Results:

Event Grade	Loan Count	Original Principal Balance	Percent of Sample
Event Grade A	1	$766,000.00	100.00%
Event Grade B	0	$0.00	0%
Event Grade C	0	$0.00	0%
Event Grade D	0	$0.00	0%
Total Sample	1	$766,000.00	100.00%

Credit Results:

Event Grade	Loan Count	Percent of Sample
Event Grade A	1	100.00%
Event Grade B	0	0%
Event Grade C	0	0%
Event Grade D	0	0%
Total Sample	1	100.00%

Compliance Results (As applicable, 1 loan within population did not receive a Compliance Review):

Event Grade	Loan Count	Percent of Sample
Event Grade A	0	0%
Event Grade B	0	0%
Event Grade C	0	0%
Event Grade D	0	0%
Total Sample	0	100.00%

Valuation Results:

Event Grade	Loan Count	Percent of Sample
Event Grade A	1	100.00%
Event Grade B	0	0%
Event Grade C	0	0%
Event Grade D	0	0%
Total Sample	1	100.00%

Exception Category Summary

The table below summarizes the individual exceptions which carried an associated "A", "B", "C", or "D" level exception grade. One loan may have carried more than one exception. In such cases, the exception with the lowest grade would drive the loan grade for that particular area of the review. The overall loan grade is the lowest grade for any one particular review scope (ex. a loan with a Compliance Grade of "B", a Credit Grade of "A", and a Property Grade of "A" would receive an overall Loan Grade of "B").

Exception Type	Exception Level Grade	Exception Category	Total
Credit	A	No Credit Findings	1
		Total Credit Grade (A) Exceptions:	**1**

Event Grade Definitions

Final Loan Grade	
A	Loan meets Credit, Compliance, and Valuation Guidelines
B	The loan substantially meets published Client/Seller guidelines and/or eligibility in the validation of income, assets, or credit, is in material compliance with all applicable laws and regulations, and the value and valuation methodology is supported and substantially meets published guidelines.
C	The loan does not meet the published guidelines and/or violates one material law or regulation, and/or the value and valuation methodology is not supported or did not meet published guidelines.
D	Loan is missing documentation to perform a sufficient review.

Credit Event Grades	
A	The loan meets the published guidelines without any exceptions. The employment, income, assets and occupancy are supported and justifiable. The borrower's willingness and ability to repay the loan is documented and reasonable.
B	The loan substantially meets the published guidelines but reasonable compensating factors were considered and documented for exceeding published guidelines. The employment, income, assets and occupancy are supported and justifiable. The borrower's willingness and ability to repay the loan is documented and reasonable.
C	The loan does not substantially meet the published guidelines. There are not sufficient compensating factors that justify exceeding the published guidelines. The employment, income, assets or occupancy are not supported and justifiable. The borrower's willingness and ability to repay the loan were not documented or are unreasonable.
D	There was not sufficient documentation to perform a review or the credit file was not furnished.

Compliance Event Grades	
A	The loan is in compliance with all applicable laws and regulations. The legal documents accurately reflect the agreed upon loan terms and are executed by all applicable parties.
B	The loan is in material compliance with all applicable laws and regulations. The legal documents accurately reflect the agreed upon loan terms and are executed by all applicable parties. Client review required.
C	The loan violates one material law or regulation. The material disclosures are absent or the legal documents do not accurately reflect the agreed upon loan terms or all required applicants did not execute the documents.
D	There was not sufficient documentation to perform a review or the required legal documents were not furnished.

Valuation Event Grades	
A	The value is supported within 10% of the original appraisal by the AVM or there are other supporting documents in the originators loan file package (CDA, Field Review or Second Appraisal). The appraisal was performed on an "as-is" basis and the property is complete and habitable at origination. The appraiser was appropriately licensed and used GSE approved forms.
B	The value is not supported within 10% of the original appraisal by the AVM and there are no other valuation support documents in the loan file provided by the Seller. The valuation methodology substantially meets the published guidelines but reasonable compensating factors were considered and documented for exceeding guidelines. The appraisal was performed on an "as-is" basis and the property is complete and habitable. The appraiser was appropriately licensed and used GSE approved forms.
C	The value is not supported within 10% of the original appraisal. The valuation methodology did not meet the published guidelines and there were not sufficient compensating factors for exceeding published guidelines. The property is in below "average" condition or the property is not complete or requires significant repairs. The appraisal was not performed on an "as is" basis. The appraiser was not appropriately licensed or did not use GSE approved forms.
D	The file was missing the appraisal or there was not sufficient valuation documentation to perform a review.

Exhibit 99.4 Schedule 1

Marketing ID	Loan Number	Seller Loan ID	Investor Loan ID	Original Loan Amount	Initial Credit Loan Grades DBRS	Initial Credit Loan Grades Fitch	Initial Credit Loan Grades Kroll	Initial Credit Loan Grades Moody's	Initial Credit Loan Grades S&P	Initial Compliance Loan Grades DBRS	Initial Compliance Loan Grades Fitch	Initial Compliance Loan Grades Kroll	Initial Compliance Loan Grades Moody's	Initial Compliance Loan Grades S&P	Initial Property Loan Grades DBRS	Initial Property Loan Grades Fitch	Initial Property Loan Grades Kroll	Initial Property Loan Grades Moody's	Initial Property Loan Grades S&P	Initial Overall Loan Grades DBRS	Init
900001028	XX			XX	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A

Exhibit 99.4 Schedule 2

Marketing ID	Loan Number	Seller Loan Number	Originator	Last Name	Note Date	Original Balance	State	TPR QM ATR Status	Loan Status	Exception Date	Remediation Status	Exception ID	Exception Type	Defect Name	Exceptions	Exception Rebuttal	Exception Rebuttal Date	Exception Rebuttal Response	Exception Rebuttal Response Date	Compensating Factors	Initial Overall Loan Grade	Final Overall Loan Grade	Initial Exception Grade	Final Exception Grade	Initial Credit Grade	Final Credit Grade	Initial Property Valuation Grade	Final Property Valuation Grade	Initial Compliance Grade	Final Complianc
900001028	XX		XX	XX	XX	XX	CA	ATR/QM Exempt	Complete	06/18/2025	Resolved	92300186202-01	Credit	No Credit Findings	The loan meets all applicable guidelines						A	A	A	A	A	A	A	A	N/A	N/A

Exhibit 99.4 Schedule 3

Marketing ID	Loan ID	Seller Loan ID	Investor Loan ID	Note Date	Original Loan Amount	Sales Price	Total Adjusted Prior Purchase Price	Primary Appraised Value	Primary Appraisal Date	Primary Appraisal Type	Value for LTV	LTV	CLTV	Loan Reviewed Property Value	Loan Reviewed Variance Amount	Loan Reviewed Variance Percent	Loan Reviewed Product Type	Loan Post-Close Reviewed Property Value	Loan Post-Close Reviewed Variance Amount	Loan Post-Close Reviewed Variance Percent	Loan Post-Close Reviewed Product Type	Second Appraisal Value	Second Appraisal Variance Amount
900001028	XX			XX	XX	XX		XX	XX	1004	XX	0.54	0.54										

Marketing ID	Loan ID	Seller Loan ID	Field Name	Verified Value	Bid Tape Value	Comment
900001028	XX		DSCR	1.03	1.00	$6,433 gross rents / $6,246.25 PITIA = 1.03 DSCR
900001028	XX		T & I Payment	1698.76	1729.00	$1,479.17 taxes + $219.59 insurance = $1,698.76 TIA

Exhibit 99.5

opus.
CAPITAL MARKETS CONSULTANTS, LLC.

NRMLT 2026-NQM1

Rithm Capital Corp.

Opus Capital Markets Consultants, LLC

300 Tri-State International – Suite 320 | Lincolnshire, IL 60069 | www.opuscmc.com | 224.632.1300

Executive Narrative

January 9, 2026

Performed by
Opus Capital Markets Consultants, LLC

For
Rithm Capital Corp.

The reports summarize the results of a due diligence QC review performed on a pool of **335** loans, which were provided by Rithm Capital Corp. ("Client") who provided Opus Capital Markets Consultants, LLC ("Consultant") with a data tape, from which 100% of the loan population was chosen.

The scope of review completed by Opus is identified as the scope of services under the terms of Exhibit A below.

In addition, Consultant performed the QC review of one prior securitization review completed by the Recovco Mortgage Management LLC ("Recovco) on behalf of Rithm Capital Corp. ("Client"). This population comprised **33** seasoned loans in which a credit and compliance review was conducted.

The scope of review completed by Opus is identified as the scope of services under the terms of Exhibit B below.

The scope of review previously completed by Recovco is identified as the scope of services under the terms of Exhibit C below.

EXHIBIT A - Opus

Credit Review

Credit Qualification

A re-underwriting review will be conducted in order to verify that the requisite underwriting guidelines as specified by Client are met. Confirmation of the loan terms will be performed through recalculation and review of documentation contained in the loan file provided to the Consultant. The Credit Qualification review will consist of the following:

a) **Guidelines:** Determine whether each mortgage loan meets the requisite guideline requirements as specified by the Client. In lieu of specific requirements, Consultant should consider Regulation Z including Appendix Q if applicable. If the loan pre-dates the requirements of Regulation Z and Appendix Q, Consultant will consider Fannie Mae's Single-Family guidelines.

b) **Employment:** Review the file documentation for minimum required level of employment, income and asset verifications pursuant to Client provided underwriting guidelines.

c) **Income:** Recalculate borrower(s) monthly gross income and verify calculations of income as used by the original loan underwriter at origination to determine compliance with the Client provided underwriting guidelines.

d) **Assets:** Confirm the presence of adequate asset documentation to comply with the Client provided underwriting guideline requirements for closing funds, reserves and borrower liquidity.

e) **Debt Ratio:** Recalculate the debt-to-income ratio and verify the ratio accuracy used by the loan underwriter at origination to determine compliance with Client provided underwriting guidelines and regulatory requirements.

f) **Property Valuation:** Analyze all appraisals and alternative value tools used to qualify the loan for integrity of comparable sales, completeness of data, eligibility of the appraiser and reasonableness of estimated value. Review the appraisal to determine the appraisal(s) meet the requirements of Client provided underwriting guidelines.

g) **Loan-to-Value Ratio:** Recalculate and verify the loan-to-value ratio and combined loan-to-value ratio were accurate at origination and meet Client provided underwriting guideline and regulatory requirements.

h) **Credit History:** Review the credit report to verify that the borrower(s) demonstrate adequate credit depth to comply with the Client provided underwriting guideline requirements.

i) **Credit Scores**: Verify that borrower(s) meet minimum credit score requirements of the Client provided underwriting guidelines.

j) **Compensating Factors:** Verify exceptions to the Client provided underwriting guidelines are documented and reasonable.

Document Review

Document Review

A review of each loan file will be performed to confirm the presence of material documentation as applicable to the specifics of the loan transaction. The Document Review will consist of the following:

a) Collateral Docs

- Title Commitment / Policy: Verify the presence of the title commitment or final title policy. Confirm vested parties and the description of the property, liens and tax assessments.
- Mortgage Note / Security Instrument: Verify the presence of the mortgage note or security instrument. Confirm that the document has been executed by all borrowers and that all riders, addendums and endorsement are present and duly executed.
- Mortgage / Deed of Trust: Verify the presence of a copy Mortgage or Deed of Trust. Confirm that the documents have been executed by all required parties and that all riders, addendums and exhibits are present and duly executed. If the loan closed within 12 months of the review, Consultant will confirm the presence of a letter from the title company specifying the date the Mortgage / Deed Trust was sent for recording. If the closing did not occur within 12 months of the review and a copy of the recorded Mortgage /Deed of Trust is not contained in the loan file, the Client will submit a report from an independent document custodian verifying the presence of a recoded mortgage or a stamped / signed copy of the document stating the date the document was sent for recording.
- Conveyance Deed: Verify as applicable that a proper conveyance deed is present in the loan file. Confirm the proper transfer of ownership interest of the subject parties is detailed on the deed.

b) Closing Docs

- Final Hud-1 Settlement Statement: If required, verify the presence of a final HUD-1. Verify the completeness of required data and signatures or certification depending upon state compliance requirements.
- Final Truth-in-Lending Disclosure: If required, verify the presence of a final Truth-in-Lending Disclosure. Verify the completeness of required data and that all required signatures are present.
- Notice of Right to Cancel: If required based on the specifics of the loan transaction, confirm the presence and required execution of the Notice of Right to Cancel.
- Loan Estimate: If required verify the presence of the current Loan Estimate (LE) at the time of origination
- Closing Disclosure: If required verify the presence of the current Closing Disclosure (CD) at the time of origination.

c) Credit Docs

- Loan Application: Verify the presence and completeness of both the initial and final loan applications.
- Underwriting Worksheet: Verify the presence of the relative underwriting worksheet i.e. form 1008, FHA MCAW and VA's Loan Analysis.

- Credit Report: Verify the presence of a credit report for each borrower. Confirm that the credit report was pulled within the timing requirements allowable per the Client provided underwriting guidelines.
- Housing Payment History: In the absence of housing payment histories on the borrower(s) credit report(s), verify that that the file contains a verification of rent or a verification of mortgage form.
- Letters of Explanation: When Letters of Explanation are required by the Client provided underwriting guidelines, verify the presence of any such letters exist in the loan file.
- Gift Letters: When Gift Letters are required by the Client provided underwriting guidelines, verify the presence of any such letters exist in the loan file.
- Income Documentation: Verify the presence of income and employment related documentation required by the Client provided underwriting guidelines for all borrowing parties contributing income to the debt ratio calculation.
- Asset Documentation: Verify the presence of asset documentation required by the Client provided underwriting guidelines in the loan file.
- Property Valuation Tools: Verify that each loan file contains adequate appraisal and other third party valuation tools to satisfy the minimum required documentation under the relative Client provided underwriting guidelines.
- Proof of Insurance: Verify the presence of insurance certificates for mortgage, hazard and flood insurance on an as needed basis depending upon the specifics of the loan. Confirm that adequate coverage is present to meet the requirements of the Client provided underwriting guidelines.

Regulatory Compliance

For each Mortgage Loan, Consultant shall determine, to the extent possible and subject to caveats below, whether such Mortgage Loan at the time of origination complied with:

1. The "material"[1] disclosure requirements of the federal Truth-in-Lending Act ("TILA"), as amended by the Home Ownership and Equity Protection Act ("HOEPA") and Dodd-Frank, 15 U.S.C. § 1601 *et seq.* and implemented by Regulation Z, 12 C.F.R. Part 1026, including the material provisions relating to Higher-Priced Mortgage Loans in Regulation Z, 12 C.F.R. §§ 1026.35, and the early TIL disclosure provisions of the Mortgage Disclosure Improvement Act ("MDIA"), as implemented by Regulation Z, 12 C.F.R. §§ 1026.17 et seq; and as amended by the TILA-RESPA Integrated Disclosure ("TRID") Rule, TRID will be reviewed in accordance with the SFA TRID Grid 4.0, as amended from time to time, as set forth below:
    a. For Right of Rescission
        i. A review of the Notice of Right to Cancel, including a verification of the transaction date and expiration date, ensuring proper execution of the Notice of Right to Cancel by all required parties, verifying the disbursement date and determining if a full three (3) day rescission period was adequately provided to the borrower(s).
            A. This review is also to be performed on transactions that are exempt from the rescission requirement but on which a Notice of Right to Cancel was provided.
            B. A condition must be placed if the transaction is a refinance by the original creditor and the borrower was provided the Form H-8 rescission notice. Consultant will note in the condition whether there was a new advance that is subject to rescission per TILA/Regulation Z.
    b. For TILs (Application Dates prior to 10/3/2015)
        i. Confirm the initial TIL disclosure and final TIL disclosures were provided.
        ii. Review and compare the initial and final TIL, and any re-disclosed TIL(s), with a report outlining any TILA violations, including a recalculation of disclosed finance charge, proper execution by all required parties, principal and interest calculations, proper completion of the interest rate and payment summary, recalculation of disclosed APR, and a review to determine disclosure differences were within the allowed tolerances and disclosures were provided within the required timeframes;

[1] These "material" disclosures include the required disclosures of the APR, the finance charge, the amount financed, the total number of payments, the payment schedule, *and* if the loan is subject to the Homeownership and Equity Protection Act ("HOEPA"), the disclosure requirements and prohibitions of that statute which are set forth in 12 C.F.R. §§ 1026.32(c) and (d).

c. For TRID Disclosures (Application Dates on or after 10/3/2015)
    i. Confirm the initial Loan Estimate (LE) was delivered within three (3) business days of application and seven (7) business days prior to consummation in accordance with Client's Underwriting Guidelines;
    ii. Review the required sections of each LE to ensure they were populated in accordance with the TRID Rules. (If the file reflects more than one LE was provided, each revised LE must have corresponding Change of Circumstance documentation. The 0% and 10% fee tolerance evaluations will be based on the fee amounts disclosed on the initial LE and any valid changes documented and disclosed after the initial LE;
    iii. Confirm the Closing Disclosure (CD) confirm the borrower received the initial CD at least three (3) business days prior to consummation;
    iv. Review the required sections of each CD to ensure they were populated in accordance with the TRID Rules. (Any fee tolerance issues to be cured at closing or within 60 days of loan consummation.)

2. Section 4 of the Real Estate Settlement Procedures Act ("RESPA"), 12 U.S.C. §2603 and 2604, as implemented by Regulation X, 12 C.F.R. Part 1024, and as amended by the TRID Rule; TRID will be reviewed in accordance with the SFA TRID Grid 4.0, as amended from time to time.
3. The disclosure requirements and prohibitions of Section 50(a)(6), Article XVI of the Texas Constitution;
4. Confirmation that one of the following are in the loan file, per the Fair Credit Reporting Act: Consumer Credit Score Disclosure, Your Credit Score and the Price You Pay for Credit, or Notice to Home Loan Applicant;
5. Sections 1411 and 1412 of the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank") amending TILA, as implemented by Regulation Z, 12 C.F.R. 1026.43: the general Ability to Repay underwriting standards (12 C.F.R. 1026.43(c)); refinancing of non-standard mortgages (12 C.F.R. 1026.43(d)); Qualified Mortgages (12 C.F.R. 1026.43(e) (including qualified mortgages as defined by the Department of Housing and Urban Development (24 C.F.R. 201 and 203 et seq.) and the Department of Veterans Affairs (38 C.F.R. Part 36 et seq.; and Balloon-payment qualified mortgages made by certain creditors (12 C.F.R. 1026.43(f)) In accordance with "Ability to Repay and Qualified Mortgage Review" description below;
6. The Loan Originator Compensation and Prohibitions on Steering provisions of TILA, as implemented by Regulation Z, 12 C.F.R 1026.36;
7. The requirements for Higher-Price Mortgage Loans, as implemented by Regulation Z, 12 C.F.R. 1026.35;
8. The appraisal and valuation requirements of TILA and the Equal Credit Opportunity Act, as implemented by Regulation Z, 12 C.F.R. 1026.35 and Regulation B, 12 C.F.R. 1002.14, respectively;
9. The counseling requirements of TILA, as implemented by Regulation Z, 12 C.F.R. 1026.36(k) and RESPA, as implemented by Regulation X, 12 C.F.R. 1024.20;
10. The escrow requirements of TILA and RESPA, as implemented by Regulation Z, 12 C.F.R 1026.35, and Regulation X, 12 C.F.R 1024.17, respectively;
11. The disclosure requirements and prohibitions of any applicable state, county and municipal laws and ordinances, as amended, that have been enacted to regulate so-called "predatory lending":
12. Consultant shall confirm that any mortgage property located in an area identified on a flood hazard map or flood insurance rate map issued by the Federal Emergency Management Agency as having special flood hazards is subject to a qualified flood insurance policy that appears to be is in effect.
13. For any loans designated as TILA exemption, Consultant shall review the loan file for evidence that the primary purpose of the loan was for commercial or business purposes, including, but not limited to a business purpose certification.
14. Documentation. Review of the following documents for regulatory compliance:
    a. Final HUD-1 Settlement Statement ("HUD-1"), if applicable
        i. If the loan is in an escrow state, the HUD-1 will be considered final as follows:
            A. HUD-1 is marked Final;
                i. If HUD-1 is not marked Final, it must be stamped certified by the closing agent.
                ii. There should be no markings indicating that the HUD-1 is estimated.
            B. HUD-1 is signed by all parties (including closing agent) or stamped certified by the closing agent; and
            C. If HUD-1 is stamped, the HUD-1 / stamp should be signed or initialed by the closing agent; if the stamp does not contain the signature or initials, it must identify the name of the closing agent.
    b. Final Truth in Lending Disclosure ("TIL"), if applicable
    c. Loan Estimate, if applicable
        i. The Loan Estimate in will be considered delivered based on the date issued, subject to the three-day mailing rule unless the file contains documentation indicating earlier receipt. The loan file may contain one or more Loan Estimates with the latest one provided up until three business days prior to the issuance of an initial Closing Disclosure.
    d. Closing Disclosure, if applicable
        i. The Closing Disclosure in the loan file will be considered delivered based on the date issued, subject to the three-day mailing rule unless the file contains documentation indicating earlier receipt. The loan file may contain one or more Closing Disclosures with the latest one provided up until the consummation date being considered the Final with any delivered post consummation considered as a corrected Closing Disclosure.

e. Notice of Right to Cancel (if applicable)
f. Initial TIL, if applicable
g. Good Faith Estimate ("GFE"), if applicable
h. Note
i. Mortgage/Deed of Trust
j. FACTA disclosures
k. Third Party Fees
    i. Third party fees on the HUD-1 or Closing Disclosure if applicable referred to as HUD-1/Closing Disclosure, must be shown as paid to the third-party provider. A condition must be set if a third-party fee is paid to the lender, investor, etc. or the payee is blank.
    ii. CONSULTANT will condition for evidence in the file indicating that a charge on the HUD-1/Closing Disclosure exceeds the actual cost to the borrower (i.e. cost printed / stamped on the face of the document showing an amount less than the charge on the HUD-1/Closing Disclosure). Variations of less than $1 are deemed to be within reasonable limits and are not to be reported.
    iii. Any refunds that are provided to the borrower must be accompanied by a revised HUD-1/Closing Disclosure to show the final, accurate charges to the borrower.

Each loan reviewed will be assigned a Compliance condition grade in accordance with the Rating Agency Criteria as more fully described in Section 2(f).

Consultant will not make a determination as to whether the loans comply with federal, state or local laws, constitutional provisions, regulations or ordinances that are not expressly enumerated above. Furthermore, the findings reached by Consultant are dependent upon its receipt of complete and accurate data regarding the loans from loan originators and other third parties upon which Consultant is relying in reaching such findings.

Ability to Repay and Qualified Mortgage Review

1. **For Agency Eligible Loans Only**: Consultant reviews applicable loans for compliance with the Qualified Mortgage (QM) rule requirements set forth in Regulation Z (12 C.F.R. 1026.43 et seq.) based upon the loan's designation (Safe Harbor QM, Rebuttable Presumption QM, Exempt). Consultant determines the loan's status under the QM rule requirements and assigns a due diligence loan designation. Consultant notes as a material exception if the due diligence findings do not confirm the same loan designation. Additionally, Consultant notes if a loan designation was not provided. Consultant will verify if each loan meets the requirements for a QM under § 1026.43(e)(2)—whether the loan is a safe harbor QM under § 1026.43(e)(1)(i) or a rebuttable presumption QM under § 1026.43(e)(1)(ii). Consultant will verify the presence of documentation for lender determination of QM and indicating factors in its ability-to-repay determination, including how the originator applied its policies and procedures in verification. For loans applications taken on or after June 1, 2021, Consultant will verify whether the loan meets the requirements of the revised general QM definition effective March 1, 2021.
2. For loans for which applications were received prior to July 1, 2021, if a loan was designated as QM and identified as eligible for guarantee, purchase, or insurance by an applicable agency as permitted under the QM final rule, Consultant reviews the loan to determine whether, based on available information in the loan file the loan satisfied (i), (ii) and (iii) in the paragraph (3)(a)(i) below and reviews the Automated Underwriting System output within the file to confirm agency eligibility.
3. **For Non-Agency Eligible Loans**: Consultant reviews applicable loans for compliance with the Ability to Repay (ATR) but not Qualified Mortgage (QM) rule requirements set forth in Regulation Z (12 C.F.R. 1026.43 et seq.).
    a. Qualified Mortgage:
        i. For QM (Safe Harbor or HPCT) designated loans, Consultant reviews the loan to determine whether, based on available information in the loan file: (i) the loan contains risky loan features and terms (e.g. an interest only feature or negative amortization), (ii) the "points and fees" exceed the applicable QM threshold, (iii) the monthly payment was calculated appropriately. Consultant reviews to the applicable consider and verify requirements under the QM rule depending on whether the QM was originated under the original general QM definition or the revised general QM definition effective March 1, 2021.
        ii. For each QM designated loan that satisfied the applicable requirements enumerated above, Consultant then determines whether the loan is a Safe Harbor QM or Higher Priced QM by comparing the loan's actual annual percentage rate, as recalculated, to the applicable average prime offer rate plus a certain percentage. For QM designated loans originated under the revised general QM definition effective March 1, 2021, Consultant also determines whether the loan exceeds the pricing thresholds for QM loans.

b. Ability to Repay:

i. The ability to repay portion of the review for non-agency eligible loans only will focus on the eight factors detailed in the ATR Rule as detailed below for non-agency eligible loans. The Consultant will review the loan file to determine if the creditor verified and considered each of the eight factors utilizing reasonably reliable third-party documentation at or before consummation.
    1. Current or reasonably expected income or assets that the consumer will rely on to repay the loan.
    2. Current employment status
    3. Monthly mortgage payment for subject loan using the introductory or fully indexed rate, whichever is higher, and monthly, fully amortizing payments that are substantially equal.
    4. Monthly payment on any simultaneous loans secured by the subject property.
    5. Monthly payments for property taxes and hazard/flood insurance and certain other costs related to the property such as homeowner's association fees or ground rent.
    6. Debts, alimony, and child support obligations
    7. Monthly debt-to-income ratio or residual income
    8. Credit history

ii. For loans designated as agency eligible, Consultant will not review for compliance with the requirements of Appendix Q or General Ability to Repay.

iii. Consultant reviews loans to determine their conformity with the ATR/QM factors above and is not rendering an independent assessment or analysis. Consultant's review is based on information contained in the loan file at the time it is provided to Consultant, and only reflects information as of that point in time and does not mean any regulator, judicial or agency will agree with the Consultant's conclusion.

a) Regulatory Compliance Disclaimer

Please be advised that Consultant will not make a determination as to whether loans complied with federal, state or local laws, constitutional provisions, regulations or ordinances that are not expressly enumerated herein. There can be no assurance that the review uncovered all issues relating to the origination of the mortgage loans, their compliance with applicable law and regulation and the original appraisals relating of the mortgaged properties or uncovered all relevant factors that could affect the future performance of the mortgage loans. Furthermore, the findings reached by Consultant are dependent upon its receiving complete and accurate data regarding the mortgage loans from loans originators and other third parties upon which Consultant is relying in reaching such findings.

Please be further advised that Consultant does not employ personnel who are licensed to practice law in various jurisdictions, and the findings set forth in the reports prepared by Consultant do not constitute legal advice or opinions. They are recommendations or conclusions based on information provided to Consultant. All final decisions as to whether to purchase or enter into a transaction related to any individual mortgage loan or the mortgage loans in the aggregate, any investment strategy and any legal conclusions, including potential liability related to the purchase or other transaction involving any such loans, shall be made solely by the Client, or other agreed upon party, that has engaged Consultant to prepare its reports pursuant to its instructions and guidelines. Client, or other agreed upon party, acknowledges and agrees that the scoring models applied by Consultant are designed to identify potential risk and the Client, or other agreed upon party, assumes sole responsibility for determining the suitability of the information for its particular use.

b) Seasoning And Certain Compliance Exceptions

Pursuant to the applicable NRSRO criteria, Consultant graded certain compliance exceptions as non-material based on seasoning of the mortgage loan. Certain mortgage loans were seasoned beyond the applicable period under TILA in which affirmative claims could be brought by a consumer. The time period is not limited for claims, other than recession, which are raised as a defense to foreclosure. Information contained in any Consultant reports related to the applicable statute of limitations for certain claims may not be accurate or reflect the most recent controlling case law. Further, a particular court in a particular jurisdiction may extend, not enforce or otherwise allow claims beyond the statute of limitations identified in the report based on certain factors, including the facts and circumstances of an individual loan.

Additional Disclosures and Requirements:
Consultant will confirm compliance with current documentation and timing requirements in effect at origination of the Mortgage Loan including:

- Servicing Transfer Disclosure (for applications prior to 10/03/2015):
    - Confirm the presence of the Servicing Transfer Disclosure form in file
    - Verify the Servicing Transfer Disclosure was provided to the borrower(s) within three general business days of "Application"

- Special Information Booklet (for applications prior to 10/03/2015)/ Home Loan Tool Kit (for applications on or after 10/03/2015):
    - Confirm the presence of the Home Loan Tool Kit is in file for covered loans.
    - Confirm the Home Loan Tool Kit is provided within three general business days of application

- Affiliated Business Disclosure
    - Confirm the presence of the Affiliated Business Disclosure in file in the event the lender has affiliated business arrangements
    - Confirm the Affiliated Business Disclosure provided within three general business days of "Application" (Consultant reviews for this disclosure to be provided within three general business days, as the lender will typically know at the time of application if borrower(s) will be referred to affiliates for provision of third-party services)
    - Confirm the Affiliated Business Disclosure is executed.

- Initial Escrow Disclosure Statement
    - Confirm the presence of the Initial Escrow Disclosure Statement in file
    - Confirm the Initial Escrow Disclosure Statement was provided at closing or within 45 days after settlement

Equal Credit Opportunity Act (Regulation B)

- Confirm the lender has provided the borrower a disclosure of the right to receive a copy of appraisals within three (3) business days of application. This disclosure requirement may be met by disclosure on the Loan Estimate pursuant to 12 CFR § 1026.27(m)(1).
- Confirm that the lender has provided (delivered) copies of appraisals and all other written valuations (as disclosed to the borrower on the HUD-1 and/or contained in the Mortgage Loan File) to the borrower at least three (3) business days prior to consummation Opus uses the following test: Was appraisal/valuation documentation processed at least 6 days prior to account opening/ consummation date (3 day rule plus 3 days mailing time)?
- For a borrower that has waived the 3-business day disclosure requirement, confirm that the borrower has either (1) signed the waiver at least three (3) business days prior to consummation or (2) has signed an acknowledgment that the waiver occurred at least three (3) business days prior to consummation. Additionally, confirm that the lender has provided copies of appraisals and other written valuations at or prior to consummation.

Fair Credit Report Act (Regulation V)

- Confirm that the lender has provided the borrower the risk-based pricing notice (as required by 12 CFR § 1022.73) or credit score disclosure (as required by 12 CFR § 1022.74(d)), as applicable; (a) If the lender has provided the risk-based pricing notice, confirm the disclosure was provided before consummation, but not earlier than the approval decision was communicated to the consumer; and (b) If the lender has provided the credit score disclosure, confirm the disclosure was provided before consummation.
- Confirm that the lender has provided a copy of the disclosure of credit score and the Notice to Home Loan Applicant (as required by 15 U.S.C. § 1681g) before consummation.

High-Cost, State & Local Anti-Predatory Regulations

In addition to federal thresholds, Consultant will review the anti-predatory lending statutes in the following states and local municipalities, as applicable, as well as any additional applicable regulations implemented during the Term of this SOW.

- Arkansas Home Loan Protection Act, Ark. Stat. Ann. § 23-53-101 et seq.
- California Anti-Predatory Lending Statute, Cal. Fin. Code § 4970 et seq.
- California Higher-Priced Mortgage Loan Statute, Cal. Fin. Code §4995 et seq.
- Colorado Consumer Equity Protection Act, Colo, Rev. Stat. § 5-3.5-101 et seq..
- Connecticut Abusive Home Loan Lending Practices Act, Conn. Stat. Ann. §36a- 746 et seq., as amended from time to time.
- Connecticut Nonprime Home Loans Statute, Conn. Gen. Stat. §§ 36a-760 et seq. (as originally enacted and as amended by Senate Bill 949).
- District of Columbia Home Loan Protection Act, D.C. Official Code § 26-1151.01 et seq., as implemented by 20 D.C. Municipal Reg § 2000.1 et seq.

- Florida Fair Lending Act, Fla. Stat. Ann. § 494.0078 et seq. (for loans closed before July 1, 2014).
- Georgia Fair Lending Act, Ga. Stat. Ann. § 7-6A-1 et seq. (as originally enacted by House Bill 02-1361 and as modified by Senate Bill 03-53).
- Idaho Residential Mortgage Practices Act, Idaho Code § 26-3101 et seq.
- Illinois High Risk Home Loan Regulations, 38 Ill. Admin. Code §345.10 et seq.
- Illinois High Risk Home Loan Act, Public Act. 93-0561 (2003) codified at 815, ILCS §§ 137/5 et seq., and as amended by SB 1692 (2012), effective January 10, 2014.
- Illinois Predatory Lending Database Program, Public Act 95-0691 (SB 1167).
- City of Chicago, Illinois, Anti-Predatory Lending Ordinance, Chicago Municipal Code, §§ 2-32-440; 2-32-455; 2-92-325; 4-4-155; 8-4-325.
- Cook County, Illinois, Anti-Predatory Lending Ordinance, Cook County Code of Ordinances § 34-341.
- Cook County, Illinois, Anti-Predatory Lending Pilot Program, Illinois House Bill 4050 (2005).
- Indiana Home Loan Practices Act, as amended by HB 1179 (2005), Ind. Code §24-9-1 et seq.
- Section 16a-3-308a of the Kansas Consumer Credit Code, Kan. Stat. Ann. §16a.101 et seq.
- Kansas Consumer Credit Code
- Kentucky Anti-Predatory Lending Statute, Ky. Rev. Stat. § 360.100 et seq.
- Maine, An Act to Enhance Consumer Protections in Relation to Certain Mortgages (for loans closed prior to September 27, 2011), Me. Rev. Stat. Ann. Tit. 9-A, §§ 8-103(1); 8-206(8);8-206A, as amended by Legislative Documents 1869 (2007), 2125 (2008) and 1439 (2009).
- Maine Consumer Credit Code - Truth-in-Lending, (for loans closed on or after September 27, 2011), Me. Rev. Stat. Ann. tit. 9-A, §§ 8-501 et seq., as amended from time to time.
- Maryland Commercial Law, Md. Code Ann., Com. Law §§ 12-124.1; 12-127; 12- 409.1; 12-1029.
- Maryland Regulations for Higher Priced Mortgage Loans, as promulgated under the Maryland Mortgage Lender Law, Md. Code Ann., Fin. Instit. Code §§ 11-501 et seq.; Md. Code Regs. §§ 09.03.06.01 et seq.
- Massachusetts High-Cost Mortgage Regulations, 209 CMR Parts 32 and 40, as amended from time to time.
- Massachusetts Predatory Home Loan Practices Act, M.G.L. Chapter 183C, §§ 1 et seq.
- Massachusetts "Borrower's Interest" Standard, M.G.L. Chapter 183, §28C.
- Massachusetts Mortgage Lender and Broker Regulations, 940 CMR §800 (15-17).
- Massachusetts Regulations for Higher Priced Mortgage Loans, 209 CMR §§ 32.00 et.seq., as amended from time to time.
- Massachusetts Subprime ARMs to First Time Homebuyers, M.G.L. Chapter 184, §17B.5.
- Michigan Consumer Mortgage Protection Act, Mich. Stat. Ann. § 445-1631 et seq.
- Minnesota Mortgage Originator and Service Licensing Act, § 58.137 et seq. (S.F. 2988 (2002)), as amended by House File 1004 (2007) and Senate File 988 (2007).
- Nebraska Mortgage Bankers Registration and Licensing Act, Neb. Stat § 45-702 et seq.
- Nevada Anti-Predatory Lending Law, Assembly Bill No. 284 (2003) and Amended by Assembly Bill No. 440 (2007), codified as NRS § 598D.010 et seq.
- New Jersey Home Ownership Security Act of 2002, NJ Stat. Ann. § C:46:10B-22 et seq., as amended from time to time.
- New Mexico Home Loan Protection Act, Senate Bill 449 (Regular Session 2003), codified at NM Rev. Stat. § 58-21A-1 et seq. and as amended from time to time.
- New York High-Cost Home Loan Regulations, 3 NYCCR Part 41 (2001).
- New York High-Cost Home Loan Act, N.Y. Bank. L. Ch. 626., as codified in NY Bank. Law § 6-l, and as implemented by 3 NYCCR Part 41 as amended from time to time.

- New York Subprime Home Loans Statute, NY Bank. Law § 6-m.
- North Carolina Anti-Predatory Lending Law, N.C. Gen. Stat. §§ 24-1.1A to 24- 10.2 and North Carolina Amendments to Anti-Predatory Lending Law, N.C. Gen. Stat. §§ 24-9; 24-1.1(E)(a); 24-10.2(a), as amended from time to time.
- Ohio Anti-Predatory Lending Statute, HB 386 as amended by Senate Bill 185 (2006), and as codified in various sections of the Ohio Code.
- Ohio Consumer Sales Practices Act, Ohio Rev. Code Ann. § 1345.01, as implemented by Ohio Admin. Rules § 109 4-3-01 et seq.
- City of Cleveland Heights, Ohio, Anti-Predatory Lending Ordinance, Ordinance No. 72-2003 (PSH), Mun. Code §§ 757.01 et seq.
- Summit County, Ohio, Anti-Predatory Lending Ordinance, Ordinance No. 2004-618, Muni. Code §§ 201.01 et seq.
- Oklahoma Anti-Predatory Lending Law, House Bill No. 1574 (2003), as codified in various sections of Title 14A of the Oklahoma Consumer Credit Code.
- Oklahoma Higher-Priced Mortgage Loans Law, Okla. Admin. Code §§ 160:45-9-1 et seq.
- Pennsylvania Consumer Equity Protection Act, 63 Pa. Cons. Stat. Ann. § 456.501 et seq.
- Rhode Island Home Loan Protection Act, R.I. Gen. L. 34-25.1-2 et seq, as implemented by Emergency Banking Regulation 3 (2006) and Final Banking Regulation 3 (2007) and amended by Senate Bill 371 (2007).
- City of Providence, Rhode Island, Anti-Predatory Lending Ordinance, Chapter 2006-33, Ordinance No. 245.
- South Carolina High-Cost and Consumer Home Loans Act, S.C. Code § 37-23-10 et seq.
- Tennessee Home Loan Protection Act, Tenn. H.R. 3597 (2006), as codified at Tenn. Code Ann. §§ 45-20-101 et seq.
- Texas High-Cost Home Loan Statute, Tx. Fin. Code Ann. § 343.201 et seq.
- Section 50(a)(6), Article XVI of the Texas Constitution
- Section 50(f)(2), Article XVI of the Texas Constitution
- Utah Residential Mortgage Practices Amendments, Utah Code Ann. § 61-2c-102 et seq.
- Utah High-Cost Home Loan Act, Utah Code § 61-2d-101 et seq.
- Vermont Interest Act, 9 V.S.A. § 104, implemented by Regulation B-98-2.
- Virginia Mortgage Lender and Broker Act (for loans originated prior to July 1, 2003), Va. Code Ann. §§ 6.1-413; 6.1-422; 6.1-428.
- Virginia Mortgage Lender and Broker Act (for loans originated on or after July 1, 2003 to September 30, 2010, as amended), Va. Code Ann. §§ 6.1-411, 6.1-422.1, 6.1-425.1 and 6.1-425.2.
- Virginia Mortgage Lender and Broker Act (for loans originated on or after October 1, 2010), Va. Code Ann. §§ 6.2-1600 et seq., as amended from time to time.
- Virginia Senate Bill 797 (2008), effective July 1, 2008 (uncodified).
- Washington House Bill 2770, Mortgage Lending Ownership
- West Virginia Residential Mortgage Lender, Broker and Servicer Act, W.Va. Code § 31-17 et seq.
- Wisconsin Responsible High-Cost Mortgage Lending Act, Wis. Stat. § 428.202, as implemented by Wis. Admin. Code DFI-Bkg 46.01 et seq.
- Wyoming Credit Code

Flood Insurance Testing

National Flood Insurance Program (NFIP)
Each mortgage loan will be reviewed to ensure adherence to flood insurance coverage requirements as outlined under the NFIP, including identification of flood zones and subsequent policy documentation for evidence of adequate coverage amounts.
Homeowner's Flood Affordability Act (HFIAA)
Each mortgage loan made by an FDIC-supervised institution or servicer acting on its behalf shall require the escrow of all premiums and fess for flood insurance for any designated loan secured by residential improved real estate or a mobile home, made, increased, extended or renewed on or after January 1, 2016.
Frequency – Payable with same frequency as payments designated for the loans
Exceptions

- Loan is an extension of credit primarily for business, commercial or agricultural purposes
- Loan is in a subordinate position to a senior lien secured by the same residential improved real estate or mobile for which the borrower has obtained flood insurance
- Flood Insurance coverage for the residential real estate is provided by a policy that

a. Meets requirements
b. Provided by a condominium association, cooperative or other applicable group and
c. The premium for which is paid by the condominium associate, cooperative, homeowners association, or other group as a common expense.

Misrepresentation and Third-Party Review

Validate that fraud reports and independent third-party property valuations reports are in the file. The review will consist of the following:

1) Misrepresentation Review and Valuation Review

Review on each loan to identify potential misrepresentations of income, employment, identity, occupancy, transaction and appraisal misrepresentation or other areas of potential misrepresentation. The Misrepresentation may include the following:

- Signatures: Validate signature consistency across documents. To the extent imaged or hard copy files are provided, Consultant will utilize reasonable efforts to validate the consistency of signatures across documents.
- Alerts: Assess credit report alerts for accuracy and potential issues.
- Social Security Numbers: Compare SSN(s) across all file documents.
- Document Integrity: Review for apparent alterations to loan documents. To the extent imaged or hard copy files are provided, Consultant will utilize reasonable review of alterations to the loan documents.
- Data Consistency: Review the documents contained in the loan file for consistency of data.
- Third Party Fraud Tools: To the extent a third party fraud tool is contained in the loan file, the Consultant will ensure high level or critical warnings are reviewed and addressed.

Independent Third-Party Values
Review each loan to determine whether a third party valuation product was required and if required, that the third party product value was compared to the original appraised value to identify a value variance and apply the appropriate rating agency grade after reviewing the required valuation products. i) Consultant will perform the following steps.

- Property is complete
- Value is based on as-is condition or provides satisfactory completion of all material conditions including inspections, licenses, and certifications (including certificates of occupancy) to be made or issued with respect to all occupied portions of the mortgaged property and with respect to the use and occupancy of the same, have been made or obtained from the appropriate authorities.
- Property is described in average or better condition
- No apparent appraiser independence violation statements
- Appraisal addresses any adverse comments
- Appraisal is completed on appropriate GSE Forms
- Appraisal contains required attachments.
- Appraiser was appropriately licensed at the time the appraisal was signed

If the valuation vendor des not supply the updated valuation product directly to the Consultant, the Client will authorize the valuation vendor to issue an attestation with sufficient information for the Consultant to determine the correct valuation product was utilized to verify the accuracy of the origination appraisal.

Value Review Disclaimer

- The individuals performing the above procedures are not person providing valuations for the purpose of the Uniform Standards of Professional Appraisal Practice ("USPAP") or necessarily licensed as appraiser under Federal or State law, and the services being performed do not constitute appraisal reviews for the purposes of USPAP or Federal or State law.
- Opus makes no representation or warranty as to the value of the mortgaged property, notwithstanding that Opus may have reviewed the valuation information for reasonableness.
- Opus is not an Appraisal Management Company ("AMC") and therefore does not opine on the actual value of the underlying property.
- Opus is not a creditor within the meaning of the Equal Credit Opportunity Act ("ECOA") or other lending laws and regulations, and therefore Opus will not have and communications with or responsibility to any individual concerning property valuations.

Properties in FEMA declared disaster zones.

If a FEMA declared disaster occurs after the inspection date on the appraisal, Consultant will review the file to determine if an exterior inspection to ensure:

- No apparent damage to the property
- Property appears to be occupied

Data Compare

Client will provide a data tape with the following data fields and Consultant will compare the field to the applicable source document and report any variance

- Appraised Value
- CLTV
- DTI
- FICO
- Interest Only
- Interest Rate
- Loan Term
- Loan Purpose
- LTV
- Occupancy
- Original Balance
- Property Address
- Property City
- Property State
- Property Type
- Sales Price
- Second Mortgage Lien Amount
- Self Employed
- Units
- Zip Code
- Loan Type
- QM Status

Rating Agency Grading Criteria

Fitch Ratings Grading Criteria
Grading shall be provided for each exception, each exception category and holistically for each loan. The methodology for the application of the RMBS grading as defined by Fitch in their current industry publications as updated from time to time.

Moody's Investor Services Grading Criteria
Grading shall be provided for each exception, each exception category and holistically for each loan. The methodology for the application of the RMBS grading as defined by Moody's in their current industry publications as updated from time to time.

Kroll Bond Rating Agency LLC Grading Criteria
Grading shall be provided for each exception, each exception category and holistically for each loan. The methodology for the application of the RMBS grading as defined by Kroll in their current industry publications as updated from time to time.

S&P Global Ratings Grading Criteria
Grading shall be provided for each exception, each exception category and holistically for each loan. The methodology for the application of the RMBS grading as defined by Standard & Poor's in their current industry publications and updated from time to time.

DBRS Morningstar Grading Criteria
Grading shall be provided for each exception, each exception category and holistically for each loan. The methodology for the application of the RMBS grading as defined by DBRS in their current industry publications and updated from time to time.

Opus Grading Criteria

1) Opus Grading Criteria

Grading shall be provided for each exception, each exception category and holistically for each loan. The following grading is not intended for securitization reviews and Opus will not issue a Rating Agency Narrative, Reliance or Form ABS Due Diligence 15E if Client elects to utilize the following grading criteria. The methodology for the application of grading is defined by Opus and updated from time to time shall be determined as follows:

Opus Credit Grades

- Level 1 Credit Grade Definition: Loan was originated in accordance with the mortgage loan originator underwriting guidelines without exception.
- Level 2 Credit Grade Definition: Loan was originated in substantial compliance with the originator's underwriting guidelines and there are sufficient compensating factors for any exceptions.
- Level 3 Credit Grade Definition: Loan was not originated in substantial compliance with the originator's underwriting guidelines and there are insufficient compensating factors for the exceptions or is missing material documentation.

Opus Property Grades

- Level 1 Property Grade Definition: Property value appears to be within 10% of original appraised amount and there are no material deficiencies in the appraisal process.
- Level 2 Property Grade Definition: Property value appears to be within 10% of original appraised amount, but minor issues in the appraisal process were identified.
- Level 3 Property Grade Definition: Property value does not appear to fall within 10% of the original appraised value and/or material deficiencies exist with respect to the appraisal process or the file is missing material documentation.

Opus Compliance Grades

- Level 1 Compliance Grade Definition: Loan complies with all applicable laws and regulations reviewed under the applicable scope of work.
- Level 2 Compliance Grade Definition: There are minor issues regarding legal and/or regulatory compliance but such issues do not represent risks to the enforceability of the borrower's obligation under the loan documents and will not result in assignee liability to the investor.
- Level 3 Compliance Grade Definition: Loan is not in compliance with laws and regulations reviewed under the applicable scope of work or the loan is missing material documentation.

REDACTED INFORMATION

- Borrower Name
- Co-Borrower Name
- SSNs
- Property Address, City, County, MSA, Zip
- Mailing Address
- Account Number, including Originator and Servicer Loan Number
- Origination Date
- Names of Borrowers or any other Individuals
- Company and Entity Names
- Financial Institution Names
- Job Position Titles
- Any Address
- Any Location Information (other than state), including City, County, MSA and Zip
- Account Numbers of any type
- Insurance Claim Numbers
- Insurance Policy Numbers
- Foreclosure Action dates and Case Numbers
- Bankruptcy Action dates and Case Numbers
- Any reference that would allow the identification of the location of a property (e.g. neighborhood, body of water, schools, major highways)

DSCR Loan Review

A re-underwriting review will be conducted in order to verify that the requisite underwriting guidelines as specified by Client (the "Underwriting Guidelines") are met. Confirmation of the loan terms will be performed through recalculation and review of documentation contained in the loan file provided to the Consultant. The Credit Qualification review guidelines will consist of the following:

Borrower Underwriting:

- **Borrower Liquidity:** Review and confirm borrower's liquidity position adheres to Underwriting Guidelines.
- **Credit / Background Check:** Review and confirm each guarantor and/or owner of the borrowing entity requirements meet Underwriting Guidelines, including OFAC.
- **Property management questionnaire:** Review the questionnaire to confirm management experience meets Underwriting Guidelines.
- **Borrowing Entity:** Confirm the entity is in good standing and duly formed (if applicable documents are in the file). Verify the individual signing on behalf of the organization has the authority to bind the entity (if applicable documents are in the file).
- **Loan-to-Value (LTV)/Loan-to-Cost (LTC) Limits:** Confirm the LTV/LTC meets Underwriting Guidelines per Underwriting Guidelines.
- **Permitted Loan Terms:** Confirm the loan terms are eligible per the Underwriting Guidelines.
- **Property Requirements and Market Requirements:** Confirm the loan Property and Market Requirements are eligible per the Underwriting Guidelines.

- **DSCR—ensure components of Debt Service Coverage Ratio are identified correctly:** Recalculation of DSCR

Title Insurance Requirements are met per Guidelines only as follows

Confirm Loss payee language must be present and required insurance policies and coverage amounts meet the Underwriting Guidelines.

- **Condominium Eligibility:** Confirm Condo Master Policy is present and meets the Underwriting Guidelines
- **Property Insurance:** Confirm each mortgaged property has a policy in place and proper coverage amount in adherence to the Underwriting Guidelines.
- **Preliminary/Commitment Title:** Review and confirm first lien holder position, validate no loan file discrepancies, delinquent taxes, and/or additional liens at time of consummation.

Credit Document Check

- Loan Application: Verify the presence and completeness of both the initial and final loan applications.
- Credit Report: Verify the presence of a credit report for each borrower. Confirm that the credit report was pulled within the timing requirements allowable per the Client provided underwriting guidelines.
- Housing Payment History: In the absence of housing payment histories on the borrower(s) credit report(s), verify that that the file contains a verification of rent or a verification of mortgage form.
- Letters of Explanation: When Letters of Explanation are required by the Client provided underwriting guidelines, verify the presence of any such letters exist in the loan file.
- Gift Letters: When Gift Letters are required by the Client provided underwriting guidelines, verify the presence of any such letters exist in the loan file.
- Asset Documentation: Verify the presence of asset documentation required by the Client provided underwriting guidelines in the loan file.
- Property Valuation Tools: Verify that each loan file contains adequate appraisal and other third party valuation tools to satisfy the minimum required documentation under the relative Client provided underwriting guidelines.
- Proof of Insurance: Verify the presence of insurance certificates for mortgage, hazard and flood insurance on an as needed basis depending upon the specifics of the loan. Confirm that adequate coverage is present to meet the requirements of the Client provided underwriting guidelines.

Compliance

- No compliance testing for the DSCR review.

EXHIBIT B - Opus

1. Data Collection:

The Consultant shall obtain all necessary loan files, reports, guidelines, data tapes, and narratives that were reviewed or produced by the original due diligence vendor. Prior to commencing the Quality Control (QC) review, the Consultant shall perform a comprehensive review of the applicable underwriting guidelines and the original scope of work.

2. QC Review

A QC Review shall be conducted to verify the accuracy of the final report and narrative documents produced by the original due diligence vendor. The QC Review shall encompass the following components:

k) **Scope Review:** The Consultant shall review the original scope of review details to confirm that all applicable requirements were contemplated and performed in the original review.

l) **Guidelines:** The Consultant shall review applicable guidelines and perform a data analysis of the final reports to confirm the completeness and validity of the report content.

m) **Findings Review:** The Consultant shall conduct a comprehensive review of all loans identified with exceptions in the final report. This review shall include verification that all required trailing documents are present within the respective loan files. Additionally, the Consultant shall confirm that all documentation used to resolve previously identified conditions is valid and sufficient to address the original exception. In instances where trailing documents are unavailable, the Consultant shall analyze the report commentary to ensure that adequate explanatory notes are included, detailing how the exception was otherwise resolved.

n) **Compliance QC Review:** The Consultant shall review all calculated Annual Percentage Rates (APRs) and conduct comprehensive compliance testing on any loan for which the APR exceeds the applicable state usury limit. Additionally, the Consultant shall compare five percent (5%) of the original loan amount to the amount reported as "Points and Fees (Regulation Z)." For any loan in which the reported "Points and Fees" exceed this 5% threshold, the Consultant shall perform a full compliance review to ensure adherence to applicable regulatory requirements.

o) **Tax and Title Review:** The Consultant will perform a title review and perform the following procedures:
   a. Review updated title report (One Owner O&E report) to identify judgments / liens / encumbrances (pre and post origination) which would impact the lien position of the subject mortgage.
   b. Confirm subject mortgage is recorded.
   c. Review Schedule B: Ensure any liens recorded prior to the mortgage recordation date are listed to exceptions on the final title policy.
   d. Super lien Homeowners' Association (HOA) liens.
   e. For the purpose of the review the following states are subject to HOA super liens
   f. AL, AK, CO, CT, DC, DE, FL, HI, IL, MA, MD, MN, MO, NV, NH, NJ, OR, PA, RI, TN, VA, VT, WA and WV.

p) **Value Review:** The Consultant shall review the final value report to verify that all required secondary values are included and that each meets the minimum threshold of ten percent (10%). The Consultant shall also confirm that the valuation process adheres to the prescribed value hierarchy (value waterfall) as set forth in applicable guidelines and meet securitization standards.

q) **Securitization Preparation:** The Consultant shall create and provide all required securitization documents, including securitization reporting, reliance letters, narrative summaries, attestations, and a 15-E disclosure, as applicable.

3. QC Review

Document Review

A review of each loan file will be performed to confirm the presence of material documentation as applicable to the specifics of the loan transaction. The Document Review will consist of the following:

a) Collateral Docs

- Title Commitment / Policy: Verify the presence of the title commitment or final title policy. Confirm vested parties and the description of the property, liens and tax assessments.
- Mortgage Note / Security Instrument: Verify the presence of the mortgage note, security instrument, or equivalent per Costa Rica recording requirements. Confirm that the document has been executed by all borrowers and that all riders, addendums and endorsement are present and duly executed.
- Mortgage / Deed of Trust: Verify the presence of a copy Mortgage, Deed of Trust, or Transfer Deed. Confirm that the documents have been executed by all required parties and that all riders, addendums and exhibits are present and duly executed.
- e Deed: Verify as applicable that a proper conveyance deed is present in the loan file. Confirm the proper transfer of ownership interest of the subject parties is detailed on the deed.

b) Closing Docs

- Final Hud-1 Settlement Statement or Closing Disclosure: If required, verify the presence of a final HUD-1 / Closing Disclosure. Verify the completeness of required data and signatures or certification depending upon state compliance requirements.
- Final Truth-in-Lending Disclosure: Not Applicable
- Notice of Right to Cancel: Not Applicable
- Loan Estimate: If required verify the presence of the current Loan Estimate (LE) at the time of origination
- Closing Disclosure: If required verify the presence of the current Closing Disclosure (CD) at the time of origination.

c) Credit Docs

- Loan Application: Verify the presence and completeness of both the initial and final loan applications.
- Underwriting Worksheet: Verify the presence of the relative underwriting worksheet i.e. form 1008, FHA MCAW and VA's Loan Analysis.
- Credit Report: Verify the presence of a credit report for each borrower. Confirm that the credit report was pulled within the timing requirements allowable per the Client provided underwriting guidelines.
- Housing Payment History: In the absence of housing payment histories on the borrower(s) credit report(s), verify that that the file contains a verification of rent or a verification of mortgage form.
- Letters of Explanation: When Letters of Explanation are required by the Client provided underwriting guidelines, verify the presence of any such letters exist in the loan file.
- Gift Letters: When Gift Letters are required by the Client provided underwriting guidelines, verify the presence of any such letters exist in the loan file.

- Income Documentation: Verify the presence of income and employment related documentation required by the Client provided underwriting guidelines for all borrowing parties contributing income to the debt ratio calculation.
- Asset Documentation: Verify the presence of asset documentation required by the Client provided underwriting guidelines in the loan file.
- Property Valuation Tools: Verify that each loan file contains adequate appraisal and other third-party valuation tools to satisfy the minimum required documentation under the relative Client provided underwriting guidelines.
- Proof of Insurance: Verify the presence of insurance certificates for mortgage, hazard and flood insurance on an as needed basis depending upon the specifics of the loan. Confirm that adequate coverage is present to meet the requirements of the Client provided underwriting guidelines.

4. Regulatory Compliance

Not applicable as loans do not meet US regulatory compliance requirements as originated outside of the United States.

1. The "material"[2] disclosure requirements of the federal Truth-in-Lending Act ("TILA"), as amended by the Home Ownership and Equity Protection Act ("HOEPA") and Dodd-Frank, 15 U.S.C. § 1601 *et seq.* and implemented by Regulation Z, 12 C.F.R. Part 1026, including the material provisions relating to Higher-Priced Mortgage Loans in Regulation Z, 12 C.F.R. §§ 1026.35, and the early TIL disclosure provisions of the Mortgage Disclosure Improvement Act ("MDIA"), as implemented by Regulation Z, 12 C.F.R. §§ 1026.17 et seq; and as amended by the TILA-RESPA Integrated Disclosure ("TRID") Rule, as set forth below:
    a. For Right of Rescission
        i. A review of the Notice of Right to Cancel, including a verification of the transaction date and expiration date, ensuring proper execution of the Notice of Right to Cancel by all required parties, verifying the disbursement date and determining if a full three (3) day rescission period was adequately provided to the borrower(s).
            A. This review is also to be performed on transactions that are exempt from the rescission requirement but on which a Notice of Right to Cancel was provided.
            B. A condition must be placed if the transaction is a refinance by the original creditor and the borrower was provided the Form H-8 rescission notice. Consultant will note in the condition whether there was a new advance that is subject to rescission per TILA/Regulation Z.
    b. For TILs (Application Dates prior to 10/3/2015)
        i. Confirm the initial TIL disclosure and final TIL disclosures were provided.
        ii. Review and compare the initial and final TIL, and any re-disclosed TIL(s), with a report outlining any TILA violations, including a recalculation of disclosed finance charge, proper execution by all required parties, principal and interest calculations, proper completion of the interest rate and payment summary, recalculation of disclosed APR, and a review to determine disclosure differences were within the allowed tolerances and disclosures were provided within the required timeframes;
    c. For TRID Disclosures (Application Dates on or after 10/3/2015)
        i. Confirm the initial Loan Estimate (LE) was delivered within three (3) business days of application and seven (7) business days prior to consummation in accordance with Client's Underwriting Guidelines;
        ii. Review the required sections of each LE to ensure they were populated in accordance with the TRID Rules. (If the file reflects more than one LE was provided, each revised LE must have corresponding Change of Circumstance documentation. The 0% and 10% fee tolerance evaluations will be based on the fee amounts disclosed on the initial LE and any valid changes documented and disclosed after the initial LE;
        iii. Confirm the Closing Disclosure (CD) confirm the borrower received the initial CD at least three (3) business days prior to consummation;
        iv. Review the required sections of each CD to ensure they were populated in accordance with the TRID Rules. (Any fee tolerance issues to be cured at closing or within 60 days of loan consummation.)

[2] These "material" disclosures include the required disclosures of the APR, the finance charge, the amount financed, the total number of payments, the payment schedule, *and* if the loan is subject to the Homeownership and Equity Protection Act ("HOEPA"), the disclosure requirements and prohibitions of that statute which are set forth in 12 C.F.R. §§ 1026.32(c) and (d).

2. Section 4 of the Real Estate Settlement Procedures Act ("RESPA"), 12 U.S.C. §2603 and 2604, as implemented by Regulation X, 12 C.F.R. Part 1024, and as amended by the TRID Rule.

3. The disclosure requirements and prohibitions of Section 50(a)(6), Article XVI of the Texas Constitution.

4. Confirmation that one of the following is in the loan file, per the Fair Credit Reporting Act: Consumer Credit Score Disclosure, Your Credit Score and the Price You Pay for Credit or Notice to Home Loan Applicant.

5. Sections 1411 and 1412 of the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank") amending TILA, as implemented by Regulation Z, 12 C.F.R. 1026.43: the general Ability to Repay underwriting standards (12 C.F.R. 1026.43(c)); refinancing of non-standard mortgages (12 C.F.R. 1026.43(d)); Qualified Mortgages (12 C.F.R. 1026.43(e) (including qualified mortgages as defined by the Department of Housing and Urban Development (24 C.F.R. 201 and 203 et seq.) and the Department of Veterans Affairs (38 C.F.R. Part 36 et seq.; and Balloon-payment qualified mortgages made by certain creditors (12 C.F.R. 1026.43(f)) In accordance with "Ability to Repay and Qualified Mortgage Review" description below;

6. The Loan Originator Compensation and Prohibitions on Steering provisions of TILA, as implemented by Regulation Z, 12 C.F.R 1026.36;

7. The requirements for Higher-Price Mortgage Loans, as implemented by Regulation Z, 12 C.F.R. 1026.35;

8. The appraisal and valuation requirements of TILA and the Equal Credit Opportunity Act, as implemented by Regulation Z, 12 C.F.R. 1026.35 and Regulation B, 12 C.F.R. 1002.14, respectively;

9. The counseling requirements of TILA, as implemented by Regulation Z, 12 C.F.R. 1026.36(k) and RESPA, as implemented by Regulation X, 12 C.F.R. 1024.20;

10. The escrow requirements of TILA and RESPA, as implemented by Regulation Z, 12 C.F.R 1026.35, and Regulation X, 12 C.F.R 1024.17, respectively;

11. The disclosure requirements and prohibitions of any applicable state, county and municipal laws and ordinances, as amended, that have been enacted to regulate so-called "predatory lending":

12. Consultant shall confirm that any mortgage property located in an area identified on a flood hazard map or flood insurance rate map issued by the Federal Emergency Management Agency as having special flood hazards is subject to a qualified flood insurance policy that appears to be is in effect.

13. For any loans designated as TILA exemption, Consultant shall review the loan file for evidence that the primary purpose of the loan was for commercial or business purposes, including, but not limited to a business purpose certification.

14. Documentation. Review of the following documents for regulatory compliance:
    a. Final HUD-1 Settlement Statement ("HUD-1"), if applicable
        i. If the loan is in an escrow state, the HUD-1 will be considered final as follows:
            A. HUD-1 is marked Final;
                i. If HUD-1 is not marked Final, it must be stamped certified by the closing agent.
                ii. There should be no markings indicating that the HUD-1 is estimated.
            B. HUD-1 is signed by all parties (including closing agent) or stamped certified by the closing agent; and
            C. If HUD-1 is stamped, the HUD-1 / stamp should be signed or initialed by the closing agent; if the stamp does not contain the signature or initials, it must identify the name of the closing agent.
    b. Final Truth in Lending Disclosure ("TIL"), if applicable
    c. Loan Estimate, if applicable
        i. The Loan Estimate in will be considered delivered based on the date issued, subject to the three-day mailing rule unless the file contains documentation indicating earlier receipt. The loan file may contain one or more Loan Estimates with the latest one provided up until three business days prior to the issuance of an initial Closing Disclosure.
    d. Closing Disclosure, if applicable
        i. The Closing Disclosure in the loan file will be considered delivered based on the date issued, subject to the three-day mailing rule unless the file contains documentation indicating earlier receipt. The loan file may contain one or more Closing Disclosures with the latest one provided up until the consummation date being considered the Final with any delivered post consummation considered as a corrected Closing Disclosure.

e. Notice of Right to Cancel (if applicable)
f. Initial TIL, if applicable
g. Good Faith Estimate ("GFE"), if applicable
h. Note
i. Mortgage/Deed of Trust
j. FACTA disclosures
k. Third Party Fees
    i. Third party fees on the HUD-1 or Closing Disclosure, if applicable referred to as HUD-1/Closing Disclosure, must be shown as paid to the third-party provider. A condition must be set if a third-party fee is paid to the lender, investor, etc. or the payee is blank.
    ii. CONSULTANT will condition for evidence in the file indicating that a charge on the HUD-1/Closing Disclosure exceeds the actual cost to the borrower (i.e. cost printed / stamped on the face of the document showing an amount less than the charge on the HUD-1/Closing Disclosure). Variations of less than $1 are deemed to be within reasonable limits and are not to be reported.
    iii. Any refunds that are provided to the borrower must be accompanied by a revised HUD-1/Closing Disclosure to show the final, accurate charges to the borrower.

Each loan reviewed will be assigned a Compliance condition grade in accordance with the Rating Agency Criteria as more fully described in Section 2(f).

Consultant will not make a determination as to whether the loans comply with federal, state or local laws, constitutional provisions, regulations or ordinances that are not expressly enumerated above. Furthermore, the findings reached by Consultant are dependent upon its receipt of complete and accurate data regarding the loans from loan originators and other third parties upon which Consultant is relying in reaching such findings.

Ability to Repay and Qualified Mortgage Review

1. **For Agency Eligible Loans Only**: Consultant reviews applicable loans for compliance with the Qualified Mortgage (QM) rule requirements set forth in Regulation Z (12 C.F.R. 1026.43 et seq.) based upon the loan's designation (Safe Harbor QM, Rebuttable Presumption QM, Exempt). Consultant determines the loan's status under the QM rule requirements and assigns a due diligence loan designation. Consultant notes as a material exception if the due diligence findings do not confirm the same loan designation. Additionally, Consultant notes if a loan designation was not provided. Consultant will verify if each loan meets the requirements for a QM under § 1026.43(e)(2)—whether the loan is a safe harbor QM under § 1026.43(e)(1)(i) or a rebuttable presumption QM under § 1026.43(e)(1)(ii). Consultant will verify the presence of documentation for lender determination of QM and indicating factors in its ability-to-repay determination, including how the originator applied its policies and procedures in verification. For loans applications taken on or after June 1, 2021, Consultant will verify whether the loan meets the requirements of the revised general QM definition effective March 1, 2021.

2. For loans for which applications were received prior to July 1, 2021, if a loan was designated as QM and identified as eligible for guarantee, purchase, or insurance by an applicable agency as permitted under the QM final rule, Consultant reviews the loan to determine whether, based on available information in the loan file the loan satisfied (i), (ii) and (iii) in the paragraph (3)(a)(i) below and reviews the Automated Underwriting System output within the file to confirm agency eligibility.

3. **For Non-Agency Eligible Loans**: Consultant reviews applicable loans for compliance with the Ability to Repay (ATR) but not Qualified Mortgage (QM) rule requirements set forth in Regulation Z (12 C.F.R. 1026.43 et seq.).
    a. Qualified Mortgage:
        i. For QM (Safe Harbor or HPCT) designated loans, Consultant reviews the loan to determine whether, based on available information in the loan file: (i) the loan contains risky loan features and terms (e.g. an interest only feature or negative amortization), (ii) the "points and fees" exceed the applicable QM threshold, (iii) the monthly payment was calculated appropriately. Consultant reviews to the applicable consider and verify requirements under the QM rule depending on whether the QM was originated under the original general QM definition or the revised general QM definition effective March 1, 2021.
        ii. For each QM designated loan that satisfied the applicable requirements enumerated above, Consultant then determines whether the loan is a Safe Harbor QM or Higher Priced QM by comparing the loan's actual annual percentage rate, as recalculated, to the applicable average prime offer rate plus a certain percentage. For QM designated loans originated under the revised general QM definition effective March 1, 2021, Consultant also determines whether the loan exceeds the pricing thresholds for QM loans.

b. Ability to Repay:

i. The ability to repay portion of the review for non-agency eligible loans only will focus on the eight factors detailed in the ATR Rule as detailed below for non-agency eligible loans. The Consultant will review the loan file to determine if the creditor verified and considered each of the eight factors utilizing reasonably reliable third-party documentation at or before consummation.

1. Current or reasonably expected income or assets that the consumer will rely on to repay the loan.
2. Current employment status
3. Monthly mortgage payment for subject loan using the introductory or fully indexed rate, whichever is higher, and monthly, fully amortizing payments that are substantially equal.
4. Monthly payment on any simultaneous loans secured by the subject property.
5. Monthly payments for property taxes and hazard/flood insurance and certain other costs related to the property such as homeowner's association fees or ground rent.
6. Debts, alimony, and child support obligations
7. Monthly debt-to-income ratio or residual income
8. Credit history

ii. For loans designated as agency eligible, Consultant will not review for compliance with the requirements of Appendix Q or General Ability to Repay.

iii. Consultant reviews loans to determine their conformity with the ATR/QM factors above and is not rendering an independent assessment or analysis. Consultant's review is based on information contained in the loan file at the time it is provided to Consultant and only reflects information as of that point in time and does not mean any regulator, judicial or agency will agree with the Consultant's conclusion.

a) Regulatory Compliance Disclaimer

Please be advised that Consultant will not make a determination as to whether loans complied with federal, state or local laws, constitutional provisions, regulations or ordinances that are not expressly enumerated herein. There can be no assurance that the review uncovered all issues relating to the origination of the mortgage loans, their compliance with applicable law and regulation and the original appraisals relating of the mortgaged properties or uncovered all relevant factors that could affect the future performance of the mortgage loans. Furthermore, the findings reached by Consultant are dependent upon its receiving complete and accurate data regarding the mortgage loans from loans originators and other third parties upon which Consultant is relying in reaching such findings.

Please be further advised that Consultant does not employ personnel who are licensed to practice law in various jurisdictions, and the findings set forth in the reports prepared by Consultant do not constitute legal advice or opinions. They are recommendations or conclusions based on information provided to Consultant. All final decisions as to whether to purchase or enter into a transaction related to any individual mortgage loan or the mortgage loans in the aggregate, any investment strategy and any legal conclusions, including potential liability related to the purchase or other transaction involving any such loans, shall be made solely by the Client, or other agreed upon party, that has engaged Consultant to prepare its reports pursuant to its instructions and guidelines. Client, or other agreed upon party, acknowledges and agrees that the scoring models applied by Consultant are designed to identify potential risk and the Client, or other agreed upon party, assumes sole responsibility for determining the suitability of the information for its particular use.

b) Seasoning And Certain Compliance Exceptions

Pursuant to the applicable NRSRO criteria, Consultant graded certain compliance exceptions as non-material based on seasoning of the mortgage loan. Certain mortgage loans were seasoned beyond the applicable period under TILA in which affirmative claims could be brought by a consumer. The time period is not limited for claims, other than recession, which are raised as a defense to foreclosure. Information contained in any Consultant reports related to the applicable statute of limitations for certain claims may not be accurate or reflect the most recent controlling case law. Further, a particular court in a particular jurisdiction may extend, not enforce or otherwise allow claims beyond the statute of limitations identified in the report based on certain factors, including the facts and circumstances of an individual loan.

Additional Disclosures and Requirements:

Consultant will confirm compliance with current documentation and timing requirements in effect at origination of the Mortgage Loan including:

- Servicing Transfer Disclosure (for applications prior to 10/03/2015):
  - Confirm the presence of the Servicing Transfer Disclosure form in file
  - Verify the Servicing Transfer Disclosure was provided to the borrower(s) within three general business days of "Application"

- Special Information Booklet (for applications prior to 10/03/2015)/ Home Loan Tool Kit (for applications on or after 10/03/2015):
  - Confirm the presence of the Home Loan Tool Kit is in file for covered loans.
  - Confirm the Home Loan Tool Kit is provided within three general business days of application

- Affiliated Business Disclosure
  - Confirm the presence of the Affiliated Business Disclosure in file in the event the lender has affiliated business arrangements
  - Confirm the Affiliated Business Disclosure provided within three general business days of "Application" (Consultant reviews for this disclosure to be provided within three general business days, as the lender will typically know at the time of application if borrower(s) will be referred to affiliates for provision of third-party services)
  - Confirm the Affiliated Business Disclosure is executed.

- Initial Escrow Disclosure Statement
  - Confirm the presence of the Initial Escrow Disclosure Statement in file
  - Confirm the Initial Escrow Disclosure Statement was provided at closing or within 45 days after settlement

Equal Credit Opportunity Act (Regulation B)

- Confirm the lender has provided the borrower with a disclosure of the right to receive a copy of appraisals within three (3) business days of application. This disclosure requirement may be met by disclosure on the Loan Estimate pursuant to 12 CFR § 1026.27(m)(1).
- Confirm that the lender has provided (delivered) copies of appraisals and all other written valuations (as disclosed to the borrower on the HUD-1 and/or contained in the Mortgage Loan File) to the borrower at least three (3) business days prior to consummation Opus uses the following test: Was appraisal/valuation documentation processed at least 6 days prior to account opening/ consummation date (3 day rule plus 3 days mailing time)?
- For a borrower that has waived the 3-business day disclosure requirement, confirm that the borrower has either (1) signed the waiver at least three (3) business days prior to consummation or (2) has signed an acknowledgment that the waiver occurred at least three (3) business days prior to consummation. Additionally, confirm that the lender has provided copies of appraisals and other written valuations at or prior to consummation.

Fair Credit Report Act (Regulation V)

- Confirm that the lender has provided the borrower the risk-based pricing notice (as required by 12 CFR § 1022.73) or credit score disclosure (as required by 12 CFR § 1022.74(d)), as applicable; (a) If the lender has provided the risk-based pricing notice, confirm the disclosure was provided before consummation, but not earlier than the approval decision was communicated to the consumer; and (b) If the lender has provided the credit score disclosure, confirm the disclosure was provided before consummation.
- Confirm that the lender has provided a copy of the disclosure of credit score and the Notice to Home Loan Applicant (as required by 15 U.S.C. § 1681g) before consummation.

5. High-Cost, State & Local Anti-Predatory Regulations

Not applicable as loans do not meet US regulatory compliance requirements as originated outside of the United States.

In addition to federal thresholds, Consultant will review the anti-predatory lending statutes in the following states and local municipalities, as applicable, as well as any additional applicable regulations implemented during the Term of this SOW.

- Arkansas Home Loan Protection Act, Ark. Stat. Ann. § 23-53-101 et seq.
- California Anti-Predatory Lending Statute, Cal. Fin. Code § 4970 et seq.

- California Higher-Priced Mortgage Loan Statute, Cal. Fin. Code §4995 et seq.
- Colorado Consumer Equity Protection Act, Colo, Rev. Stat. § 5-3.5-101 et seq.
- Connecticut Abusive Home Loan Lending Practices Act, Conn. Stat. Ann. §36a- 746 et seq., as amended from time to time.
- Connecticut Nonprime Home Loans Statute, Conn. Gen. Stat. §§ 36a-760 et seq. (as originally enacted and as amended by Senate Bill 949).
- District of Columbia Home Loan Protection Act, D.C. Official Code § 26-1151.01 et seq., as implemented by 20 D.C. Municipal Reg § 2000.1 et seq.
- Florida Fair Lending Act, Fla. Stat. Ann. § 494.0078 et seq. (for loans closed before July 1, 2014).
- Georgia Fair Lending Act, Ga. Stat. Ann. § 7-6A-1 et seq. (as originally enacted by House Bill 02-1361 and as modified by Senate Bill 03-53).
- Idaho Residential Mortgage Practices Act, Idaho Code § 26-3101 et seq.
- Illinois High Risk Home Loan Regulations, 38 Ill. Admin. Code §345.10 et seq.
- Illinois High Risk Home Loan Act, Public Act. 93-0561 (2003) codified at 815, ILCS §§ 137/5 et seq., and as amended by SB 1692 (2012), effective January 10, 2014.
- Illinois Predatory Lending Database Program, Public Act 95-0691 (SB 1167).
- City of Chicago, Illinois, Anti-Predatory Lending Ordinance, Chicago Municipal Code, §§ 2-32-440; 2-32-455; 2-92-325; 4-4-155; 8-4-325.
- Cook County, Illinois, Anti-Predatory Lending Ordinance, Cook County Code of Ordinances § 34-341.
- Cook County, Illinois, Anti-Predatory Lending Pilot Program, Illinois House Bill 4050 (2005).
- Indiana Home Loan Practices Act, as amended by HB 1179 (2005), Ind. Code §24-9-1 et seq.
- Section 16a-3-308a of the Kansas Consumer Credit Code, Kan. Stat. Ann. §16a.101 et seq.
- Kansas Consumer Credit Code
- Kentucky Anti-Predatory Lending Statute, Ky. Rev. Stat. § 360.100 et seq.
- Maine, An Act to Enhance Consumer Protections in Relation to Certain Mortgages (for loans closed prior to September 27, 2011), Me. Rev. Stat. Ann. Tit. 9-A, §§ 8-103(1); 8-206(8);8-206A, as amended by Legislative Documents 1869 (2007), 2125 (2008) and 1439 (2009).
- Maine Consumer Credit Code - Truth-in-Lending, (for loans closed on or after September 27, 2011), Me. Rev. Stat. Ann. tit. 9-A, §§ 8-501 et seq., as amended from time to time.
- Maryland Commercial Law, Md. Code Ann., Com. Law §§ 12-124.1; 12-127; 12- 409.1; 12-1029.
- Maryland Regulations for Higher Priced Mortgage Loans, as promulgated under the Maryland Mortgage Lender Law, Md. Code Ann., Fin. Instit. Code §§ 11-501 et seq.; Md. Code Regs. §§ 09.03.06.01 et seq.
- Massachusetts High-Cost Mortgage Regulations, 209 CMR Parts 32 and 40, as amended from time to time.
- Massachusetts Predatory Home Loan Practices Act, M.G.L. Chapter 183C, §§ 1 et seq.
- Massachusetts "Borrower's Interest" Standard, M.G.L. Chapter 183, §28C.
- Massachusetts Mortgage Lender and Broker Regulations, 940 CMR §800 (15-17).
- Massachusetts Regulations for Higher Priced Mortgage Loans, 209 CMR §§ 32.00 et.seq., as amended from time to time.
- Massachusetts Subprime ARMs to First Time Homebuyers, M.G.L. Chapter 184, §17B.5.
- Michigan Consumer Mortgage Protection Act, Mich. Stat. Ann. § 445-1631 et seq.
- Minnesota Mortgage Originator and Service Licensing Act, § 58.137 et seq. (S.F. 2988 (2002)), as amended by House File 1004 (2007) and Senate File 988 (2007).
- Nebraska Mortgage Bankers Registration and Licensing Act, Neb. Stat § 45-702 et seq.
- Nevada Anti-Predatory Lending Law, Assembly Bill No. 284 (2003) and Amended by Assembly Bill No. 440 (2007), codified as NRS § 598D.010 et seq.
- New Jersey Home Ownership Security Act of 2002, NJ Stat. Ann. § C:46:10B-22 et seq., as amended from time to time.

- New Mexico Home Loan Protection Act, Senate Bill 449 (Regular Session 2003), codified at NM Rev. Stat. § 58-21A-1 et seq. and as amended from time to time.
- New York High-Cost Home Loan Regulations, 3 NYCCR Part 41 (2001).
- New York High-Cost Home Loan Act, N.Y. Bank. L. Ch. 626., as codified in NY Bank. Law § 6-l, and as implemented by 3 NYCCR Part 41 as amended from time to time.
- New York Subprime Home Loans Statute, NY Bank. Law § 6-m.
- North Carolina Anti-Predatory Lending Law, N.C. Gen. Stat. §§ 24-1.1A to 24-10.2 and North Carolina Amendments to Anti-Predatory Lending Law, N.C. Gen. Stat. §§ 24-9; 24-1.1(E)(a); 24-10.2(a), as amended from time to time.
- Ohio Anti-Predatory Lending Statute, HB 386 as amended by Senate Bill 185 (2006), and as codified in various sections of the Ohio Code.
- Ohio Consumer Sales Practices Act, Ohio Rev. Code Ann. § 1345.01, as implemented by Ohio Admin. Rules § 109 4-3-01 et seq.
- City of Cleveland Heights, Ohio, Anti-Predatory Lending Ordinance, Ordinance No. 72-2003 (PSH), Mun. Code §§ 757.01 et seq.
- Summit County, Ohio, Anti-Predatory Lending Ordinance, Ordinance No. 2004-618, Muni. Code §§ 201.01 et seq.
- Oklahoma Anti-Predatory Lending Law, House Bill No. 1574 (2003), as codified in various sections of Title 14A of the Oklahoma Consumer Credit Code.
- Oklahoma Higher-Priced Mortgage Loans Law, Okla. Admin. Code §§ 160:45-9- 1 et seq.
- Pennsylvania Consumer Equity Protection Act, 63 Pa. Cons. Stat. Ann. § 456.501 et seq.
- Rhode Island Home Loan Protection Act, R.I. Gen. L. 34-25.1-2 et seq, as implemented by Emergency Banking Regulation 3 (2006) and Final Banking Regulation 3 (2007) and amended by Senate Bill 371 (2007).
- City of Providence, Rhode Island, Anti-Predatory Lending Ordinance, Chapter 2006-33, Ordinance No. 245.
- South Carolina High-Cost and Consumer Home Loans Act, S.C. Code § 37-23-10 et seq.
- Tennessee Home Loan Protection Act, Tenn. H.R. 3597 (2006), as codified at Tenn. Code Ann. §§ 45-20-101 et seq.
- Texas High-Cost Home Loan Statute, Tx. Fin. Code Ann. § 343.201 et seq.
- Section 50(a)(6), Article XVI of the Texas Constitution
- Section 50(f)(2), Article XVI of the Texas Constitution
- Utah Residential Mortgage Practices Amendments, Utah Code Ann. § 61-2c-102 et seq.
- Utah High-Cost Home Loan Act, Utah Code § 61-2d-101 et seq.
- Vermont Interest Act, 9 V.S.A. § 104, implemented by Regulation B-98-2.
- Virginia Mortgage Lender and Broker Act (for loans originated prior to July 1, 2003), Va. Code Ann. §§ 6.1-413; 6.1-422; 6.1-428.
- Virginia Mortgage Lender and Broker Act (for loans originated on or after July 1, 2003, to September 30, 2010, as amended), Va. Code Ann. §§ 6.1-411, 6.1-422.1, 6.1-425.1 and 6.1-425.2.
- Virginia Mortgage Lender and Broker Act (for loans originated on or after October 1, 2010), Va. Code Ann. §§ 6.2-1600 et seq., as amended from time to time.
- Virginia Senate Bill 797 (2008), effective July 1, 2008 (uncodified).
- Washington House Bill 2770, Mortgage Lending Ownership
- West Virginia Residential Mortgage Lender, Broker and Servicer Act, W.Va. Code § 31-17 et seq.
- Wisconsin Responsible High-Cost Mortgage Lending Act, Wis. Stat. § 428.202, as implemented by Wis. Admin. Code DFI-Bkg 46.01 et seq.
- Wyoming Credit Code

6. Flood Insurance Testing

Each mortgage loan will be reviewed to ensure adherence to flood insurance coverage requirements as outlined under the Second Street guidelines.

7. Misrepresentation and Third-Party Review

If applicable per guidelines, validate that fraud reports and independent third-party property valuations reports are in the file. The review will consist of the following:

1) Misrepresentation Review and Valuation Review

Review on each loan to identify potential misrepresentations of income, employment, identity, occupancy, transaction and appraisal misrepresentation or other areas of potential misrepresentation. The Misrepresentation may include the following:

- Signatures: Validate signature consistency across documents. To the extent imaged or hard copy files are provided, Consultant will utilize reasonable efforts to validate the consistency of signatures across documents.
- Alerts: Assess credit report alerts for accuracy and potential issues.
- Social Security Numbers: Compare SSN(s) across all file documents.
- Document Integrity: Review for apparent alterations to loan documents. To the extent imaged or hard copy files are provided, Consultant will utilize reasonable review of alterations to the loan documents.
- Data Consistency: Review the documents contained in the loan file for consistency of data.
- Third Party Fraud Tools: To the extent a third-party fraud tool is contained in the loan file, the Consultant will ensure high level or critical warnings are reviewed and addressed.

Independent Third-Party Values

Review each loan to determine whether a third-party valuation product was required and if required, that the third-party product value was compared to the original appraised value to identify a value variance and apply the appropriate rating agency grade after reviewing the required valuation products. i) Consultant will perform the following steps.

- Property is complete
- Value is based on as-is condition or provides satisfactory completion of all material conditions including inspections, licenses, and certifications (including certificates of occupancy) to be made or issued with respect to all occupied portions of the mortgaged property and with respect to the use and occupancy of the same, have been made or obtained from the appropriate authorities.
- Property is described in average or better condition
- No apparent appraiser independence violation statements
- Appraisal addresses any adverse comments
- Appraisal is completed on appropriate GSE Forms
- Appraisal contains required attachments.
- Appraiser was appropriately licensed at the time the appraisal was signed

If the valuation vendor does not supply the updated valuation product directly to the Consultant, the Client will authorize the valuation vendor to issue an attestation with sufficient information for the Consultant to determine the correct valuation product was utilized to verify the accuracy of the origination appraisal.

Value Review Disclaimer

- The individuals performing the above procedures are not person providing valuations for the purpose of the Uniform Standards of Professional Appraisal Practice ("USPAP") or necessarily licensed as appraiser under Federal or State law, and the services being performed do not constitute appraisal reviews for the purposes of USPAP or Federal or State law.
- Opus makes no representation or warranty as to the value of the mortgaged property, notwithstanding that Opus may have reviewed the valuation information for reasonableness.
- Opus is not an Appraisal Management Company ("AMC") and therefore does not opine on the actual value of the underlying property.
- Opus is not a creditor within the meaning of the Equal Credit Opportunity Act ("ECOA") or other lending laws and regulations, and therefore Opus will not have and communications with or responsibility to any individual concerning property valuations.

Properties in FEMA declared disaster zones.

Not applicable as loans originated outside of the United States.

If a FEMA declared disaster occurs after the inspection date on the appraisal, Consultant will review the file to determine if an exterior inspection to ensure:

- No apparent damage to the property
- Property appears to be occupied

8. Data Compare

Client will provide a data tape with the following data fields and Consultant will compare the field to the applicable source document and report any variance where applicable based on asset / loan type:

- Appraised Value
- CLTV
- DTI
- FICO
- Interest Only
- Interest Rate
- Loan Term
- Loan Purpose
- LTV
- Occupancy
- Original Balance
- Property Address
- Property City
- Property State
- Property Type
- Sales Price
- Second Mortgage Lien Amount
- Self Employed
- Units
- Zip Code
- Loan Type

9. Opus Grading Criteria

1) Opus Grading Criteria

Grading shall be provided for each exception, each exception category and holistically for each loan. The following grading is not intended for securitization reviews and Opus will not issue a Rating Agency Narrative, Reliance or Form ABS Due Diligence 15E if Client elects to utilize the following grading criteria. The methodology for the application of grading is defined by Opus and updated from time to time shall be determined as follows:

Opus Credit Grades

- Level 1 Credit Grade Definition: Loan was originated in accordance with the mortgage loan originator underwriting guidelines without exception.
- Level 2 Credit Grade Definition: Loan was originated in substantial compliance with the originator's underwriting guidelines and there are sufficient compensating factors for any exceptions.
- Level 3 Credit Grade Definition: Loan was not originated in substantial compliance with the originator's underwriting guidelines and there are insufficient compensating factors for the exceptions or is missing material documentation.

Opus Property Grades

- Level 1 Property Grade Definition: Property value appears to be within 10% of original appraised amount and there are no material deficiencies in the appraisal process.
- Level 2 Property Grade Definition: Property value appears to be within 10% of original appraised amount, but minor issues in the appraisal process were identified.
- Level 3 Property Grade Definition: Property value does not appear to fall within 10% of the original appraised value and/or material deficiencies exist with respect to the appraisal process or the file is missing material documentation.

Opus Compliance Grades

Not applicable as loans do not meet US regulatory compliance requirements as originated outside of the United States.

- Level 1 Compliance Grade Definition: Loan complies with all applicable laws and regulations reviewed under the applicable scope of work.
- Level 2 Compliance Grade Definition: There are minor issues regarding legal and/or regulatory compliance, but such issues do not represent risks to the enforceability of the borrower's obligation under the loan documents and will not result in assignee liability to the investor.
- Level 3 Compliance Grade Definition: Loan is not in compliance with laws and regulations reviewed under the applicable scope of work or the loan is missing material documentation.

EXHIBIT C - Recovco

Scope of Services:

1. **Regulatory Compliance Analysis:** Recovco will test each mortgage loan to verify that it closed in compliance with the applicable federal, state, and local anti-predatory lending statutes in effect at the time or origination of the mortgage loan and that the mortgage loan meets the Truth in Lending ACT, the Dodd-Frank Act, the Real Estate Settlement Procedures Act disclosure requirements and prohibitions of Section 50(a)(6) Article of the Texas Constitution and associated regulations and the disclosure requirements and prohibitions of the applicable state and local laws and ordinances that were enacted to combat predatory lending.
   The following section is applicable to Mortgage Loans with an application date *prior* to October 3, 2015:
   a. Documentation. Review of the following documents for regulatory compliance
      i. Final Hud-1
      ii. Final Truth in Lending
      iii. Notice of Right to Cancel
      iv. Initial, Final and Re-disclosed Truth in Lending Disclosure
      v. Initial, Final and Re-disclosed Good Faith Estimate
      vi. Note
      vii. Mortgage / Deed of Trust
   b. High Cost and/or Anti-Predatory Laws and Regulations: Review of federal, state and local high cost, higher-priced and/or anti predatory laws and regulations
   c. TILA/Regulation Z (Compliance with the January 10, 2014, requirements)
      i. A review and comparison of the initial and final TIL
         a. Recalculation of disclosed finance charges
         b. Proper execution
         c. Recalculation of APR
         d. Review to determine disclosure difference were within tolerances and disclosures were provided
      ii. A review of the Notice of Right to Cancel
         a. Verification of the transaction and expiration date timing
         b. Proper execution

   d. RESPA / Regulation X: Review to ensure compliance with the January 1, 2010 requirements
      i. Good Faith Estimate

a. Confirm the presence
b. Verify the timing
c. Verify that all sections are accurate and complete

ii. Final HUD-1
a. Current applicable HUD-1 was provided
b. Escrow deposits match initial escrow statement amount
c. Verify all sections of the document are accurate and completed

<u>The following section is applicable to Mortgage Loans with an application date *on or after* to October 3, 2015:</u>

a. Documentation: Review of the following document for regulatory compliance:
i. Initial and Re-disclosed Loan Estimate (LE)
ii. Initial Closing Document (CD)
iii. Notice of Right to Cancel (if applicable)
iv. Note
v. Mortgage / Deed of Trust

b. High Cost and/or Anti-Predatory Laws and Regulations: Review of federal, state and local high cost, higher-priced and/or anti predatory laws and regulations

c. TILA/Regulation Z
i. A review and comparison of LEs and CDs
ii. Recalculation of disclosed finance charges on LE and CD
iii. Proper completion of LE and CD
iv. Disclosure of LE and CD

d. RESPA / Regulation X: Review to ensure compliance with the January 1, 2010, requirements

2. **Credit and Guideline Review:** Recovco will complete a credit review which focuses on the borrower's ability and willingness to pay, as well as adherence to the Guidelines. The borrower's income and assets are verified and analyzed to determine if there is sufficient support for the Mortgage Loan and any other obligations. Additionally, the borrower's credit is reviewed to determine their past history reflects a sense of integrity regarding debt repayment. Foe each Mortgage Loan, Recovco will perform the following credit review and Guideline analysis services.

a. Guideline Review: Recovco will verify whether
i. The Mortgage Loan was originated in compliance with the required guidelines
ii. The DTI of the borrower(s) meets the guidelines
iii. The LTV/TLTV/HLTV meets the guidelines
iv. The credit score for each borrower meets the guidelines
v. The assets meet the guidelines
vi. The property type and use is eligible according to the guidelines, and if the property is co-op or condo the property adheres to required guidelines
vii. All borrowers are eligible based on the guidelines (citizenship status, non-occupant borrower)
viii. The transaction is eligible based on the guidelines
a. Maximum Loan Amount
b. Loan Purpose
c. Occupancy Type

b. Credit Application: Recovco will verify whether

i. The mortgage loan file contains a complete and executed final application
ii. The borrower's employment was documented and verified according to the applicable underwriting guidelines

c. Income Documentation: Recovco will verify whether

i. Determine whether income documentation required by the guidelines is present for all borrowers
ii. Make an assessment of whether there are any indications of potentially fraudulent documents identified by TP, such as potentially altered documents
iii. Verify whether the income was calculated and documented in accordance with the guidelines
iv. Compare IRS transcripts to income documentation and note any indications of potentially fraudulent documents identified
v. Recalculated DTI ratio, including the calculation of qualifying income and liabilities according to the guidelines

d. Credit Report: Recovco will verify whether
i. Assess whether the credit report contained in the mortgage loan file was obtained in accordance with, and meets Guidelines requirements
ii. Verify whether a credit report is in the Mortgage Loan File for all borrowers
iii. Verify whether any fraud alerts are listed on the credit report(s)
iv. Capture monthly consumer debt payments to verify total debt ratio relative to Guideline requirements and verify all disclosed mortgage debt is listed in the application under the schedule of real estate owned
v. Gather liabilities listed on the credit report and loan applications to be included in the DTI ratio as appropriate
vi. Make an assessment of the whether the borrowers' credit profile adheres to the guidelines

e. Assets: Recovco will verify whether

   i. Assess whether documentation required by the guidelines for verifying assets for down payment, closing costs, prepaid items and reserves is included in the Mortgage Loan File
   ii. Verify whether assets were qualified in accordance with guideline requirements including a review of any large deposits and appropriate sourcing of funds
   iii. Verify whether assets and monthly reserves were calculated in accordance with guideline requirements
   iv. For purchase transactions, verify whether any escrow or earnest money deposits are documented according to the guidelines, including, the source of funds, transfer of funds and receipt of funds by escrow agent or seller

f. Title: Recovco will verify
   i. Verify the appropriate vestee(s) and property description is/are on the title report
   ii. Verify that the APN and/or legal description on the title report matches the description on the mortgage documents
   iii. Review the title report for any encumbrances, encroachments and other exceptions affecting the lien identified through the title search and verify each issue was addressed in the transaction
   iv. Note the property tax status and capture the monthly tax payment
   v. Review the chain of title and duration of ownership by seller or borrower (whichever is applicable) meet the guideline

g. Hazard / Flood Insurance: Recovco will verify
   i. Verify whether the borrower obtained and meets the minimum required amount of coverage required by the guidelines, as indicated by the applicable insurance declarations
   ii. Review for evidence the policy has been paid and no evidence of any policy being impaired
   iii. For condominium properties, confirm that the blanket policy meets the minimum amount of coverage
   iv. Confirm that the flood certificate is for the correct borrower, property, lender and loan number and is for life of loan certification
   v. For properties in a flood zone per the flood certification, confirm that flood insurance meets guideline requirements in the file and meets the minimum required amount of coverage
   vi. Confirm that the mortgagee clause lists the lender's name and "its successors and assigns"
   vii. Confirm that the premium amount on both the hazard and/or flood insurance match what was used in the DTI calculation
   viii. Capture the monthly fee(s) for the hazard and/or flood insurance coverage

h. Occupancy Review: Recovco will verify that based on the information provided in the mortgage loan file and any fraud report obtained in connection with the mortgage loan confirm the property is consistent with the mortgage loan approval and borrowers' disclosure on the mortgage loan application.
i. Employment Review: Recovco will verify
   i. Note whether information contained in the mortgage loan file indicates employment verification at the time of origination
   ii. Verify employment and income in accordance to the guidelines

j. Document Review: Recovco will verify that each loan has all documents and meet guideline requirements
   i. Verify whether all listed borrowers signed all documents requiring signature
   ii. Verify that all borrowers signing documents are eighteen (18) years or older at time of loan origination
   iii. Compare social security numbers across all documents
   iv. Verify whether the mortgage appears to have been notarized properly based on images available to TPR
   v. Check for apparent alterations to the imaged documents
   vi. Verify whether all riders required by the terms of the mortgage and mortgage note are attached to the respective documents
   vi. Verify whether any mortgage note term changes meet the guidelines

GENERAL ABILITY TO REPAY

Note: for loans designated as QM – Agency Eligible, Recovco will not review for compliance with the requirements of Appendix Q or General Ability to Repay.
Recovco reviews loans to determine the Lender's conformity with the ATR/QM factors above, and is not rendering an independent assessment or opinion, warranting or representing that a loan will be deemed to conform to Safe Harbor, Rebuttable Presumption, ATR or other status based on any additional or revised factors that may be considered by legislative, regulatory, administrative or judicial authorities ("Authorities"). Recovco does not represent or warrant that the factors for which it is reviewing the loans constitute all of the factors and/or criteria that Authorities may consider in determining the status of a loan. Recovco's review is based on information contained in the loan file at the time it is provided to Recovco to review and only reflects documentation as of that point in time.

Engagement Specific ATR Waterfall Review Instructions

Recovco utilized the following waterfall process to review the Lenders ATR Assessment.
- Review Lenders ATR Worksheet
  - If lender verifies ATR (No Additional review required)
- Capture and Report Loan Type from 1008
- Capture if an "approved" DU / LP is in file

3. **Valuation Review:**

a. Verify that the mortgage loan file has an appraisal report, meeting the following criteria
   i. Appraisal report uses the standard GSE forms
   ii. Appraisal report is reasonably complete and includes required information
   iii. Appraisal report is made "as is" or provides satisfactory evidence of completion for all material conditions

b. Verify that the appraiser was appropriately licensed per FIRREA

c. Verify the following Key Points
   i. Appraisal shows no signs of appraiser independence violations
   ii. The property is located within the United States
   iii. The named client on the appraisal report is the lender or related entity
   iv. The appraisal report discloses no current or planned condemnation
   v. The property is owned fee simple
   vi. The property is not subject to ground leases
   vii. The appraisal notes that the property is legal or legal non-conforming
   viii. There are no encroachments or improvements outside of boundaries
   xi. Property is in average or better condition

Valuation Waterfall
Recovco will not complete the valuation waterfall.

Client expressly understands and agrees that Recovco makes no representation or warrant as to the value of the subject property. Recovco is not acting as an Appraisal Management Company and therefore it does not opine on the actual value of the subject property. Recovco is not a 'creditor' within the meaning of ECOA or other lending laws and regulations, and therefore Recovco will not have any communication with or responsibility to any individual consumer concerning property valuation.

4. **Data Collection:** Recovco will compare data fields on the tape to the data found in the actual file as captured by Recovco. All material discrepancies will be noted.

5. **Condition Clearing:** Recovco may identify certain exceptions or conditions to the mortgage loans based on its review of the mortgage loans against the documentation and criteria set by the Client. If conditions must be cured for purchase, the TPR will review any additional documentation to resolve or get to a terminal status.

Pool Details (Opus – 335 loans)

Loan Type		
Type	Count	% of Pool
Non-Conforming	335	100.00%
Conforming-GSE Eligible	0	0.00%
Total	**335**	**100.00%**

Product Type		
Type	Count	% of Pool
Fixed	335	100.00%
ARM	0	0.00%
Total	**335**	**100.00%**

Interest Rate		
Type	Count	% of Pool
6.000 - 6.499	14	4.18%
6.500 - 6.999	114	34.03%
7.000 - 7.499	96	28.66%
7.500 - 7.999	71	21.19%
8.000 - 8.499	29	8.66%
8.500 - 8.999	8	2.39%
9.000 - 9.499	3	0.90%
9.500 - 9.999	0	0.00%
10.000 - 10.499	0	0.00%
Total	**335**	**100.00%**

Occupancy		
Type	Count	% of Pool
Primary Residence	145	43.28%
Second Home	13	3.88%
Investment Property	177	52.84%
Total	**335**	**100.00%**

Purpose		
Type	Count	% of Pool
Cash out Refi	69	20.60%
Purchase	238	71.04%
Rate / Term Refi	28	8.36%
Total	**335**	**100.00%**

Property Type		
Type	Count	% of Pool
Single Family Detached	161	48.06%
Condotel	1	0.30%
Condo, Low Rise	54	16.12%
Condo, High Rise	9	2.69%
PUD	53	15.82%
1 Family Attached	14	4.18%
2 Family	31	9.25%
3 Family	6	1.79%
4 Family	6	1.79%
Total	**335**	**100.00%**

DTI		
Type	Count	% of Pool
0.00-20.00	169	50.45%
20.01-30.00	28	8.36%
30.01-40.00	49	14.63%
40.01-45.00	48	14.33%
45.01-50.00+	41	12.24%
Total	**335**	**100.00%**

LTV		
Type	Count	% of Pool
0.00-30.00	7	2.09%
30.01-40.00	7	2.09%
40.01-50.00	11	3.28%
50.01-60.00	22	6.57%
60.01-70.00	46	13.73%
70.01-80.00	198	59.10%
80.01-90.00	44	13.13%
Total	**335**	**100.00%**

QM Type		
Type	Count	% of Pool
Non-QM	171	51.04%
QM/Agency Safe Harbor	0	0.00%
QM/HPML	0	0.00%
ATR/QM: Exempt	164	48.96%
Total	**335**	**100.00%**

Opus Tape Discrepancies (335 loans)

Data Element	Count	Accuracy
CLTV	220	34.33%
Loan Purpose	3	99.10%
Note Date	2	99.40%
Property Address	1	99.70%
Property Type	43	87.16%
Sales Price	2	99.40%
Total Loan Population	**335**	

Pool Details (Recovco – 33 loans)

Loan Type		
Type	Count	% of Pool
Non-Conforming	33	100.00%
Conforming-GSE Eligible	0	0.00%
Total	**33**	**100.00%**

Product Type		
Type	Count	% of Pool
Fixed	33	100.00%
ARM	0	0.00%
Total	**33**	**100.00%**

Occupancy		
Type	Count	% of Pool
Primary Residence	13	39.39%
Second Home	2	6.06%
Investment Property	18	54.55%
Total	**33**	**100.00%**

Interest Rate		
Type	Count	% of Pool
3.000 - 3.499	1	3.03%
3.500 - 3.999	0	0.00%
4.000 - 4.499	2	6.06%
4.500 - 4.999	1	3.03%
5.000 - 5.499	2	6.06%
5.500 - 5.999	2	6.06%
6.000 - 6.499	1	3.03%
6.500 - 6.999	7	21.21%
7.000 - 7.499	10	30.30%
7.500 - 7.999	5	15.15%
8.000 - 8.499	1	3.03%
8.500 - 8.999	1	3.03%
9.000 - 9.499	0	0.00%
Total	**33**	**100.00%**

Property Type		
Type	Count	% of Pool
Single Family Detached	17	51.52%
Condotel	0	0.00%
Condo, Low Rise	3	9.09%
Condo, High Rise	2	6.06%
PUD	5	15.15%
1 Family Attached	0	0.00%
2 Family	5	15.15%
3 Family	1	3.03%
4 Family	0	0.00%
Total	**33**	**100.00%**

Purpose		
Type	Count	% of Pool
Cash out Refi	12	36.36%
Purchase	20	60.61%
Rate / Term Refi	1	3.03%
Total	**33**	**100.00%**

DTI		
Type	Count	% of Pool
0.00-20.00	18	54.55%
20.01-30.00	3	9.09%
30.01-40.00	6	18.18%
40.01-45.00	4	12.12%
45.01-50.00+	2	6.06%
Total	**33**	**100.00%**

LTV		
Type	Count	% of Pool
0.00-30.00	1	3.03%
30.01-40.00	1	3.03%
40.01-50.00	1	3.03%
50.01-60.00	3	9.09%
60.01-70.00	7	21.21%
70.01-80.00	18	54.55%
80.01-90.00	2	6.06%
Total	**33**	**100.00%**

QM Type		
Type	Count	% of Pool
QM/APOR SH	2	6.06%
QM/APOR HPML	1	3.03%
Not Covered/Exempt	18	54.55%
Non-QM/Compliant	12	36.36%
Total	**33**	**100.00%**

Recovco Tape Discrepancies (33 Loans)

Data Element	Count	Accuracy
B1 Citizenship Status	7	78.79%
B1 Self-Employed?	3	90.91%
B1 SSN	6	81.82%
Borrower DTI Ratio Percent	15	54.55%
Borrower First Name	4	87.88%
Borrower Last Name	3	90.91%
Debt Service Coverage Ratio	11	66.67%
Loan Origination Source Type (S&P)	8	75.76%
MI Coverage Amount	1	96.97%
Original CLTV Ratio Percent	1	96.97%
Original Standard LTV (OLTV)	1	96.97%
Property Address Street	5	84.85%
Representative Score	2	93.94%
Total Loans	**33**	

Loan Grading Definitions

Credit

S&P	Moody's	Fitch	Kroll	DBRS	Definition
A	A	A	A	A	Loan conforms to all applicable guidelines, no conditions noted
B	B	B	B	B	Loan does not meet every applicable credit guideline. However, most of the loan characteristics are within the guidelines and there are documented and significant compensating factors
C	C	C	C	C	The loan does not meet every applicable credit guideline, and most of the loan characteristics are outside of guidelines; or there are weak or no compensating factors
D	D	D	D	D	The loan file is missing critical documentation required to perform the review

Compliance

S&P	Moody's	Kroll	DBRS	Definition
A	A	A	A	The loan was originated in compliance with applicable federal, state, and local predatory and high cost, TILA, and Regulation Z laws and regulations
B	B	B	B	The loan was originated in compliance with applicable federal, state, and local predatory and high cost, TILA, and Regulation Z laws and regulations; however, minor evidentiary issue(s) exist
C	C	C	C	This includes material violation(s) with applicable federal, state, and local predatory and high cost, TILA, and Regulation Z laws and regulations
D	D	D	D	The loan file is missing critical documentation required to perform the review

Fitch	Definition
A	The loan was originated in compliance with applicable federal, state, and local predatory and high cost, TILA, and Regulation Z laws and regulations
B	The loan is in compliance with all applicable laws and regulations and a benefit to the borrower is present and documented
C	This includes material violation(s) with applicable federal, state, and local predatory and high cost, TILA, and Regulation Z laws and regulations
D	The loan file is missing critical documentation required to perform the review

Property Valuation

Moody's	Fitch	Kroll	DBRS	Definition
A	A	A	A	Value is within a 10% variance of third-party product. Appraisal meets lender guidelines. Subject property is 100% complete. Property condition is average or better. Standard GSE form was utilized. Appraiser is licensed. Appraisal is complete.
B	B	B	B	Meets all terms for an A, but property requires cosmetic or minor repairs that do not affect value or habitability
C	C	C	C	Any of the following items: Origination value and third-party valuation product value has a variance of 10% or greater, cannot validate value, property is incomplete, property condition is less than average, GSE form was not utilized, and/or the appraisal and/or does not meet guidelines
D	D	D	D	The loan file was missing the appraisal and/or other valuations products needed to complete the review

S&P	Definition
A	First Level Review Value is within a 10% variance to the original appraisal. Appraisal meets lender guidelines. Subject property is 100% complete. Property condition is average or better. Standard GSE form was utilized. Appraiser is licensed. Appraisal is complete.
B	First Level Review Value is greater than a 10% variance to the original appraisal, but the second level review value is within 10% variance of the original appraised value. In addition, property requires cosmetic or minor repairs that do not affect value or habitability
C	Any of the following items: Second Level Review Value is greater than a 10% variance to the original appraisal, cannot validate value, property is incomplete, property condition is less than average, GSE form was not utilized, and/or the appraisal and/or does not meet guidelines
D	The loan file was missing the appraisal and/or other valuations products needed to complete the review

Loan Review Findings

The following summarizes **Consultant's** final loan securitization and event grades assigned to the final reviewed loan pool and reported in the Agency Grading Report dated January 8, 2026.

Overall Grade Summary

DBRS, Fitch, Kroll, and Moody's NRSRO Grade	# of Loans	% of Loans
A	311	92.84%
B	24	7.16%
C	0	0.00%
D	0	0.00%

Overall Grade Summary

S&P NRSRO Grade	# of Loans	% of Loans
A	297	88.66%
B	38	11.34%
C	0	0.00%
D	0	0.00%

Compliance Grade Summary

DBRS, Fitch, Kroll, and Moody's NRSRO Grade	# of Loans	% of Loans
A	332	99.10%
B	3	0.90%
C	0	0.00%
D	0	0.00%

Compliance Grade Summary

S&P NRSRO Grade	# of Loans	% of Loans
A	332	99.10%
B	3	0.90%
C	0	0.00%
D	0	0.00%

Credit Grade Summary

DBRS, Fitch, Kroll, and Moody's NRSRO Grade	# of Loans	% of Loans
A	314	93.73%
B	21	6.27%
C	0	0.00%
D	0	0.00%

Credit Grade Summary

S&P NRSRO Grade	# of Loans	% of Loans
A	314	93.73%
B	21	6.27%
C	0	0.00%
D	0	0.00%

Property Grade Summary

DBRS, Fitch, Kroll, and Moody's NRSRO Grade	# of Loans	% of Loans
A	335	100.00%
B	0	0.00%
C	0	0.00%
D	0	0.00%

Property Grade Summary

S&P NRSRO Grade	# of Loans	% of Loans
A	317	94.63%
B	18	5.37%
C	0	0.00%
D	0	0.00%

The following summarizes **Recovco** final loan securitization and event grades assigned to the final reviewed loan pool and reported in the Agency Grading Report dated September 16, 2022.

Overall Grade Summary

DBRS, Fitch, Kroll, S&P and Moody's NRSRO Grade	# of Loans	% of Loans
A	25	75.76%
B	8	24.24%
C	0	0.00%
D	0	0.00%

Compliance Grade Summary

DBRS, Fitch, Kroll, S&P and Moody's NRSRO Grade	# of Loans	% of Loans
A	29	87.88%
B	4	12.12%
C	0	0.00%
D	0	0.00%

Credit Grade Summary

DBRS, Fitch, Kroll, S&P and Moody's NRSRO Grade	# of Loans	% of Loans
A	29	87.88%
B	4	12.12%
C	0	0.00%
D	0	0.00%

Property Grade Summary

DBRS, Fitch, Kroll, S&P and Moody's NRSRO Grade	# of Loans	% of Loans
A	33	100.00%
B	0	0.00%
C	0	0.00%
D	0	0.00%

Opus Loans Reviewed (335 loans)

500077381	500077427	500068008	500068048	500069681
500059629	500077428	500069637	500069658	500069682
500067327	500069612	500068009	500077481	500077504
500077382	500077430	500068010	500068050	500069683
500069576	500069613	500068011	500068051	500077505
500069577	500069614	500069638	500068052	500068081
500069578	500077431	500068012	500069659	500068082
500077383	500069615	500069639	500069660	500068083
500077384	500069616	500069640	500077483	500077506
500077385	500069617	500069641	500077484	500068084
500069579	500077432	500068013	500077485	500077507
500077386	500077749	500069642	500077486	500069684
500069581	500069618	500068015	500068053	500069685
500069582	500077434	500068017	500069661	500068085
500069583	500077753	500077456	500068054	500069686
500077387	500077435	500068018	500068056	500068086
500069585	500077755	500068019	500069662	500077508
500069586	500077756	500077458	500069663	500068087
500069587	500069621	500068020	500068057	500068088
500077388	500069622	500056960	500077488	500068089
500069588	500069623	500069643	500068058	500069688
500069589	500077437	500077779	500069664	500069689
500069591	500077438	500077460	500068059	500068090
500077391	500077439	500077461	500069665	500077509
500069593	500069624	500068024	500068060	500077510
500077392	500077440	500069645	500077816	500077511
500077393	500069627	500068026	500077817	500077512
500069594	500077441	500068027	500069666	500068091
500069595	500067989	500069647	500069667	500069690
500069596	500077442	500077463	500068061	500077513
500069597	500069629	500068028	500068062	500077514
500077396	500069631	500068029	500069669	500068092
500077397	500077443	500068030	500077489	500069692
500077398	500077444	500077464	500077490	500077515
500077400	500067991	500068032	500077491	500077838
500077401	500069632	500077466	500069671	500077840
500077402	500067992	500069648	500068064	500068093
500077403	500077445	500068033	500077493	500069694
500077404	500077446	500068034	500068066	500077844
500077405	500077447	500068035	500077494	500068095
500077407	500067993	500069649	500068067	500068096
500077408	500067994	500077467	500068068	500068097

500077409	500077448	500077468	500068069	500068098
500077411	500077449	500068036	500069672	500068099
500077412	500067995	500068037	500068070	500068100
500077413	500077450	500077469	500069673	500068102
500077414	500077451	500068038	500069674	500069696
500077415	500077452	500077470	500069675	500068103
500069600	500067996	500077471	500069676	500068104
500069601	500067997	500068039	500069677	500069699
500069602	500059434	500069650	500077498	500068105
500077416	500077453	500068040	500069678	500069700
500069604	500067998	500069651	500077499	500069701
500077418	500077454	500068041	500068073	500069703
500069606	500069633	500069652	500068074	500077518
500077420	500067999	500077474	500077829	500069704
500069607	500068000	500077475	500077500	500069705
500069608	500069634	500068042	500077501	500069706
500077422	500069635	500068043	500068076	500059495
500069609	500077771	500068044	500077502	500069708
500069610	500068002	500069654	500069679	500068106
500069611	500077772	500077478	500077503	500068107
500077740	500068003	500069655	500068077	500068108
500077424	500068004	500068045	500068078	500069710
500077425	500068005	500068046	500068079	500077857
500077744	500068006	500068047	500068080	500068109
500077426	500069636	500077480	500069680	500068110

Recovco Loans Reviewed (33 loans)

500082843	500082832	500082847
500082842	500082851	500082859
500082854	500082850	500082858
500082853	500082852	500082846
500082841	500082829	500082825
500082827	500082828	500082833
500082845	500082826	500082831
500082830	500082857	500082839
500082844	500082856	500082836
500082849	500082835	500082838
500082848	500082837	500082834

If you have any questions, please contact Uriah Clavier at Uriah.Clavier@opuscmc.com.

Exhibit 99.5 Schedule 1

Marketing ID	Loan ID	Seller Loan ID	Investor Loan ID	Note Date	Original Loan Amount	Sales Price	Total Adjusted Prior Purchase Price	Primary Appraised Value	Primary Appraisal Date	Primary Appraisal Type	Primary Appraisal Company	Primary Appraiser Name	Primary Appraiser License Number	Value for LTV	LTV	CLTV	Loan Reviewed Property Value	Loan Reviewed Variance Amount	Loan Reviewed Variance Percent	Loan Reviewed Product Type	Loan Post-Close Reviewed Property Value	Loan Post-Close Reviewed Variance Amount	Loan Post-Close Reviewed Variance Percent	Loan Post-Close Reviewed Product Type	Second Appraisal Value	Second Appraisal Variance Amount
900000007	XX			XX	XX		0	XX	05-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000008	XX			XX	XX	XX	0	XX	05-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000009	XX			XX	XX		0	XX	06-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	XX	.0500	1073 Individual Condo Report					XX	XX
900000011	XX			XX	XX		0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	70.64	70.64	XX	0.0	.0000	Desk Review					.0	
900000014	XX			XX	XX	XX	0	XX	06-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000017	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	70.0	70.0	XX	0.0	.0000	Desk Review					.0	
900000018	XX			XX	XX	XX	0	XX	07-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	23.03	23.03	XX	0.0	.0000	Desk Review					.0	
900000020	XX			XX	XX	XX	0	XX	06-XX-2025	1004 URAR	XX	XX	XX	XX	70.0	70.0	XX	XX	-.0816	Desk Review					.0	
900000022	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000030	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	90.0	90.0	XX	0.0	.0000	Desk Review					.0	
900000032	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000035	XX			XX	XX	XX	0	XX	06-XX-2025	1004 URAR	XX	XX	XX	XX	68.68	68.68	XX	0.0	.0000	Desk Review					.0	
900000037	XX			XX	XX		0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	66.5	66.5	XX	0.0	.0000	Desk Review					.0	
900000038	XX			XX	XX	XX	0	XX	07-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	57.14	57.14	XX	0.0	.0000	Desk Review					.0	
900000039	XX			XX	XX	XX	0	XX	07-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	65.36	65.36	XX	XX	-.0244	Desk Review					.0	
900000043	XX			XX	XX		0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	35.89	35.89	XX	0.0	.0000	Desk Review					.0	
900000044	XX			XX	XX	XX	0	XX	07-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	73.53	73.53	XX	0.0	.0000	Desk Review					.0	
900000048	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000051	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000052	XX			XX	XX	XX	0	XX	07-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	66.6	66.6	XX	0.0	.0000	Desk Review					.0	
900000055	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000056	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	XX	-.0141	Desk Review					.0	
900000062	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000065	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000066	XX			XX	XX		0	XX	07-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	32.35	32.35	XX	0.0	.0000	Desk Review					.0	
900000068	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	27.56	27.56	XX	0.0	.0000	Desk Review					.0	
900000075	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	60.0	60.0	XX	0.0	.0000	Desk Review					.0	
900000077	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000080	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000085	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	69.78	69.78	XX	0.0	.0000	Desk Review					.0	
900000090	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000095	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000096	XX			XX	XX		0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000097	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	65.0	65.0	XX	0.0	.0000	Desk Review					.0	
900000098	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000101	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000102	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	65.2	65.2	XX	0.0	.0000	Desk Review					.0	
900000104	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000105	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000106	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000109	XX			XX	XX	XX	0	XX	07-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000112	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000113	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	58.99	58.99	XX	0.0	.0000	Desk Review					.0	
900000115	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000120	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000121	XX			XX	XX	XX	0	XX	09-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	90.0	90.0	XX	0.0	.0000	Desk Review					.0	
900000125	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	64.91	64.91	XX	0.0	.0000	Desk Review					.0	
900000130	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	61.62	61.62	XX	0.0	.0000	Desk Review					.0	
900000132	XX			XX	XX	XX	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	XX	-.0159	Desk Review					.0	
900000134	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000137	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000138	XX			XX	XX	XX	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000141	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000145	XX			XX	XX		0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	47.49	47.49	XX	0.0	.0000	Desk Review					.0	
900000148	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	50.0	50.0	XX	0.0	.0000	Desk Review					.0	
900000149	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	70.0	70.0	XX	0.0	.0000	Desk Review					.0	
900000153	XX			XX	XX	XX	0	XX	09-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	78.51	78.51	XX	0.0	.0000	Desk Review					.0	
900000155	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000164	XX			XX	XX	XX	0	XX	09-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000165	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	69.23	69.23	XX	0.0	.0000	Desk Review					.0	
900000169	XX			XX	XX	0	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	74.5	74.5	XX	0.0	.0000	Desk Review					.0	
900000170	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	XX	-.0056	Desk Review					.0	
900000173	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000181	XX			XX	XX		0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	57.8	57.8	XX	0.0	.0000	Desk Review					.0	
900000183	XX			XX	XX	XX	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000187	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000197	XX			XX	XX	XX	0	XX	09-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000200	XX			XX	XX	XX	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000201	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000202	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	59.5	59.5	XX	0.0	.0000	Desk Review					.0	
900000206	XX			XX	XX	XX	0	XX	09-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000207	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	50.0	50.0	XX	0.0	.0000	Desk Review					.0	
900000208	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000210	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	90.0	90.0	XX	0.0	.0000	Desk Review					.0	
900000211	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000215	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000219	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000224	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000232	XX			XX	XX	0	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000239	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000245	XX			XX	XX	XX	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000247	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000264	XX			XX	XX		0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	XX	-.0333	Desk Review					.0	
900000265	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000272	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000273	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Collateral Underwriter (CU)					XX	XX
900000275	XX			XX	XX	0	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	65.0	65.0	XX	0.0	.0000	Desk Review					.0	
900000276	XX			XX	XX		0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000279	XX			XX	XX		0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000282	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	90.0	90.0	XX	0.0	.0000	Desk Review					.0	
900000284	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	68.44	68.44	XX	0.0	.0000	Desk Review					.0	
900000285	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000295	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000298	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	54.94	54.94	XX	0.0	.0000	Desk Review					.0	
900000307	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000312	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000313	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	55.0	55.0	XX	0.0	.0000	Desk Review					.0	
900000317	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	XX	-.0359	Desk Review					.0	
900000320	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000321	XX			XX	XX	XX	0	XX	09-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000324	XX			XX	XX	0	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	35.0	35.0	XX	0.0	.0000	Desk Review					.0	
900000328	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	73.68	73.68	XX	0.0	.0000	Desk Review					.0	
900000329	XX			XX	XX	XX	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	81.72	81.72	XX	0.0	.0000	Desk Review					.0	
900000330	XX			XX	XX	XX	0	XX	07-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000331	XX			XX	XX	XX	0	XX	09-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000333	XX			XX	XX		0	XX	09-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	XX	.0870	Desk Review					.0	
900000337	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000338	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000349	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	XX	.0057	Loan Collateral Advisor (LCA)					XX	XX
900000351	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000355	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	50.0	50.0	XX	0.0	.0000	Desk Review					.0	
900000356	XX			XX	XX	XX	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000357	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	XX	-.0249	Desk Review					.0	
900000362	XX			XX	XX	XX	0	XX	07-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000363	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	71.52	71.52	XX	0.0	.0000	Desk Review					.0	
900000364	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000366	XX			XX	XX	0	0	XX	05-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000368	XX			XX	XX	XX	0	XX	06-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000370	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	49.93	49.93	XX	0.0	.0000	Desk Review					.0	
900000371	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000372	XX			XX	XX	XX	0	XX	05-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000374	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000377	XX			XX	XX	XX	0	XX	07-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000379	XX			XX	XX	0	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	52.19	52.19	XX	0.0	.0000	Desk Review					.0	
900000382	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	36.81	36.81	XX	0.0	.0000	Desk Review					.0	
900000384	XX			XX	XX	XX	0	XX	09-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000391	XX			XX	XX	0	0	XX	10-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000393	XX			XX	XX		0	XX	04-XX-2025	1004 URAR	XX	XX	XX	XX	73.48	73.48	XX	0.0	.0000	Desk Review					.0	
900000395	XX			XX	XX	XX	0	XX	09-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000399	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000403	XX			XX	XX		0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	23.33	23.33	XX	0.0	.0000	Desk Review					.0	
900000404	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000405	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000406	XX			XX	XX	0	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	71.43	71.43	XX	0.0	.0000	Desk Review					.0	
900000407	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000410	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000411	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000413	XX			XX	XX	0	0	XX	06-XX-2025	1004 URAR	XX	XX	XX	XX	31.91	31.91	XX	0.0	.0000	Desk Review					.0	
900000415	XX			XX	XX	0	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	67.92	67.92	XX	0.0	.0000	Desk Review					.0	
900000416	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	70.0	70.0	XX	0.0	.0000	Desk Review					.0	
900000421	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	52.38	52.38	XX	0.0	.0000	Desk Review					.0	
900000422	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	90.0	90.0	XX	0.0	.0000	Desk Review					.0	
900000424	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000428	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000429	XX			XX	XX	0	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	69.83	69.83	XX	0.0	.0000	Desk Review					.0	
900000430	XX			XX	XX	XX	0	XX	07-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000433	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000435	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000438	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000439	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
Removed from deal	XX			XX	XX	XX	0	XX	06-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000446	XX			XX	XX		0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	50.43	50.43	XX	0.0	.0000	Desk Review					.0	
Removed from deal	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000452	XX			XX	XX	XX	0	XX	06-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000456	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	66.67	66.67	XX	0.0	.0000	Desk Review					.0	
900000463	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000466	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000470	XX			XX	XX	XX	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	85.0	85.0	XX	XX	.0161	Desk Review					.0	
900000471	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	45.53	45.53	XX	0.0	.0000	Desk Review					.0	
900000475	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000480	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000481	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000483	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	68.46	68.46	XX	0.0	.0000	Desk Review					.0	
900000484	XX			XX	XX		0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	74.87	74.87	XX	0.0	.0000	Desk Review					.0	
900000487	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000492	XX			XX	XX	XX	0	XX	07-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000493	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	56.63	56.63	XX	0.0	.0000	Desk Review					.0	
900000497	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000500	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000505	XX			XX	XX	XX	0	XX	09-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000508	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.91	80.91	XX	0.0	.0000	Desk Review					.0	
900000509	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000523	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000524	XX			XX	XX	0	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	50.13	50.13	XX	0.0	.0000	Desk Review					.0	
900000528	XX			XX	XX		0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	50.0	50.0	XX	0.0	.0000	Desk Review					.0	
900000529	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000531	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000536	XX			XX	XX	0	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	70.0	70.0	XX	0.0	.0000	Desk Review					.0	
900000539	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000540	XX			XX	XX		0	XX	07-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	61.29	61.29	XX	0.0	.0000	Desk Review					.0	
900000542	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000543	XX			XX	XX	0	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	XX	-.0909	Desk Review					.0	
900000546	XX			XX	XX		0	XX	09-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000547	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000549	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000550	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	70.69	70.69	XX	0.0	.0000	Desk Review					.0	
900000551	XX			XX	XX	0	0	XX	07-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000553	XX			XX	XX		0	XX	06-XX-2025	1004 URAR	XX	XX	XX	XX	74.24	74.24	XX	XX	-.0411	Desk Review					.0	
900000557	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000565	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000566	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	24.81	24.81	XX	0.0	.0000	Desk Review					.0	
900000570	XX			XX	XX	XX	0	XX	05-XX-2025	1004 URAR	XX	XX	XX	XX	86.83	86.83	XX	0.0	.0000	Desk Review					.0	
900000575	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	65.2	65.2	XX	0.0	.0000	Desk Review					.0	
900000580	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	70.0	70.0	XX	0.0	.0000	Desk Review					.0	
900000582	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	60.28	60.28	XX	XX	.0278	1004 URAR					XX	XX
900000584	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000586	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	61.73	61.73	XX	0.0	.0000	Collateral Underwriter (CU)					XX	XX
900000589	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000594	XX			XX	XX	0	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	66.63	66.63	XX	0.0	.0000	Desk Review					.0	
900000596	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	90.0	90.0	XX	0.0	.0000	Desk Review					.0	
900000600	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000606	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000610	XX			XX	XX		0	XX	06-XX-2025	1004 URAR	XX	XX	XX	XX	26.67	26.67	XX	0.0	.0000	Desk Review					.0	
900000612	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000617	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	59.34	59.34	XX	0.0	.0000	Desk Review					.0	
900000622	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000625	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000627	XX			XX	XX	XX	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000628	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000630	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000631	XX			XX	XX	0	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	70.0	70.0	XX	0.0	.0000	Desk Review					.0	
900000632	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000633	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000635	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000639	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000649	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000652	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000654	XX			XX	XX		0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	26.68	26.68	XX	0.0	.0000	Desk Review					.0	
900000655	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000656	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000657	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000658	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	77.27	77.27	XX	0.0	.0000	Desk Review					.0	
900000659	XX			XX	XX	0	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000661	XX			XX	XX	XX	0	XX	07-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000665	XX			XX	XX	XX	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000668	XX			XX	XX	0	0	XX	07-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000671	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000677	XX			XX	XX	XX	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	60.0	60.0	XX	0.0	.0000	Desk Review					.0	
900000678	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000679	XX			XX	XX	0	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	72.58	72.58	XX	0.0	.0000	Desk Review					.0	
900000684	XX			XX	XX	XX	0	XX	06-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000688	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000694	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000697	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	90.0	90.0	XX	0.0	.0000	Desk Review					.0	
900000699	XX			XX	XX	0	0	XX	09-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	63.49	63.49	XX	0.0	.0000	Desk Review					.0	
900000705	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000710	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	67.12	67.12	XX	XX	.0596	1004 URAR					XX	XX
900000711	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000716	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	70.0	70.0	XX	0.0	.0000	Desk Review					.0	
900000719	XX			XX	XX	0	0	XX	06-XX-2025	1004 URAR	XX	XX	XX	XX	69.31	69.31	XX	0.0	.0000	Desk Review					.0	
900000722	XX			XX	XX	0	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000727	XX			XX	XX		0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000728	XX			XX	XX	XX	0	XX	06-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	65.0	65.0	XX	0.0	.0000	Desk Review					.0	
900000729	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	90.0	90.0	XX	0.0	.0000	Desk Review					.0	
900000730	XX			XX	XX	XX	0	XX	09-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	75.98	75.98	XX	0.0	.0000	Desk Review					.0	
900000731	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	78.31	78.31	XX	0.0	.0000	Desk Review					.0	
900000732	XX			XX	XX	XX	0	XX	07-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000734	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000735	XX			XX	XX	XX	0	XX	09-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	43.48	43.48	XX	0.0	.0000	Desk Review					.0	
900000737	XX			XX	XX	XX	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000748	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Loan Collateral Advisor (LCA)					.0	
900000749	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	90.0	90.0	XX	XX	.1277	Desk Review					.0	
900000750	XX			XX	XX		0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	43.84	43.84	XX	0.0	.0000	Desk Review					.0	
900000751	XX			XX	XX	XX	0	XX	09-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	56.33	56.33	XX	0.0	.0000	Desk Review					.0	
900000757	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	79.92	79.92	XX	0.0	.0000	Desk Review					.0	
900000764	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	XX	-.0201	Desk Review					.0	
900000768	XX			XX	XX	0	0	XX	09-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	19.53	19.53	XX	0.0	.0000	Desk Review					.0	
900000771	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000773	XX			XX	XX	0	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	70.0	70.0	XX	0.0	.0000	Desk Review					.0	
900000775	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	XX	.0066	Desk Review					.0	
900000776	XX			XX	XX	XX	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000777	XX			XX	XX	0	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	70.0	70.0	XX	0.0	.0000	Desk Review					.0	
900000780	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000781	XX			XX	XX		0	XX	07-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000783	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000789	XX			XX	XX		0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	59.56	59.56	XX	XX	.0385	1004 URAR					XX	XX
900000790	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	70.0	70.0	XX	0.0	.0000	Desk Review					.0	
900000791	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	60.0	60.0	XX	0.0	.0000	Desk Review					.0	
900000794	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	70.0	70.0	XX	0.0	.0000	Desk Review					.0	
900000800	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000803	XX			XX	XX	XX	0	XX	09-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000809	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000810	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000813	XX			XX	XX		0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000816	XX			XX	XX	0	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	61.91	61.91	XX	0.0	.0000	Desk Review					.0	
900000817	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000819	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	58.29	58.29	XX	0.0	.0000	Collateral Underwriter (CU)					XX	XX
900000820	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000821	XX			XX	XX	XX	0	XX	09-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000822	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000823	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
Removed from deal	XX			XX	XX	0	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	77.35	77.35	XX	0.0	.0000	Desk Review					.0	
900000827	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000829	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	89.74	89.74	XX	0.0	.0000	Desk Review					.0	
900000833	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000839	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000844	XX			XX	XX	XX	0	XX	07-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	89.9	89.9	XX	0.0	.0000	Desk Review					.0	
900000845	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	90.0	90.0	XX	0.0	.0000	Desk Review					.0	
900000850	XX			XX	XX		0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	43.17	43.17	XX	0.0	.0000	Desk Review					.0	
900000851	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000853	XX			XX	XX	0	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	42.53	42.53	XX	0.0	.0000	Desk Review					.0	
900000857	XX			XX	XX	0	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000858	XX			XX	XX	XX	0	XX	09-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	70.0	70.0	XX	0.0	.0000	Desk Review					.0	
900000859	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	73.41	73.41	XX	0.0	.0000	Desk Review					.0	
900000861	XX			XX	XX		0	XX	09-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	55.19	55.19	XX	0.0	.0000	Desk Review					.0	
900000866	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	79.33	79.33	XX	0.0	.0000	Desk Review					.0	
900000877	XX			XX	XX	XX	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000882	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000883	XX			XX	XX	XX	0	XX	09-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000890	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	65.0	65.0	XX	0.0	.0000	Desk Review					.0	
900000891	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	90.0	90.0	XX	0.0	.0000	Collateral Underwriter (CU)					.0	
900000897	XX			XX	XX		0	XX	06-XX-2025	1004 URAR	XX	XX	XX	XX	65.19	65.19	XX	XX	.0156	Collateral Underwriter (CU)					XX	XX
900000898	XX			XX	XX		0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000904	XX			XX	XX		0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	54.0	54.0	XX	0.0	.0000	Desk Review					.0	
900000906	XX			XX	XX		0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	40.0	40.0	XX	0.0	.0000	Desk Review					.0	
900000907	XX			XX	XX	0	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	55.76	55.76	XX	0.0	.0000	Desk Review					.0	
900000908	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000914	XX			XX	XX	XX	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	

900000915	XX			XX	XX	0	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	64.84	64.84	XX	0.0	.0000	Desk Review					.0	
900000922	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	39.14	39.14	XX	0.0	.0000	Desk Review					.0	
900000923	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000925	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000926	XX			XX	XX	XX	0	XX	08-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000927	XX			XX	XX	XX	0	XX	07-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000928	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Collateral Underwriter (CU)					.0	
900000935	XX			XX	XX	XX	0	XX	07-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	60.0	60.0	XX	0.0	.0000	Desk Review					.0	
900000936	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	89.15	89.15	XX	0.0	.0000	Desk Review					.0	
900000937	XX			XX	XX		0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	69.93	69.93	XX	0.0	.0000	Desk Review					.0	
900000939	XX			XX	XX		0	XX	05-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000942	XX			XX	XX	XX	0	XX	08-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000946	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000950	XX			XX	XX	XX	0	XX	06-XX-2025	1004 URAR	XX	XX	XX	XX	64.71	64.71	XX	0.0	.0000	Desk Review					.0	
900000952	XX			XX	XX	XX	0	XX	09-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000953	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	67.55	67.55	XX	0.0	.0000	Desk Review					.0	
900000954	XX			XX	XX		0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	65.85	65.85	XX	0.0	.0000	Desk Review					.0	
900000957	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000958	XX			XX	XX	0	0	XX	06-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000959	XX			XX	XX	0	0	XX	07-XX-2025	1073 Individual Condo Report	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000960	XX			XX	XX	XX	0	XX	07-XX-2025	1025 Small Residential Income Report	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000962	XX			XX	XX	XX	0	XX	07-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000964	XX			XX	XX	0	0	XX	06-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000966	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	75.0	75.0	XX	0.0	.0000	Desk Review					.0	
900000967	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	80.0	80.0	XX	0.0	.0000	Desk Review					.0	
900000969	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	
900000971	XX			XX	XX	XX	0	XX	08-XX-2025	1004 URAR	XX	XX	XX	XX	85.0	85.0	XX	0.0	.0000	Desk Review					.0	

Exhibit 99.5 Schedule 2

LOAN INFORMATION					INITIAL CREDIT LOAN GRADES					INITIAL COMPLIANCE LOAN GRADES					INITIAL PROPERTY LOAN GRADES					INITIAL OVERALL LOAN GRADES					FINAL CREDIT LOAN GRADES					FINAL COMPLIANCE LOAN GRADES					FINAL PROPERTY LOAN GRADES					FINAL OVERALL LOAN GRADES				
Marketing ID	Loan ID	Seller Loan ID	Investor Loan ID	Original Loan Amount	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys
900000007	XX			XX	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000008	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000009	XX			XX	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000011	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	B	A	A	A	A	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	B	A	A	A	A	B	A
900000014	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000017	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	B	A	A	A	A	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	B	A	A	A	A	B	A
900000018	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000020	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000022	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000030	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000032	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000035	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000037	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000038	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000039	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000043	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000044	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000048	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000051	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000052	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000055	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000056	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000062	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000065	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000066	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000068	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000075	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000077	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000080	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000085	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000090	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000095	XX			XX	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
900000096	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000097	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000098	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000101	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000102	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000104	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000105	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000106	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000109	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000112	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000113	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000115	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000120	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000121	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000125	XX			XX	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
900000130	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000132	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000134	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000137	XX			XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000138	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000141	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000145	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	B	A	A	A	A	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	B	A	A	A	A	B	A
900000148	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	B	A	A	A	A	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	B	A	A	A	A	B	A
900000149	XX			XX	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000153	XX			XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000155	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000164	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000165	XX			XX	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000169	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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900000328	XX			XX	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
900000329	XX			XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000330	XX			XX	B	B	B	B	B	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
900000331	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000333	XX			XX	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000337	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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900000357	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000362	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000363	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000364	XX			XX	D	D	D	D	D	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000366	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000368	XX			XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000370	XX			XX	C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000371	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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900000377	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000379	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000382	XX			XX	D	D	D	D	D	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000384	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000391	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000393	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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900000404	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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900000406	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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900000416	XX			XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000421	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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900000424	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000428	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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Removed from deal	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	B	A	A	A	A	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	B	A	A	A	A	B	A
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Removed from deal	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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900000586	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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900000606	XX			XX	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000610	XX			XX	D	D	D	D	D	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000612	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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900000705	XX			XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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Removed from deal	XX			XX	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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900000954	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	B	A	A	A	A	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	B	A	A	A	A	B	A
900000957	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000958	XX			XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000959	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000960	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000962	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000964	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000966	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000967	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000969	XX			XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000971	XX			XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A

Exhibit 99.5 Schedule 3

Marketing ID	Loan ID	Seller Loan ID	Investor Loan ID	Seller Name	Loan Program	Documentation Type	Executed NOO Docs in File	Lease In Place Flag	Actual In Place Rent	Third Party Market Rent Estimate	Third Party Rent Source	Actual Short Term Rent Amount	Actual Short Term Rent Source	Short Term Rent Number of Months	Short Term Rental Occupancy Factor	Rental Income Used for Property DSCR Calculation	Rental Source for Property DSCR Calculation	DSCR Calculation Based On Short Rental Income Flag	F
900000014	XX			XX	XXXX	Full Doc	Present											No	
900000020	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1550	Appraisal - 1007					1550	Appraisal - 1007	No	9
900000032	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1375	Appraisal - 1007					1375	Appraisal - 1007	No	9
900000038	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	6000	Appraisal - 1007					6000	Appraisal - 1007	No	1
900000043	XX			XX	XXXX	Full Doc	Present											No	
900000048	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	3000	Appraisal - 1007					3000	Appraisal - 1007	No	1
900000052	XX			XX	XXXX	Full Doc	Present											No	
900000055	XX			XX	XXXX	Full Doc	Present											No	
900000075	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	1795	1725	Appraisal - 1007					1725	Appraisal - 1007	No	7
900000077	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	1895	1850	Appraisal - 1007					1850	Appraisal - 1007	No	7
900000080	XX			XX	XXXX	Full Doc	Present											No	
900000085	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	6300	Appraisal - 1007					6300	Appraisal - 1007	No	1
900000096	XX			XX	XXXX	Full Doc	Present											No	
900000097	XX			XX	XXXX	12 Month Bank Statement	Present											No	
900000098	XX			XX	XXXX	Full Doc	Present											No	
900000101	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1650	Appraisal - 1007					1650	Appraisal - 1007	No	9
900000102	XX			XX	XXXX	Full Doc	Present	Subject Owner Occupied/Vacant										No	
900000112	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Subject Owner Occupied/Vacant	0	1800	Appraisal - 1007					1800	Appraisal - 1007	No	1
900000120	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	2700	Appraisal - 1007					2700	Appraisal - 1007	No	1
900000132	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	3450	Appraisal - 1025					3450	Appraisal - 1025	No	6
900000137	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Subject Owner Occupied/Vacant	0	12500	Appraisal - 1025					12500	Appraisal - 1025	No	9
900000138	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	2100	Appraisal - 1025					2100	Appraisal - 1025	No	6
900000141	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1950	Appraisal - 1007					1950	Appraisal - 1007	No	9
900000153	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	3360	6720	Appraisal - 1025					6720	Appraisal - 1025	No	9
900000164	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	4200	Appraisal - 1025					4200	Appraisal - 1025	No	7
900000169	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	1295	1150	Appraisal - 1007					1150	Appraisal - 1007	No	7
900000170	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	5575	Appraisal - 1007		N/A			5575	Appraisal - 1007	No	9
900000183	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	5250	Appraisal - 1025					5250	Appraisal - 1025	No	9
900000197	XX			XX	XXXX	Full Doc	Present											No	
900000200	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	4850	5000	Appraisal - 1025					4850	Actual In Place Rent	No	7
900000201	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1800	Short Term Rental	2525	XX	12	80.00%	2525	XX	Yes	7
900000206	XX			XX	XXXX	Full Doc	Present											No	
900000207	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	13000	Short Term Rental	10041.66	XX	1	51.00%	10041.66	XX	Yes	3
900000211	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	2700	Short Term Rental	10258.33	XX	12	51.00%	10258.33	XX	Yes	5
900000232	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	1575	1650	Appraisal - 1007					1575	Actual In Place Rent	No	8
900000245	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1600	Appraisal - 1025					1600	Appraisal - 1025	No	6
900000247	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1925	Appraisal - 1007					1925	Appraisal - 1007	No	9
900000275	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	870	1395	Appraisal - 1007					870	Actual In Place Rent	No	1
900000312	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0		Short Term Rental	8150	XX	12	71.00%	8150	XX	Yes	5
900000317	XX			XX	XXXX	Full Doc	Present											No	
900000320	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0		Short Term Rental	3041.67	XX	12	59.00%	3041.67	XX	Yes	7
900000321	XX			XX	XXXX	Full Doc	Present											No	
900000324	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	2195	3300	Appraisal - 1007					2195	Actual In Place Rent	No	1
900000329	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	4000	4000	Appraisal - 1025					4000	Actual In Place Rent	No	8
900000331	XX			XX	XXXX	2YR Full Doc	Present											No	
900000337	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1650	Appraisal - 1007					1650	Appraisal - 1007	No	9
900000351	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1300	Appraisal - 1007					1300	Appraisal - 1007	No	1
900000356	XX			XX	XXXX	Full Doc	Present	Subject Owner Occupied/Vacant										No	
900000357	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1650	N/A	2966.66	XX	12		2966.66	XX	Yes	7
900000362	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1750	Appraisal - 1007					1750	Appraisal - 1007	No	1
900000366	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	3000	3350	Appraisal - 1007					3000	Actual In Place Rent	No	9
900000368	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	4050	Appraisal - 1025		N/A			4050	Appraisal - 1025	No	9
900000372	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	5950	Appraisal - 1007	2966.67	XX	12	50.00%	5950	Appraisal - 1007	No	7
900000377	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	2150	Appraisal - 1007					2150	Appraisal - 1007	No	8
900000379	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	2200	2125	Appraisal - 1025					2125	Appraisal - 1025	No	7
900000384	XX			XX	XXXX	Full Doc	Present											No	
900000391	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	1850	1840	Appraisal - 1007					1840	Appraisal - 1007	No	7
900000395	XX			XX	XXXX	Full Doc	Present											No	
900000404	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0		Short Term Rental	3958.33	XX	12	56.00%	3958.33	XX	Yes	4
900000406	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	4125	4200	Appraisal - 1025					4125	Actual In Place Rent	No	8
900000410	XX			XX	XXXX	Full Doc	Present											No	
900000413	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	2500	1875	Appraisal - 1007					1875	Appraisal - 1007	No	5
900000415	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	3100	3100	Appraisal - 1025					3100	Appraisal - 1025	No	7
900000416	XX			XX	XXXX	Full Doc	Present											No	
900000424	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1125	Appraisal - 1007					1125	Appraisal - 1007	No	8
900000429	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	1750	1500	Appraisal - 1007					1500	Appraisal - 1007	No	9
900000430	XX			XX	XXXX	Full Doc	Present											No	
900000433	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	2400	Appraisal - 1007					2400	Appraisal - 1007	No	8
900000438	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1500	Appraisal - 1025					1500	Appraisal - 1025	No	7
900000439	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1500	Appraisal - 1007					1500	Appraisal - 1007	No	7
Removed from deal	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1700	Appraisal - 1007					1700	Appraisal - 1007	No	1
900000452	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1850	Appraisal - 1007					1850	Appraisal - 1007	No	7
900000456	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1600	Appraisal - 1007					1600	Appraisal - 1007	No	7
900000466	XX			XX	XXXX	Full Doc	Present											No	
900000470	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	3600	Appraisal - 1025					3600	Appraisal - 1025	No	9
900000471	XX			XX	XXXX	2YR Full Doc	Present	No			N/A							No	
900000481	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0		Short Term Rental	4425	XX	12	46.00%	4425	XX	Yes	8
900000492	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	3800	Appraisal - 1025					3800	Appraisal - 1025	No	8
900000497	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	950	Short Term Rental	1675	XX	371	35.00%	1675	XX	Yes	6
900000500	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0		Short Term Rental	5341.66	XX	12	61.00%	5341.66	XX	Yes	7
900000505	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	5700	Appraisal - 1025					5700	Appraisal - 1025	No	9
900000508	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1800	Appraisal - 1007					1800	Appraisal - 1007	No	9
900000509	XX			XX	XXXX	2YR Full Doc	Present											No	
900000524	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	2800	2800	Appraisal - 1007					2800	Appraisal - 1007	No	8
900000536	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	2550	2550	Appraisal - 1007					2550	Appraisal - 1007	No	9
900000539	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	2500	Appraisal - 1007					2500	Appraisal - 1007	No	9
900000542	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	3700	Appraisal - 1007	4858.33	XX	12	66.00%	3700	Appraisal - 1007	No	9
900000543	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	1650	1715	Appraisal - 1007					1650	Actual In Place Rent	No	8
900000551	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	4400	3850	Appraisal - 1025					3850	Appraisal - 1025	No	8
900000575	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1815	Appraisal - 1007					1815	Appraisal - 1007	No	9
900000589	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0		Short Term Rental	2650	XX	12	45.00%	2650	XX	Yes	9
900000594	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	1650	1650	Appraisal - 1007					1650	Actual In Place Rent	No	9
900000600	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	2100	Appraisal - 1007					2100	Appraisal - 1007	No	1
900000622	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	2500	Short Term Rental	6183.3	XX	12	76.00%	6183.3	XX	Yes	4
900000625	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	2000	Appraisal - 1007					2000	Appraisal - 1007	No	9
900000627	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	2300	Appraisal - 1025					2300	Appraisal - 1025	No	5
900000631	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	1800	1850	Appraisal - 1007					1800	Actual In Place Rent	No	9
900000635	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	3600		Short Term Rental	5841.67	XX	12	66.00%	5841.67	XX	Yes	9
900000639	XX			XX	XXXX	12 Month Bank Statement	Present											No	
900000652	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	3625	Short Term Rental	7791.67	XX	12	71.00%	7791.67	XX	Yes	4
900000656	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	2700	Appraisal - 1007					2700	Appraisal - 1007	No	1
900000659	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	7500	7500	Appraisal - 1025					7500	Appraisal - 1025	No	7
900000661	XX			XX	XXXX	2YR Full Doc	Present											No	
900000665	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1100	Appraisal - 1025					1100	Appraisal - 1025	No	9
900000668	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	6707	5925	Appraisal - 1025					5925	Appraisal - 1025	No	7
900000671	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	2500	Appraisal - 1007					2500	Appraisal - 1007	No	9
900000677	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	2990	3050	Appraisal - 1025					2990	Actual In Place Rent	No	6
900000679	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	2200	2050	Appraisal - 1007					2200	Actual In Place Rent	No	8
900000694	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1725	Appraisal - 1007					1725	Appraisal - 1007	No	8
900000699	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	1300	1600	Appraisal - Narrative		N/A			1300	Actual In Place Rent	No	8
900000705	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1695	Appraisal - 1007		N/A			1695	Appraisal - 1007	No	9
900000716	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1900	Appraisal - 1007					1900	Appraisal - 1007	No	8
900000719	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1800	Appraisal - 1007					1800	Appraisal - 1007	No	6
900000722	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	1731	1800	Appraisal - 1025					1731	Actual In Place Rent	No	4
900000728	XX			XX	XXXX	12 Month Bank Statement	Present	No			N/A							No	
900000731	XX			XX	XXXX	24 Month Bank Statement	Present	Subject Owner Occupied/Vacant										No	
900000732	XX			XX	XXXX	Full Doc	Present											No	
900000734	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0		Short Term Rental	3608.33	XX	12	70.00%	3608.33	XX	Yes	6
900000737	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	4000	Appraisal - 1025					4000	Appraisal - 1025	No	9
900000751	XX			XX	XXXX	2YR Full Doc	Present											No	
900000757	XX			XX	XXXX	12 Month Bank Statement	Present											No	
900000768	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	4400	5600	Appraisal - 1025					4400	Actual In Place Rent	No	3
900000771	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	2100	Short Term Rental	3650	XX	12	47.00%	3650	XX	Yes	7
900000773	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0		Short Term Rental	3524.58	XX	12	45.00%	3524.58	XX	Yes	6
900000775	XX			XX	XXXX	12 Month Bank Statement	Present											No	
900000776	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	4000	8000	Appraisal - 1025					8000	Appraisal - 1025	No	9
900000777	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	2850	2455	Appraisal - 1007					2455	Appraisal - 1007	No	8
900000780	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1750	Short Term Rental	2208.33	XX	12	48.00%	2208.33	XX	Yes	9
900000783	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1450	Appraisal - 1007					1450	Appraisal - 1007	No	8
900000790	XX			XX	XXXX	12 Month Bank Statement	Present	No			N/A							No	
900000794	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Subject Owner Occupied/Vacant	0	6700	Short Term Rental	7441.67	XX	12	76.00%	7441.67	XX	Yes	7
900000803	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1500	Appraisal - 1025					1500	Appraisal - 1025	No	7
900000813	XX			XX	XXXX	12 Month Bank Statement	Present	Subject Owner Occupied/Vacant										No	
900000816	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	5180	6400	Appraisal - 1007					5180	Actual In Place Rent	No	9
900000819	XX			XX	XXXX	12 Month Bank Statement	Present											No	
900000820	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	2700	Appraisal - 1007					2700	Appraisal - 1007	No	9
900000821	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	2846	Appraisal - 1007					2846	Appraisal - 1007	No	8
Removed from deal	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	3020	5420	Appraisal - 1025					5420	Appraisal - 1025	No	8
900000827	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1500	Appraisal - 1007					1500	Appraisal - 1007	No	8
900000851	XX			XX	XXXX	12 Month Bank Statement	Present											No	
900000853	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	2250	3000	Appraisal - 1007					2250	Actual In Place Rent	No	9
900000857	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	3550	2615	Appraisal - 1025					2615	Appraisal - 1025	No	7
900000858	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	2100	Appraisal - 1007					2100	Appraisal - 1007	No	9
900000877	XX			XX	XXXX	Full Doc	Present											No	
900000882	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1600	Appraisal - 1007					1600	Appraisal - 1007	No	8
900000883	XX			XX	XXXX	2YR Full Doc	Present											No	
900000890	XX			XX	XXXX	12 Month Bank Statement	Present											No	
900000907	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	5500	4250	Appraisal - 1007					4250	Appraisal - 1007	No	1
900000914	XX			XX	XXXX	12 Month Bank Statement	Present											No	
900000915	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	2100	2100	Appraisal - 1007					2100	Actual In Place Rent	No	1
900000925	XX			XX	XXXX	12 Month Bank Statement	Present											No	
900000926	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	3200	Appraisal - 1025					3200	Appraisal - 1025	No	8
900000942	XX			XX	XXXX	Full Doc	Present											No	
900000946	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0		Short Term Rental	7575	XX	12	70.00%	7575	XX	Yes	4
900000952	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1225	Appraisal - 1007					1225	Appraisal - 1007	No	8
900000957	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	3200	Short Term Rental	6591.67	XX	12	44.00%	6591.67	XX	Yes	9
900000958	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	1950	1800	Appraisal - 1007		N/A			1950	Actual In Place Rent	No	8
900000959	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	6999	4300	Appraisal - 1007					4300	Appraisal - 1007	No	1
900000960	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	995	2595	Appraisal - 1025					2595	Appraisal - 1025	No	8
900000964	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	2150	2000	Appraisal - 1007					2150	Actual In Place Rent	No	9
900000966	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0		Short Term Rental	4116.67	XX	12	54.00%	4116.67	Short Term Rental	Yes	9
900000967	XX			XX	XXXX	Debt Service Coverage Ratio	Present	Yes	1150	1600	Appraisal - 1007					1150	Actual In Place Rent	No	9
900000969	XX			XX	XXXX	Debt Service Coverage Ratio	Present	No	0	1600	Appraisal - 1007					1600	Appraisal - 1007	No	9
900000971	XX			XX	XXXX	2YR Full Doc	Present											No	

Exhibit 99.5 Schedule 4

Marketing ID	Seller	Loan ID	Seller Loan ID	Investor Loan ID	Queue	Created Date	Last Modified Date	Finding Status	Event Level	Finding Category	Finding Sub Category	Finding Name	Reviewer Comments	Seller Comments	Finding Resolution
900000007	XX	XX			Closed	2025-10-03 07:36	2025-11-05 11:47	Resolved	1 - Information	Compliance	Missing Doc	Homeownership Counseling Organizations Disclosure Missing or Incomplete	Resolved-Lender provided Homeownership Counseling Organizations Disclosure. Condition cleared. - Due Diligence Vendor-11/XX/2025 Resolved-Homeownership Counseling Disclosure Is Present or Not Applicable - Due Diligence Vendor-11/XX/2025 Ready for Review-Document Uploaded. - Buyer-11/XX/2025 Open-Homeownership Counseling Organizations Disclosure Missing or Incomplete - Due Diligence Vendor-10/XX/2025		Resolved-Lender provided Homeownership Counseling Organizations Disclosure. Condition cleared. - Due D Resolved-Homeownership Counseling Disclosure Is Present or Not Applicable - Due Diligence Vendor-11/XX
900000009	XX	XX			Closed	2025-08-22 16:35	2025-09-19 11:52	Resolved	1 - Information	Credit	Closing	Borrower 1 Photo ID is expired	Resolved-Borrower photo ID expiration date is 08-XX-2025 and note is dated 07-XX-2025. - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. - Buyer-09/XX/2025 Open-Borrower photo ID expiration date is 05-XX-2025 and note is dated 07-XX-2025. B1 photo ID expiration date is 05-XX-2025 and note is dated 07-XX-2025. - Due Diligence Vendor-08/XX/2025		Resolved-Borrower photo ID expiration date is 08-XX-2025 and note is dated 07-XX-2025. - Due Diligence Ve
900000011	XX	XX			Closed	2025-10-02 16:12	2025-10-02 16:12	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-10/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-10/XX/2025
900000017	XX	XX			Closed	2025-09-30 12:42	2025-09-30 12:42	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-09/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-09/XX/2025
900000095	XX	XX			Closed	2025-10-08 05:52	2025-10-08 05:56	Waived	2 - Non-Material	Credit	Eligibility	Transaction Ineligible	Waived-Escrows required for LTV > 80%. A lender exception is present in the loan file, dated prior to consummation, providing adequate comp factors. - Due Diligence Vendor-10/XX/2025		Waived-Escrows required for LTV > 80%. A lender exception is present in the loan file, dated prior to consum Due Diligence Vendor-10/XX/2025
900000125	XX	XX			Closed	2025-10-07 12:05	2025-10-07 12:05	Waived	2 - Non-Material	Credit	Borrower	Citizenship Does Not Meet Guideline Requirements	Waived-EAD with C14 category. A lender exception is present in the loan file, dated prior to consummation, providing adequate comp factors. - Due Diligence Vendor-10/XX/2025		Waived-EAD with C14 category. A lender exception is present in the loan file, dated prior to consummation, pr Diligence Vendor-10/XX/2025
900000137	XX	XX			Closed	2025-09-17 14:07	2026-01-05 15:52	Resolved	1 - Information	Credit	Missing Doc	Missing Business Purpose Affidavit	Resolved-Lender provided Business Purpose Affidavit. Finding Resolved - Due Diligence Vendor-09/XX/2025 Resolved-Business Purpose Affidavit provided - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. business purpose - Buyer-09/XX/2025 Open-The loan file is missing the Business Purpose Affidavit as required by Lender guidelines. - Due Diligence Vendor-09/XX/2025		Resolved-Lender provided Business Purpose Affidavit. Finding Resolved - Due Diligence Vendor-09/XX/2025 Resolved-Business Purpose Affidavit provided - Due Diligence Vendor-09/XX/2025
900000137	XX	XX			Closed	2025-09-17 17:03	2026-01-02 09:43	Resolved	1 - Information	Credit	Assets	Total Qualified Assets for Reserves Post-Close is less than Total Required Reserve Amount	Resolved-Total Qualified Assets for Reserves Post-Close of $141783.68 is equal to or greater than Total Required Reserve Amount of $111773.25 - Due Diligence Vendor-01/XX/2026 Resolved-Total Qualified Assets for Reserves Post-Close of $492980.09 is equal to or greater than Total Required Reserve Amount of $111773.25 - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. bank transfers - Seller-10/XX/2025 Counter-Missing documentation of the wires for the gift funds used for reserves totaling $111,670, gift letters are in the loan files but there is not documentation to support the funds went to the borrower. Finding Remains. - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. Gift funds are permitted for both closing costs and reserves per guidelines. Spouse gifted borrower by wiring $351,196.41 to closing and gifted $111,670 to the borrower's personal acct that already had $113.68 in it giving the borrower a total of $111,783.68 available for reserves. Meeting the reserve requirement for $111,780. Please see asset worksheet in the file confirming the required 9 months reserves. - Seller-09/XX/2025 Open-Total Qualified Assets for Reserves Post-Close of $113.68 is less than Total Required Reserve Amount of $111773.25. Lender's guidelines indicate reserves must come from the borrower's own funds; therefore, gift funds were excluded. - Due Diligence Vendor-09/XX/2025	Ready for Review-Document Uploaded. bank transfers - Seller-10/07/2025 Ready for Review-Document Uploaded. Gift funds are permitted for both closing costs and reserves per guidelines. Spouse gifted borrower by wiring $351,196.41 to closing and gifted $111,670 to the borrower's personal acct that already had $113.68 in it giving the borrower a total of $111,783.68 available for reserves. Meeting the reserve requirement for $111,780. Please see asset worksheet in the file confirming the required 9 months reserves. - Seller-09/29/2025	Resolved-Total Qualified Assets for Reserves Post-Close of $141783.68 is equal to or greater than Total Requ Diligence Vendor-01/XX/2026 Resolved-Total Qualified Assets for Reserves Post-Close of $492980.09 is equal to or greater than Total Requ Diligence Vendor-10/XX/2025
900000137	XX	XX			Closed	2025-09-17 17:05	2025-10-08 12:46	Resolved	1 - Information	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Resolved-Total Qualified Assets for Reserves Post-Close of $492980.09 is equal to or greater than Total Required Reserve Amount of $111773.25. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. bank transfers - Investor-10/XX/2025 Counter-Missing documentation of the wires for the gift funds used for reserves totaling $111,670, gift letters are in the loan files but there is not documentation to support the funds went to the borrower. Finding Remains. - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. Gift funds are permitted for both closing costs and reserves per guidelines. Spouse gifted borrower by wiring $351,196.41 to closing and gifted $111,670 to the borrower's personal acct that already had $113.68 in it giving the borrower a total of $111,783.68 available for reserves. Meeting the reserve requirement for $111,780. Please see asset worksheet in the file confirming the required 9 months reserves. - Buyer-09/XX/2025 Open-Audited Reserves of 0.01 month(s) are less than Guideline Required Reserves of 9 month(s). Lender's guidelines indicate reserves must come from the borrower's own funds; therefore, gift funds were excluded. - Due Diligence Vendor-09/XX/2025		Resolved-Total Qualified Assets for Reserves Post-Close of $492980.09 is equal to or greater than Total Requ Finding Resolved. - Due Diligence Vendor-10/XX/2025
900000145	XX	XX			Closed	2025-10-07 05:27	2025-10-07 05:27	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-10/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-10/XX/2025
900000148	XX	XX			Closed	2025-10-02 14:46	2025-10-02 14:46	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-10/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-10/XX/2025
900000149	XX	XX			Closed	2025-10-02 14:19	2025-10-15 11:58	Resolved	1 - Information	Compliance	Tolerance:Disclosure	Federal - Closing Disclosure and Consummation Date	Resolved-Lender provided evidence the borrower viewed the ICD on 09/XX/2025. Condition cleared. - Due Diligence Vendor-10/XX/2025 Resolved-Resolved - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached ICD package - Buyer-10/XX/2025 Counter-Please provide evidence the "Mortgage Loan Disclosures" includes the ICD. Nothing provided includes an itemization of the package as evidence the ICD was included. Condition maintained. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached audit trail - Buyer-10/XX/2025 Counter-Unable to locate a document confirming the date a borrower accessed the initial CD. Please provide. Condition maintained. - Due Diligence Vendor-10/XX/2025 Ready for Review-Closing response: System of record clearly shows that the ICD was sent on 9/17 and one borrower accessed the docs. For a 2nd home purchase, this is acceptable p to meet the TRID requirement. - Buyer-10/XX/2025 Open-The Initial Closing Disclosure was provided on (2025-XX-17) via (USPSFirstClassMail). Under Regulation Z, a consumer must receive the Initial Closing Disclosure reflecting the actual terms of the transaction not later than three business days prior to the consummation date of (2025-XX-23). Since the Initial Closing Disclosure was not provided in person, a consumer is considered to have received it on (2025-XX-20), which is three business days after it was delivered or placed in the mail. Since the Initial Closing Disclosure was not provided to the consumer in person, it should have been provided to the consumer no later than (20250918), for consummation to occur on (2025-XX-23). (12 CFR 1026.19(f)(1)(ii)(A)); 1026.19(f)(1)(iii)) Initial CD reflects Date Issued of 09/XX/2025 with no acknowledgment of receipt on the part of the borrower. Mailbox Rule/Presumed Receipt applied and borrower not in receipt of Initial CD 3 business days prior to consummation of 09/XX/2025. No Cure. - Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025		Resolved-Lender provided evidence the borrower viewed the ICD on 09/XX/2025. Condition cleared. - Due Di Resolved-Resolved - Due Diligence Vendor-10/XX/2025
900000153	XX	XX			Closed	2025-09-20 09:23	2026-01-05 16:47	Resolved	1 - Information	Credit	Missing Doc	Missing Business Purpose Affidavit	Resolved-Business Purpose Affidavit provided - Due Diligence Vendor-01/XX/2026 Resolved-Signed Business Purpose Affidavit received. Finding resolved. - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. business purpose - Buyer-09/XX/2025 Open-The loan file is missing the Business Purpose Affidavit as required by Lender guidelines. - Due Diligence Vendor-09/XX/2025		Resolved-Business Purpose Affidavit provided - Due Diligence Vendor-01/XX/2026 Resolved-Signed Business Purpose Affidavit received. Finding resolved. - Due Diligence Vendor-09/XX/2025
900000165	XX	XX			Closed	2025-09-29 15:21	2025-10-03 08:07	Resolved	1 - Information	Compliance	Disclosure	Disclosure(s) for Borrower 2 electronically dated prior to E-Consent	Resolved-Received e-consent dated 8/XX/2025. Condition cleared. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached e-consent for B1 and B2. - Investor-10/XX/2025 Open-Disclosure(s) signed 08/XX/2025 is prior to E-Consent from Borrower 2 dated 08/XX/2025. - Due Diligence Vendor-09/XX/2025		Resolved-Received e-consent dated 8/XX/2025. Condition cleared. - Due Diligence Vendor-10/XX/2025
900000165	XX	XX			Closed	2025-09-29 15:21	2025-10-03 08:07	Resolved	1 - Information	Compliance	Disclosure	Disclosure(s) for Borrower electronically dated prior to E-Consent	Resolved-Received e-consent dated 8/XX/2025. Condition cleared. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached e-consent for B1 and B2 - Buyer-10/XX/2025 Open-Disclosure(s) signed 08/XX/2025 is prior to E-Consent from Borrower dated 08/XX/2025. - Due Diligence Vendor-09/XX/2025		Resolved-Received e-consent dated 8/XX/2025. Condition cleared. - Due Diligence Vendor-10/XX/2025
900000165	XX	XX			Closed	2025-09-24 02:47	2025-10-03 08:06	Resolved	1 - Information	Compliance	Missing Doc	RESPA: AfBA Disclosure is Missing	Resolved-RESPA: AfBA Disclosure is Provided or Not Applicable - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached ABA. - Seller-10/XX/2025 Open-RESPA: AfBA Disclosure is Missing or Incomplete - Due Diligence Vendor-09/XX/2025	Ready for Review-Document Uploaded. Please see attached ABA. - Seller-10/01/2025	Resolved-RESPA: AfBA Disclosure is Provided or Not Applicable - Due Diligence Vendor-10/XX/2025
900000165	XX	XX			Closed	2025-09-24 02:47	2025-10-03 08:06	Resolved	1 - Information	Compliance	Missing Doc	RESPA: Toolkit Missing or Incomplete	Resolved-RESPA: Toolkit provided. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached Toolkit Acknowledgement. - Buyer-10/XX/2025 Open-RESPA: Toolkit Missing or Incomplete - Due Diligence Vendor-09/XX/2025		Resolved-RESPA: Toolkit provided. - Due Diligence Vendor-10/XX/2025
900000181	XX	XX			Closed	2025-10-01 12:53	2026-01-02 10:41	Acknowledged	2 - Non-Material	Compliance	Tolerance:Disclosure	Federal - Homeownership Counseling Disclosure Delivery	Acknowledged-The Homeownership Counseling Organization Disclosure Sent Date (2025-XX-15) is more than 3 business days from the Application Date (2025-XX-17). Three business days from the Application Date is (2025-XX-23). Under 12 CFR 1024.20, not later than three business days after receipt of an application, or information sufficient to complete an application, the lender must provide the applicant with a clear and conspicuous written list of homeownership counseling organizations that provide relevant counseling services in the loan applicant's location. (12 CFR 1024.20) This finding is non-material and will be rated a B for all agencies. - Due Diligence Vendor-01/XX/2026 Open-The Homeownership Counseling Organization Disclosure Sent Date (2025-XX-15) is more than 3 business days from the Application Date (2025-XX-17). Three business days from the Application Date is (2025-XX-23). Under 12 CFR 1024.20, not later than three business days after receipt of an application, or information sufficient to complete an application, the lender must provide the applicant with a clear and conspicuous written list of homeownership counseling organizations that provide relevant counseling services in the loan applicant's location. (12 CFR 1024.20) This finding is non-material and will be rated a B for all agencies. - Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025		Acknowledged-The Homeownership Counseling Organization Disclosure Sent Date (2025-XX-15) is more tha Date (2025-XX-17). Three business days from the Application Date is (2025-XX-23). Under 12 CFR 1024.20, receipt of an application, or information sufficient to complete an application, the lender must provide the appli list of homeownership counseling organizations that provide relevant counseling services in the loan applicant finding is non-material and will be rated a B for all agencies. - Due Diligence Vendor-01/XX/2026
900000181	XX	XX			Closed	2025-10-01 13:07	2025-10-01 13:07	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-10/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-10/XX/2025
900000208	XX	XX			Closed	2025-09-29 12:10	2025-09-29 12:18	Waived	2 - Non-Material	Credit	Eligibility	Audited CLTV Exceeds Guideline CLTV	Waived-Audited CLTV of 80% exceeds Guideline CLTV of 75% A lender exception is present in the loan file, dated prior to consummation, providing adequate comp factors. - Due Diligence Vendor-09/XX/2025		Waived-Audited CLTV of 80% exceeds Guideline CLTV of 75% A lender exception is present in the loan file, d adequate comp factors. - Due Diligence Vendor-09/XX/2025
900000208	XX	XX			Closed	2025-09-29 12:10	2025-09-29 12:16	Waived	2 - Non-Material	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Audited LTV of 80% exceeds Guideline LTV of 75% A lender exception is present in the loan file, dated prior to consummation, providing adequate comp factors. - Due Diligence Vendor-09/XX/2025		Waived-Audited LTV of 80% exceeds Guideline LTV of 75% A lender exception is present in the loan file, date adequate comp factors. - Due Diligence Vendor-09/XX/2025
900000208	XX	XX			Closed	2025-09-29 12:10	2025-09-29 12:16	Waived	2 - Non-Material	Credit	Eligibility	Audited HCLTV Exceeds Guideline HCLTV	Waived-Audited HCLTV of 80% exceeds Guideline HCLTV of 75% A lender exception is present in the loan file, dated prior to consummation, providing adequate comp factors. - Due Diligence Vendor-09/XX/2025		Waived-Audited HCLTV of 80% exceeds Guideline HCLTV of 75% A lender exception is present in the loan file, adequate comp factors. - Due Diligence Vendor-09/XX/2025
900000208	XX	XX			Closed	2025-09-29 12:13	2025-09-29 12:14	Waived	2 - Non-Material	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Waived-Housing History Does Not Meet Guideline Requirements A lender exception is present in the loan file, dated prior to consummation, providing adequate comp factors. - Due Diligence Vendor-09/XX/2025		Waived-Housing History Does Not Meet Guideline Requirements A lender exception is present in the loan file, comp factors. - Due Diligence Vendor-09/XX/2025
900000208	XX	XX			Closed	2025-09-22 13:33	2025-09-22 13:33	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-09/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-09/XX/2025
900000211	XX	XX			Closed	2025-09-23 11:14	2025-10-02 10:43	Resolved	1 - Information	Credit	Missing Doc	Missing VOM or VOR	Resolved-File contains a mortgage statement for the primary residence in the spouse's name only; mortgage is current per the statement. A full payment history is not required since this mortgage is not in the borrower's name. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Ready for Review-UW response: Primary owned since 2022, however mortgage is in name of spouse only, no red flags therefore nothing further is required. - Buyer-09/XX/2025 Open-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is Missing. Missing Verification of Mortgage for the borrower's primary residence. - Due Diligence Vendor-09/XX/2025		Resolved-File contains a mortgage statement for the primary residence in the spouse's name only; mortgage history is not required since this mortgage is not in the borrower's name. Finding Resolved. - Due Diligence V
900000224	XX	XX			Closed	2025-10-08 07:06	2025-10-14 14:36	Resolved	1 - Information	Compliance	Tolerance:Disclosure	Federal - Closing Disclosure and Consummation Date	Resolved-Lender provided evidence the ICD was provided electronically and viewed on 09/XX/2025. Condition cleared. - Due Diligence Vendor-10/XX/2025 Resolved-Resolved - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. docs sent 092325 - Buyer-10/XX/2025 Counter-The document provided does not specifically state the "Mortgage Loan Disclosures" package included the initial CD. Condition maintained. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. icd 092325 - Buyer-10/XX/2025 Open-The Initial Closing Disclosure was provided on (2025-XX-23) via (USPSFirstClassMail). Under Regulation Z, a consumer must receive the Initial Closing Disclosure reflecting the actual terms of the transaction not later than three business days prior to the consummation date of (2025-XX-26). Since the Initial Closing Disclosure was not provided in person, a consumer is considered to have received it on (2025-XX-26), which is three business days after it was delivered or placed in the mail. Since the Initial Closing Disclosure was not provided to the consumer in person, it should have been provided to the consumer no later than (20250919), for consummation to occur on (2025-XX-26). (12 CFR 1026.19(f)(1)(ii)(A); 1026.19(f)(1)(iii)) NO evidence of e-signature of initial CD in file. - Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025		Resolved-Lender provided evidence the ICD was provided electronically and viewed on 09/XX/2025. Conditio 10/XX/2025 Resolved-Resolved - Due Diligence Vendor-10/XX/2025
900000232	XX	XX			Closed	2025-10-14 13:29	2025-10-17 08:18	Resolved	1 - Information	Credit	Missing Doc	Title Document Missing	Resolved-Lender provided the Title Document. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. title - Buyer-10/XX/2025 Open-Title Document is missing - Due Diligence Vendor-10/XX/2025		Resolved-Lender provided the Title Document. Finding Resolved. - Due Diligence Vendor-10/XX/2025
900000239	XX	XX			Closed	2025-09-23 21:37	2025-10-06 09:03	Resolved	1 - Information	Compliance	Disclosure	Missing "What Mortgage Applicants Need to Know" Pamphlet	Resolved-Disclosure provided. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached initial disclosures and acknowledgement of receipt, What Mortgage Applicants Need to Know Pamphlet is included in initial disclosures. - Buyer-10/XX/2025 Open-Missing the New York pamphlet "What Mortgage Applicants Need to Know" which must be provided by licensed lenders, mortgage bankers and other banking organizations effective 06/XX/2025. - Due Diligence Vendor-09/XX/2025		Resolved-Disclosure provided. - Due Diligence Vendor-10/XX/2025
900000239	XX	XX			Closed	2025-09-23 21:26	2025-09-23 23:29	Waived	2 - Non-Material	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Waived-Housing History Does Not Meet Guideline Requirements Lender has approved loan on exception for Housing Payment History. First time homebuyer living rent free for the past 12 years vs First time homebuyer living rent free is not eligible - Due Diligence Vendor-09/XX/2025		Waived-Housing History Does Not Meet Guideline Requirements Lender has approved loan on exception for homebuyer living rent free for the past 12 years vs First time homebuyer living rent free is not eligible - Due D
900000264	XX	XX			Closed	2025-10-13 08:56	2026-01-02 10:42	Acknowledged	2 - Non-Material	Compliance	Tolerance:Disclosure	Federal - Homeownership Counseling Disclosure Delivery	Acknowledged-The Homeownership Counseling Organization Disclosure Sent Date (2025-XX-11) is more than 3 business days from the Application Date (2025-XX-11). Three business days from the Application Date is (2025-XX-14). Under 12 CFR 1024.20, not later than three business days after receipt of an application, or information sufficient to complete an application, the lender must provide the applicant with a clear and conspicuous written list of homeownership counseling organizations that provide relevant counseling services in the loan applicant's location. (12 CFR 1024.20) This finding is non-material and will be rated a B for all agencies. - Due Diligence Vendor-01/XX/2026 Open-The Homeownership Counseling Organization Disclosure Sent Date (2025-XX-11) is more than 3 business days from the Application Date (2025-XX-11). Three business days from the Application Date is (2025-XX-14). Under 12 CFR 1024.20, not later than three business days after receipt of an application, or information sufficient to complete an application, the lender must provide the applicant with a clear and conspicuous written list of homeownership counseling organizations that provide relevant counseling services in the loan applicant's location. (12 CFR 1024.20) This finding is non-material and will be rated a B for all agencies. - Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025		Acknowledged-The Homeownership Counseling Organization Disclosure Sent Date (2025-XX-11) is more tha Date (2025-XX-11). Three business days from the Application Date is (2025-XX-14). Under 12 CFR 1024.20, receipt of an application, or information sufficient to complete an application, the lender must provide the appli list of homeownership counseling organizations that provide relevant counseling services in the loan applicant is non-material and will be rated a B for all agencies. - Due Diligence Vendor-01/XX/2026
900000273	XX	XX			Closed	2025-09-24 13:05	2025-09-29 05:54	Waived	2 - Non-Material	Credit	Eligibility	Audited Loan Amount is greater than Guideline Maximum Loan Amount	Waived-Audited Loan Amount of $xx is greater than the Guideline Maximum Loan Amount of $2500000 . Lender provided approved exception dated prior to consummation and all lender compensating factors have been documented and validated. - Due Diligence Vendor-09/XX/2025		Waived-Audited Loan Amount of $xx is greater than the Guideline Maximum Loan Amount of $2500000 . Lend prior to consummation and all lender compensating factors have been documented and validated. - Due Dilig
900000275	XX	XX			Closed	2025-09-16 07:26	2025-09-16 11:42	Acknowledged	2 - Non-Material	Credit	Eligibility	Audited Loan Amount is less than Guideline Minimum Loan Amount	Acknowledged-Audited Loan Amount of $XX is less than the Guideline Minimum Loan Amount of $100000 Loan amount of $XX is less than $100,000 minimum required by guidelines. Lender provided approved exception dated prior to consummation. - Due Diligence Vendor-09/XX/2025		Acknowledged-Audited Loan Amount of $XX is less than the Guideline Minimum Loan Amount of $100000 Lo $100,000 minimum required by guidelines. Lender provided approved exception dated prior to consummation
900000276	XX	XX			Closed	2025-09-21 09:57	2025-09-21 09:57	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-09/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-09/XX/2025
900000279	XX	XX			Closed	2025-10-07 11:16	2025-10-13 14:52	Resolved	1 - Information	Compliance	Disclosure	Missing "What Mortgage Applicants Need to Know" Pamphlet	Resolved-Lender provided evidence "What Mortgage Applicants Need to Know" Pamphlet was provided timely to the borrower. Condition cleared. - Due Diligence Vendor-10/XX/2025 Resolved-Disclosure provided. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. LE - Buyer-10/XX/2025 Open-Missing the New York pamphlet "What Mortgage Applicants Need to Know" which must be provided by licensed lenders, mortgage bankers and other banking organizations effective 06/XX/2025. Missing "What Mortgage Applicants Need to Know" Pamphlet - Due Diligence Vendor-10/XX/2025		Resolved-Lender provided evidence "What Mortgage Applicants Need to Know" Pamphlet was provided timel Diligence Vendor-10/XX/2025 Resolved-Disclosure provided. - Due Diligence Vendor-10/XX/2025
900000295	XX	XX			Closed	2025-10-07 07:29	2025-10-13 14:33	Resolved	1 - Information	Compliance	Disclosure	Missing "What Mortgage Applicants Need to Know" Pamphlet	Resolved-Lender provided evidence New York pamphlet "What Mortgage Applicants Need to Know" was provided to the borrower timely. Condition cleared. - Due Diligence Vendor-10/XX/2025 Resolved-Disclosure provided. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. NY Docs for both borrowers - Buyer-10/XX/2025 Open-Missing the New York pamphlet "What Mortgage Applicants Need to Know" which must be provided by licensed lenders, mortgage bankers and other banking organizations effective 06/XX/2025. - Due Diligence Vendor-10/XX/2025		Resolved-Lender provided evidence New York pamphlet "What Mortgage Applicants Need to Know" was prov cleared. - Due Diligence Vendor-10/XX/2025 Resolved-Disclosure provided. - Due Diligence Vendor-10/XX/2025
900000295	XX	XX			Closed	2025-10-07 09:42	2025-10-08 09:20	Waived	2 - Non-Material	Credit	Assets	Cash Out Does Not Meet Guideline Requirements	Waived-Cash-Out amount of $XX exceeds the maximum cash-out amount of $500,000 when the LTV exceeds 60%. Lender provided approved exception dated prior to consummation and all lender compensating factors have been documented and validated. - Due Diligence Vendor-10/XX/2025		Waived-Cash-Out amount of $XX exceeds the maximum cash-out amount of $500,000 when the LTV exceed exception dated prior to consummation and all lender compensating factors have been documented and valid
900000328	XX	XX			Closed	2025-09-16 12:06	2025-09-16 12:06	Waived	2 - Non-Material	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Waived-Housing History Does Not Meet Guideline Requirements First Time Home Buyer Borrower has been living rent free for 10+ years. Lender provided approved exception dated prior to consummation and all lender compensating factors have been documented and validated. - Due Diligence Vendor-09/XX/2025		Waived-Housing History Does Not Meet Guideline Requirements First Time Home Buyer Borrower has been l provided approved exception dated prior to consummation and all lender compensating factors have been do Vendor-09/XX/2025
900000329	XX	XX			Closed	2025-09-17 12:45	2025-12-12 05:32	Resolved	1 - Information	Credit	Missing Doc	Missing Borrower Identification - Borrower 1	Resolved-Borrower Identification - Borrower 1 provided. - Due Diligence Vendor-12/XX/2025 Resolved-Received state driver's license with expiration date of 04/XX/2030. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. ID - Buyer-09/XX/2025 Open-Missing Borrower Identification - Borrower 1. Missing Borrower 1 Identification - Due Diligence Vendor-09/XX/2025		Resolved-Borrower Identification - Borrower 1 provided. - Due Diligence Vendor-12/XX/2025 Resolved-Received state driver's license with expiration date of 04/XX/2030. Finding Resolved. - Due Diliger
900000329	XX	XX			Closed	2025-09-22 15:23	2025-10-06 15:26	Resolved	1 - Information	Credit	Missing Doc	Missing Business Purpose Affidavit	Resolved-Lender provided Business Purpose Certification. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-Business Purpose Affidavit provided - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. business purpose - Buyer-10/XX/2025 Open-The loan file is missing the Business Purpose Affidavit as required by Lender guidelines. - Due Diligence Vendor-09/XX/2025		Resolved-Lender provided Business Purpose Certification. Finding Resolved. - Due Diligence Vendor-10/XX/ Resolved-Business Purpose Affidavit provided - Due Diligence Vendor-10/XX/2025
900000330	XX	XX			Closed	2025-09-10 07:11	2025-09-15 18:40	Resolved	1 - Information	Compliance	Disclosure	Missing "What Mortgage Applicants Need to Know" Pamphlet	Resolved-Lender provided pamphlet within 3 days of application. Finding Resolved. - Due Diligence Vendor-09/XX/2025 Resolved-Disclosure provided. - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. Please see attached initial disclosures and acknowledgement of receipt, What Mortgage Applicants Need to Know Pamphlet is included in initial disclosures. - Buyer-09/XX/2025 Open-Missing the New York pamphlet "What Mortgage Applicants Need to Know" which must be provided by licensed lenders, mortgage bankers and other banking organizations effective 06/XX/2025. - Due Diligence Vendor-09/XX/2025		Resolved-Lender provided pamphlet within 3 days of application. Finding Resolved. - Due Diligence Vendor-09/XX/2025 Resolved-Disclosure provided. - Due Diligence Vendor-09/XX/2025
900000330	XX	XX			Closed	2025-09-10 10:06	2025-09-11 07:32	Waived	2 - Non-Material	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Waived-Housing History Does Not Meet Guideline Requirements First Time Homebuyer living rent free greater than 12 months from application date. Lender provided approved exception dated prior to consummation and all lender compensating factors have been documented and validated. - Due Diligence Vendor-09/XX/2025		Waived-Housing History Does Not Meet Guideline Requirements First Time Homebuyer living rent free greate Lender provided approved exception dated prior to consummation and all lender compensating factors have b Diligence Vendor-09/XX/2025
900000333	XX	XX			Closed	2025-10-06 08:16	2025-10-13 14:32	Resolved	1 - Information	Compliance	Disclosure	Missing "What Mortgage Applicants Need to Know" Pamphlet	Resolved-Lender provided evidence "What Mortgage Applicants Need to Know" Pamphlet was sent to the borrower timely. Condition cleared. - Due Diligence Vendor-10/XX/2025 Resolved-Disclosure provided. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached audit trail showing initial disclosures viewed on 07-31 and copy of signed initial disclosures. - Buyer-10/XX/2025 Counter-Lender provided Initial Disclosure Package that includes the What Mortgage Applicants Need to Know pamphlet; however, the documents are not signed and there is no proof the borrower(s) received the initial package. Provide disclosure tracking or executed copies of the Initial Disclosure Package. Finding Remains. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached initial disclosure package including the What Mortgage Applicants Need to Know Pamphlet. - Buyer-10/XX/2025 Open-Missing the New York pamphlet "What Mortgage Applicants Need to Know" which must be provided by licensed lenders, mortgage bankers and other banking organizations effective 06/XX/2025. Missing "What Mortgage Applicants Need to Know" Pamphlet - Due Diligence Vendor-10/XX/2025		Resolved-Lender provided evidence "What Mortgage Applicants Need to Know" Pamphlet was sent to the bor Diligence Vendor-10/XX/2025 Resolved-Disclosure provided. - Due Diligence Vendor-10/XX/2025
900000364	XX	XX			Closed	2025-09-14 10:50	2026-01-05 13:27	Resolved	1 - Information	Compliance	QM-ATR	ATR Risk - Either Current Income or Current Assets must be utilized to meet ATR requirements	Resolved-ATR Risk - Current Income or Current Assets were considered - Due Diligence Vendor-01/XX/2026 Resolved-The lender provided the October Business Bank Statement. Finding resolved. - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. Please see attached bank statement. - Buyer-09/XX/2025 Open-ATR Risk - Either Current Income or Current Assets must be utilized to meet ATR requirements Borrower 1 Business Bank Statements for October 2023 Missing - Due Diligence Vendor-09/XX/2025		Resolved-ATR Risk - Current Income or Current Assets were considered - Due Diligence Vendor-01/XX/2026 Resolved-The lender provided the October Business Bank Statement. Finding resolved. - Due Diligence Ven
900000364	XX	XX			Closed	2025-09-14 10:14	2025-10-02 14:27	Resolved	1 - Information	Credit	Missing Doc	Missing Purchase Contract	Resolved-Purchase contract signed by all parties provide along with DropBox Signature Audit Trail. Terms match the Final CD and notes from Appraiser on the Date, Sales Price, and Seller Concessions. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached, this is the full purchase contract. - Buyer-09/XX/2025 Counter-The lender provided a single page document. The loan file is missing the Purchase Contract. Finding Remains. - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. Please see attached purchase agreement. - Buyer-09/XX/2025 Open-Missing Purchase Contract - Due Diligence Vendor-09/XX/2025		Resolved-Purchase contract signed by all parties provide along with DropBox Signature Audit Trail. Terms ma on the Date, Sales Price, and Seller Concessions. Finding Resolved. - Due Diligence Vendor-10/XX/2025
900000364	XX	XX			Closed	2025-09-14 10:50	2025-09-26 13:02	Resolved	1 - Information	Credit	Missing Doc	Borrower 1 Business Bank Statements Missing	Resolved-Lender provided October Business Bank Stmt. Finding Resolved. - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. Please see attached bank statement. - Buyer-09/XX/2025 Open-Borrower 1 Business Bank Statements Missing Borrower 1 Business Bank Statements for October 2023 Missing - Due Diligence Vendor-09/XX/2025		Resolved-Lender provided October Business Bank Stmt. Finding Resolved. - Due Diligence Vendor-09/XX/20
													Resolved-Received Business Purpose & Occupancy Affidavit. Condition cleared. - Due Diligence Vendor-07/XX/2025 Resolved-Business Purpose Affidavit provided - Due Diligence Vendor-07/XX/2025 Ready for Review-Document Uploaded. business purpose - Buyer-07/XX/2025		Resolved-Received Business Purpose & Occupancy Affidavit. Condition cleared. - Due Diligence Vendor-07

900000369	XX	XX			Closed	2025-07-10 10:51	2025-07-14 08:38	Resolved	1 - Information	Credit	Missing Doc	Missing Business Purpose Affidavit	Open-The loan file is missing the Business Purpose Affidavit as required by Lender guidelines. - Due Diligence Vendor-07/XX/2025		Resolved-Business Purpose Affidavit provided - Due Diligence Vendor-07/XX/2025
900000370	XX	XX			Closed	2025-10-07 10:16	2025-10-14 11:14	Resolved	1 - Information	Credit	Eligibility	Audited FICO is less than Guideline FICO	Resolved-The lender provided the required documents. Condition resolved. - Due Diligence Vendor-10/XX/2025 Resolved-Audited FICO of 677 is greater than or equal to Guideline FICO of 640 - Due Diligence Vendor-10/XX/2025 Ready for Review-Loan is a XXXX using Asset based income. This is not a asset qualifier loan. - Investor-10/XX/2025 Open-Audited FICO of 677 is less than Guideline FICO of 700 Asset Qualifier minimum FICO is 700 - Due Diligence Vendor-10/XX/2025		Resolved-The lender provided the required documents. Condition resolved. - Due Diligence Vendor-10/XX/20 Resolved-Audited FICO of 677 is greater than or equal to Guideline FICO of 640 - Due Diligence Vendor-10/
900000370	XX	XX			Closed	2025-10-07 10:34	2025-10-14 11:14	Resolved	1 - Information	Compliance	QM-ATR	ATR Risk - Either Current Income or Current Assets must be utilized to meet ATR requirements	Resolved-The lender provided the required documents. Condition resolved. - Due Diligence Vendor-10/XX/2025 Resolved-ATR Risk - Current Income or Current Assets were considered - Due Diligence Vendor-10/XX/2025 Open-ATR Risk - Either Current Income or Current Assets must be utilized to meet ATR requirements. - Due Diligence Vendor-10/XX/2025 Ready for Review-Loan is a XXXX using Asset based income. This is not a asset qualifier loan. - Buyer-10/XX/2025 Open-ATR Risk - Either Current Income or Current Assets must be utilized to meet ATR requirements Asset qualifier requires prior 6-month statement to verify seasoning. - Due Diligence Vendor-10/XX/2025		Resolved-The lender provided the required documents. Condition resolved. - Due Diligence Vendor-10/XX/20 Resolved-ATR Risk - Current Income or Current Assets were considered - Due Diligence Vendor-10/XX/2025
900000370	XX	XX			Closed	2025-10-07 10:34	2025-10-14 11:14	Resolved	1 - Information	Credit	Assets	Asset Qualification Does Not Meet Guideline Requirements	Resolved-The lender provided the required documents. Condition resolved. - Due Diligence Vendor-10/XX/2025 Resolved-Asset Qualification Meets Guideline Requirements - Due Diligence Vendor-10/XX/2025 Ready for Review-Loan is a XXXX using Asset based income. This is not a asset qualifier loan. - Buyer-10/XX/2025 Open-Asset Qualification Does Not Meet Guideline Requirements Asset qualifier requires prior 6-month statement to verify seasoning. - Due Diligence Vendor-10/XX/2025		Resolved-The lender provided the required documents. Condition resolved. - Due Diligence Vendor-10/XX/20 Resolved-Asset Qualification Meets Guideline Requirements - Due Diligence Vendor-10/XX/2025
900000370	XX	XX			Closed	2025-10-07 10:22	2025-10-14 11:14	Resolved	1 - Information	Compliance	QM-ATR	ATR Risk - Credit History taken into consideration does not meet requirements	Resolved-The lender provided the required documents. Condition resolved. - Due Diligence Vendor-10/XX/2025 Resolved-ATR Risk - Credit History taken into consideration meets requirements - Due Diligence Vendor-10/XX/2025 Ready for Review-Loan is a XXXX using Asset based income. This is not a asset qualifier loan. - Investor-10/XX/2025 Open-ATR Risk - Credit History taken into consideration does not meet requirements FICO below GL minimum. - Due Diligence Vendor-10/XX/2025		Resolved-The lender provided the required documents. Condition resolved. - Due Diligence Vendor-10/XX/20 Resolved-ATR Risk - Credit History taken into consideration meets requirements - Due Diligence Vendor-10/
900000370	XX	XX			Closed	2025-10-07 10:19	2025-10-14 11:13	Resolved	1 - Information	Credit	Eligibility	Transaction Ineligible	Resolved-The lender provided the required documents. Condition resolved. - Due Diligence Vendor-10/XX/2025 Ready for Review-Loan is a XXXX using Asset based income. This is not a asset qualifier loan. - Buyer-10/XX/2025 Open-Non-occupant co-borrower income is permitted on Asset Qualifier product. - Due Diligence Vendor-10/XX/2025		Resolved-The lender provided the required documents. Condition resolved. - Due Diligence Vendor-10/XX/20
900000382	XX	XX			Closed	2025-10-01 13:26	2025-10-07 09:51	Resolved	1 - Information	Compliance	Rescission Variance	Federal - Right of Rescission Variance Failure (TILA)	Resolved-Lender provided corrected Notary Acknowledgement. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-Resolved - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. The notary had corrected the notary acknowledgement date, see attached. - Seller-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025 Open-The disclosed "Right to Cancel Expire Date" (2025-XX-05) is earlier than the system calculated "Right to Cancel Expire Date" (2025-XX-12). Under Regulation Z, funds may not be disbursed to the borrower until the expiration of the rescission period. (12 CFR 1026.23(c) and Official Staff Commentary). - Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025	Ready for Review-Document Uploaded. The notary had corrected the notary acknowledgement date, see attached. - Seller-10/03/2025	Resolved-Lender provided corrected Notary Acknowledgement. Finding Resolved. - Due Diligence Vendor-10/ Resolved-Resolved - Due Diligence Vendor-10/XX/2025
900000382	XX	XX			Closed	2025-10-01 13:28	2025-10-07 09:51	Resolved	1 - Information	Compliance	Rescission Disbursement	Federal - Right of Rescission (Loan Disbursement Violation) (TILA)	Resolved-Lender provided corrected Notary Acknowledgement. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-Resolved - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. The notary had corrected the notary acknowledgement date, see attached. - Buyer-10/XX/2025 Open-The loan disbursement date (2025-XX-08) is earlier than, or the same day as, the calculated "Right to Cancel Expire Date" (2025-XX-12). Under Regulation Z, funds may not be disbursed to the borrower until after the expiration of the rescission period. (Reg Z, 12 CFR 1026.23(c) and Official Staff Commentary) The Deed of Trust notary dated 09/XX/2025. - Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025		Resolved-Lender provided corrected Notary Acknowledgement. Finding Resolved. - Due Diligence Vendor-10/ Resolved-Resolved - Due Diligence Vendor-10/XX/2025
900000382	XX	XX			Closed	2025-09-22 09:12	2025-10-07 09:30	Resolved	1 - Information	Compliance	QM-ATR	ATR Risk - Either Current Income or Current Assets must be utilized to meet ATR requirements	Resolved-Lender provided June bank stmt. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-ATR Risk - Current Income or Current Assets were considered - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached statement for June 2025. - Buyer-10/XX/2025 Open-ATR Risk - Either Current Income or Current Assets must be utilized to meet ATR requirements June 2025 month's Bank statement for employment accessions by XXXX is not present on the file. - Due Diligence Vendor-09/XX/2025		Resolved-Lender provided June bank stmt. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-ATR Risk - Current Income or Current Assets were considered - Due Diligence Vendor-10/XX/2025
900000382	XX	XX			Closed	2025-10-01 13:51	2025-10-07 09:28	Resolved	1 - Information	Credit	Missing Doc	Missing Bank Statements 1 (Borrower 1)	Resolved-Lender provided June bank stmt. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached statement for June 2025. - Investor-10/XX/2025 Open-Guidelines require 12 months' bank statement to verify income. Bank statements are not in file for borrower account. Missing the 06/XX/2025 statement for account ending #XX - Due Diligence Vendor-10/XX/2025		Resolved-Lender provided June bank stmt. Finding Resolved. - Due Diligence Vendor-10/XX/2025
900000405	XX	XX			Closed	2025-09-17 07:41	2025-09-19 11:00	Resolved	1 - Information	Compliance	Disclosure	Missing "What Mortgage Applicants Need to Know" Pamphlet	Resolved-Disclosure provided. Resolved - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. initial docs - Buyer-09/XX/2025 Open-Missing the New York pamphlet "What Mortgage Applicants Need to Know" which must be provided by licensed lenders, mortgage bankers and other banking organizations effective 06/XX/2025. Missing "What Mortgage Applicants Need to Know" Pamphlet - Due Diligence Vendor-09/XX/2025		Resolved-Disclosure provided. Resolved - Due Diligence Vendor-09/XX/2025
900000416	XX	XX			Closed	2025-09-22 08:14	2025-10-03 08:51	Resolved	1 - Information	Credit	Missing Doc	Missing Evidence of HOA Dues for Primary Residence	Resolved-Received HOA doc. Condition cleared. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Hoa - Buyer-10/XX/2025 Open-Missing Evidence of HOA Dues for Primary Residence Unable to verify the HOA payment for primary residence. - Due Diligence Vendor-09/XX/2025		Resolved-Received HOA doc. Condition cleared. - Due Diligence Vendor-10/XX/2025
900000422	XX	XX			Closed	2025-09-23 10:19	2026-01-05 17:14	Resolved	1 - Information	Compliance	QM-ATR	ATR Risk - Employment validation/verification standards do not meet requirements	Resolved-ATR Risk - Employment validation/verification standards meet requirements - Due Diligence Vendor-01/XX/2026 Resolved-Lender provided June Bank Stmt. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-ATR Risk - Employment validation/verification standards do not meet requirements - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. bank statement June 2024 - Buyer-10/XX/2025 Open-ATR Risk - Employment validation/verification standards do not meet requirements We require 24 months bank statement, June 2024 bank statement is missing in the file. - Due Diligence Vendor-09/XX/2025		Resolved-ATR Risk - Employment validation/verification standards meet requirements - Due Diligence Vendo Resolved-Lender provided June Bank Stmt. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-ATR Risk - Employment validation/verification standards do not meet requirements - Due Diligence
900000422	XX	XX			Closed	2025-09-23 12:39	2025-10-06 15:29	Resolved	1 - Information	Credit	Missing Doc	Missing income documentation	Resolved-Lender provided June Bank Stmt. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. june 2024 bank statement - Buyer-10/XX/2025 Open-Income has calculated using 24 months bank statement, June 2024 bank statement is missing. - Due Diligence Vendor-09/XX/2025		Resolved-Lender provided June Bank Stmt. Finding Resolved. - Due Diligence Vendor-10/XX/2025
Removed from deal	XX	XX			Closed	2025-09-19 14:46	2025-09-25 05:32	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-09/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-09/XX/2025
900000452	XX	XX			Closed	2025-07-22 09:12	2025-07-29 16:09	Resolved	1 - Information	Credit	Missing Doc	Required Documentation is Missing	Resolved-Lender guidelines allow for W9 for EIN verification, finding resolved. - Due Diligence Vendor-07/XX/2025 Ready for Review-Document Uploaded. Guidelines allow for W-9 to verify EIN - Investor-07/XX/2025 Counter-Missing copy of EIN issued by IRS, finding maintained. - Due Diligence Vendor-07/XX/2025 Ready for Review-W9 - Investor-07/XX/2025 Open-Missing EIN for LLC. - Due Diligence Vendor-07/XX/2025		Resolved-Lender guidelines allow for W9 for EIN verification, finding resolved. - Due Diligence Vendor-07/XX/
900000452	XX	XX			Closed	2025-06-30 06:44	2025-07-11 12:15	Resolved	1 - Information	Credit	Missing Doc	The Final 1003 is Missing	Resolved-Lender provided executed Entity Loan Application. Condition cleared. - Due Diligence Vendor-07/XX/2025 Ready for Review-Document Uploaded. - Investor-07/XX/2025 Counter-The 1003 provided is not executed. Please provide executed final 1003. Condition remains. - Due Diligence Vendor-07/XX/2025 Ready for Review-Document Uploaded. - Investor-07/XX/2025 Open-The Final 1003 is Missing - Due Diligence Vendor-06/XX/2025		Resolved-Lender provided executed Entity Loan Application. Condition cleared. - Due Diligence Vendor-07/XX/2025
900000456	XX	XX			Closed	2025-09-16 09:05	2025-09-30 09:58	Resolved	1 - Information	Credit	Missing Doc	Missing Borrower Identification - Borrower 1	Resolved-Lender provided state issue driver's license. Finding Resolved. - Due Diligence Vendor-09/XX/2025 Resolved-Borrower Identification - Borrower 1 provided. - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. Please see attached identification. - Buyer-09/XX/2025 Open-Missing Borrower Identification - Borrower 1. Missing Borrower Identification - Borrower 1 - Due Diligence Vendor-09/XX/2025		Resolved-Lender provided state issue driver's license. Finding Resolved. - Due Diligence Vendor-09/XX/2025 Resolved-Borrower Identification - Borrower 1 provided. - Due Diligence Vendor-09/XX/2025
900000475	XX	XX			Closed	2025-09-23 06:03	2025-09-23 06:03	Waived	2 - Non-Material	Credit	Borrower	Citizenship Does Not Meet Guideline Requirements	Waived-As per GL, All non-permanent resident aliens must provide evidence of an acceptable Visa showing them to be legally present and eligible to work in the US. However, UW approved with the below exceptions, EAD/Visa/Green Card, Borrower currently has a C09 EAD expiring in XX. Case by case per guideline - Due Diligence Vendor-09/XX/2025		Waived-As per GL, All non-permanent resident aliens must provide evidence of an acceptable Visa showing t work in the US. However, UW approved with the below exceptions, EAD/Visa/Green Card, Borrower currently case per guideline - Due Diligence Vendor-09/XX/2025
900000487	XX	XX			Closed	2025-09-15 09:39	2025-09-15 09:39	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-09/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-09/XX/2025
900000529	XX	XX			Closed	2025-10-03 09:15	2025-10-08 11:58	Resolved	1 - Information	Compliance	Tolerance:Disclosure	Federal - Closing Disclosure and Consummation Date	Resolved-Lender provided Initial Disclosure Tracking with proof of delivery for Initial Closing Disclosure. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-Resolved - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached initial CD audit trail showing borrower viewed the document on 09-XX-25. - Buyer-10/XX/2025 Open-The Initial Closing Disclosure was provided on (2025-XX-18) via (USPSFirstClassMail). Under Regulation Z, a consumer must receive the Initial Closing Disclosure reflecting the actual terms of the transaction not later than three business days prior to the consummation date of (2025-XX-22). Since the Initial Closing Disclosure was not provided in person, a consumer is considered to have received it on (2025-XX-22), which is three business days after it was delivered or placed in the mail. Since the Initial Closing Disclosure was not provided to the consumer in person, it should have been provided to the consumer no later than (2025XX10), for consummation to occur on (2025-XX-22). (12 CFR 1026.19(f)(1)(ii)(A); 1026.19(f)(1)(iii)) Initial CD reflects Date Issued of 09/XX/2025 with no acknowledgment of receipt on the part of the borrower. Mailbox Rule/Presumed Receipt applied and borrower not in receipt of Initial CD 3 business days prior to consummation of 09/XX/2025. No Cure. - Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025		Resolved-Lender provided Initial Disclosure Tracking with proof of delivery for Initial Closing Disclosure. Findi 10/XX/2025 Resolved-Resolved - Due Diligence Vendor-10/XX/2025
900000531	XX	XX			Closed	2025-10-08 11:14	2025-10-08 11:14	Waived	2 - Non-Material	Credit	Eligibility	Transaction Ineligible	Waived-FTHB purchasing second home. A lender exception is present in the loan file, dated prior to consummation, providing adequate comp factors. - Due Diligence Vendor-10/XX/2025		Waived-FTHB purchasing second home. A lender exception is present in the loan file, dated prior to consumm Due Diligence Vendor-10/XX/2025
900000540	XX	XX			Closed	2025-10-06 10:24	2025-10-13 14:37	Resolved	1 - Information	Compliance	Disclosure	Missing "What Mortgage Applicants Need to Know" Pamphlet	Resolved-Lender provided 'What Mortgage Applicants Need to Know' pamphlet which is within 3 days of the application date. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-Lender provided evidence "What Mortgage Applicants Need to Know" Pamphlet was provided timely to the borrower. Condition cleared. - Due Diligence Vendor-10/XX/2025 Resolved-Disclosure provided. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached initial disclosures and acknowledgement of receipt, What Mortgage Applicants Need to Know Pamphlet is included in initial disclosures. - Buyer-10/XX/2025 Open-Missing the New York pamphlet "What Mortgage Applicants Need to Know" which must be provided by licensed lenders, mortgage bankers and other banking organizations effective 06/XX/2025. Missing "What Mortgage Applicants Need to Know" Pamphlet - Due Diligence Vendor-10/XX/2025		Resolved-Lender provided 'What Mortgage Applicants Need to Know' pamphlet which is within 3 days of the a Diligence Vendor-10/XX/2025 Resolved-Lender provided evidence "What Mortgage Applicants Need to Know" Pamphlet was provided time Diligence Vendor-10/XX/2025 Resolved-Disclosure provided. - Due Diligence Vendor-10/XX/2025
900000546	XX	XX			Closed	2025-10-03 11:20	2025-10-16 10:58	Waived	2 - Non-Material	Credit	Eligibility	Audited HCLTV Exceeds Guideline HCLTV	Waived-Lender provided exception approval for max LTV of 80%. Finding waived. EV 2. - Due Diligence Vendor-10/XX/2025 Ready for Review-Finding invalid. Per the exception request, the exception request was for a LTV of 79%, however the approval given was a max LTV of 80%. - Investor-10/XX/2025 Counter-Lender provided the same lender exception as previously reviewed in the loan file. The Lender exception allows for LTV 79%. Subject transaction is 80%. Lender exception is not valid. Finding Remain - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. sle - Investor-10/XX/2025 Open-Audited HLTV of 80% exceeds Guideline HCLTV of 75% A lender exception is present in the loan file, allows for CLTV 79%. Subject transaction is 80% - Due Diligence Vendor-10/XX/2025		Waived-Lender provided exception approval for max LTV of 80%. Finding waived. EV 2. - Due Diligence Vendor-10/XX/2025
900000546	XX	XX			Closed	2025-10-03 11:20	2025-10-16 10:57	Waived	2 - Non-Material	Credit	Eligibility	Audited CLTV Exceeds Guideline CLTV	Waived-Lender provided exception approval for max LTV of 80%. Finding waived. EV 2. - Due Diligence Vendor-10/XX/2025 Ready for Review-Finding invalid. Per the exception request, the exception request was for a LTV of 79%, however the approval given was a max LTV of 80%. - Buyer-10/XX/2025 Counter-Lender provided the same lender exception as previously reviewed in the loan file. The Lender exception allows for LTV 79%. Subject transaction is 80%. Lender exception is not valid. Finding Remain - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. sle - Investor-10/XX/2025 Open-Audited CLTV of 80% exceeds Guideline CLTV of 75% A lender exception is present in the loan file, allows for CLTV 79%. Subject transaction is 80% - Due Diligence Vendor-10/XX/2025		Waived-Lender provided exception approval for max LTV of 80%. Finding waived. EV 2. - Due Diligence Vendor-10/XX/2025
900000546	XX	XX			Closed	2025-10-03 11:20	2025-10-16 10:57	Waived	2 - Non-Material	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Lender provided exception approval for max LTV of 80%. Finding waived. EV 2. - Due Diligence Vendor-10/XX/2025 Ready for Review-Finding invalid. Per the exception request, the exception request was for a LTV of 79%, however the approval given was a max LTV of 80%. - Investor-10/XX/2025 Counter-Lender provided the same lender exception as previously reviewed in the loan file. The Lender exception allows for LTV 79%. Subject transaction is 80%. Lender exception is not valid. Finding Remains. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. sle - Buyer-10/XX/2025 Open-Audited LTV of 80% exceeds Guideline LTV of 75% A lender exception is present in the loan file, allows for LTV 79%. Subject transaction is 80% - Due Diligence Vendor-10/XX/2025		Waived-Lender provided exception approval for max LTV of 80%. Finding waived. EV 2. - Due Diligence Vend
900000553	XX	XX			Closed	2025-09-19 05:57	2025-10-02 15:05	Resolved	1 - Information	Compliance	Rescission:Disbursement	Federal - Right of Rescission (Loan Disbursement Violation) (TILA)	Resolved-Received Borrower's Final Settlement Statement, stamped True & Certified, with a disbursement date of 08/XX/2025. Along with a letter to the borrower and PCCD reflecting the 08/XX/2025 disbursement date. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached final settlement statement and PCCD showing disbursement date of 08-XX-25. - Buyer-09/XX/2025 Open-The loan disbursement date (2025-XX-27) is earlier than, or the same day as, the calculated "Right to Cancel Expire Date" (2025-XX-27). Under Regulation Z, funds may not be disbursed to the borrower until after the expiration of the rescission period. (Reg Z, 12 CFR 1026.23(c) and Official Staff Commentary) The loan disbursement date (2025-XX-27) is earlier than, or the same day as, the calculated "Right to Cancel Expire Date" (2025-XX-27). Under Regulation Z, funds may not be disbursed to the borrower until after the expiration of the rescission period. - Due Diligence Vendor-09/XX/2025 Open-XX- Due Diligence Vendor-09/XX/2025 Open-XX- Due Diligence Vendor-09/XX/2025 Open-XX- Due Diligence Vendor-09/XX/2025 Open-XX- Due Diligence Vendor-09/XX/2025		Resolved-Received Borrower's Final Settlement Statement, stamped True & Certified, with a disbursement da the borrower and PCCD reflecting the 08/XX/2025 disbursement date. Finding Resolved. - Due Diligence Ver
900000557	XX	XX			Closed	2025-09-26 16:18	2026-01-02 10:45	Acknowledged	2 - Non-Material	Compliance	Missing Doc	RESPA: Toolkit Missing or Incomplete	Acknowledged-This finding is deemed non-material and rated EV2 - Due Diligence Vendor-01/XX/2026 Open-RESPA: Toolkit Missing or Incomplete. - Due Diligence Vendor-09/XX/2025		Acknowledged-This finding is deemed non-material and rated EV2 - Due Diligence Vendor-01/XX/2026
900000557	XX	XX			Closed	2025-09-22 11:27	2026-01-02 10:44	Acknowledged	2 - Non-Material	Compliance	Missing Doc	Homeownership Counseling Organizations Disclosure Missing or Incomplete	Acknowledged-This finding is deemed non-material and rated EV2 - Due Diligence Vendor-01/XX/2026 Open-Homeownership Counseling Organizations Disclosure Missing or Incomplete - Due Diligence Vendor-09/XX/2025		Acknowledged-This finding is deemed non-material and rated EV2 - Due Diligence Vendor-01/XX/2026
900000557	XX	XX			Closed	2025-09-22 13:36	2025-09-22 13:36	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-09/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-09/XX/2025
900000565	XX	XX			Closed	2025-10-06 08:53	2025-10-06 08:53	Waived	2 - Non-Material	Credit	Income/Employment	Employment Self-Employed Less Than 2 Years at Origination	Waived-Borrower has less than 2 years self-employment history with same business. However, Lender Provided exception dated prior to consummation and all lender compensating factors have been documented and validated. - Due Diligence Vendor-10/XX/2025		Waived-Borrower has less than 2 years self-employment history with same business. However, Lender Provid and all lender compensating factors have been documented and validated. - Due Diligence Vendor-10/XX/20
900000580	XX	XX			Closed	2025-09-19 10:42	2025-09-23 15:17	Waived	2 - Non-Material	Credit	Eligibility	Transaction Ineligible	Waived-Transaction is ineligible due to 12 NSFs disclosed on the bank statements in the past 12 months. Lender provided approved exception dated prior to consummation and all lender compensating factors have been documented and validated. - Due Diligence Vendor-09/XX/2025		Waived-Transaction is ineligible due to 12 NSFs disclosed on the bank statements in the past 12 months. Len prior to consummation and all lender compensating factors have been documented and validated. - Due Dilig
900000584	XX	XX			Closed	2025-10-03 09:51	2026-01-06 10:59	Resolved	1 - Information	Compliance	QM-ATR	ATR Risk - Monthly HOI, Taxes, Assessment payments do not meet requirements	Resolved-ATR Risk - Monthly HOI, Taxes, Assessment payments meet requirements - Due Diligence Vendor-01/XX/2026 Resolved-XX-6 Insurance Policy is fully present with walls in coverage. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-ATR Risk - Monthly HOI, Taxes, Assessment payments do not meet requirements - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached master policy, it indicates the policy has walls in coverage. - Buyer-10/XX/2025 Open-ATR Risk - Monthly HOI, Taxes, Assessment payments do not meet requirements Required document for verifying subject property HOI amount - Due Diligence Vendor-10/XX/2025		Resolved-ATR Risk - Monthly HOI, Taxes, Assessment payments meet requirements - Due Diligence Vendor- Resolved-XX-6 Insurance Policy is fully present with walls in coverage. Finding Resolved. - Due Diligence Ve Resolved-ATR Risk - Monthly HOI, Taxes, Assessment payments do not meet requirements - Due Diligence V
900000584	XX	XX			Closed	2025-10-03 09:45	2026-01-02 11:01	Waived	2 - Non-Material	Credit	Eligibility	Audited DTI Exceeds Guideline DTI	Waived-Audited DTI of 52.88% exceeds Guideline DTI of 50% Lender provided approved exception for exceeding DTI. Hence audited finding added for exceeding DTI - Due Diligence Vendor-10/XX/2025		Waived-Audited DTI of 52.88% exceeds Guideline DTI of 50% Lender provided approved exception for excee exceeding DTI - Due Diligence Vendor-10/XX/2025
900000584	XX	XX			Closed	2025-10-06 12:40	2025-10-08 11:47	Resolved	1 - Information	Credit	Missing Doc	HO6 Insurance Policy is Missing	Resolved-XX-6 Insurance Policy is fully present with walls in coverage. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached master policy, it indicates the policy has walls in coverage. - Buyer-10/XX/2025 Open-Missing HO-6 Insurance Policy - Due Diligence Vendor-10/XX/2025		Resolved-XX-6 Insurance Policy is fully present with walls in coverage. Finding Resolved. - Due Diligence Ve
900000606	XX	XX			Closed	2025-09-16 08:56	2025-09-29 18:51	Resolved	1 - Information	Compliance	Disclosure	Missing "What Mortgage Applicants Need to Know" Pamphlet	Resolved-Lender provided pamphlet within 3 days of application. Finding Resolved. - Due Diligence Vendor-09/XX/2025 Resolved-Disclosure provided. - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. Please see attached initial disclosures and acknowledgement of receipt, What Mortgage Applicants Need to Know Pamphlet is included in initial disclosures. - Buyer-09/XX/2025 Open-Missing the New York pamphlet "What Mortgage Applicants Need to Know" which must be provided by licensed lenders, mortgage bankers and other banking organizations effective 06/XX/2025. - Due Diligence Vendor-09/XX/2025		Resolved-Lender provided pamphlet within 3 days of application. Finding Resolved. - Due Diligence Vendor-0 Resolved-Disclosure provided. - Due Diligence Vendor-09/XX/2025
900000610	XX	XX			Closed	2025-09-23 08:46	2026-01-06 11:00	Resolved	1 - Information	Compliance	QM-ATR	ATR Risk - Monthly Debt Obligations taken into consideration do not meet requirements	Resolved-ATR Risk - Monthly Debt Obligations taken into consideration meet requirements - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. HOA for 2 bedroom L - Buyer-10/XX/2025 Open-ATR Risk - Monthly Debt Obligations taken into consideration do not meet requirements Missing documentation to confirm monthly HOA payment for property disclosed on line 3B of the final loan application. - Due Diligence Vendor-09/XX/2025		Resolved-ATR Risk - Monthly Debt Obligations taken into consideration meet requirements - Due Diligence Ve
900000610	XX	XX			Closed	2025-09-23 10:02	2025-10-03 08:26	Resolved	1 - Information	Credit	Missing Doc	Required Documentation is Missing	Resolved-Received HOA doc. Condition cleared. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. hoa for 2 bedroom large - Buyer-10/XX/2025 Open-Missing documentation to confirm monthly HOA payment for property disclosed on line 3B of the final loan application. - Due Diligence Vendor-09/XX/2025		Resolved-Received HOA doc. Condition cleared. - Due Diligence Vendor-10/XX/2025
900000627	XX	XX			Closed	2025-09-17 10:08	2025-09-23 07:45	Resolved	1 - Information	Credit	Missing Doc	Missing Borrower Identification - Borrower 1	Resolved-Photo ID Provided. Finding Resolved. - Due Diligence Vendor-09/XX/2025 Resolved-Borrower Identification - Borrower 1 provided. - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. Please see attached ID. - Buyer-09/XX/2025 Open-Missing Borrower Identification - Borrower 1. - Due Diligence Vendor-09/XX/2025		Resolved-Photo ID Provided. Finding Resolved. - Due Diligence Vendor-09/XX/2025 Resolved-Borrower Identification - Borrower 1 provided. - Due Diligence Vendor-09/XX/2025
900000633	XX	XX			Closed	2025-10-01 12:23	2025-10-03 06:40	Waived	2 - Non-Material	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Waived-Housing History Does Not Meet Guideline Requirements FTHB borrower with 1x30 housing history in the last 12 months. Lender provided approved exception dated prior to consummation and all lender compensating factors have been documented and validated. - Due Diligence Vendor-10/XX/2025		Waived-Housing History Does Not Meet Guideline Requirements FTHB borrower with 1x30 housing history in approved exception dated prior to consummation and all lender compensating factors have been documented 10/XX/2025
900000639	XX	XX			Closed	2025-09-25 04:17	2025-10-08 10:19	Resolved	1 - Information	Credit	Missing Doc	Missing explanation and supporting documentation for large deposit(s)	Resolved-Lender provided bill of sale for sale of motor vehicle. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. sale of mclarin - Buyer-10/XX/2025 Open-Missing supporting documentation for large deposit of $136,467.64 on 06/25 - Due Diligence Vendor-09/XX/2025		Resolved-Lender provided bill of sale for sale of motor vehicle. Finding Resolved. - Due Diligence Vendor-10/
900000639	XX	XX			Closed	2025-09-24 20:51	2025-09-24 22:33	Waived	2 - Non-Material	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Waived-Housing History Does Not Meet Guideline Requirements SLE approved subject to no rental income to qualify and Exception Type: Credit: Housing Payment History and Details: FTHB living Rent free purchasing an investment. - Due Diligence Vendor-09/XX/2025		Waived-Housing History Does Not Meet Guideline Requirements SLE approved subject to no rental income to Housing Payment History and Details: FTHB living Rent free purchasing an investment. - Due Diligence Vendor-09/XX/2025
900000639	XX	XX			Closed	2025-09-24 22:18	2025-09-24 22:18	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-09/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-09/XX/2025
900000649	XX	XX			Closed	2025-09-09 10:52	2025-09-16 12:21	Resolved	1 - Information	Credit	Missing Doc	Missing Condo Questionnaire	Resolved-Condo Questionnaire provided. Finding Resolved. - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. Please see attached condo questionnaire. - Buyer-09/XX/2025 Open- The Condo Questionnaire is missing from the loan file. Additional conditions may apply. The Condo Questionnaire is missing from the loan file. Additional conditions may apply. - Due Diligence Vendor-09/XX/2025		Resolved-Condo Questionnaire provided. Finding Resolved. - Due Diligence Vendor-09/XX/2025
900000678	XX	XX			Closed	2025-09-22 10:42	2025-10-07 10:07	Resolved	1 - Information	Compliance	Tolerance:Disclosure	Federal - Closing Disclosure and Consummation Date	Resolved-Lender provided Initial Closing Disclosure. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-XX- Due Diligence Vendor-10/XX/2025 Resolved-XX- Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. signed ICD 082625 - Buyer-10/XX/2025 Open-The Initial Closing Disclosure Received Date of (2025-XX-29) is not three business days before the consummation date of (2025-XX-29). Three business days before the consummation date is (20250826). Under Regulation Z, a consumer must receive the Initial Closing Disclosure reflecting the actual terms of the transaction no later than three business days before consummation. (12 CFR 1026.19(f)(1)(ii)(A)); 1026.19(f)(1)(iii)) The initial CD is missing from the loan file. Additional conditions may apply. No Cure. - Due Diligence Vendor-09/XX/2025 Open-XX- Due Diligence Vendor-09/XX/2025 Open-XX- Due Diligence Vendor-09/XX/2025 Open-XX- Due Diligence Vendor-09/XX/2025 Open-XX- Due Diligence Vendor-09/XX/2025		Resolved-Lender provided Initial Closing Disclosure. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved- - Due Diligence Vendor-10/XX/2025
													Resolved-Lender provided pamphlet within 3 days of application. Finding Resolved. - Due Diligence Vendor-09/XX/2025		

900000684	XX	XX			Closed	2025-09-15 12:30	2025-09-24 07:41	Resolved	1 - Information	Compliance	Disclosure	Missing "What Mortgage Applicants Need to Know" Pamphlet	Resolved-Disclosure provided. - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. initial docs - Buyer-09/XX/2025 Open-Missing the New York pamphlet "What Mortgage Applicants Need to Know" which must be provided by licensed lenders, mortgage bankers and other banking organizations effective 06/XX/2025. - Due Diligence Vendor-09/XX/2025		Resolved-Lender provided pamphlet within 3 days of application. Finding Resolved. - Due Diligence Vendor-(Resolved-Disclosure provided. - Due Diligence Vendor-09/XX/2025
900000705	XX	XX			Closed	2025-10-13 11:23	2025-10-16 12:43	Resolved	1 - Information	Credit	Missing Doc	Missing Business Purpose Affidavit	Resolved-Business Purpose Affidavit provided. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-Business Purpose Affidavit provided - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached Business Purpose Certificate. - Buyer-10/XX/2025 Open-The loan file is missing the Business Purpose Affidavit as required by Lender guidelines. - Due Diligence Vendor-10/XX/2025		Resolved-Business Purpose Affidavit provided. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-Business Purpose Affidavit provided - Due Diligence Vendor-10/XX/2025
900000711	XX	XX			Closed	2025-09-17 09:28	2025-10-13 15:28	Resolved	1 - Information	Compliance	Tolerance:Disclosure	Federal - Closing Disclosure and Consummation Date	Resolved-Lender provided evidence the borrower accessed the closing package with the ICD on 08/XX/2025. Condition cleared. - Due Diligence Vendor-10/XX/2025 Resolved-Resolved - Due Diligence Vendor-10/XX/2025 Ready for Review-There is no issue with receipt of the initial CD, as the primary borrower received and signed on 8/XX/2025 and the XX. This is a purchase, so the initial CD only has to be received by 1 borrower, and the mailing of the package does not void the borrower's signature on the 26th. - Buyer-10/XX/2025 Counter-Lender provided Initial Closing Disclosure package and disclosure tracker that indicates the Initial Package was sent via USPS on 08/XX/2025. Three day delivery is 08/XX/2025 which is the same as consummation date. Finding remains. - Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. sent via usps - Buyer-09/XX/2025 Open-The Initial Closing Disclosure Received Date of (2025-XX-29) is not three business days before the consummation date of (2025-XX-29). Three business days before the consummation date is (20250826). Under Regulation Z, a consumer must receive the Initial Closing Disclosure reflecting the actual terms of the transaction no later than three business days before consummation. (12 CFR 1026.19(f)(1)(ii)(A)); 1026.19(f)(1)(iii)) The initial CD is missing from the loan file. Additional conditions may apply. No Cure. - Due Diligence Vendor-09/XX/2025 Open-XX- Due Diligence Vendor-09/XX/2025		Resolved-Lender provided evidence the borrower accessed the closing package with the ICD on 08/XX/2025. Vendor-10/XX/2025 Resolved-Resolved - Due Diligence Vendor-10/XX/2025
900000722	XX	XX			Closed	2025-10-02 23:08	2025-10-14 11:53	Waived	2 - Non-Material	Credit	Eligibility	Audited HCLTV Exceeds Guideline HCLTV	Waived-Audited HLTV of 75% exceeds Guideline HCLTV of 70% Lender provided approved exception dated prior to consummation and all lender compensating factors have been documented and validated. - Due Diligence Vendor-10/XX/2025		Waived-Audited HLTV of 75% exceeds Guideline HCLTV of 70% Lender provided approved exception dated p compensating factors have been documented and validated. - Due Diligence Vendor-10/XX/2025
900000722	XX	XX			Closed	2025-10-02 23:08	2025-10-14 11:52	Waived	2 - Non-Material	Credit	Eligibility	Audited CLTV Exceeds Guideline CLTV	Waived-Audited CLTV of 75% exceeds Guideline CLTV of 70% Lender provided approved exception dated prior to consummation and all lender compensating factors have been documented and validated. - Due Diligence Vendor-10/XX/2025		Waived-Audited CLTV of 75% exceeds Guideline CLTV of 70% Lender provided approved exception dated pr compensating factors have been documented and validated. - Due Diligence Vendor-10/XX/2025
900000722	XX	XX			Closed	2025-10-02 23:08	2025-10-14 11:51	Waived	2 - Non-Material	Credit	Eligibility	Audited Loan Amount is less than Guideline Minimum Loan Amount	Waived-Audited Loan Amount of $XX is less than the Guideline Minimum Loan Amount of $100000 Lender provided approved exception dated prior to consummation and all lender compensating factors have been documented and validated. - Due Diligence Vendor-10/XX/2025		Waived-Audited Loan Amount of $XX is less than the Guideline Minimum Loan Amount of $100000 Lender pr consummation and all lender compensating factors have been documented and validated. - Due Diligence Ve
900000722	XX	XX			Closed	2025-10-02 23:08	2025-10-14 11:51	Waived	2 - Non-Material	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Audited LTV of 75% exceeds Guideline LTV of 70% Lender provided approved exception dated prior to consummation and all lender compensating factors have been documented and validated. - Due Diligence Vendor-10/XX/2025		Waived-Audited LTV of 75% exceeds Guideline LTV of 70% Lender provided approved exception dated prior t compensating factors have been documented and validated. - Due Diligence Vendor-10/XX/2025
900000728	XX	XX			Closed	2025-09-11 08:16	2025-09-18 16:19	Resolved	1 - Information	Compliance	Disclosure	Missing "What Mortgage Applicants Need to Know" Pamphlet	Resolved-Lender provided pamphlet within 3 days of application. Finding Resolved. - Due Diligence Vendor-09/XX/2025 Resolved-Disclosure provided. - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. Please see attached initial disclosures and acknowledgement of receipt, What Mortgage Applicants Need to Know Pamphlet is included in initial disclosures. - Buyer-09/XX/2025 Open-Missing the New York pamphlet "What Mortgage Applicants Need to Know" which must be provided by licensed lenders, mortgage bankers and other banking organizations effective 06/XX/2025. - Due Diligence Vendor-09/XX/2025		Resolved-Lender provided pamphlet within 3 days of application. Finding Resolved. - Due Diligence Vendor-(Resolved-Disclosure provided. - Due Diligence Vendor-09/XX/2025
900000729	XX	XX			Closed	2025-09-22 12:41	2025-10-01 13:38	Resolved	1 - Information	Compliance	Tolerance:Disclosure	Federal - Closing Disclosure and Consummation Date	Resolved-Lender provided proof of e-delivery for ICD. Finding resolved. - Due Diligence Vendor-10/XX/2025 Resolved-Resolved - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached ICD audit trail showing that the borrower viewed the 08-22 CD on 08-XX-25. - Buyer-09/XX/2025 Open-The Initial Closing Disclosure was provided on (2025-XX-22) via (USPSFirstClassMail). Under Regulation Z, a consumer must receive the Initial Closing Disclosure reflecting the actual terms of the transaction not later than three business days prior to the consummation date of (2025-XX-27). Since the Initial Closing Disclosure was not provided in person, a consumer is considered to have received it on (2025-XX-26), which is three business days after it was delivered or placed in the mail. Since the Initial Closing Disclosure was not provided to the consumer in person, it should have been provided to the consumer no later than (20250820), for consummation to occur on (2025-XX-27). (12 CFR 1026.19(f)(1)(ii)(A)); 1026.19(f)(1)(iii)) Initial CD reflects Date Issued of 08/XX/2025 with no acknowledgment of receipt on the part of the borrower. Mailbox Rule/Presumed Receipt applied and borrower not in receipt of Initial CD 3 business days prior to consummation of 08/XX/025. No Cure. - Due Diligence Vendor-09/XX/2025 Open-XX- Due Diligence Vendor-09/XX/2025 Open-XX- Due Diligence Vendor-09/XX/2025		Resolved-Lender provided proof of e-delivery for ICD. Finding resolved. - Due Diligence Vendor-10/XX/2025 Resolved-Resolved - Due Diligence Vendor-10/XX/2025
900000729	XX	XX			Closed	2025-09-22 05:18	2025-09-26 06:32	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Open-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-09/XX/2025		
900000735	XX	XX			Closed	2025-09-26 12:24	2025-10-10 09:28	Resolved	1 - Information	Credit	Missing Doc	Missing Condo Master Insurance Policy	Resolved-Condo Master Policy provided. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-Condo Master Insurance Policy is fully present - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. master policy - Buyer-10/XX/2025 Open-Missing Condo Master Insurance Policy - Due Diligence Vendor-09/XX/2025		Resolved-Condo Master Policy provided. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-Condo Master Insurance Policy is fully present - Due Diligence Vendor-10/XX/2025
900000764	XX	XX			Closed	2025-09-10 05:16	2026-01-05 14:00	Resolved	1 - Information	Compliance	QM-ATR	ATR Risk - Either Current Income or Current Assets must be utilized to meet ATR requirements	Resolved-Sufficient assets present in the loan file to satisfy the reserve requirement. Resolved. - Due Diligence Vendor-09/XX/2025 Resolved-ATR Risk - Current Income or Current Assets were considered - Due Diligence Vendor-09/XX/2025 Ready for Review-asset worksheet attached showing sufficient reserves, please advise - Buyer-09/XX/2025 Open-ATR Risk - Either Current Income or Current Assets must be utilized to meet ATR requirements Total Qualified Assets for Reserves Post-Close of $XX is less than Total Required Reserve Amount of $75783.44 - Due Diligence Vendor-09/XX/2025		Resolved-Sufficient assets present in the loan file to satisfy the reserve requirement. Resolved. - Due Diligen Resolved-ATR Risk - Current Income or Current Assets were considered - Due Diligence Vendor-09/XX/2025
900000764	XX	XX			Closed	2025-09-10 05:11	2025-12-17 16:28	Resolved	1 - Information	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Resolved-Sufficient assets present in the loan file to satisfy the reserve requirement. Resolved. - Due Diligence Vendor-09/XX/2025 Resolved-Audited Reserves of 11.15 month(s) are greater than or equal to Guideline Required Reserves of 8 month(s) - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. asset worksheet attached showing sufficient reserves, please advise - Investor-09/XX/2025 Open-Audited Reserves of 7 month(s) are less than Guideline Required Reserves of 8 month(s) - Due Diligence Vendor-09/XX/2025		Resolved-Sufficient assets present in the loan file to satisfy the reserve requirement. Resolved. - Due Diligen Resolved-Audited Reserves of 11.15 month(s) are greater than or equal to Guideline Required Reserves of 8 09/XX/2025
900000764	XX	XX			Closed	2025-09-10 05:12	2025-09-19 12:46	Resolved	1 - Information	Credit	Assets	Total Qualified Assets for Reserves Post-Close is less than Total Required Reserve Amount	Resolved-Sufficient assets present in the loan file to satisfy the reserve requirement. Resolved. - Due Diligence Vendor-09/XX/2025 Resolved-Total Qualified Assets for Reserves Post-Close of $XX is equal to or greater than Total Required Reserve Amount of $75783.44 - Due Diligence Vendor-09/XX/2025 Ready for Review-asset worksheet attached showing sufficient reserves, please advise - Investor-09/XX/2025 Open-Total Qualified Assets for Reserves Post-Close of $66303.19 is less than Total Required Reserve Amount of $75783.44 - Due Diligence Vendor-09/XX/2025		Resolved-Sufficient assets present in the loan file to satisfy the reserve requirement. Resolved. - Due Diligen Resolved-Total Qualified Assets for Reserves Post-Close of $XX is equal to or greater than Total Required Re Diligence Vendor-09/XX/2025
900000768	XX	XX			Closed	2025-10-15 09:33	2025-10-17 08:25	Resolved	1 - Information	Credit	Borrower	Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is incomplete	Resolved-Lender provided Credit Supplement. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached mortgage statement and a copy of the credit supplement showing 12 months of payments on the mortgage for the primary residence. - Buyer-10/XX/2025 Open-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is incomplete. 11 months housing history/VOM missing for Subject Property. - Due Diligence Vendor-10/XX/2025		Resolved-Lender provided Credit Supplement. Finding Resolved. - Due Diligence Vendor-10/XX/2025
900000775	XX	XX			Closed	2025-09-24 11:07	2025-09-24 11:08	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-09/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-09/XX/2025
900000781	XX	XX			Closed	2025-09-23 12:29	2025-09-29 18:48	Resolved	1 - Information	Compliance	Disclosure	Missing "What Mortgage Applicants Need to Know" Pamphlet	Resolved-Lender provided pamphlet within 3 days of application. Finding Resolved. - Due Diligence Vendor-09/XX/2025 Resolved-Disclosure provided. - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. initial docs - Buyer-09/XX/2025 Open-Missing the New York pamphlet "What Mortgage Applicants Need to Know" which must be provided by licensed lenders, mortgage bankers and other banking organizations effective 06/XX/2025. - Due Diligence Vendor-09/XX/2025		Resolved-Lender provided pamphlet within 3 days of application. Finding Resolved. - Due Diligence Vendor-(Resolved-Disclosure provided. - Due Diligence Vendor-09/XX/2025
900000817	XX	XX			Closed	2025-09-09 14:43	2025-09-09 14:43	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-09/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-09/XX/2025
Removed from deal	XX	XX			Seller	2026-01-05 21:32	2026-01-05 22:00	Resolved	1 - Information	Property	Third Party Valuation	Secondary valuation product is not within tolerance	Resolved-Received the desk review to support the appraisal value with 0% variance. Finding Resolved. - Due Diligence Vendor-01/XX/2026 Open-The Appraisal value is $XX with an effective dated 08/XX/2025 compared to the Desk Review dated 07/XX/2025, which was for an appraisal completed prior to the application date. Please provide the desk review to support the appraisal dated 08/XX/2025 - Due Diligence Vendor-01/XX/2026 Ready for Review-Document Uploaded. Please see attached CDA. - Buyer-01/XX/2026		Resolved-Received the desk review to support the appraisal value with 0% variance. Finding Resolved. - Due
900000827	XX	XX			Closed	2025-09-16 12:27	2025-09-19 14:13	Resolved	1 - Information	Credit	Missing Doc	Missing Borrower Identification - Borrower 1	Resolved-Copy of ID received, condition cleared. - Due Diligence Vendor-09/XX/2025 Resolved-Borrower Identification - Borrower 1 provided. - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. DL - Buyer-09/XX/2025 Open-Missing Borrower Identification - Borrower 1. - Due Diligence Vendor-09/XX/2025		Resolved-Copy of ID received, condition cleared. - Due Diligence Vendor-09/XX/2025 Resolved-Borrower Identification - Borrower 1 provided. - Due Diligence Vendor-09/XX/2025
900000839	XX	XX			Closed	2025-09-10 11:28	2025-09-10 11:29	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-09/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-09/XX/2025
900000850	XX	XX			Closed	2025-10-01 10:17	2025-10-01 10:18	Waived	2 - Non-Material	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Waived-Housing History Does Not Meet Guideline Requirements Investment property cash-out refinance with borrower living rent free. Lender provided approved exception dated prior to consummation and all lender compensating factors have been documented and validated. - Due Diligence Vendor-10/XX/2025		Waived-Housing History Does Not Meet Guideline Requirements Investment property cash-out refinance with approved exception dated prior to consummation and all lender compensating factors have been documented 10/XX/2025
900000859	XX	XX			Closed	2025-10-07 09:24	2026-01-05 14:03	Resolved	1 - Information	Compliance	QM-ATR	ATR Risk - Monthly Debt Obligations taken into consideration do not meet requirements	Resolved-Lender provided REO Hazard premium. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-ATR Risk - Monthly Debt Obligations taken into consideration meet requirements - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached hazard policy. - Buyer-10/XX/2025 Open-ATR Risk - Monthly Debt Obligations taken into consideration do not meet requirements Missing Evidence of Insurance premium amount for property 3b on final application. - Due Diligence Vendor-10/XX/2025		Resolved-Lender provided REO Hazard premium. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-ATR Risk - Monthly Debt Obligations taken into consideration meet requirements - Due Diligence V
900000859	XX	XX			Closed	2025-10-07 09:18	2025-10-14 09:34	Resolved	1 - Information	Credit	Missing Doc	Missing Evidence of Insurance for REO	Resolved-Lender provided REO Hazard premium. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached hazard policy. - Buyer-10/XX/2025 Open-Missing Evidence of Insurance premium amount for property 3b on final application. Declaration page in file does not reflect the premium - Due Diligence Vendor-10/XX/2025		Resolved-Lender provided REO Hazard premium. Finding Resolved. - Due Diligence Vendor-10/XX/2025
900000861	XX	XX			Closed	2025-10-06 12:30	2025-10-13 14:33	Resolved	1 - Information	Compliance	TRID Tolerance	Insufficient Tolerance Cure (XX)	Resolved-Lender provided valid COC. Condition cleared. - Due Diligence Vendor-10/XX/2025 Resolved-Resolved - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached COC. - Investor-10/XX/2025 Open-A Lender Credit for Excess Charges of ($19.95), Principal Reduction for Excess Charges of ($0.00), and general or specific lender credit increases of ($0.00) were applied to the total fee variance of ($109.95) between the baseline disclosure and the last Closing Disclosure. Since the lender credits and principal reduction (if applicable) are less than the total fee variance amount, they are not sufficient to cure the variance. Collateral Desktop Analysis on CD dated 09/XX/2025 is $90. LE dated 07/XX/2025 lists fee as $0. This fee is in a 0% tolerance section. Lender tolerance cure of $90 is required. Section J reflects $19.50 tolerance cure that is insufficient as it was applied to the tolerance cure for the HOA Handling Fee. Provide corrected CD, evidence of Refund to the Borrower, letter of explanation and proof of delivery to the Borrower. - Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025		Resolved-Lender provided valid COC. Condition cleared. - Due Diligence Vendor-10/XX/2025 Resolved-Resolved - Due Diligence Vendor-10/XX/2025
900000861	XX	XX			Closed	2025-10-06 12:30	2025-10-13 14:33	Resolved	1 - Information	Compliance	TRID Tolerance	Insufficient Tolerance Cure (XX)	Resolved-Lender provided valid COC. Condition cleared. - Due Diligence Vendor-10/XX/2025 Resolved-Resolved - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. Please see attached COC. - Buyer-10/XX/2025 Open-A Lender Credit for Excess Charges of ($19.95), Principal Reduction for Excess Charges of ($0.00), and general or specific lender credit increases of ($0.00) were applied to the total fee variance of ($109.95) between the baseline disclosure and the actual fee amounts. Since the lender credits and principal reduction (if applicable) are less than the total fee variance amount, they are not sufficient to cure the variance. Collateral Desktop Analysis on CD dated 09/XX/2025 is $90. LE dated 07/XX/2025 lists fee as $0. This fee is in a 0% tolerance section. Lender tolerance cure of $90 is required. Section J reflects $19.50 tolerance cure that is insufficient as it was applied to the tolerance cure for the HOA Handling Fee. Provide corrected CD, evidence of Refund to the Borrower, letter of explanation and proof of delivery to the Borrower. - Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025 Open-XX- Due Diligence Vendor-10/XX/2025		Resolved-Lender provided valid COC. Condition cleared. - Due Diligence Vendor-10/XX/2025 Resolved-Resolved - Due Diligence Vendor-10/XX/2025
900000866	XX	XX			Closed	2025-09-18 11:04	2025-09-18 11:04	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-09/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-09/XX/2025
900000877	XX	XX			Closed	2025-09-23 09:26	2025-10-03 09:30	Resolved	1 - Information	Compliance	Disclosure	Missing "What Mortgage Applicants Need to Know" Pamphlet	Resolved-Lender provided pamphlet. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-Disclosure provided. - Due Diligence Vendor-10/XX/2025 Ready for Review-Document Uploaded. initial docs - Buyer-10/XX/2025 Open-Missing the New York pamphlet "What Mortgage Applicants Need to Know" which must be provided by licensed lenders, mortgage bankers and other banking organizations effective 06/XX/2025. - Due Diligence Vendor-09/XX/2025		Resolved-Lender provided pamphlet. Finding Resolved. - Due Diligence Vendor-10/XX/2025 Resolved-Disclosure provided. - Due Diligence Vendor-10/XX/2025
900000890	XX	XX			Closed	2025-09-17 10:45	2025-09-29 18:41	Resolved	1 - Information	Compliance	Disclosure	Missing "What Mortgage Applicants Need to Know" Pamphlet	Resolved-Lender provided pamphlet within 3 days of application. Finding Resolved. - Due Diligence Vendor-09/XX/2025 Resolved-Disclosure provided. - Due Diligence Vendor-09/XX/2025 Ready for Review-Please see attached initial disclosures and acknowledgement of receipt, What Mortgage Applicants Need to Know Pamphlet is included in initial disclosures. - Buyer-09/XX/2025 Open-Missing the New York pamphlet "What Mortgage Applicants Need to Know" which must be provided by licensed lenders, mortgage bankers and other banking organizations effective 06/XX/2025. - Due Diligence Vendor-09/XX/2025		Resolved-Lender provided pamphlet within 3 days of application. Finding Resolved. - Due Diligence Vendor-(Resolved-Disclosure provided. - Due Diligence Vendor-09/XX/2025
900000897	XX	XX			Closed	2025-10-06 12:18	2025-10-06 12:18	Waived	2 - Non-Material	Credit	Eligibility	Audited Loan Amount is greater than Guideline Maximum Loan Amount	Waived-Audited Loan Amount of $XX is greater than the Guideline Maximum Loan Amount of $2000000. A lender exception is present in the loan file, dated prior to consummation, providing adequate comp factors. - Due Diligence Vendor-10/XX/2025		Waived-Audited Loan Amount of $XX is greater than the Guideline Maximum Loan Amount of $2000000. A ler dated prior to consummation, providing adequate comp factors. - Due Diligence Vendor-10/XX/2025
900000904	XX	XX			Closed	2025-10-17 07:32	2025-10-17 07:37	Waived	2 - Non-Material	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Audited LTV of 54% exceeds Guideline LTV of 50% when cash-out amount exceeds $750,000. Lender provided approved exception dated prior to consummation and all lender compensating factors have been documented and validated. - Due Diligence Vendor-10/XX/2025		Waived-Audited LTV of 54% exceeds Guideline LTV of 50% when cash-out amount exceeds $750,000. Lende to consummation and all lender compensating factors have been documented and validated. - Due Diligence
900000925	XX	XX			Closed	2025-09-19 10:12	2025-09-30 09:51	Resolved	1 - Information	Credit	Missing Doc	Required Documentation is Missing	Resolved-Lender provided mtg stmt. Finding Resolved - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. Please see attached mortgage statement. - Buyer-09/XX/2025 Open-Mortgage statement is missing for the REO property 3d final 1003. - Due Diligence Vendor-09/XX/2025		Resolved-Lender provided mtg stmt. Finding Resolved - Due Diligence Vendor-09/XX/2025
900000950	XX	XX			Closed	2025-09-23 04:31	2025-09-23 04:31	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-09/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-09/XX/2025
900000954	XX	XX			Closed	2025-09-22 08:22	2025-09-22 08:22	Acknowledged	1 - Information	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-09/XX/2025		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P Due Diligence Vendor-09/XX/2025
900000958	XX	XX			Closed	2025-07-14 12:23	2025-07-17 13:23	Resolved	1 - Information	Credit	Missing Doc	Missing Payoff Statement for prior loan	Resolved-Payoff Statement for prior loan provided. - Due Diligence Vendor-07/XX/2025 Ready for Review-Document Uploaded. payoff - Buyer-07/XX/2025 Open-Missing Payoff Statement for prior loan. - Due Diligence Vendor-07/XX/2025		Resolved-Payoff Statement for prior loan provided. - Due Diligence Vendor-07/XX/2025
900000969	XX	XX			Closed	2025-09-12 12:17	2025-09-17 14:52	Resolved	1 - Information	Credit	Missing Doc	Missing Business Purpose Affidavit	Resolved-Documentation received, finding resolved - Due Diligence Vendor-09/XX/2025 Resolved-Business Purpose Affidavit provided - Due Diligence Vendor-09/XX/2025 Ready for Review-Document Uploaded. Please see attached Business Purpose Affidavit. - Buyer-09/XX/2025 Open-The loan file is missing the Business Purpose Affidavit as required by Lender guidelines. - Due Diligence Vendor-09/XX/2025		Resolved-Documentation received, finding resolved - Due Diligence Vendor-09/XX/2025 Resolved-Business Purpose Affidavit provided - Due Diligence Vendor-09/XX/2025

Exhibit 99.5 Schedule 6

Marketing ID	Loan ID	Seller Loan ID	Investor Loan ID	Transaction ID	Field Name	Source	Verified Value	Bid Tape Value	Comment
900000009	XX			XX	Note Date	notePage	XX	XX	Audit Value Pulled From Note.
900000011	XX			XX	CLTV	propertyValuationPage	70.64	0.71	Audit value pulled from documents located in the loan file.
900000014	XX			XX	CLTV	propertyValuationPage	78.4	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000017	XX			XX	CLTV	propertyValuationPage	66.59	0.70	Audit Value of 1st + 2nd lien / Qualifying Value
900000018	XX			XX	CLTV	propertyValuationPage	23.03	0.23	Audit Value of 1st Lien + 2nd Lien / Qualifying Value
900000020	XX			XX	CLTV	propertyValuationPage	58.29	0.70	Audit Value of 1st + 2nd lien / Qualifying Value
900000022	XX			XX	CLTV	propertyValuationPage	84.96	0.85	Audit Value of 1st + 2nd lien / Qualifying Value
900000030	XX			XX	CLTV	propertyValuationPage	87.3	0.90	Audit Value of 1st + 2nd lien / Qualifying Value"
900000032	XX			XX	CLTV	propertyValuationPage	78.75	0.80	Audit Value of 1st + 2nd lien / Qualifying Value"
900000035	XX			XX	CLTV	propertyValuationPage	68.1	0.69	Audit Value of 1st + 2nd lien / Qualifying Value
900000037	XX			XX	CLTV	propertyValuationPage	66.5	0.66	Audit Value of 1st + 2nd lien / Qualifying Value
900000038	XX			XX	CLTV	propertyValuationPage	56.34	0.57	Audit value pulled from documents located in the loan file.
900000039	XX			XX	CLTV	propertyValuationPage	65.04	0.65	Audit Value of 1st + 2nd lien / Qualifying Value
900000043	XX			XX	CLTV	propertyValuationPage	35.89	0.36	Audit Value of 1st + 2nd lien / Qualifying Value
900000044	XX			XX	CLTV	propertyValuationPage	73.36	0.74	Audit Value of 1st + 2nd lien / Qualifying Value
900000048	XX			XX	CLTV	propertyValuationPage	74.63	0.75	Audit value based on documents located in the loan file.
900000051	XX			XX	CLTV	propertyValuationPage	73.41	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000052	XX			XX	CLTV	propertyValuationPage	66.48	0.67	Audit Value of 1st + 2nd lien / Qualifying Value
900000055	XX			XX	CLTV	propertyValuationPage	77.94	0.80	Audit Value of 1st + 2nd lien / Qualifying Value.
900000056	XX			XX	CLTV	propertyValuationPage	73.94	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000065	XX			XX	CLTV	propertyValuationPage	78.6	0.85	Audit Value of 1st + 2nd lien / Qualifying Value
900000066	XX			XX	CLTV	propertyValuationPage	32.35	0.32	Audit Value of 1st + 2nd lien / Qualifying Value
900000068	XX			XX	CLTV	propertyValuationPage	27.56	0.28	Audit Value of 1st + 2nd lien / Qualifying Value
900000077	XX			XX	CLTV	propertyValuationPage	78.74	0.80	Audit value pulled from documents located in the loan file.
900000085	XX			XX	Sales Price	propertyValuationPage	XX	XX	Audit Value Pulled From Purchase Contract / Final CD
900000086	XX			XX	CLTV	propertyValuationPage	69.44	0.70	Audit Value of 1st + 2nd lien / Qualifying Value
900000090	XX			XX	CLTV	propertyValuationPage	78.92	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000098	XX			XX	CLTV	propertyValuationPage	79.71	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000101	XX			XX	CLTV	propertyValuationPage	71.76	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000102	XX			XX	CLTV	propertyValuationPage	64.13	0.65	Audit Value of 1st + 2nd lien / Qualifying Value
900000106	XX			XX	CLTV	propertyValuationPage	77.71	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000109	XX			XX	CLTV	propertyValuationPage	79.56	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000112	XX			XX	CLTV	propertyValuationPage	74.29	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000113	XX			XX	CLTV	propertyValuationPage	58.99	0.59	Audit Value of 1st + 2nd lien / Qualifying Value
900000115	XX			XX	CLTV	propertyValuationPage	75.62	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000120	XX			XX	CLTV	propertyValuationPage	79.63	0.80	Audit Value of 1st + 2nd lien / Qualifying Value"
900000121	XX			XX	CLTV	propertyValuationPage	88.21	0.90	Audit Value of 1st + 2nd lien / Qualifying Value
900000125	XX			XX	CLTV	propertyValuationPage	64.91	0.65	Audit Value of 1st + 2nd lien / Qualifying Value
900000130	XX			XX	CLTV	propertyValuationPage	61.62	0.62	Audit Value of 1st + 2nd lien / Qualifying Value"
900000132	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000132	XX			XX	CLTV	propertyValuationPage	78.73	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000137	XX			XX	CLTV	propertyValuationPage	76.5	0.80	Audit Value of 1st + 2nd lien / Qualifying Value"
900000138	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Note
900000138	XX			XX	CLTV	propertyValuationPage	77.4	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000141	XX			XX	CLTV	propertyValuationPage	79.67	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000145	XX			XX	CLTV	propertyValuationPage	47.49	0.47	Audit Value of 1st + 2nd lien / Qualifying Value
900000148	XX			XX	CLTV	propertyValuationPage	49.47	0.50	Audit Value of 1st + 2nd lien / Qualifying Value
900000149	XX			XX	CLTV	propertyValuationPage	69.67	0.70	Audit Value of 1st + 2nd lien / Qualifying Value
900000153	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000153	XX			XX	CLTV	propertyValuationPage	77.19	0.79	Audit Value of 1st + 2nd lien / Qualifying Value"
900000156	XX			XX	CLTV	propertyValuationPage	75.24	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000164	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000164	XX			XX	CLTV	propertyValuationPage	77.39	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000165	XX			XX	CLTV	propertyValuationPage	68.7	0.69	Audit Value of 1st + 2nd lien / Qualifying Value
900000169	XX			XX	CLTV	propertyValuationPage	74.5	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000170	XX			XX	CLTV	propertyValuationPage	79.1	0.80	Audit value pulled from documents located in the loan file.
900000173	XX			XX	CLTV	propertyValuationPage	83.22	0.85	Audit Value of 1st + 2nd lien / Qualifying Value
900000181	XX			XX	CLTV	propertyValuationPage	57.6	0.58	Audit Value of 1st + 2nd lien / Qualifying Value
900000183	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000183	XX			XX	CLTV	propertyValuationPage	77.12	0.80	Audit Value of 1st + 2nd lien / Qualifying Value"
900000197	XX			XX	CLTV	propertyValuationPage	74.98	0.75	Audit Value of 1st + 2nd lien / Qualifying Value"
900000200	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000200	XX			XX	CLTV	propertyValuationPage	74.22	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000201	XX			XX	CLTV	propertyValuationPage	79.66	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000202	XX			XX	CLTV	propertyValuationPage	59.5	0.60	Audit Value of 1st + 2nd lien / Qualifying Value
900000224	XX			XX	CLTV	propertyValuationPage	73.13	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000239	XX			XX	CLTV	propertyValuationPage	83.75	0.85	Audit Value of 1st + 2nd lien / Qualifying Value
900000245	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit value pulled from Appraisal
900000247	XX			XX	CLTV	propertyValuationPage	74.84	0.75	Audit value pulled from documents located in the loan file.
900000265	XX			XX	CLTV	propertyValuationPage	74.82	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000279	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000282	XX			XX	CLTV	propertyValuationPage	89.97	0.90	Audit Value of 1st + 2nd lien / Qualifying Value
900000284	XX			XX	CLTV	propertyValuationPage	68.44	0.68	Audit Value of 1st + 2nd lien / Qualifying Value
900000285	XX			XX	CLTV	propertyValuationPage	72.97	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000298	XX			XX	CLTV	propertyValuationPage	53.85	0.55	Audit Value of 1st + 2nd lien / Qualifying Value
900000312	XX			XX	CLTV	propertyValuationPage	77.24	0.80	Audit value pulled from documents located in the loan file.
900000317	XX			XX	CLTV	propertyValuationPage	77.13	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000326	XX			XX	CLTV	propertyValuationPage	73.68	0.74	Audit Value of 1st + 2nd lien / Qualifying Value
900000329	XX			XX	Sales Price	propertyValuationPage	XX	XX	Audit Value Verified on Purchase Contract / Final CD.
900000329	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000330	XX			XX	CLTV	propertyValuationPage	74.64	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000331	XX			XX	CLTV	propertyValuationPage	74.22	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000333	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000337	XX			XX	CLTV	propertyValuationPage	72.55	0.80	Audit Value of 1st + 2nd lien / Qualifying Value"
900000338	XX			XX	CLTV	propertyValuationPage	71.58	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000351	XX			XX	CLTV	propertyValuationPage	69.08	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000356	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000356	XX			XX	CLTV	propertyValuationPage	79.81	0.80	Audit Value of 1st lien / Qualifying Value.
900000357	XX			XX	CLTV	propertyValuationPage	79	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000362	XX			XX	CLTV	propertyValuationPage	73.47	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000363	XX			XX	CLTV	propertyValuationPage	71.52	0.72	Audit Value of 1st + 2nd lien / Qualifying Value
900000364	XX			XX	CLTV	propertyValuationPage	83.55	0.85	Audit Value of 1st + 2nd lien / Qualifying Value
900000368	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000368	XX			XX	Loan Purpose	the1003Page	Purchase	Other	Audit Value Pulled From Final 1003.
900000369	XX			XX	CLTV	propertyValuationPage	79.07	0.85	Audit Value of 1st + 2nd lien / Qualifying Value
900000370	XX			XX	CLTV	propertyValuationPage	49.5	0.50	Audit Value of 1st + 2nd lien / Qualifying Value
900000371	XX			XX	CLTV	propertyValuationPage	74.07	0.80	Audit Value of 1st + 2nd lien / Qualifying Value"
900000372	XX			XX	Property Type	propertyValuationPage	Condotel	Condominium High Rise	Audit Value Pulled From Appraisal.
900000377	XX			XX	CLTV	propertyValuationPage	65.82	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000379	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit value pulled from Appraisal
900000379	XX			XX	CLTV	propertyValuationPage	52.19	0.52	Audit Value of 1st + 2nd lien / Qualifying Value"
900000382	XX			XX	CLTV	propertyValuationPage	36.61	0.37	Audit value pulled from documents located in the loan file.
900000384	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000384	XX			XX	CLTV	propertyValuationPage	79	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000393	XX			XX	CLTV	propertyValuationPage	73.46	0.73	Audit Value of 1st + 2nd lien / Qualifying Value
900000403	XX			XX	CLTV	propertyValuationPage	23.33	0.23	Audit Value of 1st + 2nd lien / Qualifying Value"
900000405	XX			XX	CLTV	propertyValuationPage	84.9	0.85	Audit Value of 1st + 2nd lien / Qualifying Value
900000406	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000406	XX			XX	CLTV	propertyValuationPage	71.43	0.71	Audit Value of 1st + 2nd lien / Qualifying Value
900000407	XX			XX	CLTV	propertyValuationPage	79.03	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000410	XX			XX	CLTV	propertyValuationPage	70.45	0.75	Audit value pulled from the AUS located in the loan file.
900000413	XX			XX	CLTV	propertyValuationPage	31.91	0.32	Audit value pulled from documents located in the loan file.
900000415	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000415	XX			XX	CLTV	propertyValuationPage	67.92	0.68	Audit value pulled from documents located in the loan file.
900000416	XX			XX	CLTV	propertyValuationPage	69.56	0.70	Audit Value of 1st + 2nd lien / Qualifying Value
900000421	XX			XX	CLTV	propertyValuationPage	52.39	0.52	Audit Value of 1st + 2nd lien / Qualifying Value
900000422	XX			XX	CLTV	propertyValuationPage	89.17	0.90	Audit Value of 1st + 2nd lien / Qualifying Value
900000424	XX			XX	CLTV	propertyValuationPage	74.67	0.80	Audit value pulled from documents located in the loan file.
900000428	XX			XX	CLTV	propertyValuationPage	77.25	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000429	XX			XX	CLTV	propertyValuationPage	69.83	0.70	Audit Value of 1st + 2nd lien / Qualifying Value"
900000430	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000433	XX			XX	CLTV	propertyValuationPage	70.65	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000435	XX			XX	CLTV	propertyValuationPage	77.89	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000439	XX			XX	CLTV	propertyValuationPage	74.36	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000446	XX			XX	CLTV	propertyValuationPage	50.43	0.50	Audit Value of 1st + 2nd lien / Qualifying Value
Removed from deal	XX			XX	CLTV	propertyValuationPage	72.53	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000452	XX			XX	Loan Purpose	the1003Page	Purchase	Other	Audit value pulled from documents located in the loan file.
900000452	XX			XX	CLTV	propertyValuationPage	65.31	0.80	Audit Value of 1st + 2nd lien / Qualifying Value"
900000456	XX			XX	CLTV	propertyValuationPage	66.67	0.67	Audit Value of 1st + 2nd lien / Qualifying Value
900000466	XX			XX	CLTV	propertyValuationPage	77.92	0.80	Audit Value of 1st + 2nd lien / Qualifying Value.
900000470	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit value pulled from appraisal.
900000471	XX			XX	CLTV	propertyValuationPage	45.53	0.46	Audit Value of 1st + 2nd lien / Qualifying Value
900000480	XX			XX	CLTV	propertyValuationPage	69.53	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000481	XX			XX	CLTV	propertyValuationPage	77.18	0.80	Audit value pulled from documents located in the loan file.
900000483	XX			XX	CLTV	propertyValuationPage	68.46	0.68	Audit Value of 1st + 2nd lien / Qualifying Value
900000484	XX			XX	CLTV	propertyValuationPage	74.87	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000487	XX			XX	CLTV	propertyValuationPage	79.53	0.80	Audit Value of 1st + 2nd lien / Qualifying Value"
900000492	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000492	XX			XX	CLTV	propertyValuationPage	79.84	0.80	Audit Value of 1st + 2nd lien / Qualifying Value"
900000493	XX			XX	CLTV	propertyValuationPage	55.99	0.57	Audit Value of 1st + 2nd lien / Qualifying Value.
900000497	XX			XX	CLTV	propertyValuationPage	76.17	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000500	XX			XX	CLTV	propertyValuationPage	79.73	0.80	Audit value pulled from documents located in the loan file.
900000505	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit value pulled from appraisal.
900000508	XX			XX	CLTV	propertyValuationPage	79.85	0.81	Audit Value of 1st + 2nd lien / Qualifying Value"
900000523	XX			XX	CLTV	propertyValuationPage	74.78	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000524	XX			XX	CLTV	propertyValuationPage	50.13	0.50	Audit Value of 1st + 2nd lien / Qualifying Value
900000539	XX			XX	CLTV	propertyValuationPage	79.62	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000540	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000540	XX			XX	CLTV	propertyValuationPage	61.29	0.61	Audit Value of 1st + 2nd lien / Qualifying Value
900000542	XX			XX	CLTV	propertyValuationPage	79.07	0.80	Audit Value of 1st + 2nd lien / Qualifying Value"
900000546	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000547	XX			XX	CLTV	propertyValuationPage	77.55	0.85	Audit Value of 1st + 2nd lien / Qualifying Value
900000549	XX			XX	CLTV	propertyValuationPage	82.9	0.85	Audit Value of 1st + 2nd lien / Qualifying Value.
900000550	XX			XX	CLTV	propertyValuationPage	70.69	0.71	Audit Value of 1st + 2nd lien / Qualifying Value.
900000551	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit value pulled from Appraisal
900000553	XX			XX	CLTV	propertyValuationPage	74.24	0.77	Audit value pulled from documents located in the loan file.
900000557	XX			XX	CLTV	propertyValuationPage	78.07	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000566	XX			XX	CLTV	propertyValuationPage	23.16	0.25	Audit Value of 1st + 2nd lien / Qualifying Value
900000570	XX			XX	CLTV	propertyValuationPage	86.83	0.87	Audit Value of 1st + 2nd lien / Qualifying Value
900000575	XX			XX	CLTV	propertyValuationPage	62.69	0.65	Audit Value of 1st + 2nd lien / Qualifying Value
900000582	XX			XX	CLTV	propertyValuationPage	60.28	0.60	Audit Value of 1st + 2nd lien / Qualifying Value
900000584	XX			XX	CLTV	propertyValuationPage	76.36	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000586	XX			XX	CLTV	propertyValuationPage	58.67	0.62	Audit Value of 1st + 2nd lien / Qualifying Value
900000589	XX			XX	CLTV	propertyValuationPage	79.56	0.80	Audit value pulled from documents located in the loan file.
900000594	XX			XX	CLTV	propertyValuationPage	66.63	0.67	Audit Value of 1st + 2nd lien / Qualifying Value
900000596	XX			XX	CLTV	propertyValuationPage	89.98	0.90	Audit Value of 1st + 2nd lien / Qualifying Value"
900000606	XX			XX	CLTV	propertyValuationPage	78.97	0.80	Audit Value of 1st + 2nd lien / Qualifying Value"
900000610	XX			XX	CLTV	propertyValuationPage	26.67	0.27	Audit Value of 1st + 2nd lien / Qualifying Value
900000622	XX			XX	CLTV	propertyValuationPage	75.06	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000627	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit value pulled from documents located in the loan file.
900000628	XX			XX	CLTV	propertyValuationPage	79.57	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000630	XX			XX	CLTV	propertyValuationPage	76.89	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000633	XX			XX	CLTV	propertyValuationPage	79.25	0.80	Audit Value of 1st + 2nd lien / Qualifying Value.
900000635	XX			XX	CLTV	propertyValuationPage	77.42	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000639	XX			XX	CLTV	propertyValuationPage	72.01	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000649	XX			XX	CLTV	propertyValuationPage	70.54	0.85	Audit Value of 1st + 2nd lien / Qualifying Value.
900000654	XX			XX	CLTV	propertyValuationPage	26.68	0.27	Audit Value of 1st + 2nd lien / Qualifying Value
900000656	XX			XX	CLTV	propertyValuationPage	74.12	0.75	Audit value pulled from documents located in the loan file.
900000658	XX			XX	CLTV	propertyValuationPage	77.27	0.77	Audit Value of 1st + 2nd lien / Qualifying Value
900000659	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000661	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000665	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit value pulled from Appraisal
900000668	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000677	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000678	XX			XX	CLTV	propertyValuationPage	83.52	0.85	Audit Value of 1st + 2nd lien / Qualifying Value
900000679	XX			XX	Note Date	notePage	XX	XX	Audit value pulled from Note.
900000679	XX			XX	CLTV	propertyValuationPage	72.58	0.73	Audit value pulled from documents located in the loan file.
900000694	XX			XX	CLTV	propertyValuationPage	84.27	0.85	Audit Value of 1st + 2nd lien / Qualifying Value
900000697	XX			XX	CLTV	propertyValuationPage	86.88	0.90	Audit Value of 1st + 2nd lien / Qualifying Value
900000699	XX			XX	CLTV	propertyValuationPage	63.49	0.63	Audit value pulled from documents located in the loan file.
900000705	XX			XX	CLTV	propertyValuationPage	73.14	0.80	Audit value pulled from documents located in the loan file.
900000710	XX			XX	CLTV	propertyValuationPage	67.12	0.67	Audit Value of 1st + 2nd lien / Qualifying Value"
900000719	XX			XX	CLTV	propertyValuationPage	69.31	0.69	Audit Value of 1st + 2nd lien / Qualifying Value"
900000722	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000730	XX			XX	CLTV	propertyValuationPage	73.11	0.76	Audit Value of 1st + 2nd lien / Qualifying Value"
900000731	XX			XX	CLTV	propertyValuationPage	78.31	0.78	Audit Value of 1st + 2nd lien / Qualifying Value
900000732	XX			XX	CLTV	propertyValuationPage	73.62	0.75	Audit value based on documents located in the loan file.
900000735	XX			XX	CLTV	propertyValuationPage	42.55	0.43	Audit Value of 1st + 2nd lien / Qualifying Value.
900000737	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000748	XX			XX	CLTV	propertyValuationPage	79.18	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000749	XX			XX	CLTV	propertyValuationPage	82.91	0.90	Audit Value of 1st + 2nd lien / Qualifying Value.
900000750	XX			XX	CLTV	propertyValuationPage	43.84	0.44	Audit Value of 1st + 2nd lien / Qualifying Value"
900000751	XX			XX	CLTV	propertyValuationPage	56.24	0.56	Audit Value of 1st + 2nd lien / Qualifying Value
900000757	XX			XX	CLTV	propertyValuationPage	79.92	0.80	Audit Value of 1st + 2nd lien / Qualifying Value.
900000764	XX			XX	CLTV	propertyValuationPage	78.34	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000768	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000768	XX			XX	CLTV	propertyValuationPage	19.53	0.20	Audit Value of 1st + 2nd lien / Qualifying Value
900000771	XX			XX	CLTV	propertyValuationPage	78.99	0.80	Audit Value of 1st + 2nd lien / Qualifying Value"
900000776	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000776	XX			XX	CLTV	propertyValuationPage	79.26	0.80	Audit Value of 1st + 2nd lien / Qualifying Value"
900000783	XX			XX	CLTV	propertyValuationPage	78.31	0.80	Audit value pulled from documents located in the loan file.
900000789	XX			XX	Property Type	propertyValuationPage	Single Family Detached	PUD	Audit Value Pulled From Appraisal.
900000789	XX			XX	CLTV	propertyValuationPage	59.56	0.60	Audit Value of 1st + 2nd lien / Qualifying Value
900000791	XX			XX	CLTV	propertyValuationPage	54.39	0.60	Audit Value of 1st + 2nd lien / Qualifying Value
900000794	XX			XX	CLTV	propertyValuationPage	67.91	0.70	Audit Value of 1st + 2nd lien / Qualifying Value"
900000800	XX			XX	CLTV	propertyValuationPage	81.81	0.85	Audit Value of 1st + 2nd lien / Qualifying Value
900000803	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit value pulled from appraisal.
900000803	XX			XX	CLTV	propertyValuationPage	78.45	0.80	Audit Value of 1st + 2nd lien / Qualifying Value"
900000809	XX			XX	CLTV	propertyValuationPage	78.79	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000816	XX			XX	CLTV	propertyValuationPage	61.91	0.62	Audit Value of 1st + 2nd lien / Qualifying Value
900000817	XX			XX	CLTV	propertyValuationPage	74.48	0.80	Audit Value of 1st + 2nd lien / Qualifying Value.
900000819	XX			XX	CLTV	propertyValuationPage	57.75	0.58	Audit Value of 1st + 2nd lien / Qualifying Value
900000820	XX			XX	CLTV	propertyValuationPage	77.5	0.80	Audit value pulled from documents located in the loan file.
900000821	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000821	XX			XX	CLTV	propertyValuationPage	71.2	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000823	XX			XX	CLTV	propertyValuationPage	83.66	0.85	Audit Value of 1st + 2nd lien / Qualifying Value
Removed from deal	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
Removed from deal	XX			XX	CLTV	propertyValuationPage	77.35	0.77	Audit Value of 1st + 2nd lien / Qualifying Value
900000827	XX			XX	CLTV	propertyValuationPage	60.44	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000829	XX			XX	CLTV	propertyValuationPage	89.74	0.90	Audit Value of 1st + 2nd lien / Qualifying Value"
900000833	XX			XX	CLTV	propertyValuationPage	79.49	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000844	XX			XX	CLTV	propertyValuationPage	86.65	0.90	Audit Value of 1st + 2nd lien / Qualifying Value
900000845	XX			XX	CLTV	propertyValuationPage	87.71	0.90	Audit Value of 1st + 2nd lien / Qualifying Value"
900000850	XX			XX	CLTV	propertyValuationPage	43.17	0.43	Audit Value of 1st + 2nd lien / Qualifying Value.
900000851	XX			XX	CLTV	propertyValuationPage	60.26	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000853	XX			XX	CLTV	propertyValuationPage	42.53	0.43	Audit Value of 1st + 2nd lien / Qualifying Value
900000857	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit value pulled from appraisal.
900000858	XX			XX	CLTV	propertyValuationPage	68.79	0.70	Audit Value of 1st + 2nd lien / Qualifying Value
900000859	XX			XX	CLTV	propertyValuationPage	73.41	0.73	Audit Value of 1st + 2nd lien / Qualifying Value
900000861	XX			XX	CLTV	propertyValuationPage	55.19	0.55	Audit Value of 1st + 2nd lien / Qualifying Value
900000866	XX			XX	CLTV	propertyValuationPage	78.8	0.79	Audit Value of 1st + 2nd lien / Qualifying Value
900000877	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000882	XX			XX	CLTV	propertyValuationPage	76.92	0.80	Audit Value of 1st + 2nd lien / Qualifying Value"
900000883	XX			XX	CLTV	propertyValuationPage	74.88	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000890	XX			XX	CLTV	propertyValuationPage	61.17	0.65	Audit Value of 1st + 2nd lien / Qualifying Value
900000891	XX			XX	CLTV	propertyValuationPage	89.96	0.90	Audit Value of 1st + 2nd lien / Qualifying Value.
900000897	XX			XX	CLTV	propertyValuationPage	65.19	0.65	Audit Value of 1st + 2nd lien / Qualifying Value
900000907	XX			XX	CLTV	propertyValuationPage	55.76	0.56	Audit Value of 1st + 2nd lien / Qualifying Value"
900000914	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000915	XX			XX	CLTV	propertyValuationPage	64.84	0.65	Audit Value of 1st + 2nd lien / Qualifying Value"
900000922	XX			XX	CLTV	propertyValuationPage	36.61	0.39	Audit Value of 1st + 2nd lien / Qualifying Value"
900000923	XX			XX	CLTV	propertyValuationPage	79.43	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000925	XX			XX	CLTV	propertyValuationPage	79.73	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000926	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000926	XX			XX	CLTV	propertyValuationPage	77.89	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000927	XX			XX	CLTV	propertyValuationPage	79.55	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000936	XX			XX	CLTV	propertyValuationPage	89.03	0.89	Audit value pulled from documents located in the loan file.
900000937	XX			XX	CLTV	propertyValuationPage	69.93	0.70	Audit Value of 1st + 2nd lien / Qualifying Value
900000942	XX			XX	CLTV	propertyValuationPage	74.57	0.75	Audit Value of 1st + 2nd lien / Qualifying Value
900000946	XX			XX	CLTV	propertyValuationPage	78.61	0.80	Audit value pulled from documents located in the loan file.
900000950	XX			XX	CLTV	propertyValuationPage	64.71	0.65	Audit Value of 1st + 2nd lien / Qualifying Value
900000952	XX			XX	CLTV	propertyValuationPage	75.92	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000953	XX			XX	CLTV	propertyValuationPage	67.55	0.68	Audit Value of 1st + 2nd lien / Qualifying Value
900000954	XX			XX	CLTV	propertyValuationPage	65.85	0.66	Audit Value of 1st + 2nd lien / Qualifying Value
900000958	XX			XX	Loan Purpose	the1003Page	Refinance	Other	Audit Value Pulled From Final 1003.
900000958	XX			XX	Property Address	notePage	XX	XX	Audit Value Pulled From Note.
900000960	XX			XX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Audit Value Pulled From Appraisal.
900000960	XX			XX	CLTV	propertyValuationPage	75.43	0.80	Audit Value pulled from Qualifying Value.
900000962	XX			XX	CLTV	propertyValuationPage	79.56	0.80	Audit Value of 1st + 2nd lien / Qualifying Value
900000967	XX			XX	CLTV	propertyValuationPage	78.23	0.80	Audit Value of 1st + 2nd lien / Qualifying Value"
900000969	XX			XX	CLTV	propertyValuationPage	82.56	0.85	Audit Value of 1st + 2nd lien / Qualifying Value"

Exhibit 99.5 Schedule 6

Marketing ID	Loan ID	Seller Loan ID	Investor Loan ID	Lender Application Date	Originator QM Status	Final QM Status	Originator QM Status Difference than Final QM Status?	Reason Why NonQM Final Status	APR Pricing Threshold Exceeded?	QM DTI Threshold Exceeded?	Higher Priced Mortgage Loan (HPML)?	Negatively Amortizing Loan?	Principal Deferment?	Interest Only Flag?	Prepayment Penalty?	Balloon Flag?	Adjustable Rate Balloon?	Loan Term Less Than 5 Years?	QM Points and Fees Threshold Exceeded?	QM
900000007	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000008	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000009	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000011	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000014	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000017	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000018	XX			XX	QM: Safe Harbor APOR (APOR SH)	Non-QM: Lender documented all ATR UW factors	Yes		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000020	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000022	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	Yes	No	No	No	No	No	No	No	Not Tested	0
900000030	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	Yes	No	No	No	No	No	No	No	Not Tested	0
900000032	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000035	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000037	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000038	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000039	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000043	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000044	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000048	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000051	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000052	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000055	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000056	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000062	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000065	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	Yes	No	No	No	No	No	No	No	Not Tested	0
900000066	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000068	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000075	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000077	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000080	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	Yes	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000085	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000090	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	Yes	No	No	No	No	Not Tested	0
900000095	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000096	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000097	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	Yes	No	No	No	No	Not Tested	0
900000098	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	Yes	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000101	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000102	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000104	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	Yes	No	No	No	No	Not Tested	0
900000105	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000106	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000109	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000112	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000113	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000115	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000120	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000121	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	Yes	No	No	No	No	No	No	No	Not Tested	0
900000125	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000130	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000132	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000134	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000137	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000138	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000141	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000145	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000148	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000149	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000153	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000155	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000164	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000165	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000169	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000170	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000173	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000181	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000183	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000187	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000197	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	Yes	No	No	No	No	Not Tested	0
900000200	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000201	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000202	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000206	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000207	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000208	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000210	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	Yes	No	No	No	No	No	No	No	Not Tested	0
900000211	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000215	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000219	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	Yes	No	No	No	No	No	No	No	Not Tested	0
900000224	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000232	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000239	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000245	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000247	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000264	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	Yes	No	No	No	No	Not Tested	0
900000265	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000272	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000273	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000275	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000276	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000279	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000282	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	Yes	No	No	No	No	No	No	No	Not Tested	0
900000284	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000285	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000295	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000298	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000307	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000312	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000313	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000317	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000320	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000321	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	Yes	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000324	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000328	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000329	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000330	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000331	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000333	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000337	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000338	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000349	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	Yes	No	No	No	No	Not Tested	0
900000351	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000355	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000356	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000357	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000362	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000363	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000364	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000366	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000368	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000370	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000371	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000372	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000374	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000377	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000379	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000382	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000384	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000391	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000393	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000395	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	Yes	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000399	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000403	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000404	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000405	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000406	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000407	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000410	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	Yes	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000411	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000413	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000415	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000416	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000421	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000422	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	Yes	No	No	No	No	No	No	No	Not Tested	0
900000424	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000428	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000429	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000430	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000433	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000435	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000438	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000439	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
Removed from deal	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000446	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
Removed from deal	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	No	No	No	No		
900000452	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000456	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000463	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000466	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000470	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000471	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000475	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000480	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000481	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000483	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000484	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000487	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000492	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000493	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000497	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000500	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	No	No	No	No		
900000505	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000508	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000509	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000523	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000524	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000528	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000529	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000531	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000536	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000539	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	No	No	No	No		
900000540	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000542	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000543	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000546	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000547	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	Yes	No	No	No	No	No	No	No	Not Tested	0
900000549	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	Yes	No	No	No	No	No	No	No	Not Tested	0
900000550	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000551	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000553	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000557	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000565	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000566	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000570	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000575	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000580	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000582	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	Yes	No	No	No	No	Not Tested	0
900000584	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000586	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000589	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000594	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000596	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	Yes	No	No	No	No	No	No	No	Not Tested	0
900000600	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000606	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000610	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000612	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000617	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000622	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000625	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000627	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000628	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000630	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000631	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000632	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000633	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000635	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000639	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000649	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000652	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	No	No	No	No		
900000654	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000655	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	Yes	No	Yes	No	No	Not Tested	0
900000656	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000657	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000658	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000659	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000661	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	Yes	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000665	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000668	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000671	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	No	No	No	No		
900000677	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000678	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000679	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000684	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000688	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	Yes	No	No	No	No	No	No	No	Not Tested	0
900000694	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000697	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000699	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000705	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000710	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000711	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000716	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000719	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000722	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000727	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000728	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	Yes	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000729	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	Yes	No	No	No	No	No	No	No	Not Tested	0
900000730	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000731	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000732	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000734	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000735	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000737	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000748	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000749	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	Yes	No	No	No	No	No	No	No	Not Tested	0
900000750	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000751	XX			XX	ATR/QM: Not Applicable	ATR/QM: Exempt	Yes		Not Tested	Yes	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000757	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	Yes	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000764	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000768	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000771	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000773	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000775	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000776	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000777	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000780	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000781	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000783	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000789	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000790	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000791	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000794	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000800	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000803	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000809	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000810	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000813	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000816	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000817	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	Yes	No	No	No	No	Not Tested	0
900000819	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	Yes	No	No	No	No	Not Tested	0
900000820	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000821	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000822	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000823	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
Removed from deal	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000827	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000829	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	Yes	No	No	No	No	No	No	No	Not Tested	0
900000833	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000839	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000844	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000845	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	Yes	No	No	No	No	No	No	No	Not Tested	0
900000850	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000851	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000853	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000857	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000858	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000859	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000861	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000866	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000877	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000882	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000883	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000890	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000891	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000897	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000898	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000904	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000906	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000907	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	Yes	No	No	No		
900000908	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000914	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000915	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000922	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0

900000923	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000925	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000926	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000927	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000928	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000935	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000936	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	Yes	No	No	No	No	No	No	No	Not Tested	0
900000937	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000939	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000942	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0
900000946	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000950	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000952	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000953	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	Yes	No	No	No	No	Not Tested	0
900000954	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	No	No	No	No	No	No	No	No	No	Not Tested	0
900000957	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000958	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000959	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000960	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000962	XX			XX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	No		Not Tested	Yes	No	No	No	No	No	No	No	No	Not Tested	0
900000964	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	Yes	No	No	No	No		
900000966	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000967	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	No	No	No	No		
900000969	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No			No		No	No	No	Yes	No	No	No		
900000971	XX			XX	ATR/QM: Exempt	ATR/QM: Exempt	No		Not Tested	No	Not Tested	No	No	No	No	No	No	No	Not Tested	0

Exhibit 99.5 Schedule 7

Valuation Report

Run Date - 9/XX?2022

																									ORIGINATION DATA			
	LOAN INFORMATION											APPRAISAL VALUES								AVM VALUES						DES		
Marketing ID	Recovco Loan ID	Loan #1	Loan #2	Loan #3	Pool	Collateral Underwriter Risk Score	Freddie Mac LCA Score	Note Date	Original Loan Amount	Sales Price	Final Value Used by Lender	Appraised Value	Appraisal Form Type	Appraisal Date	Second Appraisal Value	Variance Amount	Variance Percent	Second Appraisal Date	Second Appraisal Type	Appraised Value	Variance Amount	Variance Percent	Company	Confidence Score	Appraisal Date	Appraised Value	Variance Amount	Varia
900001006	XX	XX			July - DSCR Loans Q3 2022	2.2		XX	XX		XX	XX	1004 Residential Appraisal	06/XX?2022												XX	$0.00	
900001004	XX	XX			Non-QM Smart Loans Q3 2022	1.3	1.5	XX	XX	XX	XX	XX	1004 Residential Appraisal	06/XX?2022												XX	$0.00	
900001023	XX	XX			Non-QM Smart Loans Q3 2022	1.6	1	XX	XX	XX	XX	XX	1004 Residential Appraisal	06/XX?2022												XX	$0.00	
900001019	XX	XX			Non-QM Smart Loans Q3 2022	1	1	XX	XX	XX	XX	XX	1004 Residential Appraisal	06/XX?2022												XX	$0.00	
900001003	XX	XX			Non-QM Smart Loans Q3 2022	1		XX	XX	XX	XX	XX	1073 Condominiums	04/XX?2022												XX	XX	
900000986	XX	XX			July - DSCR Loans Q3 2022	1		XX	XX		XX	XX	1004 Residential Appraisal	05/XX?2022												XX	$0.00	
900001008	XX	XX			Non-QM Smart Loans Q3 2022			XX	XX	XX	XX	XX	1004 Residential Appraisal	06/XX?2022												XX	$0.00	
900000989	XX	XX			Non-QM Smart Loans Q3 2022	1.8	2	XX	XX	XX	XX	XX	1004 Residential Appraisal	05/XX?2022												XX	$0.00	
900001007	XX	XX			July - DSCR Loans Q3 2022	2.6		XX	XX		XX	XX	1004 Residential Appraisal	06/XX?2022												XX	$0.00	
900001013	XX	XX			June - DSCR Loans Q2 2022	1		XX	XX	XX	XX	XX	1004 Residential Appraisal	05/XX?2022												XX	XX	
900001012	XX	XX			June - DSCR Loans Q2 2022	1		XX	XX	XX	XX	XX	1004 Residential Appraisal	05/XX?2022												XX	$0.00	
900000991	XX	XX			June - Non-QM Smart Loans Q2 2022	2.6		XX	XX		XX	XX	1004 Residential Appraisal	05/XX?2022												XX	$0.00	
900001015	XX	XX			June - DSCR Loans Q2 2022	1		XX	XX		XX	XX	1004 Residential Appraisal	06/XX?2022												XX	$0.00	
900001014	XX	XX			June - DSCR Loans Q2 2022	1.5		XX	XX		XX	XX	1004 Residential Appraisal	05/XX?2022												XX	$0.00	
900001018	XX	XX			June - DSCR Loans Q2 2022	2.6		XX	XX	XX	XX	XX	1004 Residential Appraisal	05/XX?2022												XX	$0.00	
900000988	XX	XX			June - Non-QM Smart Loans Q2 2022	1	1	XX	XX	XX	XX	XX	1004 Residential Appraisal	05/XX?2022												XX	$0.00	
900000987	XX	XX			June - Non-QM Smart Loans Q2 2022	1	1	XX	XX		XX	XX	1073 Condominiums	03/XX?2022												XX	$0.00	
900000985	XX	XX			June - Non-QM Smart Loans Q2 2022	1	2.5	XX	XX	XX	XX	XX	1073 Condominiums	05/XX?2022												XX	$0.00	
900001025	XX	XX			June - Non-QM Smart Loans Q2 2022	4.5	3.5	XX	XX	XX	XX	XX	1004 Residential Appraisal	04/XX?2022												XX	$0.00	
900001024	XX	XX			June - Non-QM Smart Loans Q2 2022	1.5	4.5	XX	XX		XX	XX	1004 Residential Appraisal	05/XX?2022												XX	$0.00	
900000994	XX	XX			June - DSCR Loans Q2 2022			XX	XX		XX	XX	1025 2-4 Family Property	05/XX?2022												XX	$0.00	
900000997	XX	XX			June - Non-QM Smart Loans Q2 2022			XX	XX	XX	XX	XX	1025 2-4 Family Property	04/XX?2022												XX	$0.00	
900001011	XX	XX			June - DSCR Loans Q2 2022	1		XX	XX	XX	XX	XX	1004 Residential Appraisal	05/XX?2022												XX	$0.00	
900001030	XX	XX			NRMLT 2022-NQM5			XX	XX	XX	XX	XX	1025 2-4 Family Property	04/XX?2022												XX	$0.00	
900001029	XX	XX			NRMLT 2022-NQM5			XX	XX	XX	XX	XX	1025 2-4 Family Property	04/XX?2022												XX	XX	
900001010	XX	XX			NRMLT 2022-NQM5	1.6		XX	XX		XX	XX	1004 Residential Appraisal	05/XX?2022												XX	$0.00	
900000984	XX	XX			NRMLT 2022-NQM5	1.8	3.5	XX	XX		XX	XX	1004 Residential Appraisal	03/XX?2022												XX	$0.00	
900000992	XX	XX			NRMLT 2022-NQM5	1	1	XX	XX		XX	XX	1004 Residential Appraisal	04/XX?2022												XX	$0.00	
900000990	XX	XX			NRMLT 2022-NQM5	1		XX	XX	XX	XX	XX	1004 Residential Appraisal	05/XX?2022												XX	$0.00	
900000999	XX	XX			NRMLT 2022-NQM5	1	1	XX	XX	XX	XX	XX	1073 Condominiums	04/XX?2022												XX	$0.00	
900000996	XX	XX			NRMLT 2022-NQM5			XX	XX	XX	XX	XX	1025 2-4 Family Property	04/XX?2022												XX	$0.00	
900000998	XX	XX			NRMLT 2022-NQM5			XX	XX	XX	XX	XX	1025 2-4 Family Property	04/XX?2022												XX	XX	
900000993	XX	XX			NRMLT 2022-NQM5	1.1		XX	XX		XX	XX	1073 Condominiums	02/XX?2022												XX	$0.00	

Exhibit 99.5 Schedule 8

Rating Agency Grading

Run Date - 9/16/2022

	LOAN INFORMATION					INITIAL CREDIT LOAN GRADES					INITIAL PROPERTY LOAN GRADES				
Marketing ID	Recovco Loan ID	Loan #1	Loan #2	Loan #3	Original Loan Amount	DBRS	Fitch	Kroll	Moody's	S&P	DBRS	Fitch	Kroll	Moody's	S&P
900001006	XX	XX			XX	B	B	B	B	B	A	A	A	A	A
900001004	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900001023	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900001019	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900001003	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900000986	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900001008	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900000989	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900001007	XX	XX			XX	B	B	B	B	B	A	A	A	A	A
900001013	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900001012	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900000991	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900001015	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900001014	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900001018	XX	XX			XX	D	D	D	D	D	A	A	A	A	A
900000988	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900000987	XX	XX			XX	D	D	D	D	D	A	A	A	A	A
900000985	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900001025	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900001024	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900000994	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900000997	XX	XX			XX	D	D	D	D	D	A	A	A	A	A
900001011	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900001030	XX	XX			XX	D	D	D	D	D	D	D	D	D	D
900001029	XX	XX			XX	D	D	D	D	D	A	A	A	A	A
900001010	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900000984	XX	XX			XX	B	B	B	B	B	A	A	A	A	A
900000992	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900000990	XX	XX			XX	D	D	D	D	D	A	A	A	A	A
900000999	XX	XX			XX	A	A	A	A	A	A	A	A	A	A
900000996	XX	XX			XX	D	D	D	D	D	A	A	A	A	A
900000998	XX	XX			XX	D	D	D	D	D	A	A	A	A	A
900000993	XX	XX			XX	D	D	D	D	D	A	A	A	A	A

	INITIAL COMPLIANCE LOAN GRADES					INITIAL OVERALL LOAN GRADES						FINAL CREDIT LOAN GRADES				
Marketing ID	DBRS	Fitch	Kroll	Moody's	S&P	DBRS	Fitch	Kroll	Moody's	S&P		DBRS	Fitch	Kroll	Moody's	S&P
900001006	A	A	A	A	A	B	B	B	B	B		B	B	B	B	B
900001004	B	B	B	B	B	B	B	B	B	B		A	A	A	A	A
900001023	A	A	A	A	A	A	A	A	A	A		A	A	A	A	A
900001019	A	A	A	A	A	A	A	A	A	A		A	A	A	A	A
900001003	D	D	D	D	D	D	D	D	D	D		A	A	A	A	A
900000986	A	A	A	A	A	A	A	A	A	A		A	A	A	A	A
900001008	A	A	A	A	A	A	A	A	A	A		A	A	A	A	A
900000989	A	A	A	A	A	A	A	A	A	A		A	A	A	A	A
900001007	A	A	A	A	A	B	B	B	B	B		B	B	B	B	B
900001013	A	A	A	A	A	A	A	A	A	A		A	A	A	A	A
900001012	A	A	A	A	A	A	A	A	A	A		A	A	A	A	A
900000991	D	D	D	D	D	D	D	D	D	D		A	A	A	A	A
900001015	A	A	A	A	A	A	A	A	A	A		A	A	A	A	A
900001014	A	A	A	A	A	A	A	A	A	A		A	A	A	A	A
900001018	A	A	A	A	A	D	D	D	D	D		A	A	A	A	A
900000988	D	D	D	D	D	D	D	D	D	D		A	A	A	A	A
900000987	D	D	D	D	D	D	D	D	D	D		A	A	A	A	A
900000985	A	A	A	A	A	A	A	A	A	A		A	A	A	A	A
900001025	D	D	D	D	D	D	D	D	D	D		A	A	A	A	A
900001024	A	A	A	A	A	A	A	A	A	A		A	A	A	A	A
900000994	A	A	A	A	A	A	A	A	A	A		A	A	A	A	A
900000997	A	A	A	A	A	D	D	D	D	D		A	A	A	A	A
900001011	A	A	A	A	A	A	A	A	A	A		A	A	A	A	A
900001030	A	A	A	A	A	D	D	D	D	D		A	A	A	A	A
900001029	A	A	A	A	A	D	D	D	D	D		A	A	A	A	A
900001010	A	A	A	A	A	A	A	A	A	A		A	A	A	A	A
900000984	D	D	D	D	D	D	D	D	D	D		B	B	B	B	B
900000992	A	A	A	A	A	A	A	A	A	A		A	A	A	A	A
900000990	A	A	A	A	A	D	D	D	D	D		A	A	A	A	A
900000999	A	A	A	A	A	A	A	A	A	A		A	A	A	A	A
900000996	A	A	A	A	A	D	D	D	D	D		A	A	A	A	A
900000998	A	A	A	A	A	D	D	D	D	D		A	A	A	A	A
900000993	D	D	D	D	D	D	D	D	D	D		B	B	B	B	B

	FINAL PROPERTY LOAN GRADES					FINAL COMPLIANCE LOAN GRADES					FINAL OVERALL LOAN GRADES				
Marketing ID	DBRS	Fitch	Kroll	Moody's	S&P	DBRS	Fitch	Kroll	Moody's	S&P	DBRS	Fitch	Kroll	Moody's	S&P
900001006	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
900001004	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B
900001023	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900001019	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900001003	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000986	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900001008	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000989	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900001007	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
900001013	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900001012	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000991	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B
900001015	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900001014	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900001018	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000988	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B
900000987	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B
900000985	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900001025	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900001024	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000994	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000997	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900001011	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900001030	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900001029	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900001010	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000984	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
900000992	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000990	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000999	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000996	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000998	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
900000993	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B

Exhibit 99.5 Schedule 9

ASF Addendum - Business Purpose

Run Date - 9/16/2022

Marketing ID	Recovco Loan ID	Loan #1	Loan #2	Loan #3	Seller Name	Originator Name	Guideline Author	Guideline Name	Guideline Date	Executed NOO Docs in File	Lease In Place Flag	Actual In Place Rent	Third Party Market Rent Estimate	Third Party Rent Source	Rental Source for Property DTI Calculation	DSCR	PITIA	Lease End Date	Original Lease Term	Rent Loss Insurance	Rent Loss Insurance Amount	HOA Flag	HOA Monthly Premium Amount	Monthly Property Tax	Monthly Insurance Cost	Condo
900001006	XX	XX				XX	XX	Smart Vest	XX	Yes	No		$1,350.00	1004 / 70	Third Party Rental Source	1.173%	$1,151.01			No		No		$80.43	$52.88	No
900001004	XX	XX				XX	XX	SmartSelf v21.8	XX								$3,357.77			No			$0.00	$663.42	$144.30	No
900001023	XX	XX				XX	XX	Smart Self v21.8	XX								$3,359.59			No			$0.00	$473.73	$101.06	No
900001019	XX	XX				XX	XX	SMART_SELF	XX								$5,054.62			No			$343.00	$326.94	$579.67	No
900001003	XX	XX				XX	XX	Smart Edge v 21.8	XX								$2,402.69			No			$215.00	$431.00	$26.26	No
900000986	XX	XX				XX	XX	SMART_VEST	XX	Yes	Yes	$6,000.00	$6,500.00	1004 / 70	Rent On Existing Lease	1.226%	$4,893.32	08/01/2020	1	No		No		$568.08	$144.38	No
900001008	XX	XX				XX	XX	SMART_EDGE	XX								$1,427.87			Yes	$13,000.00		$0.00	$162.64	$93.23	No
900000989	XX	XX				XX	XX	SMART_EDGE	XX								$6,521.36			No			$11.00	$502.27	$253.23	No
900001007	XX	XX				XX	XX	SMART_VEST	XX	Yes	No		$3,300.00	1004 / 70	Third Party Rental Source	1.016%	$3,246.84			No		No		$668.63	$161.42	No
900001013	XX	XX				XX	XX	SMART_VEST	XX	Yes	No		$2,300.00	1004 / 70	Third Party Rental Source	1.000%	$2,299.63			Yes	$27,000.00	No		$248.11	$225.92	No
900001012	XX	XX				XX	XX	SMART_VEST	XX	Yes	No		$2,150.00	1004 / 70	Third Party Rental Source	1.129%	$1,904.42			No		No		$142.94	$222.12	No
900000991	XX	XX				XX	XX	Smary Edge v21.8	XX								$5,342.38			No			$0.00	$162.06	$113.42	No
900001015	XX	XX				XX	XX	SMART_VEST	XX	Yes	No		$5,500.00	1004 / 70	Third Party Rental Source	3.670%	$1,498.67			Yes	$17,640.00	No		$328.63	$101.92	No
900001014	XX	XX				XX	XX	SMART_VEST	XX	Yes	No		$4,000.00	1004 / 70	Third Party Rental Source	3.379%	$1,183.68			Yes	$1.00	No		$228.67	$53.33	No
900001018	XX	XX				XX	XX	SMART_VEST	XX	Yes	No		$2,400.00	1004 / 70	Third Party Rental Source	1.004%	$2,390.69			Yes	$24,000.00	Yes	$98.30	$398.21	$43.75	No
900000988	XX	XX				XX	XX	Smart Edge v21.8	XX								$1,826.05			No			$0.00	$286.87	$136.33	No
900000987	XX	XX				XX	XX	SMART_SELF	XX								$2,132.51						$427.30	$320.07	$97.00	No
900000985	XX	XX				XX	XX	SMART_EDGE	XX								$5,186.42			No			$653.30	$597.92	$0.00	No
900001025	XX	XX				XX	XX	SMART_EDGE	XX								$7,921.53			No			$133.30	$235.25	$164.08	No
900001024	XX	XX				XX	XX	Smart Edge v21.8	XX								$6,456.10			No			$47.67	$1,045.20	$274.17	No
900000994	XX	XX				XX	XX	SMART_VEST	XX	Yes	Yes	$2,966.00	$4,200.00	1025 / 216	Rent On Existing Lease	1.811%	$1,638.05	07/01/2022	1	No		No		$226.73	$116.35	No
900000997	XX	XX				XX	XX	SMART_EDGE	XX								$2,417.78			Yes	$47,100.00		$0.00	$286.54	$108.92	No
900001011	XX	XX				XX	XX	SMART_VEST	XX	Yes	No		$2,400.00	1004 / 70	Third Party Rental Source	1.126%	$2,130.50			Yes	$27,186.00	No		$301.19	$107.25	No
900001030	XX	XX				XX	XX	Smart Edge v21.8	XX								$2,385.82			No			$0.00	$261.58	$109.83	No
900001029	XX	XX				XX	XX	Smart Edge v21.8	XX								$2,018.59			No			$0.00	$268.00	$105.83	No
900001010	XX	XX				XX	XX	SMART_VEST	XX	Yes	Yes	$4,121.10	$5,400.00	1004 / 70	Rent On Existing Lease	3.440%	$1,197.96			Yes	$28,735.20	No		$196.13	$82.33	No
900000984	XX	XX				XX	XX	SMART_EDGE - 30 Yr Fixed IO	XX								$3,139.89			No			$0.00	$748.95	$152.17	No
900000992	XX	XX				XX	XX	SMART_SELF	XX								$1,062.88			No			$0.00	$191.17	$61.33	No
900000990	XX	XX				XX	XX	SMART_VEST	XX	Yes	Yes	$2,100.00	$2,100.00	1004 / 70	Rent On Existing Lease	1.144%	$1,835.56			Yes	$1.00	No		$385.19	$64.67	No
900000999	XX	XX				XX	XX	SmartSelf V21.8	XX								$4,618.44			No			$216.00	$133.41	$71.33	No
900000996	XX	XX				XX	XX	SMART_EDGE	XX								$1,821.04			Yes	$32,000.00		$0.00	$307.19	$76.33	No
900000998	XX	XX				XX	XX	SMART_EDGE	XX								$2,438.77			Yes	$61,000.00		$0.00	$227.19	$113.42	No
900000993	XX	XX				XX	XX	SMART_SELF	XX								$1,212.67			No			$34.30	$7.00	$53.08	No

Exhibit 99.5 Schedule 10

Loan Level Exceptions

Run Date - 9/XX/2022

Marketing ID	Recovco Loan ID	Loan #1	Loan #2	Loan #3	Project Name	Detailed Status	Initial Overall Grade	Final Overall Grade	Initial Credit	Initial Value	Initial Compliance	Final Credit	Final Value	Final Compliance	Material Exceptions	Non-Material Exceptions	Resolved Exceptions	Acknowledged Exceptions
900001006	XX	XX			DSCR Loans 2022 Q3	Client Reportable	2	2	2	1	1	2	1	1		*** (OPEN) Loan does not conform to program guidelines - EV 2 COMMENT: The guidelines, section 35, documentation requires for refinance transaction: the most recent lease agreement and Single Family Comparable Rent Schedule (Form 1007/1000) is required to determine the monthly rent. The subject property is currently vacant due to remodeling. The file included an approved exception (page 372) to used the market rent to calculate the DSCR as the property is currently vacant due to remodeling.		
900001004	XX	XX			Non-QM Smart Loans 2022 Q3	Client Reportable	2	2	1	1	2	1	1	2		*** (OPEN) Homeownership Counseling List - EV 2 COMMENT: The Homeownership Counseling Disclosure (HOC) is missing. The defect can be cured by providing evidence that shows the disclosure was provided to the consumer within 3-business days of application, 6/XX/2022.		
900001023	XX	XX			Non-QM Smart Loans 2022 Q3	Not Applicable	1	1	1	1	1	1	1	1				
900001019	XX	XX			Non-QM Smart Loans 2022 Q3	Client Reportable	1	1	1	1	1	1	1	1				
900001003	XX	XX			Non-QM Smart Loans 2022 Q3	Client Reportable	3	1	1	1	3	1	1	1			*** (CURED) TRID - Zero tolerance violation - EV R COMMENT: This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i)) The increase to the following fees on 6/XX/2022 was not accepted because a valid change of circumstance was not provided: Appraisal Fee. A cost to cure in the amount of $95.00 is required. The defect can be cured by reimbursing the consumer or providing a valid reason for the change. If curing the violation with a refund, the following documents are required: LOE to consumer(s), corrected PCCD, copy of the refund, and proof of delivery (mailing label).	
900000986	XX	XX			DSCR Loans 2022 Q3		1	1	1	1	1	1	1	1				
900001008	XX	XX			Non-QM Smart Loans 2022 Q3		1	1	1	1	1	1	1	1				
900000989	XX	XX			Non-QM Smart Loans 2022 Q3		1	1	1	1	1	1	1	1				
900001007	XX	XX			DSCR Loans 2022 Q3		2	2	2	1	1	2	1	1		*** (OPEN) DSCR Is Not Eligible - EV 2 COMMENT: The subject transaction cash out refinance. The guidelines require a minimum DSCR of 1.15%. The DSCR was calculated using market rent $3,300/$3,246.84 resulting in a DSCR of 1.02%. The file included an approved exception (page 263) to vest loan with delayed financing. The guidelines do not address delayed financing.		
900001013	XX	XX			June - DSCR Loans Q2 2022		1	1	1	1	1	1	1	1				
900001012	XX	XX			June - DSCR Loans Q2 2022		1	1	1	1	1	1	1	1				
900000991	XX	XX			June - Non-QM Smart Loans Q2 2022	Client Reportable	3	2	1	1	3	1	1	2		*** (OPEN) Missing evidence of TRID Disclosure Delivery - EV 2 COMMENT: The PCCD issued 7/XX/2022 is inaccurate. The amount of reimbursement includes the lender credit provided on CD 6/XX/2022. The reimbursement should have been for $160 instead of $336. *** (OPEN) TRID - Zero tolerance violation - EV 2 COMMENT: This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i)) The increase to the following fees was not accepted because the change was not disclosed within 3-business days: Appraisal Re-Inspection Fee. The change occurred on 6/XX/2022; however, the disclosure was not issued until 6/XX/2022. A cost to cure in the amount of $160.00 is required. The defect can be cured by reimbursing the consumer or providing evidence that the change was disclosed within 3-business days. If curing with a reimbursement, the following documents are required: LOE to consumer(s), PCCD, copy of the refund, and proof of delivery (mailing label).		
900001015	XX	XX			June - DSCR Loans Q2 2022		1	1	1	1	1	1	1	1				
900001014	XX	XX			June - DSCR Loans Q2 2022		1	1	1	1	1	1	1	1				
900001018	XX	XX			June - DSCR Loans Q2 2022		3	1	3	1	1	1	1	1			*** (CURED) Amount of title insurance is less than mortgage amount - EV R COMMENT: The title commitment $XX was less than the loan amount of $XX.	
900000988	XX	XX			June - Non-QM Smart Loans Q2 2022	Not Applicable	3	2	1	1	3	1	1	2		*** (OPEN) TRID - Zero tolerance violation - EV 2 COMMENT: This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i)) The increase to the following fees was not accepted because the change was not disclosed within 3-business days: Appraisal Fee #2. The change occurred on 5/XX/2022; however, the disclosure was not issued until 5/XX/2022. A cost to cure in the amount of $695 is required. The defect can be cured by reimbursing the consumer or providing evidence that the change was disclosed within 3-business days. If curing with a reimbursement, the following documents are required: LOE to consumer(s), PCCD, copy of the refund, and proof of delivery (mailing label).		
900000987	XX	XX			June - Non-QM Smart Loans Q2 2022		3	2	3	1	3	1	1	2		*** (OPEN) TRID - Zero tolerance violation - EV 2 COMMENT: This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i)) The addition of the following fees on 5/XX/22 was not accepted because a valid change of circumstance was not provided: Title Bringdown Fee. A cost to cure in the amount of $75.00 is required. The defect can be cured by reimbursing the consumer or providing a valid reason for the change. If curing the violation with a refund, the following documents are required: LOE to consumer(s), corrected PCCD, copy of the refund, and proof of delivery (mailing label).	*** (CURED) Unable to verify PITI on other mortgage related obligations (ATR) - EV R COMMENT: Missing verification of PITI for rental property on XXXX The 1003 shows no mortgage for the property, but REO report on page 303 indicates there is a mortgage to XX for $XX. No documentation in file to validate. Used lender figures for PITI to calculate ratios pending validation.	
900000985	XX	XX			June - Non-QM Smart Loans Q2 2022		1	1	1	1	1	1	1	1				
900001025	XX	XX			June - Non-QM Smart Loans Q2 2022		3	1	1	1	3	1	1	1			*** (CURED) TRID - Zero tolerance violation - EV R COMMENT: This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i)) The increase to the following fees on 5/XX/22 was not accepted because a valid change of circumstance was not provided: Appraisal Fee. A cost to cure in the amount of $75.00 is required. The defect can be cured by reimbursing the consumer or providing a valid reason for the change. If curing the violation with a refund, the following documents are required: LOE to consumer(s), corrected PCCD, copy of the refund, and proof of delivery (mailing label).	
900001024	XX	XX			June - Non-QM Smart Loans Q2 2022	Not Applicable	1	1	1	1	1	1	1	1				
900000994	XX	XX			June - DSCR Loans Q2 2022		1	1	1	1	1	1	1	1				
900000997	XX	XX			June - Non-QM Smart Loans Q2 2022		3	1	3	1	1	1	1	1			*** (CURED) Unable to verify PITI on simultaneous loan (ATR) - EV R COMMENT: Mortgage documents are not in the current loan file for properties at XX addresses.	
900001011	XX	XX			June - DSCR Loans Q2 2022	Not Applicable	1	1	1	1	1	1	1	1				
900001030	XX	XX			June - Non-QM Smart Loans Q2 2022	Not Applicable	3	1	3	3	1	1	1	1			*** (CURED) 1003 Application [information not provide] - EV R COMMENT: Missing full executed initial 1003 from the loan file. *** (CURED) Missing Appraisal - EV R COMMENT: Missing full appraisal from the loan file. *** (CURED) Unable to verify PITI on simultaneous loan (ATR) - EV R COMMENT: Missing PITIA documentation from the loan file for the following properties: XX	
900001029	XX	XX			June - Non-QM Smart Loans Q2 2022	Not Applicable	3	1	3	1	1	1	1	1			*** (CURED) Unable to verify PITI on simultaneous loan (ATR) - EV R COMMENT: Missing documentation to support the PITI for the follow properties: XX	
900001010	XX	XX			June - DSCR Loans Q2 2022		1	1	1	1	1	1	1	1				
900000984	XX	XX			June - Non-QM Smart Loans Q2 2022		3	2	2	1	3	2	1	1		*** (OPEN) Credit history insufficient/does not meet guidelines (ATR) - EV 2 COMMENT: [illegible]	*** (CURED) Missing evidence of TRID Disclosure Delivery - EV R COMMENT: [illegible] *** (CURED) Not all title holders executed ROR - EV R COMMENT: [illegible]	
900000992	XX	XX			June - Non-QM Smart Loans Q2 2022		1	1	1	1	1	1	1	1				
900000990	XX	XX			June - DSCR Loans Q2 2022		3	1	3	1	1	1	1	1			*** (CURED) Missing Title evidence - EV R COMMENT: The loan file did not contain a complete title, only the schedule B was provided. [illegible]	
900000999	XX	XX			June - Non-QM Smart Loans Q2 2022	Not Applicable	1	1	1	1	1	1	1	1				
900000996	XX	XX			June - Non-QM Smart Loans Q2 2022		3	1	3	1	1	1	1	1			*** (CURED) Unable to verify PITI on simultaneous loan (ATR) - EV R COMMENT: Mortgage documents are not in the current loan file for properties at XX addresses.	
900000998	XX	XX			June - Non-QM Smart Loans Q2 2022		3	1	3	1	1	1	1	1			*** (CURED) Unable to verify PITI on simultaneous loan (ATR) - EV R COMMENT: Mortgage documents are not in the current loan file for properties at XX addresses.	
900000993	XX	XX			May - Non-QM Smart Loans Q2 2022		3	2	3	1	3	2	1	1		*** (OPEN) Qualifying Credit Score does not meet eligibility requirement(s) - EV 2 COMMENT: [illegible]	*** (CURED) Missing proof of hazard insurance - EV R COMMENT: [illegible] *** (CURED) Missing TRID REVISED Disclosures - EV R COMMENT: [illegible] *** (CURED) Mortgage history for primary residence less than 12 months - EV R COMMENT: [illegible]	

Exhibit 99.5 Schedule 11

Marketing ID	Recovco Loan ID	Loan #1	Loan #2	Loan #3	Field	Loan Value	Tape Value	Variance	Variance %	Comment	Tape Source	Tape Type	MCMS COMMENTS
900001006	XX	XX			Debt Service Coverage Ratio	1.173	1.170	0.003	0.26%	The DSCR is calculated using the market rent of $1,350 / $1,151.01	Initial		TAPE CORRECT- ROUNDING
900001004	XX	XX			B1 Citizenship Status	US Citizen	Non-Resident Alien			US Citizen - per final 1003 in file	Initial		UPDATED TAPE
900001004	XX	XX			B1 SSN	XX	XX			XX - per final 1003 in file.	Initial		UPDATED TAPE
900001004	XX	XX			Borrower DTI Ratio Percent	23.777%	24.380%	-0.603%	-0.60%	23.77% - using slightly higher income for qualification.	Initial		TAPE CORRECT- WITHIN 3% VARIANCE
900001004	XX	XX			Original CLTV Ratio Percent	66.667%	66.660%	0.007%	0.01%	One and the same.	Initial		ONE IN THE SAME
900001004	XX	XX			Original Standard LTV (OLTV)	66.667%	66.660%	0.007%	0.01%	One and the same.	Initial		ONE IN THE SAME
900001004	XX	XX			Representative Score	669	661	8	1.21%	669 - per credit report in file.	Initial		TAPE ALREADY UPDATED
900001019	XX	XX			Borrower DTI Ratio Percent	10.432%	22.403%	-11.971%	-11.97%	Documents in file reflect 10.432% DTI.	Initial		TAPE CORRECT- PER SCORECARD 6/29/2022
900001003	XX	XX			B1 Citizenship Status	US Citizen	Non-Resident Alien			US Citizen - per final signed 1003 in file.	Initial		UPDATED TAPE
900000986	XX	XX			Debt Service Coverage Ratio	1.226	1.22	0.006	0.49%	The DSCR of 1.226 is calculated using the leased rent of $6,000 and PITIA of $4,893.32.	Initial		TAPE CORRECT- ROUNDING
900001008	XX	XX			B1 SSN	XX	XX			Tape is B2 social security number.	Initial		UPDATED TAPE
900001008	XX	XX			Borrower First Name	XX	XX			Per the note (page 621) and the 1008 (page 593), the borrower's first name is XX. (The coborrower's first name is XX.)
Initial		UPDATED TAPE
900001007	XX	XX			Debt Service Coverage Ratio	1.016	1.01	0.006	0.59%	The DSCR of 1.36 is calculated using market rent of $3,300 and the PITIA of $2,432.45.	Initial		TAPE CORRECT-DD firm comment makes no sense. They state, *The DSCR of 1.36*…Yet they have 1.016?? Non issue – rounding issue
900001007	XX	XX			Property Address Street	XX	XX			One and the same.	Initial		ONE IN THE SAME
900001012	XX	XX			Debt Service Coverage Ratio	1.129	1.120	0.009	0.80%	The DSCR of 1.13 is calculated using market rent of $2,150 and PITIA of $1,904.42	Initial		TAPE CORRECT- DD error –. Market Rent 2,150 / PITIA 1,909.27 = 1.12
900000991	XX	XX			Borrower DTI Ratio Percent	45.563%	44.261%	1.302%	1.30%	45.563% - due to slightly lower income being used
Initial		TAPE CORRECT- WITHIN 3% VARIANCE
900001015	XX	XX			B1 Citizenship Status	Not Applicable	US Citizen				Initial		Recovco is using LLC as borrower 1
900001015	XX	XX			B1 Self-Employed?	Unavailable	No				Initial		Recovco is using LLC as borrower 1
900001015	XX	XX			B1 SSN	XX	XX				Initial		Recovco is using LLC as borrower 1
900001015	XX	XX			Borrower First Name	XX	XX				Initial		Recovco is using LLC as borrower 1
900001015	XX	XX			Borrower Last Name	XX	XX				Initial		Recovco is using LLC as borrower 1
900001015	XX	XX			Debt Service Coverage Ratio	3.670	2.610	1.060	40.61%	DSCR 3.67% per market rent on page 53	Initial		TAPE CORRECT- Subject property is an XX, refer to GL = 2.61 is correct
900001015	XX	XX			Loan Origination Source Type (S&P)	Correspondent - Bulk [3]	Retail [1]			Loan closed in the lender of record/correspondent..	Initial		NOT ON TAPE
900001014	XX	XX			B1 Self-Employed?	Unavailable	No				Initial		ONE IN THE SAME- NO EMPLOYMENT/INCOME REQUIRED
900001014	XX	XX			B1 SSN	XX	XX			XX - per final 1003 in file.	Initial		TAPE ALREADY UPDATED
900001014	XX	XX			Borrower First Name	XX	XX			B1 first name is XX, B2 first name is XX	Initial		TAPE ALREADY UPDATED
900001014	XX	XX			Borrower Last Name	XX	XX			B1 last name XX, B2 last name XX	Initial		TAPE ALREADY UPDATED
900001014	XX	XX			Debt Service Coverage Ratio	3.379	1.380	1.999	144.86%	DSCR 3.379% per market rent on page 85	Initial		TAPE CORRECT- Subject property is an XX, refer to GL = 1.38 is correct
900001014	XX	XX			Loan Origination Source Type (S&P)	Correspondent - Bulk [3]	Retail [1]				Initial		NOT ON TAPE
900001014	XX	XX			MI Coverage Amount	XX	XX			Loan closed as the lender of record/correspondent.	Initial		ONE IN THE SAME
900001018	XX	XX			B1 Self-Employed?	Unavailable	No				Initial		ONE IN THE SAME- NO EMPLOYMENT/INCOME REQUIRED
900001018	XX	XX			Debt Service Coverage Ratio	1.004	1	0.004	0.40%	rounding issue	Initial		TAPE CORRECT- ROUNDING
900001018	XX	XX			Loan Origination Source Type (S&P)	Correspondent - Bulk [3]	Retail [1]			Loan closed in the name of the lender of record/correspondent.	Initial		NOT ON TAPE
900000988	XX	XX			Borrower DTI Ratio Percent	46.211%	46.217%	-0.006%	-0.01%	46.211% - per documentation in file	Initial		TAPE CORRECT- WITHIN 3% VARIANCE
900000987	XX	XX			Borrower DTI Ratio Percent	17.789%	17.791%	-0.002%	-0.00%		Initial		TAPE CORRECT- WITHIN 3% VARIANCE
900000987	XX	XX			Property Address Street	XX	XX			one and same	Initial		UPDATED TAPE
900000987	XX	XX			Representative Score	754	776	-22	-2.84%	Per the current CBR in file. 754 is mid score	Initial		UPDATED TAPE
900000985	XX	XX			Property Address Street	XX	XX			Property address street is XX, based on the Note and Appraisal.	Initial		UPDATED TAPE
900001025	XX	XX			Borrower DTI Ratio Percent	39.950%	39.167%	0.783%	0.78%	Variance due to rounding	Initial		TAPE CORRECT- WITHIN 3% VARIANCE
900001024	XX	XX			Borrower DTI Ratio Percent	9.512%	9.413%	0.099%	0.10%	9.512% - per documentation in file.	Initial		TAPE CORRECT- WITHIN 3% VARIANCE
900000994	XX	XX			B1 Citizenship Status	Not Applicable	US Citizen				Initial		Recovco is using LLC as borrower 1
900000994	XX	XX			B1 SSN	XX	XX				Initial		Recovco is using LLC as borrower 1
900000994	XX	XX			Borrower First Name	XX	XX				Initial		Recovco is using LLC as borrower 1
900000994	XX	XX			Borrower Last Name	XX	XX				Initial		Recovco is using LLC as borrower 1
900000994	XX	XX			Debt Service Coverage Ratio	1.811	1.78	0.031	1.74%		Initial		TAPE CORRECT-DD firm did not follow GL – Lease are less than Appraisal. Lease 2,927 / PITIA 1,638.50
900000997	XX	XX			Borrower DTI Ratio Percent	36.074%	3754.000%	-3717.926%	-3717.93%	Audit used the correct decimal places	Initial		TAPE CORRECT- ROUNDING. WITHIN 3% VARIANCE
900001011	XX	XX			Debt Service Coverage Ratio	1.126	1.120	0.006	0.54%	rounding issue.	Initial		TAPE CORRECT- ROUNDING
900001030	XX	XX			B1 Citizenship Status	US Citizen	Non-Resident Alien			US Citizen per final 1003	Initial		UPDATED TAPE
900001030	XX	XX			Borrower DTI Ratio Percent	37.600%	3613.000%	-3575.400%	-3575.40%	37.60% - per documentation in file.	Initial		TAPE CORRECT- ROUNDING. WITHIN 3% VARIANCE
900001030	XX	XX			Loan Origination Source Type (S&P)	Broker [2]				broker per final CD	Initial		NOT ON TAPE
900001029	XX	XX			B1 Citizenship Status	US Citizen	Non-Resident Alien			US - per 1003	Initial		UPDATED TAPE
900001029	XX	XX			Borrower DTI Ratio Percent	37.599%	3754.000%	-3716.401%	-3716.40%	37.599% - per documentation in file.	Initial		TAPE CORRECT- ROUNDING. WITHIN 3% VARIANCE
900001029	XX	XX			Loan Origination Source Type (S&P)	Broker [2]				Broker- per final 1003 and CD	Initial		NOT ON TAPE
900001010	XX	XX			Debt Service Coverage Ratio	3.440	3.130	0.310	9.90%	The DSCR of 3.44 0is calculated using the lease amount of $4,121.10	Initial		TAPE CORRECT-DD firm did not follow GL for using current leases. Lease 3,761.31 / PITIA 1,197.96 = 3.13
900000984	XX	XX			Borrower DTI Ratio Percent	17.346%	38.274%	-20.928%	-20.93%	Income verified using 1065 with losses, reduced total income and increased DTI	Initial		TAPE CORRECT- PER SCORECARD 5/18/2022
900000990	XX	XX			B1 SSN	XX	XX				Initial		Recovco is using LLC as borrower 1
900000990	XX	XX			Debt Service Coverage Ratio	1.144	1.080	0.064	5.93%	The DSCR of 1.14 is calculated using market rent of $2,100.	Initial		TAPE CORRECT- DD error –. Market Rent 2,100 / PITIA 1,928.14 = 1.08
900000990	XX	XX			Property Address Street	XX	XX			One and the same.	Initial		ONE IN THE SAME
900000999	XX	XX			B1 Citizenship Status	US Citizen	Non-Resident Alien			US - per 1003	Initial		UPDATED TAPE
900000999	XX	XX			Borrower DTI Ratio Percent	18.959%	1942.000%	-1923.041%	-1923.04%	18.959% - per documentation in file.	Initial		TAPE CORRECT- ROUNDING. WITHIN 3% VARIANCE
900000999	XX	XX			Loan Origination Source Type (S&P)	Broker [2]				Broker - per final CD and 1003 in file.	Initial		NOT ON TAPE
900000996	XX	XX			Borrower DTI Ratio Percent	41.706%	3751.000%	-3709.294%	-3709.29%	Audit is showing with correct decimal places.	Initial		TAPE CORRECT- ROUNDING ON RECOVCO TAPE VALUE. DTI 37.51
900000996	XX	XX			Loan Origination Source Type (S&P)	Correspondent - Bulk [3]				No data to compare	Initial		NOT ON TAPE
900000998	XX	XX			Borrower DTI Ratio Percent	40.417%	3633.000%	-3592.583%	-3592.58%	Audit used the accurate decimal places	Initial		NEITHER CORRECT- UPDATED TAPE TO 33.33
900000998	XX	XX			Loan Origination Source Type (S&P)	Correspondent - Bulk [3]				No data to compare	Initial		NOT ON TAPE
900000993	XX	XX			Borrower DTI Ratio Percent	20.820%	23.000%	-2.180%	-2.18%		Initial		TAPE CORRECT- WITHIN 3% VARIANCE
900000993	XX	XX			Property Address Street	XX	XX			The property address street is XX, based on the Note and Appraisal Report.	Initial		TAPE ALREADY UPDATED

Exhibit 99.5 Schedule 12

S&P QM-ATR

Run Date - 9/16/2022

Marketing ID	Recovco Loan ID	Loan #1	Loan #2	Loan #3	Pool	Borrower Last Name	Borrower First Name	Coborrower Last Name	Coborrower First Name	Property Address	Property City	State	Zip Code	TILA Status	QM Status	Application Date	GSE Eligible	Points and Fees (Reg Z)	Rate Lock Date	APR	Employment Indicator (Borrower)	Employment Indicator (Coborrower)	Citizenship Status (Borrower)	Citizenship Status (Coborrower)	Residual Income
900001006	XX	XX			July - DSCR Loans Q3 2022					XX	XX	Oklahoma	XX	Not Covered/Exempt	Not Covered/Exempt	XX									
900001004	XX	XX			Non-QM Smart Loans Q3 2022	XX	XX	XX	XX	XX	XX	Michigan	XX	Non-QM/Compliant	Non-QM/Compliant	XX	No	$5,419.00	06/08/2022	8.432%	Employed	Unemployed	US Citizen	US Citizen	$11,918.22
900001023	XX	XX			Non-QM Smart Loans Q3 2022	XX	XX			XX	XX	Michigan	XX	Non-QM/Compliant	Non-QM/Compliant	XX	No	$5,075.00	06/10/2022	8.027%	Employed		US Citizen		$13,392.87
900001019	XX	XX			Non-QM Smart Loans Q3 2022	XX	XX			XX	XX	Florida	XX	Non-QM/Compliant	Non-QM/Compliant	XX	No	$11,929.69	06/14/2022	8.002%	Employed		US Citizen		$47,955.38
900001003	XX	XX			Non-QM Smart Loans Q3 2022	XX	XX			XX	XX	New Jersey	XX	QM/APOR HPML	QM/APOR HPML	XX	Yes	$5,415.00	06/02/2022	8.823%	Employed		US Citizen		$5,753.95
900000986	XX	XX			July - DSCR Loans Q3 2022	XX	XX			XX	XX	California	XX	Not Covered/Exempt	Not Covered/Exempt	XX							US Citizen		
900001008	XX	XX			Non-QM Smart Loans Q3 2022	XX	XX	XX	XX	XX	XX	Texas	XX	Not Covered/Exempt	Not Covered/Exempt	XX	Yes		06/13/2022		Employed	Employed	US Citizen	US Citizen	$7,539.09
900000989	XX	XX			Non-QM Smart Loans Q3 2022	XX	XX			XX	XX	Florida	XX	Non-QM/Compliant	Non-QM/Compliant	XX	No	$40,700.00	04/21/2022	5.376%	Employed		US Citizen		$11,782.97
900001007	XX	XX			July - DSCR Loans Q3 2022	XX	XX			XX	XX	California	XX	Not Covered/Exempt	Not Covered/Exempt	XX							US Citizen		
900001013	XX	XX			June - DSCR Loans Q2 2022	XX	XX			XX	XX	Florida	XX	Not Covered/Exempt	Not Covered/Exempt	XX							US Citizen		
900001012	XX	XX			June - DSCR Loans Q2 2022	XX	XX			XX	XX	Florida	XX	Not Covered/Exempt	Not Covered/Exempt	XX							US Citizen		
900000991	XX	XX			June - Non-QM Smart Loans Q2 2022	XX	XX	XX	XX	XX	XX	California	XX	Non-QM/Compliant	Non-QM/Compliant	XX	No	$11,825.00	05/05/2022	5.119%	Employed	Retired	US Citizen	US Citizen	$7,614.17
900001015	XX	XX			June - DSCR Loans Q2 2022					XX	XX	Michigan	XX	Not Covered/Exempt	Not Covered/Exempt	XX									
900001014	XX	XX			June - DSCR Loans Q2 2022	XX	XX	XX	XX	XX	XX	Michigan	XX	Not Covered/Exempt	Not Covered/Exempt	XX							US Citizen	US Citizen	
900001018	XX	XX			June - DSCR Loans Q2 2022	XX	XX			XX	XX	South Carolina	XX	Not Covered/Exempt	Not Covered/Exempt	XX							US Citizen		
900000988	XX	XX			June - Non-QM Smart Loans Q2 2022	XX	XX			XX	XX	North Carolina	XX	QM/APOR SH	QM/APOR SH	XX	Yes	$11,208.59	11/03/2021	3.697%	Employed		US Citizen		$2,163.12
900000987	XX	XX			June - Non-QM Smart Loans Q2 2022	XX	XX			XX	XX	Florida	XX	Non-QM/Compliant	Non-QM/Compliant	XX	No	$8,805.90	03/04/2022	4.720%	Employed		US Citizen		$18,132.44
900000985	XX	XX			June - Non-QM Smart Loans Q2 2022	XX	XX			XX	XX	Florida	XX	Non-QM/Compliant	Non-QM/Compliant	XX	No	$8,980.63	05/11/2022	6.006%	Retired		US Citizen		-$10,598.42
900001025	XX	XX			June - Non-QM Smart Loans Q2 2022	XX	XX			XX	XX	Tennessee	XX	Non-QM/Compliant	Non-QM/Compliant	XX	No	$14,851.00	05/06/2022	7.395%	Employed		US Citizen		$12,260.14
900001024	XX	XX			June - Non-QM Smart Loans Q2 2022	XX	XX			XX	XX	Georgia	XX	Non-QM/Compliant	Non-QM/Compliant	XX	No	$12,901.80	05/26/2022	6.928%	Employed		US Citizen		$73,036.15
900000994	XX	XX			June - DSCR Loans Q2 2022					XX	XX	California	XX	Not Covered/Exempt	Not Covered/Exempt	XX									
900000997	XX	XX			June - Non-QM Smart Loans Q2 2022	XX	XX			XX	XX	Ohio	XX	Not Covered/Exempt	Not Covered/Exempt	XX	No		03/31/2022		Employed		Non-Resident Alien		$16,529.00
900001011	XX	XX			June - DSCR Loans Q2 2022	XX	XX			XX	XX	Florida	XX	Not Covered/Exempt	Not Covered/Exempt	XX							US Citizen		
900001030	XX	XX			NRMLT 2022-NQM5	XX	XX			XX	XX	Ohio	XX	Not Covered/Exempt	Not Covered/Exempt	XX	No		03/31/2022		Employed		US Citizen		$15,716.25
900001029	XX	XX			NRMLT 2022-NQM5	XX	XX			XX	XX	Ohio	XX	Not Covered/Exempt	Not Covered/Exempt	XX	No		03/31/2022		Employed		US Citizen		$15,716.49
900001010	XX	XX			NRMLT 2022-NQM5					XX	XX	Michigan	XX	Not Covered/Exempt	Not Covered/Exempt	XX									
900000984	XX	XX			NRMLT 2022-NQM5	XX	XX			XX	XX	California	XX	Non-QM/Compliant	Non-QM/Compliant	XX	No	$21,768.25	03/01/2022	4.373%	Employed		US Citizen		$35,395.14
900000992	XX	XX			NRMLT 2022-NQM5	XX	XX			XX	XX	Ohio	XX	QM/APOR SH	QM/APOR SH	XX	Yes	$5,905.00	04/26/2022	6.756%	Employed		US Citizen		$1,410.63
900000990	XX	XX			NRMLT 2022-NQM5					XX	XX	New Jersey	XX	Not Covered/Exempt	Not Covered/Exempt	XX									
900000999	XX	XX			NRMLT 2022-NQM5	XX	XX			XX	XX	Hawaii	XX	Non-QM/Compliant	Non-QM/Compliant	XX	No	$5,037.72	04/05/2022	6.859%	Employed		US Citizen		$23,011.46
900000996	XX	XX			NRMLT 2022-NQM5	XX	XX			XX	XX	Ohio	XX	Not Covered/Exempt	Not Covered/Exempt	XX	No		03/31/2022		Employed		Non-Resident Alien		$15,072.74
900000998	XX	XX			NRMLT 2022-NQM5	XX	XX			XX	XX	Ohio	XX	Not Covered/Exempt	Not Covered/Exempt	XX	No		03/31/2022		Employed		Non-Resident Alien		$15,406.01
900000993	XX	XX			NRMLT 2022-NQM5	XX	XX			XX	XX	Washington	XX	Non-QM/Compliant	Non-QM/Compliant	XX	No	$5,590.00	05/04/2022	6.811%	Employed		US Citizen		$7,300.09

Exhibit 99.5 Schedule 13

Exception Level

Run Date - [illegible]

Marketing ID	Recovco Loan ID	Loan # 1	Loan # 2	Loan # 3	Exception Category	Exception Sub-Category	Exception Status	Exception Grade	Loan Exception ID	Exception	Exception Detail	Exception Information	Compensating Factors	Seller Comments	Reviewer Comments
[illegible]	XX	XX			Credit	Guidelines	Active	2: Acceptable with Warnings	[illegible]	Loan does not conform to program guidelines	* Loan does not conform to program guidelines (Lvl 2)	The guidelines, section 35, documentation requires for refinance transaction: the most recent lease agreement and Single Family Comparable Rent Schedule (Form 1007/1000) is required to determine the monthly rent. The subject property is currently vacant due to remodeling. The file included an approved exception (page 372) to used the market rent to calculate the DSCR as the property is currently vacant due to remodeling.	65% LTV is below the maximum 75% LTV by 10% 765 Representative credit score exceeds the minimum required credit score of 680 by 85 Points.		
[illegible]	XX	XX			Compliance	Disclosures	Active	2: Acceptable with Warnings	[illegible]	Disclosures	* Homeownership Counseling List (Lvl 2)	The Homeownership Counseling Disclosure (HOC) is missing. The defect can be cured by providing evidence that shows the disclosure was provided to the consumer within 3-business days of application, 6/XX/2022.			
[illegible]	XX	XX			Compliance	Compliance	Resolved	Resolved	[illegible]	TRID - Zero tolerance violation	* TRID - Zero tolerance violation (Lvl R)	This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i)) The increase to the following fees on 6/XX/2022 was not accepted because a valid change of circumstance was not provided: Appraisal Fee. A cost to cure in the amount of $95.00 is required. The defect can be cured by reimbursing the consumer or providing a valid reason for the change. If curing the violation with a refund, the following documents are required: LOE to consumer(s), corrected PCCD, copy of the refund, and proof of delivery (mailing label).		[illegible]	[illegible]
900001007	XX	XX			Credit	Credit	Active	2: Acceptable with Warnings	QHT00E5NSZR-DSRS151W	DSCR Is Not Eligible	* DSCR Is Not Eligible (Lvl 2)	The subject transaction cash out refinance. The guidelines require a minimum DSCR of 1.15%. The DSCR was calculated using market rent $3,300/$3,246.84 resulting in a DSCR of 1.02%. The file included an approved exception (page 263) to vest loan with delayed financing. The guidelines do not address delayed financing.	"39.39% LTV is below the maximum 75% LTV by 35.61% 765 Representative credit score exceeds the minimum required credit score of 720 by 45 Points. $1,624,192.38 reserves exceed the minimum required of $19,481.04 exceeds the minimum by 494.24 months over the required minimum. 0x30 mortgage history for 68 months.		
900000991	XX	XX			Compliance	Compliance	Active	2: Acceptable with Warnings	25IVHHMSG3O-UIP82IFC	TRID - Zero tolerance violation	* TRID - Zero tolerance violation (Lvl 2)	This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i)) The increase to the following fees was not accepted because the change was not disclosed within 3-business days: Appraisal Re-Inspection Fee. The change occurred on 6/XX/2022; however, the disclosure was not issued until 6/XX/2022. A cost to cure in the amount of $160.00 is required. The defect can be cured by reimbursing the consumer or providing evidence that the change was disclosed within 3-business days. If curing with a reimbursement, the following documents are required: LOE to consumer(s), PCCD, copy of the refund, and proof of delivery (mailing label).			[illegible]
900000991	XX	XX			Compliance	Compliance	Active	2: Acceptable with Warnings	25IVHHMSG3O-DADZZYZO	Missing evidence of TRID Disclosure Delivery	* Missing evidence of TRID Disclosure Delivery (Lvl 2)	The PCCD issued 7/XX/2022 is inaccurate. The amount of reimbursement includes the lender credit provided on CD 6/XX/2022. The reimbursement should have been for $160 instead of $336.			
900001018	XX	XX			Credit	Doc Issue	Resolved	Resolved	1EKKOGY5WB2-BAXAUT3E	Amount of title insurance is less than mortgage am	* Amount of title insurance is less than mortgage amount (Lvl R)	The title commitment $XX was less than the loan amount of $XX.	$437,402.36 reserves exceed the minimum required of $34,685.40 exceeds the minimum by 174 months over the required minimum. 693 Representative credit score exceeds the minimum required credit score of 660 by 33 Points.		[illegible]
900000988	XX	XX			Compliance	Compliance	Active	2: Acceptable with Warnings	QAEZ1QHSNE2-UIP82IFC	TRID - Zero tolerance violation	* TRID - Zero tolerance violation (Lvl 2)	This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i)) The increase to the following fees was not accepted because the change was not disclosed within 3-business days: Appraisal Fee #2. The change occurred on 5/XX/2022; however, the disclosure was not issued until 5/XX/2022. A cost to cure in the amount of $695 is required. The defect can be cured by reimbursing the consumer or providing evidence that the change was disclosed within 3-business days. If curing with a reimbursement, the following documents are required: LOE to consumer(s), PCCD, copy of the refund, and proof of delivery (mailing label).		6/XX/22 Mailing label, copy of refund check, LOE to consumer and PCCD issued 6/XX/22 were received.	6/XX/2022 Resolved. The refund and documentation provided are sufficient to cure the violation. Because it was cured timely
900000987	XX	XX			Credit	Credit	Resolved	Resolved	FYMYLT5HOMB-BGXHGJCO	Unable to verify PITI on other mortgage debt (ATR)	* Unable to verify PITI on other mortgage related obligations (ATR) (Lvl R)	Missing verification of PITI for rental property on XXXX The 1003 shows no mortgage for the property, but REO report on page 303 indicates there is a mortgage to XX for $XX. No documentation in file to validate. Used lender figures for PITI to calculate ratios pending validation.			6/XX/2022: Resolved. Credit supplement in file shows the mortgage has been paid off. Tax, insurance, and HOA information
900000987	XX	XX			Compliance	Compliance	Active	2: Acceptable with Warnings	FYMYLT5HOMB-UIP82IFC	TRID - Zero tolerance violation	* TRID - Zero tolerance violation (Lvl 2)	This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i)) The addition of the following fees on 5/XX/22 was not accepted because a valid change of circumstance was not provided: Title Bringdown Fee. A cost to cure in the amount of $75.00 is required. The defect can be cured by reimbursing the consumer or providing a valid reason for the change. If curing the violation with a refund, the following documents are required: LOE to consumer(s), corrected PCCD, copy of the refund, and proof of delivery (mailing label).		LOE, refund check, PCCD and mailing label	6/XX/2022 Resolved. The refund and documentation provided are sufficient to cure the violation. Because it was cured timely
900001025	XX	XX			Compliance	Compliance	Resolved	Resolved	GYB5K0E5NO3-UIP82IFC	TRID - Zero tolerance violation	* TRID - Zero tolerance violation (Lvl R)	This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i)) The increase to the following fees on 5/XX/22 was not accepted because a valid change of circumstance was not provided: Appraisal Fee. A cost to cure in the amount of $75.00 is required. The defect can be cured by reimbursing the consumer or providing a valid reason for the change. If curing the violation with a refund, the following documents are required: LOE to consumer(s), corrected PCCD, copy of the refund, and proof of delivery (mailing label).		COC dated 5/XX/2022	6/XX/2022 Resolved. The COC dated 5/XX/2022 resolved the tolerance violation.
900000997	XX	XX			Credit	Credit	Resolved	Resolved	HLYJT4XMQOJ-JTR5EY70	Unable to verify PITI on simultaneous loan (ATR)	* Unable to verify PITI on simultaneous loan (ATR) (Lvl R)	Mortgage documents are not in the current loan file for properties at XX and XX addresses.			6/XX/2022: Resolved. Received final CD for XX with a PITI of $2018.59 and XX with a PITI of $2386.18
900001030	XX	XX			Valuation	Doc Issue	Resolved	Resolved	LH3ILYSEPDI-212UC3YR	Missing Appraisal	* Missing Appraisal (Lvl R)	Missing full appraisal from the loan file.			6/XX/2022: Resolved. Received full appraisal
900001030	XX	XX			Credit	Credit	Resolved	Resolved	LH3ILYSEPDI-JTR5EY70	Unable to verify PITI on simultaneous loan (ATR)	* Unable to verify PITI on simultaneous loan (ATR) (Lvl R)	Missing PITIA documentation from the loan file for the following properties: XX			6/XX/2022: Resolved. Received final CD forXX with PITI of $1821.04, XX with PITI of $2417.78, XX with PITI of $2018.59, ar
900001030	XX	XX			Credit	Credit	Resolved	Resolved	LH3ILYSEPDI-PXITUQYJ	1003 Application [information not provide]	* 1003 Application [information not provide] (Lvl R)	Missing full executed initial 1003 from the loan file.			6/XX/2022: Resolved. Received fully executed initial 1003
900001029	XX	XX			Credit	Credit	Resolved	Resolved	NP2NBQVOKT1-JTR5EY70	Unable to verify PITI on simultaneous loan (ATR)	* Unable to verify PITI on simultaneous loan (ATR) (Lvl R)	Missing documentation to support the PITI for the follow properties: XX			6/XX/2022: Resolved. Received final CD for XX with a PITI of $1821.04, XX with a PITI of $2417.78, XXwith a PITI of $2018.
900000984	XX	XX			Compliance	Doc Issue	Resolved	Resolved	NKRZVE2PL45-Q2HOX7RO	Not all title holders executed ROR	* Not all title holders executed ROR (Lvl R)	The Right to Cancel Notice was not signed and dated by the NB with right to rescind.		The borrower held title as sole and separate property prior to placing the property into a trust back in 2006, no spousal joinder would be required if they removed the property back out of the trust.	7/XX/2022 Resolved. The information provided is sufficient to cure the finding.
900000984	XX	XX			Compliance	Compliance	Resolved	Resolved	NKRZVE2PL45-DADZZYZO	Missing evidence of TRID Disclosure Delivery	* Missing evidence of TRID Disclosure Delivery (Lvl R)	There is no evidence of an initial CD and revised CD provided to the non-borrower. Per regulation, CD(s) must be provided to all who have the right to rescind. The defect can be resolved by providing evidence showing the non-borrower received the disclosure timely. If disclosure was received electronically, the Econsent is required as well.		The borrower held title as sole and separate property prior to placing the property into a trust back in 2006, no spousal joinder would be required if they removed the property back out of the trust.	7/XX/2022 Resolved. The information provided is sufficient to cure the violation.
900000984	XX	XX			Credit	Credit	Active	2: Acceptable with Warnings	NKRZVE2PL45-NUWHQML7	Credit history inadequate/does not meet g/l (ATR)	* Credit history insufficient/does not meet guidelines (ATR) (Lvl 2)	The mortgages at XX and XX had 1 time over 30 on each, with different dates in the last 6 months. One is January 2022 and other April 2022. Prior to this. only 30 day late was in January 2020 with XX. Reference pages 787 and 1606. Compensating factors are valid and are noted here for the 2 times over 30.	Reserves - The verified reserves are 63.92 more months than the required of 11 months. (primary plus 4 REOs) Primary Residence - The subject property is Primary Residence LTV - The LTV is 49% which is 31% below the maximum of 80%.		
900000990	XX	XX			Credit	Doc Issue	Resolved	Resolved	0OEE2QJYJOM-UMCXIDRC	Missing Title evidence	* Missing Title evidence (Lvl R)	The loan file did not contain a complete title; only the schedule B was provided. Page 553 of the loan file is an invoice from XX; however, the title policy is missing from the file.		The lender provided the title.	6.17.2022: Resolved. The lender provided the title.
900000996	XX	XX			Credit	Credit	Resolved	Resolved	5RZBJQBL1R1-JTR5EY70	Unable to verify PITI on simultaneous loan (ATR)	* Unable to verify PITI on simultaneous loan (ATR) (Lvl R)	Mortgage documents are not in the current loan file for properties at XX and XX addresses.			6/XX/2022: Resolved. Received final CD for XX with a PITI of $1821.04, XX with a PITI of $2417.78, XX with a PITI of $2018
900000998	XX	XX			Credit	Credit	Resolved	Resolved	Z40OAAKAIC3-JTR5EY70	Unable to verify PITI on simultaneous loan (ATR)	* Unable to verify PITI on simultaneous loan (ATR) (Lvl R)	Mortgage documents are not in the current loan file for properties at XX addresses.			6/XX/2022: Resolved. Received final CD for XX with a PITI of $2417.78,XX with a PITI of $2018.59, and XX with a PITI of $2
900000993	XX	XX			Credit	Credit Worthiness	Resolved	Resolved	1SP1TNRPXQX-P6P8CVNF	Mortgage history for primary residence less than 1	* Mortgage history for primary residence less than 12 months (Lvl R)	The NewRez guidelines dated 9/XX/2021 p. 14 reflects the requirement to verify the housing payment history as 0x30x12 since the previous mortgage was modified/ The file is missing verification of the pay history.			6/XX/2022: Resolved. Received loan details for XX with a mortgage history of 12 months
900000993	XX	XX			Compliance	Disclosures	Resolved	Resolved	1SP1TNRPXQX-OMJP9SOP	Missing TRID RESPA Disclosures	* Missing TRID RESPA Disclosures (Lvl R)	The consumer(s) was provided the incorrect RTC version. The consumer is refinancing with a new creditor; however, the version provided is for a refinance with the same creditor. Version H-9 was provided; Version H-8 was required. The defect can be resolved by opening rescission and providing the correct ROR version.		rescission period expiration	6/XX/2022 Remains. Although the correct Right To Cancel was sent, the consumer has until 06/XX/2022 to rescind. The loan 6/XX/2022 Resolved. The rescission period expiration resolved the violation.
900000993	XX	XX			Credit	Doc Issue	Resolved	Resolved	1SP1TNRPXQX-6HPPLAGC	Missing proof of hazard insurance	* Missing proof of hazard insurance (Lvl R)	The file is missing proof of insurance for the borrower.			6/XX/2022: Resolved. Master policy received with fill walls in coverage. HO6 not required. 6/XX/2022: Remains. Received master policy. Missing proof of insurance for the borrower
900000993	XX	XX			Credit	Eligibility	Active	2: Acceptable with Warnings	1SP1TNRPXQX-GBBTF6MZ	Qual Credit Score does not meet elig. requirements	* Qualifying Credit Score does not meet eligibility requirements (Lvl 2)	The XX guidelines dated 9/XX/2021 p. 1 reflects the requirement for a credit score of 680 for a cash out refinance and the credit report reflects the borrowers score as 678. Exception received dated 5/XX/2022 for 678 credit score vs min credit score of 680 for cash out. Compensating factors listed, 46.97 :TV vs 75% max, $22,000 in reserves vs $15,000 required, 27 years self employed and 35% DTI.	Borrower has $17,960 in reserves vs $15,000 required. LTV is 53.64% vs 75% max $7,000 in residual income vs $2,000 required 28 years self employed		

Exhibit 99.6

NRMLT 2026-NQM1

January 06, 2026
Due Diligence Narrative Report

CLAYTON
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CLAYTON CONTACT INFORMATION

Client Service Management:

- **Michael Santarsiere** — Client Service Director
  Phone: (813) 371-0280/E-mail: msantarsiere@clayton.com
- **Joe Ozment** — Vice President – Client Services & Securitization
  Phone: (813) 261-0733/E-mail: jozment@clayton.com

OVERVIEW

On behalf of New Residential Investment Corp, Clayton Services LLC ("Clayton") conducted an independent third-party pre-securitization due diligence review of 314 residential loans. Rithm Capital Corp. subsequently selected these loans for the NRMLT 2026-NQM1 transaction.

The loans referenced in this narrative report were reviewed on a flow loan basis from May 2022 to September 2022. This narrative report provides information about the scope of work performed by Clayton, and the results of Clayton's review.

ORIGINATORS

Origination channels for the loans in this review:

Origination Channel	Loan Count	Percentage
Broker	199	63.3758%
Correspondent Flow without delegated underwriting	1	0.3185%
Retail	114	36.3057%
Total	**314**	**100.00%**

CLAYTON'S THIRD PARTY REVIEW ("TPR") SCOPE OF WORK

The scope of work for this transaction consisted of a credit review, property valuation review, regulatory compliance review, and data integrity check.

REVIEW SCOPE	# OF FILES REVIEWED
Credit Review	314
Property Valuation Review	314
Regulatory Compliance Review	309
Data Integrity Check	314

LOAN GRADING

Each loan received an "initial" and a "final" grade. The "initial" grade was assigned during the initial loan review. The "final" grade takes into account additional information and supporting documentation that may have been provided by the originators to clear outstanding conditions. Clayton's loan grading is solely based on Clayton's independent assessment of all guideline exceptions and compensating factors for each of the component reviews. Clayton is providing a comprehensive loan-level analysis as part of this pre-securitization reporting package that includes initial grades, final grades and detailed commentary on the rationale for any changes in grades and sets forth compensating factors and waivers.

Clayton's loan grading complied with rating agency grading definitions published by Moody's, Standard and Poor's, Fitch, Morningstar, Kroll and DBRS.

Grade Description	Credit		Property		Compliance	
	Multiple*	S&P	Multiple*	S&P	Multiple*	S&P
No exceptions noted	A	A	A	A	A	A
Satisfied (previously material) exceptions	A	A	A	A	A	A
Non-material exceptions noted	B	B	B	B	B	B
Material, exceptions noted	C	C	C	C	C	C
Material documentation missing	D	D	D	D	D	D

** This grade definition is used by multiple entities, including Moody's, Kroll, DBRS, Morningstar, and Fitch*

TPR COMPONENT REVIEW SCOPE

Clayton examined the selected loan files with respect to the presence or absence of relevant documents, enforceability of mortgage loan documents, and accuracy and completeness of data fields. Clayton relied on the accuracy of information contained in the loan documentation provided to Clayton.

CREDIT REVIEW

Clayton's Credit scope of review conducted on 314 loans on this transaction included the following elements (for more detail, please refer to Appendix A):

- Compared the loan documentation found in the loan file to the origination guidelines;
- Re-calculated LTV, CLTV, income, liabilities, and debt-to-income ratios (DTI) and compared these against the stated seller origination guidelines;
- Analyzed asset statements in order to determine that funds to close and reserves were within origination guidelines;
- Confirmed that credit scores (FICO) and credit histories were within origination guidelines;
- Evaluated for evidence of borrower's willingness and ability to repay the obligation;
- Examined income, employment, assets, and occupancy status for reasonability;
- Reviewed the occupancy, VOE and self/employed business documents within the loan file, as applicable;
- Listed the property type as Coop, as applicable;
- Reviewed for condo warranty documentation, as applicable;

PROPERTY VALUATION REVIEW

Clayton's Property Valuation scope of review conducted included the following elements:

- Original Appraisal Assessment (314 loans)
  - Clayton reviewed the original appraisal provided to determine whether the original appraisal was complete, thorough and the original appraised value was reasonably supported.
  - For more detail on the original appraisal review, please refer to Appendix B and to the guidelines cited above.

- Value Supported Analysis (314 loans)
  Clayton applied a cascade methodology to determine if the original appraised value was reasonably supported when compared to an independent third party valuation product. Loans were held to a -10% tolerance utilizing the following waterfall;

    - CU Score
    - Desk Review
    - 1004

  For further detail please refer to the NRMLT 2026-NQM1 Valuations Summary Report

  Additional valuation product was not required when CU score provided was below 2.5. In the event the CU score was equal to or greater than 2.5, additional valuation product was obtained to confirm value was supported. In some cases additional products were ordered on loans with an acceptable CU score based on guidance from the seller.

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REGULATORY COMPLIANCE REVIEW

Clayton's regulatory compliance scope of review conducted on 309 loans on this transaction included the elements summarized below. (For more detail, please refer to Appendix C.)

Clayton utilized its proprietary eCLAS engine for regulatory compliance testing.

The scope of the compliance review performed is summarized below:

- Tested for certain applicable federal, state and local high cost and/or anti-predatory laws;
- Tested for state-specific consumer protection laws including late charge and prepayment penalty provisions;
- Truth-in-lending/regulation Z (TILA) testing included the following:
  - Notice of Right to Cancel (Right of Rescission) adherence if applicable;
  - TIL Disclosure Timing (3/7/3) and disclosure content;
  - TIL APR and Finance charge tolerances;
  - Timeliness of ARM Disclosures (if applicable);
  - Section 32 APR and Points and Fees Thresholds and prohibited practices;
  - Section 35 Higher Priced Mortgage Loans thresholds and applicable escrow and appraisal requirements;
  - Prohibited Acts or Practices including Loan Originator compensation rules, NMLSR ID on documents, financing credit Insurance, mandatory arbitration clauses, and NegAm Counseling;
  - Prepayment Penalty restrictions; and
  - QM/ATR Review: On applicable loans;, test compliance with applicable Qualified Mortgage (QM) and Ability to Repay (ATR) requirements defined under the Dodd-Frank Wall Street Reform and Consumer Protection Act as promulgated by the Consumer Financial Protection Bureau any loan subject to that regulation, as further described on Appendix C attached hereto.
  - TILA/RESPA Integrated Disclosure Scope ('Covered Loans' with an Application Date => 10/3/2015); SFIG RMBS 3.0 TRID Compliance Review Scope as further described on Appendix C attached hereto.
- Real Estate Settlement Procedures Act (RESPA) laws and regulations testing included the following, for loans other than 'Covered Loans' and loans with an Application Date prior to 10/3/2015:
  - GFE initial disclosure timing and content;
  - Confirmed the file contains the final HUD1 Settlement Statement;
  - GFE to HUD1 evaluation for 0% and 10% fee tolerances;
  - Homeownership Counseling Notice;
  - Affiliated Business Disclosure if applicable.

OF NOTE: As of October 3, 2015 ("TRID Effective Date"), Clayton commenced testing applicable loans subject to the TRID Effective date against a TRID scope of review that was based on outside counsel's interpretations of the published regulations as of the TRID Effective Date. Clayton's scope was commercially reasonable as it relates to a Third Party Review ("TPR") firm's role as TPR conducting an independent third-party pre-securitization due diligence review ("Initial TRID Scope"). The Initial TRID Scope was created with guidance from outside counsel.

On, June 15th, 2016 SFIG published its RMBS 3.0 TRID Compliance Review Scope © documentation, developed under the leadership of members from Third Party Review ("TPR") firms across the industry and SFIG's RMBS 3.0 Due Diligence, Data and Disclosure Working Group. The RMBS 3.0 TRID Compliance Review Scope was created with an aim to facilitate a uniform testing and risk identification standard as it would apply to an assignee, as a result of a consistent Truth-In-Lending Act liability interpretation according to the understanding of prevailing legal precedent and informal written guidance and webinars offered by the CFPB, as it applies to the Know Before You Owe / Truth In Lending Act ("TILA) – Real Estate Settlement Procedures Act ("RESPA") Integrated Disclosure ("TRID") Rule (78 FR 79730, as amended). RMBS 3.0 TRID Compliance Review Scope may be formally amended by the SFIG RMBS 3.0 Due Diligence, Data and Disclosure Working Group as clarifying regulations may be promulgated on a go forward basis, as well as any binding judicial interpretations of the underlying law.

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Following the June 15th formal publication of the RMBS 3.0 TRID Compliance Review Scope ©, Clayton reviewed prior testing results dating back to the TRID Effective Date, and applied the enhanced RMBS 3.0 TRID Compliance Review Scope to such loans upon the affirmative election by Rithm Capital Corp.

Compliance Review (Business Purpose, Non-Owner Occupied)

Non-Owner Occupied Scope: Most consumer protection laws are designed to afford protection to borrowers who are entering into a loan that will be secured by their residence. For most high cost and higher-priced laws, as well as rescission, the only loans covered by the law are loans secured by the borrower's (or in the case of rescission a title holder's) principal residence. Most other consumer protection laws extend to a borrower's secondary residence, which under TILA and RESPA is a residence that they occupy at least 2 weeks during the year. Further, if the loan is for a business purpose it is often excluded from consumer protection laws regardless of occupancy, including TILA (whereas if it is secured by non-owner occupied but for a personal, family or household purpose it is more likely to be covered).

Therefore, the list of laws that Clayton tests that apply to a loan secured by non-owner occupied property for a business purpose is limited. Regulatory Compliance testing of Business Purpose Loans consists of the following:

State and Federal High Cost and Higher-Priced:

- Cook County High Cost Ordinance
- Chicago High Cost Ordinance

Clayton currently tests the Chicago and Cook County ordinances due to vague language around loans for a business purpose not related to the property. While the state of Illinois has similar language, Clayton's audit law firm determined that only principal residences should be tested for IL high cost.

Anti-predatory lending laws

- Virginia Lender and Broker Act after 6/1/2008
- Minnesota §58 on or after 8/1/2008

Prepayment Penalties and Late Charges in certain states

National Flood Insurance Program for 1-4 unit residential properties (Transaction Date on or after 1/1/2016 for regulated lenders)

- Sufficiency of coverage
- Escrow of insurance payments

DATA INTEGRITY

Clayton utilized its proprietary eCLAS tool to determine tape-to-file accuracy of 314 reviewed loans, by completing the following steps:

- Tape data received from seller/client is stored in eCLAS;
- Loan reviewer collects validated loan data in eCLAS;
- Each received data point is compared to its counterpart collected data point;
- Discrepancies found during comparison are stored;
- Each discrepancy is reported in a Loan Level Tape Compare Upload.

DATA CAPTURE

Clayton collected data fields required to create American Securitization Forum ("ASF") data tape. The file format was provided as part of the pre-securitization reporting package. Additionally, Clayton captured rating agency required data points relating to ATR/QM determination, which is provided in the reporting package.

DATA COMPARE RESULTS

Clayton provided Rithm Capital Corp. with a copy of the Loan Level Tape Compare Upload which showed the differences between the data received from the sellers versus the data captured by Clayton during the loan review in relation to the 314 loans reviewed.

Field Name	# of Loans	% Accuracy
Amortized Term	28	91.08%
Borrower 1 First Time Home Buyer	35	88.85%
Borrower 1 Self Employed Flag	5	98.41%
Combined LTV	4	98.73%
Debt to Income Ratio (Back)	46	85.35%
Documentation Type	20	93.63%
Ever in Foreclosure	6	98.09%
Loan Purpose	8	97.45%
Most Recent Appraisal Value	23	92.68%
Occupancy Type	19	93.95%
Original Appraised Value	11	96.50%
Original LTV	4	98.73%
Origination Date	3	99.04%
Product Type	15	95.22%
Property Type	70	77.71%
Representative Credit Score for Grading	5	98.41%
Seller Loan Number	1	99.68%

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CLAYTON DUE DILIGENCE RESULTS

Below are the initial and final overall loan grades for this review, as well as the credit, property valuation, and regulatory compliance component review grades.

Initial and Final Overall Loan Grade Results

	Overall Grade Migration					
		Initial				
		A	B	C	D	Total
Final	A	155	3	24	53	235
	B		41	15	23	79
	C					0
	D					0
	Total	155	44	39	76	314

The overall grade summary reflects the combination of the credit, property valuation and regulatory compliance component reviews into one overall grade. The overall grade assigned is the most severe grade from each of the component reviews.

Initial and Final Credit Component Grade Results

	Credit Grade Migration					
		Initial				
		A	B	C	D	Total
Final	A	218	3	10	18	249
	B		44	11	10	65
	C					0
	D					0
	Total	218	47	21	28	314

Initial and Final Property Valuation Grade Results

	Property Valuation Grade Migration					
		Initial				
		A	B	C	D	Total
Final	A	300		3	8	311
	B		3			3
	C					0
	D					0
	Total	300	3	3	8	314

Initial and Final Regulatory Compliance Grade Results

	Compliance Grade Migration					
	Initial					
		A	B	C	D	Total
Final	A	222	3	21	47	293
	B		6	8	2	16
	C					0
	D					0
	Total	222	9	29	49	309

*Compliance results may not tie to total loan count based on business entity loans not being subject to a regulatory compliance review (5 loans in pool)

CLAYTON THIRD PARTY REPORTS DELIVERED

Clayton furnished the following reports on this transaction:

1. Narrative Report
2. ASF Upload Report
3. Non ATR QM Upload
4. Conditions Report
5. Valuation Summary
6. Loan Level Tape Compare
7. Waived Conditions Summary
8. Attestation Forms
9. 15E Form

APPENDIX A: CREDIT REVIEW SCOPE

For each mortgage loan, Clayton performed a guideline review utilizing specific guidelines furnished at the time of the review.

A. Verified that the characteristics of the mortgage loan and borrower conformed to the Sponsor Acquisition Criteria requirements including:
   - DTI
   - LTV/TLTV/HLTV
   - Credit score
   - Income and employment
   - Assets and reserves
   - Property type and use eligibility; and if the property type was a condominium or cooperative, assessed project adherence
   - Borrower eligibility, including:
     - Citizenship status
     - Non- occupant co-borrower
   - Transaction eligibility, including:
     - Maximum loan amount
     - Loan purpose
     - Occupancy
   - Noted any approved exceptions or waivers by the originator and/or aggregator to guidelines; verified that approved exceptions included required, documented compensating factors

B. As part of the guideline review, Clayton performed a credit analysis during which various documents were examined, including:
   - Uniform Residential Loan Application reviewed to determine:
     - Initial loan application was in the loan file and was signed by all borrowers
     - Final loan application was in the loan file and was complete
     - Information and debts disclosed on loan application aligned with related documentation in the loan file
   - Employment analyzed and verified through use of various documents, including:
     - Income documentation
     - Verbal and/or written verifications of employments (VVOE, VOE)
     - CPA letter
     - Business licenses
     - Tax transcripts (IRS Form 4506-T)
     - Other documentation in loan file
   - Income review included:
     - Required income documentation for all borrowers was present and within required time period
     - Documents did not appear to have been altered or inconsistent
     - IRS Form 4506-T
       - Signed by all borrowers and processed by the originator
       - Compared IRS tax transcripts to income documentation and noted any inconsistencies
     - Income was recalculated and was documented with applicable documentation, including:
       - Tax returns
       - Financial statements
       - Paystubs
       - W-2s
       - 1099

        - IRS documents
        - Bank statements
        - Lease agreements
        - Award letters
        - Other documentation in loan file
- Asset review included:
    - Asset documentation required to verify down payment, closing costs, prepaid items and reserves was present and within required timeframe, including:
        - Verification of deposits (VOD)
        - Depository account statements
        - Stock or security account statements
        - Gift funds
        - Settlements statements
        - Other evidence of conveyance and transfer of funds, if a sale of assets was involved
        - Other documentation in loan file
    - Asset documents were reviewed to determine any large deposits and appropriate sourcing of funds
- Credit Report review included:
    - Complete copy of report was in loan file
    - Report was dated within required timeframe
    - All borrowers were included in the report
    - Checked any fraud alerts against related loan file documentation
    - Verified all disclosed mortgage debt on credit report against the loan application (under the schedule of real estate owned) for accurate debt ratio calculation
    - Compared liabilities listed on the credit report against the loan application for accurate debt ratio calculation
    - Captured and utilized appropriate credit score for guideline review
- Title policy review included:
    - Title interest – determined if
        - Fee simple
        - Leasehold estate
    - Appropriate vestee(s) were listed on title policy
    - Amount of coverage was greater than or equal to the original principal amount of the mortgage
    - Applicable title endorsements were present
    - Checked for any encumbrances, encroachments and other title exceptions affecting the lien identified through the title search; verified that each issues was addressed in the transaction
    - Reviewed the chain of title and duration of ownership by seller or borrower (whichever was applicable)
    - Captured monthly tax payments in debt ratio calculation
- HUD1 (Settlement Statement) review included:
    - Funds to close identified and analyzed against borrower's assets
    - Seller contributions did not exceed maximum allowed
    - Subject property, seller and borrower aligned with other loan documentation
    - Disbursements and pay-offs included in debt ratio calculations
    - Loan purpose confirmed
- Hazard/Flood insurance review included:
    - Verified presence of required hazard insurance and flood insurance (if required)
    - Confirmed that any required insurance was for the:
        - Correct borrower
        - Correct property

            - Correct lender
            - Correct loan number
            - Life of loan, if flood insurance required
        - Confirmed that any required insurance minimum coverage amount and policy period
        - Reviewed for evidence that any required insurance policy premium was paid
        - Confirmed that the mortgagee clause listed the lender's name and "it's successors and assigns"
        - Confirmed that the payment amount on any required insurance was included in the debt ratio calculation
    - Mortgage Insurance review included:
        - Determined if mortgage insurance is required
        - Captured mortgage insurance name, certificate # and percentage guarantee (when required)

C. For each mortgage loan, Clayton examined the mortgage or deed of trust for evidence of recordation. In lieu of a copy of the mortgage or deed of trust with recording information, a copy of the mortgage or deed of trust that is stamped "true and certified copy" by the escrow/settlement agent plus recording directions on closing instruction documentation was utilized as evidence for recording.

D. For each mortgage loan, Clayton utilized the results from an independent, third-party fraud tool along with information in the loan file to identify and address any potential misrepresentations including:
    - Borrower identity
        - Social Security inconsistencies
        - Borrower name variations
    - Occupancy
        - Borrower address history
        - Subject property ownership history
    - Employment
    - Licensing – reviewed NMLS data for:
        - Mortgage lender/originator
        - Loan officer
    - OFAC

E. Performed a DSCR review following the origination guidelines to arrive at a monthly property expense. This number is used as the denominator to the monthly lease or estimated lease income. Clayton reviewed the applicable documentation and data to arrive at this ratio, including:
    - Principal and interest payment
    - Property taxes
    - Insurance
    - HOA payments

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APPENDIX B: ORIGINATION APPRAISAL ASSESSMENT

For each Mortgage Loan, Clayton performed the following origination appraisal analysis:

A. Verified that the mortgage loan file contained an appraisal report and that it met the following criteria:

- Appraisal report used standard GSE forms, appropriate to the property type:
  - FNMA 1004/FHLMC 70 – Uniform Residential Appraisal Report. Used for 1-unit properties, units in planned unit developments (detached PUDs) and condominium projects that consist solely of detached dwelling (site condominium)
  - FNMA 1073/FHLMC 465 – Individual Condominium Report. Used to appraise a unit in a condominium project or a condominium unit in a PUD (attached PUD)
  - FNMA 1025/FHLMC 72 – Small Residential Income Property Appraisal Report. Used for all two-to-four unit residential income properties, including two-to-four unit properties in a PUD
  - FNMA 2090 – Individual Cooperative Appraisal Report. Used for individual cooperative units
  - FNMA 2000/FHLMC 1032 – One Unit Residential Appraisal Field Review
  - FNMA 2000a/FHLMC 1072 – Two to Four Unit Residential Appraisal Field Review

- Appraisal report was reasonably complete and included:
  - Appraisal report form, certification, statement of limiting conditions and scope of work
  - Accurate identification of the subject property
  - Accurate identification of the subject loan transaction
  - Accurate identification of the property type, in both land and improvements
  - All required attachments including:
    - Subject front, rear and street photos and valued features
    - Subject interior photos – kitchen, all baths, main living area, updates/upgrades, deferred maintenance
    - Photos of all comparable sales and listings
    - Location map
    - Exterior sketch of property with dimensions
    - 1004MC Market Conditions Report
  - Evidence that appraisal report was made "As Is" or provided satisfactory evidence of completion for all material conditions
  - Appraisal date met supplied Sponsor Acquisition Criteria
  - If applicable to Sponsor Acquisition Criteria requirements, a second full appraisal was furnished and met Sponsor Acquisition Criteria

B. Performed a general credibility assessment of the results of the appraisal per Title XI of FIRREA and USPAP based on the following criteria:

- Title XI of FIRREA:
  - Determined that either the appraiser or supervisory appraiser was appropriately licensed by verifying the appraiser's license included in the appraisal.
  - Reviewed for the presence of any "red flags" related to the mortgaged property that may have posed a risk to the property or occupants
- USPAP
  - Confirmed that the appraiser's certification is present and executed within the original appraisal.

C. Reviewed and graded the appraisal valuation to the following criteria:

- Appraised value was reasonably supported. Utilized the following review in making value supported determination:
  - Comps used were located reasonably close to the subject property and if not the reason was satisfactorily explained
  - Comps used were reasonably recent in transaction date and if not the reason was furnished
  - Comps used were reasonably similar to the subject property and if not an explanation was supplied
  - Appraised value of the subject was bracketed by the sales prices of the comps and if not the reason was furnished
  - Adjustments were reviewed and appeared reasonable utilizing the 15% net/25% gross guideline.
- Property was complete. However, if the property was not 100% complete, then any unfinished portion had no material impact to the value, safety, soundness, structural integrity, habitability or marketability of the subject property
- Appraisal was reviewed for any indication of property or marketability issues. Utilized the following key points in making determination:
  - Appraisal was made on an "As Is" basis or provides satisfactory evidence of completion of all material conditions
  - Property usage was reviewed for zoning compliance
  - Property utilization was reviewed to determine it was "highest and best use"
  - Neighborhood values were reviewed to determine if declining
  - Market conditions were reviewed to determine indication of possible marketability issues:
    - Location
    - % built up
    - Growth rate
    - Demand/supply
    - Marketing time
    - Predominant occupancy
  - Physical condition of the property was reviewed to determine that the property condition was average or better
  - Style of property was reviewed to determine if unique property
  - Any health and safety issues were noted and/or remediated
  - Locational and/or environmental concerns adequately addressed if present

D. Property Eligibility Criteria – Clayton reviewed the property to determine that the property met the client supplied eligibility requirements. Examples of ineligible property types may include:

- 3 to 4 unit owner occupied properties
- 2 to 4 unit second homes
- Unwarrantable or limited review condominiums
- Manufactured or mobile homes
- Condotel units
- Unique properties
- Working farms, ranches or orchards
- Mixed-use properties
- Properties subject to existing oil or gas leases
- Properties located in Hawaii Lava Zones 1 and 2
- Properties exceeding Sponsor Acquisition Criteria requirements for excess acreage

E. Properties Affected by Disasters Criteria – Clayton reviewed the appraisal date against any FEMA Declared Disaster Areas that were designated for Individual and/or Public Assistance due to a federal government disaster declaration.

- If the appraisal date is before the FEMA Effective Date for any of the disasters listed, Clayton will specify whether or not there has been a property inspection since the date listed, the latest inspection date, whether or not new damage has been indicated, and the amount of said damage.

F. Disclaimer
  - The individuals performing the aforementioned original appraisal assessment are not persons providing valuations for purposes of the Uniform Standards of Professional Appraisal Practice ("USPAP") or necessarily licensed as appraisers under Federal or State law, and the services being performed by such persons do not constitute "appraisal reviews" for purposes of USPAP or Federal or State law.
  - Clayton makes no representation or warranty as to the value of any mortgaged property, notwithstanding that Clayton may have reviewed valuation information for reasonableness
  - Clayton is not an 'AMC' (appraisal management company) and therefore Clayton does not opine on the actual value of the underlying property
  - Clayton is not a 'creditor' within the meaning of ECOA or other lending laws and regulations, and therefore Clayton will not have any communication with or responsibility to any individual consumer concerning property valuation.
  - Clayton does not check to see if the appraiser is on the Freddie Mac exclusionary list

APPENDIX C: REGULATORY COMPLIANCE REVIEW SCOPE

This appendix provides an overview of Clayton's proprietary compliance system for 1-4 family residential mortgage loans in the due diligence process to determine, to the extent possible and subject to the caveats below, whether the loans comply with federal, state and local laws. The Disclaimer section explains limitations that you should be aware of. Additional details on the items listed below as well as Clayton's state, county and municipal testing can be provided upon request. The compliance engine is fully integrated into Clayton's proprietary due diligence platform, eCLAS.

Federal Law

A. **RESPA and Regulation X:** Loan level analysis on the following:
  - GFE/HUD1: confirm the correct version of the GFE and HUD1 were properly completed under the Regulation X Final Rule that became mandatory on January 1, 2010
  - Initial Good Faith Estimate, (GFE): timing and content of the initial disclosure
  - Final GFE: Verification that increases to fees from the initial GFE were disclosed within 3 days of valid changed circumstance documentation within the loan file
  - Final HUD1 Settlement Statement: verify the loan file contains the final HUD1 and the loan terms on the HUD1 correspond to the actual loan terms from the Note
  - Final GFE to HUD1 tolerance fee evaluation: confirm the fees charged on the HUD1 do not exceed the Final GFE in the 0% or 10% fee tolerance categories, including a review for a Settlement Service Provider List if the lender excludes fees that the borrower can shop for.
  - Affiliated Business Disclosure: if the loan file indicates the lender or broker referred the borrower to a known affiliate, confirm the disclosure was provided to the borrower
  - Homeownership Counseling Notice: for loan applications on or after 1/10/2014, confirm the notice was provided to the borrower within 3 days of application

B. **Truth in Lending Act and Regulation Z** - Loan level analysis on the following:
  - TIL Disclosure: Content of Disclosures – perform an independent recalculation of the finance charges and APR to determine whether the amounts disclosed on the final TIL were within allowable tolerances. Payment schedule accuracy, including under the Mortgage Disclosure Improvement Act for loans applications on or after January 30, 2010. Additional disclosure content with a focus on the consistency of the prepayment penalty disclosure and assumption policy with the note and security instrument.
  - Mortgage Disclosure Improvement Act, (3/7/3 rule): Confirm the timing of the initial TIL disclosure within 3 days of application, 7 days prior to consummation, and corrected TIL disclosures provided at least 3 days prior to consummation for applications received on or after July 30, 2009 (Section 19)
  - ARM Disclosure: confirm these disclosures are in the file within 3 days of application, or 3 days of the borrower discussing ARM programs identified within the loan file
  - Right of Rescission – Review the disclosure form type, disclosure timing, disclosed dates, other material disclosures, and the loan disbursement (Section 23)

- High Cost mortgage thresholds for points and fees (Section 32)
- High Cost Prohibited Acts and Practices upon request (Section 33)
- Higher Priced Mortgage Loan thresholds for APR in relation to the APOR. Including Escrow and appraisal requirements (Section 35)
- Prohibited Acts or Practices including testing the Loan Originator compensation rules, NMLSR ID on documents, financing Credit Insurance, mandatory arbitration clauses, and NegAm Counseling (Section 36)
- ATR/QM Ability to Repay, aka Minimum Standards for Transactions: for applications on or after 1/10/2014, confirm the loan file contains documentation to evidence the lender considered and verified the borrower has the ability to repay in accordance with the ATR requirements This included identifying whether QM loans met agency exemptions or were underwritten in accordance with Appendix Q. Non QM loans will be reviewed to ensure the lender documented that they considered and verified the 8 underwriting factors as required for ATR compliance. This review also includes evaluating loans against the new TILA prepayment penalty restrictions (Section 43)
- TILA/RESPA Integrated Disclosures ("TRID")
  - Test whether or not the loan is subject to disclosure on TRID documents, the Loan Estimate ("LE") and Closing Disclosure ("CD")
  - Pre-application Requirement Testing:
    - Pre-application forms cannot look similar to the LE
    - Pre-application forms must contain the required disclaimer ("Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan").
  - Timing Requirements:
    - The LE was delivered or placed in the mail within 3 business days of the broker or lender receiving an application.
    - The loan does not consummate (Clayton looks to the later of the note date or notary date) until the later of seven business days after the LE is delivered or placed in the mail and three business days after the CD (or Corrected CD when a new three-day waiting period is triggered) is received.
    - That a revised LE or CD is provided within three business days of the lender having knowledge of the information that led to the change.
  - Fee Tolerances:
    - Zero and ten percent tolerance fees are only reset with a valid and timely change of circumstance.
    - If a credit or refund is made, that it is sufficient to cover Clayton's calculated under-disclosure.
  - Payment Schedule Accuracy:
    - The number of columns and timing of changes to payments as well as the mortgage insurance drop-off match Clayton's calculated payment schedule.
    - Interest-only periods and final balloon payments are accurately completed.
    - The total of the principal and interest payment, mortgage insurance and escrow amounts add up correctly.
    - When applicable, that the AIR and AP tables are consistent with Clayton's calculations.
  - Accuracy of the Loan Calculations
    - Amount Financed
    - Finance Charge
    - Total of Payments
    - Total interest percentage
  - Technical Requirements
    - Compliance with the TRID rounding rules.
    - Compliance with specified formatting requirements.
    - Compliance with date entry requirements (such as when a field, if not applicable, must be present and left blank).
    - Alphabetization of fees.

    - Title fees preceded by "Title –."
    - Column or similar limits such as four columns for Projected Payments and a maximum of thirteen Origination Charges on the LE.
- Consistency within and across forms
    - Once a fee is disclosed it must remain substantially the same name across disclosures.
    - Consistency between the Costs at Closing and Calculating Cash to Close tables, for which there is a version for transactions with a seller and an optional, but not required, version for transactions without a seller. They should be consistent within and across disclosures.
    - Where amounts in a table reference that they are derived from another section of the form, that the amounts match the amount in the section referenced.
    - Escrow amounts disclosed in the Projected Payments section tie out to the escrow amounts detailed in the Loan Disclosures section.
- Completion of the LE and CD
    - All required fields not specifically listed herein are completed or left blank in accordance with TRID rules; creditor information, contact information, rate lock information, etc.
    - For areas where multiple options are provided, such as Assumption, Negative Amortization and Liability after Foreclosure, only one option is indicated.
    - That there is either a signature or a Loan Acceptance statement on the form.
- Waivers
    - Clayton will capture if the borrower waived their waiting period and the sufficiency of the waiver under TRID. However, based on past experience with clients, Clayton will also issue an exception for the loan closing early.
- Corrected CD requiring a new waiting period
    - Whether the APR increased or decreased outside of tolerance requiring a new waiting period and whether that waiting period was provided. For APR decreases Clayton will look to whether the APR decreased due to a reduced finance charge, which will be considered to be within tolerance.
    - Whether the product or a product feature changed which requires a new waiting period and whether that waiting period was provided.
    - Whether a prepayment penalty was added requiring a new waiting period and whether that waiting period was provided.
- Post-Close CD's
    - Corrected CD's provided with a post-close refund.
    - Post-close CD's to correct numerical errors based on events (such as recording) occurring within 30 days of consummation.
    - Post-close CD's to correct non-numerical clerical errors required within 60 days of consummation.
- Related Documentation
    - Provision and timing of Your Home Loan Toolkit (first lien, purchase-money loans)
    - Written List of Providers, when there are items in in the Services You Can Shop For category (can impact fee tolerances)
    - Affiliated Business Disclosure (can impact fee tolerances)
- Outside of Clayton's default TRID scope:
    - Accuracy of the LE in terms of whether fees are within the correct category and loan terms where we would need a Note to verify. More detailed testing will occur by comparing the final CD to the Note terms.
    - Whether the Liability after Foreclosure selection is correct for the property state.
    - Accuracy of the Aggregate Adjustment amount.

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- Presence and accuracy of the Seller's Transaction columns of the Summaries of Transactions section.
- Accuracy of the Contact Information for the lender, broker and settlement agent. Clayton will look for discrepancies across forms, but is not independently verifying the information.

C. FACTA - the Credit Score, Key Factors, and Notice to Home Loan Applicant disclosures

D. HMDA – Whether the loans is Rate Spread threshold reportable.

STATE, COUNTY and MUNICIPAL LAW

A. Higher-Priced

Clayton test whether a loan meets the thresholds for a higher-priced, rate spread, subprime or nonprime mortgage loan, and whether such loan meets regulatory requirements, in the following states:

Higher-Priced		
California	Maryland	New York
Connecticut	Massachusetts (subprime ARMS to first time homebuyers)	North Carolina
Maine	Minnesota	

B. State/Local High Cost

Clayton test whether a loan meets the thresholds for a high cost or covered loan in the following states, counties and municipalities, and also tests for compliance with provisions in such laws that apply to all loans subject to high cost testing:

State/Local High Cost		
Arkansas	Maine	Pennsylvania
California	Maryland	Rhode Island, including the Providence ordinance
Colorado	Massachusetts	South Carolina
Connecticut	Nevada	Tennessee
District of Columbia	New Jersey	Texas
Florida	New Mexico	Utah
Georgia	New York	Vermont (High Rate, High Point law)
Illinois, including the Cook County and Chicago ordinances	North Carolina	Wisconsin
Indiana	Ohio, including Cleveland Heights ordinance	
Kentucky	Oklahoma	

C. Anti-Predatory

Several states have laws that do not create a separate class of high cost or higher-priced mortgage loans, but set APR or finance charge ceilings and may also set forth similar anti-predatory lending restrictions as found in high cost laws. Clayton tests for compliance with such laws in the following states:

- Minnesota (Mortgage Originator and Service Licensing Act)
- Puerto Rico (Office Regulation 5722)
- Texas (Texas Finance Code)
- West Virginia (Residential Mortgage Lender, Broker and Servicer Act).

D. Borrower's Interest

Clayton uses a module that reports to the client the factors that the client can weigh to determine whether or not the loan is in the borrower's interest, and also makes a mathematical determination as to whether or not there is at least one benefit. This module is only used in the following states, where the laws or releases by the regulators provide an indication of some standards that can be applied.

Borrower's Interest		
Maine	Ohio	South Carolina
Massachusetts	Rhode Island	

E. Consumer Protection

Several states have laws that neither create a separate class of high cost or higher-priced mortgage loan, nor impose a ceiling on the overall fees or APR, but nonetheless contain requirements and restrictions on mortgage loans that may impact the assignee or the lien. Clayton tests for compliance with such laws, including late charge and prepayment penalty provisions, in the following states and municipalities:

Consumer Protection	
Alabama (the "Mini-code")	Nebraska (Mortgage Bankers Registration and Licensing Act and the Installment Loan Act)
Hawaii (Financial Services Loan Company Act)	Nevada (AB 440
Idaho (Residential Mortgage Practices Act)	Ohio (Consumer Sales Practices Act; whether the loan is in Summit County)
Illinois (both versions of the Cook County Predatory Lending Database; Illinois Residential Mortgage Licensing Act)	Texas (Article XVI, Section 50(a)(6) of the Texas Constitution)
Iowa (Consumer Credit Code)	Utah (Consumer Credit Code)
Kansas (Consumer Credit Code)	Virginia (Mortgage Lender and Broker Act)
Kentucky (HB 552)	Washington (Consumer Loan Act and Responsible Mortgage Lending Act)
Maryland (DLLR Regulations, Commercial Law)	West Virginia (Consumer Credit Protection Act)
Massachusetts (Attorney General regulations)	Wyoming (Residential Mortgage Practices Act)
Michigan (Consumer Mortgage Protection Act)	

See attached Exhibit A - Consumer Protection Laws for additional details on the specific components of the aforementioned Consumer Protection laws that are evaluated as part of the Clayton Compliance Review Scope:

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F. Texas Equity

In addition to identifying whether Texas refinances are cash out transactions subject to the Texas Constitution Article 16 Section 50(a)(6) requirements, Clayton reviews the title report to confirm prior loans being refinanced are continuous purchase money and not (a)(6) loans. In the event a loan is determined to be a Texas Home Equity loan, the underwriter reviews the loan images to confirm the loan meets the Texas requirements including maximum LTV/CLTV, 3% fee cap, product restrictions and the required disclosures were provided to the borrower in accordance with required timelines.

GSE Testing

Clayton can review loans to determine whether they comply with Fannie Mae's and Freddie Mac's Points and Fees threshold tests. These fee limitations of 5% for all loans with application dates prior to 1/10/2014 were reduced to 3% on Primary and Second Homes for applications on or after 1/10/2014. If requested, loans can be reviewed to determine whether the loan is a residential mortgage transaction ineligible for delivery due to its APR or fees exceeding the HOEPA thresholds. Clayton offers Lender Letter and non-traditional mortgage testing for Fannie Mae. (Note: Fannie Mae requires a non-disclosure agreement between the client and Fannie Mae for Clayton to report these results.)

Disclaimer

Please be advised that Clayton has not determined whether the Loans comply with federal, state or local laws, constitutional provisions, regulations or ordinances, including, but not limited to, licensing and general usury laws that set rate and/or fee limitations, unless listed above. Clayton's review is focused on issues that raise concerns for secondary market investors and other assignees, based on potential for assignee liability, an adverse impact on the lien, and regulatory, litigation and headline risk. Clayton's review is not designed to fully test a lender's compliance with all applicable disclosure and licensing requirements. Furthermore, the findings reached by Clayton are dependent upon its receiving complete and accurate data regarding the Loans from loan originators and other third parties. Please be further advised that Clayton and its employees do not engage in the practice of law, and the findings set forth in the reports prepared by Clayton do not constitute legal advice or opinions.

Exhibit 99.6 Schedule 1

Valuations Summary

Marketing ID	Loan Number	Seller Loan Number	Original Balance	Sales Price	Value For LTV	Appraised Date	Appraised Value	Appraisal Form	AVM Vendor Name	Confidence Score	Review Date	Review Value	Variance Amount	Variance (%)	Review Type
900000222	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000223	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000228	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1073 Condo (Mar 05)				$0.00	$0.00	0.00%	
900000229	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000233	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000234	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000236	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1073 Condo (Mar 05)				$0.00	$0.00	0.00%	
900000237	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1073 Condo (Mar 05)				$0.00	$0.00	0.00%	
900000238	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000241	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1073 Condo (Mar 05)				$0.00	$0.00	0.00%	
900000242	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000244	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000246	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000248	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1025 Multi-Fam (Mar 05)				$0.00	$0.00	0.00%	
900000249	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000251	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1025 Multi-Fam (Mar 05)				$0.00	$0.00	0.00%	
900000252	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1073 Condo (Mar 05)				$0.00	$0.00	0.00%	
900000256	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)			XX/XX/XXXX	$XXXX	$XXXX	0.00%	Full Appraisal
900000257	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000259	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000260	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1073 Condo (Mar 05)				$0.00	$0.00	0.00%	
900000261	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)			XX/XX/XXXX	$XXXX	$XXXX	0.00%	Desk
900000263	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000266	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000268	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1025 Multi-Fam (Mar 05)				$0.00	$0.00	0.00%	
900000274	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1073 Condo (Mar 05)				$0.00	$0.00	0.00%	
900000277	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000281	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1073 Condo (Mar 05)				$0.00	$0.00	0.00%	
900000283	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1025 Multi-Fam (Mar 05)			XX/XX/XXXX	$XXXX	$XXXX	0.00%	Desk
900000289	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000290	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000294	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000297	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1025 Multi-Fam (Mar 05)				$0.00	$0.00	0.00%	
900000302	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000306	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1025 Multi-Fam (Mar 05)				$0.00	$0.00	0.00%	
900000308	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000311	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000314	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000315	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1004 SFR (Mar 05)				$0.00	$0.00	0.00%	
900000316	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1073 Condo (Mar 05)				$0.00	$0.00	0.00%	
900000319	XXXX	XXXX	$XXXX	$XXXX	$XXXX	XX/XX/XXXX	$XXXX	1073 Condo (Mar 05)			XX/XX/XXXX	$XXXX	$XXXX	0.00%	Desk

Automated Valuation Model: Report Date	Value	Variance Amount	Variance (%)	AVM Vendor Name	AVM FSD	Confidence Score	Desk Review: Report Date	Value	Variance Amount	Variance (%)	Second Desk Review: Report Date	Value	Variance Amount	Variance (%)	Field Review: Report Date	Value	Variance Amount	Variance (%)	Second Field Review: Report Date	Value	Variance Amount	Variance (%)
	$0.00	$0.00	0.00%				XX/XX/XXXX	$XXXX	$0.00	0.00%		$0.00	$0.00	0.00%		$0.00	$0.00	0.00%		$0.00	$0.00	0.00%

Exhibit 99.6 Schedule 2

Client Name: Rithm Capital Corp
Client Project Name: NRMLT 2026-NQM1
Start - End Dates: 5/5/2022 - 9/16/2022
Deal Loan Count: 314

ATR QM Upload

Loans in Report: *314*

Marketing ID	Loan Number	Deal	Seller Loan Number	Original Principal Balance	State	Loan Level ATR/QM Status	Verification Safe Harbor (VSH)?	Lender Provided ATR/QM Worksheet	Initial Lender ATR/QM Status	Application Date	Borrower 1 Citizenship	Borrower 2 Citizenship	Borrowers Qualified Through a Non-Resident Alien Program	Occupancy	Property Type	Number of Units	Loan Type	Exempt Loan Product Type	Exempt Loan Housing Agency
900000123	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	High Rise Condo (9+)	1	Conventional	No	No
900000124	XXXX	XXXX	XXXX	XXXX	TX	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No
900000128	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No
900000131	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No
900000133	XXXX	XXXX	XXXX	XXXX	NC	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Second Home	Low Rise Condo (1-4)	1	Conventional	No	No
900000135	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000136	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No
900000140	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Detached PUD	1	Conventional	No	No
900000142	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No
900000146	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Low Rise Condo (1-4)	1	Conventional	No	No
900000147	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
900000154	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	Detached PUD	1	Conventional	No	No
900000157	XXXX	XXXX	XXXX	XXXX	NV	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	Detached PUD	1	Conventional	No	No
900000160	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
900000163	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
900000166	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No
900000172	XXXX	XXXX	XXXX	XXXX	TX	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Detached PUD	1	Conventional	No	No
900000174	XXXX	XXXX	XXXX	XXXX	MA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	2 Family	2	Conventional	No	Yes
900000178	XXXX	XXXX	XXXX	XXXX	VA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No
900000179	XXXX	XXXX	XXXX	XXXX	RI	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	2 Family	2	Conventional	No	No
900000182	XXXX	XXXX	XXXX	XXXX	OR	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	Detached PUD	1	Conventional	No	No
900000184	XXXX	XXXX	XXXX	XXXX	UT	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
900000185	XXXX	XXXX	XXXX	XXXX	WA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No
900000188	XXXX	XXXX	XXXX	XXXX	NC	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Second Home	SFR	1	Conventional	No	No
900000189	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	Attached PUD	1	Conventional	No	No
900000191	XXXX	XXXX	XXXX	XXXX	OH	Non-QM: Lender documented all ATR UW factors	Yes	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000192	XXXX	XXXX	XXXX	XXXX	NC	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000193	XXXX	XXXX	XXXX	XXXX	NJ	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No
Removed from deal	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
Removed from deal	XXXX	XXXX	XXXX	XXXX	WA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No
900000203	XXXX	XXXX	XXXX	XXXX	MD	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
900000204	XXXX	XXXX	XXXX	XXXX	OR	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
900000205	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000209	XXXX	XXXX	XXXX	XXXX	PA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	High Rise Condo (9+)	1	Conventional	No	No
900000213	XXXX	XXXX	XXXX	XXXX	UT	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No
900000217	XXXX	XXXX	XXXX	XXXX	NJ	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
900000218	XXXX	XXXX	XXXX	XXXX	NJ	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	(No Data)	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No
900000220	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No
900000222	XXXX	XXXX	XXXX	XXXX	OR	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000223	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No
900000228	XXXX	XXXX	XXXX	XXXX	SC	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Second Home	Low Rise Condo (1-4)	1	Conventional	No	No
900000229	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
900000233	XXXX	XXXX	XXXX	XXXX	AZ	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
900000234	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No
900000236	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Second Home	Low Rise Condo (1-4)	1	Conventional	No	No
900000237	XXXX	XXXX	XXXX	XXXX	SC	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Low Rise Condo (1-4)	1	Conventional	No	No
900000238	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	(No Data)	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No
900000241	XXXX	XXXX	XXXX	XXXX	VA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No
900000242	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	Detached PUD	1	Conventional	No	No
900000244	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
900000246	XXXX	XXXX	XXXX	XXXX	IL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	Permanent Resident Alien	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000248	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	4 Family	4	Conventional	No	No
900000249	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	(No Data)	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No
900000251	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	3 Family	3	Conventional	No	No
900000252	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	(No Data)	U.S. Citizen	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No
900000256	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Second Home	SFR	1	Conventional		No
900000257	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No
900000259	XXXX	XXXX	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No
900000260	XXXX	XXXX	XXXX	XXXX	TN	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Low Rise Condo (1-4)	1	Conventional	No	No
900000261	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	(No Data)	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No
900000263	XXXX	XXXX	XXXX	XXXX	NC	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No
900000266	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000268	XXXX	XXXX	XXXX	XXXX	LA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	(No Data)	U.S. Citizen	(No Data)	Investor	3 Family	3	Conventional	No	No
900000274	XXXX	XXXX	XXXX	XXXX	PA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	Permanent Resident Alien	Permanent Resident Alien	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No
900000277	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000281	XXXX	XXXX	XXXX	XXXX	CO	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Second Home	Low Rise Condo (1-4)	1	Conventional	No	No
900000283	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	2 Family	2	Conventional	No	No
900000289	XXXX	XXXX	XXXX	XXXX	GA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	Permanent Resident Alien	Permanent Resident Alien	(No Data)	Investor	Detached PUD	1	Conventional	No	No
900000290	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Yes	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No
900000294	XXXX	XXXX	XXXX	XXXX	LA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	(No Data)	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No
900000297	XXXX	XXXX	XXXX	XXXX	OH	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	4 Family	4	Conventional	No	No
900000302	XXXX	XXXX	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000306	XXXX	XXXX	XXXX	XXXX	AZ	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	2 Family	2	Conventional	No	No
900000308	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000311	XXXX	XXXX	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No
900000314	XXXX	XXXX	XXXX	XXXX	NY	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000315	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000316	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	Low Rise Condo (1-4)	1	Conventional	No	No
900000319	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Low Rise Condo (1-4)	1	Conventional	No	No
900000322	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No
900000323	XXXX	XXXX	XXXX	XXXX	CO	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	Detached PUD	1	Conventional	No	No
900000325	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	(No Data)	U.S. Citizen	(No Data)	Investor	2 Family	2	Conventional	No	No
900000326	XXXX	XXXX	XXXX	XXXX	GA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No
900000332	XXXX	XXXX	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000335	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Second Home	High Rise Condo (9+)	1	Conventional	No	No
900000336	XXXX	XXXX	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000339	XXXX	XXXX	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	2 Family	2	Conventional	No	No
900000340	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No
900000341	XXXX	XXXX	XXXX	XXXX	AL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No
900000344	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	Permanent Resident Alien	Permanent Resident Alien	(No Data)	Primary	Detached PUD	1	Conventional	No	No
Removed from deal	XXXX	XXXX	XXXX	XXXX	OH	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
900000348	XXXX	XXXX	XXXX	XXXX	TX	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
900000350	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000352	XXXX	XXXX	XXXX	XXXX	CT	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
Removed from deal	XXXX	XXXX	XXXX	XXXX	NY	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Second Home	SFR	1	Conventional	No	No
900000358	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000359	XXXX	XXXX	XXXX	XXXX	AZ	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Attached PUD	1	Conventional	No	No
900000360	XXXX	XXXX	XXXX	XXXX	MD	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	(No Data)	U.S. Citizen	(No Data)	Investor	Attached PUD	1	Conventional	No	No
900000361	XXXX	XXXX	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000367	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	2 Family	2	Conventional	No	No
900000369	XXXX	XXXX	XXXX	XXXX	GA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	High Rise Condo (9+)	1	Conventional	No	No
900000373	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	4 Family	4	Conventional	No	No
900000375	XXXX	XXXX	XXXX	XXXX	WA	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No
900000378	XXXX	XXXX	XXXX	XXXX	CO	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000380	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
900000381	XXXX	XXXX	XXXX	XXXX	CT	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
900000383	XXXX	XXXX	XXXX	XXXX	OH	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000386	XXXX	XXXX	XXXX	XXXX	NC	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
Removed from deal	XXXX	XXXX	XXXX	XXXX	OH	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
900000389	XXXX	XXXX	XXXX	XXXX	TX	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	Detached PUD	1	Conventional	No	No
900000390	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
900000396	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No
Removed from deal	XXXX	XXXX	XXXX	XXXX	NY	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Mid Rise Condo (5-8)	1	Conventional	No	No
900000398	XXXX	XXXX	XXXX	XXXX	TX	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No
900000400	XXXX	XXXX	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No
900000401	XXXX	XXXX	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000402	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Second Home	Mid Rise Condo (5-8)	1	Conventional	No	No
900000408	XXXX	XXXX	XXXX	XXXX	WA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000409	XXXX	XXXX	XXXX	XXXX	MD	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No
900000412	XXXX	XXXX	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No
900000418	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Yes	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No

Marketing ID	Community Housing Development	Credit Under Economic Stabilization Act Of 2008	Refinance Of Non-Standard Mortgage	Higher Priced Covered Transaction	State Prepay Exceptions	Loan Purpose	Loan Term Exceeds 30 Years	Interest Only Feature	Negative Amortization	Balloon Payment	Prepay Penalty Flag	Prepayment Penalty Type	Prohibited Prepayment Penalty	Exceeds Points And Fees	Exceeds DTI Limit	Lien Position
900000123	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000124	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000128	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000131	No	No	(No Data)	No	No	Rate and Term Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000133	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000135	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000136	No	No	(No Data)	Yes	No	Rate and Term Refi	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000140	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	Yes	No	No	No	(No Data)	(No Data)	No	Yes	1
900000142	No	No	(No Data)	No	No	Purchase	No	Yes	No	No	No	(No Data)	(No Data)	No	No	1
900000146	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000147	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000154	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000157	No	No	(No Data)	Yes	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000160	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000163	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000166	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000172	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000174	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Rate and Term Refi	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000178	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000179	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000182	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000184	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000185	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest on amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000188	No	No	(No Data)	Yes	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000189	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000191	No	No	(No Data)	Yes	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000192	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000193	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
Removed from deal	No	No	(No Data)	No	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
Removed from deal	No	No	(No Data)	Yes	No	Purchase	No	Yes	No	No	No	(No Data)	(No Data)	No	No	1
900000203	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000204	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Rate and Term Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000205	No	No	(No Data)	No	No	Purchase	No	Yes	No	No	No	(No Data)	(No Data)	Yes	No	1
900000209	No	No	(No Data)	Yes	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000213	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000217	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000218	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000220	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000222	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000223	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000228	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000229	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000233	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000234	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000236	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000237	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000238	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000241	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest on amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000242	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest on amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000244	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000246	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000248	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000249	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest on amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000251	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest on amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000252	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	Yes	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000256	No	No	(No Data)	Yes	No	Purchase	No	Yes	No	No	No	(No Data)	(No Data)	No	No	1
900000257	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000259	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000260	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000261	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000263	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000266	No	No	(No Data)	No	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000268	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000274	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000277	No	No	(No Data)	No	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000281	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000283	(No Data)	(No Data)	(No Data)	No	(No Data)	Rate and Term Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000289	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest of amt prepaid in 36 mos if amt prepd >20% of OPB	(No Data)	No	Yes	1
900000290	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000294	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000297	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000302	No	No	(No Data)	No	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000306	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest of amt prepaid in 36 mos if amt prepd >20% of OPB	(No Data)	No	Yes	1
900000308	No	No	(No Data)	Yes	No	Rate and Term Refi	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000311	No	No	(No Data)	No	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000314	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000315	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000316	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000319	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000322	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest on amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000323	No	No	(No Data)	Yes	No	Purchase	No	Yes	No	No	No	(No Data)	(No Data)	No	No	1
900000325	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest on amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000326	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000332	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000335	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000336	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000339	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000340	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Cashout Refi	No	Yes	No	No	No	(No Data)	(No Data)	No	Yes	1
900000341	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000344	No	No	(No Data)	No	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
Removed from deal	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000348	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000350	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000352	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
Removed from deal	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000358	No	No	(No Data)	No	No	Purchase	No	Yes	No	No	No	(No Data)	(No Data)	No	No	1
900000359	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000360	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000361	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000367	No	No	(No Data)	No	No	Purchase	No	Yes	No	No	No	(No Data)	(No Data)	No	Yes	1
900000369	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000373	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000375	No	No	(No Data)	No	No	Rate and Term Refi	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000378	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000380	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000381	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000383	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000386	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
Removed from deal	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000389	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000390	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	Yes	No	No	Yes	6 mos interest of amt prepaid in 36 mos if amt prepd >20% of OPB	(No Data)	No	Yes	1
900000396	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
Removed from deal	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000398	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest of amt prepaid in 36 mos if amt prepd >20% of OPB	(No Data)	No	Yes	1
900000400	No	No	(No Data)	No	No	Purchase	No	Yes	No	No	No	(No Data)	(No Data)	Yes	No	1
900000401	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000402	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000408	No	No	(No Data)	Yes	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000409	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000412	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000418	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1

900000419	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000420	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	High Rise Condo (9+)	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000423	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Rate and Term Refi	No	Yes	No	No	Yes	6 mos interest of amt prepaid in 36 mos if amt prepd >20% of OPB	(No Data)	No	Yes	1
900000426	XXXX	XXXX	XXXX	XXXX	CO	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000432	XXXX	XXXX	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000437	XXXX	XXXX	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	Permanent Resident Alien	(No Data)	(No Data)	Primary	Attached PUD	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000440	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	(No Data)	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000441	XXXX	XXXX	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000447	XXXX	XXXX	XXXX	XXXX	KY	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000448	XXXX	XXXX	XXXX	XXXX	AZ	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000453	XXXX	XXXX	XXXX	XXXX	AL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Second Home	Detached PUD	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000457	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000459	XXXX	XXXX	XXXX	XXXX	VA	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	Non-Permanent Resident Alien	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000464	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Attached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000465	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000467	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	Permanent Resident Alien	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000468	XXXX	XXXX	XXXX	XXXX	IA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000474	XXXX	XXXX	XXXX	XXXX	OR	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000478	XXXX	XXXX	XXXX	XXXX	CT	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000479	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000485	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Rate and Term Refi	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000489	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000495	XXXX	XXXX	XXXX	XXXX	MD	Non-QM: Lender documented all ATR UW factors	(No Data)	Not Provided	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000498	XXXX	XXXX	XXXX	XXXX	AL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000499	XXXX	XXXX	XXXX	XXXX	CO	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	No	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000501	XXXX	XXXX	XXXX	XXXX	AK	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000502	XXXX	XXXX	XXXX	XXXX	OH	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000503	XXXX	XXXX	XXXX	XXXX	AZ	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000504	XXXX	XXXX	XXXX	XXXX	SC	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000507	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000510	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Not Provided	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000513	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Rate and Term Refi	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000515	XXXX	XXXX	XXXX	XXXX	TX	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	(No Data)	U.S. Citizen	(No Data)	Investor	2 Family	2	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest on amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000518	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Detached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000519	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Yes	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000520	XXXX	XXXX	XXXX	XXXX	NV	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	Yes	No	Cashout Refi	No	Yes	No	No	No	(No Data)	(No Data)	No	Yes	1
900000522	XXXX	XXXX	XXXX	XXXX	AZ	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Attached PUD	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000527	XXXX	XXXX	XXXX	XXXX	WA	Non-QM: Lender documented all ATR UW factors	Yes	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000533	XXXX	XXXX	XXXX	XXXX	NV	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000535	XXXX	XXXX	XXXX	XXXX	WI	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	4 Family	4	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000541	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Attached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest on amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000544	XXXX	XXXX	XXXX	XXXX	NC	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	(No Data)	U.S. Citizen	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest on amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000548	XXXX	XXXX	XXXX	XXXX	IN	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000554	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000555	XXXX	XXXX	XXXX	XXXX	UT	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Attached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000556	XXXX	XXXX	XXXX	XXXX	OR	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000558	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000559	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Low Rise Condo (1-4)	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000560	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Second Home	Low Rise Condo (1-4)	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000563	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000564	XXXX	XXXX	XXXX	XXXX	SC	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000567	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Attached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000568	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000574	XXXX	XXXX	XXXX	XXXX	VA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	Yes	No	No	No	(No Data)	(No Data)	No	Yes	1
900000576	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000578	XXXX	XXXX	XXXX	XXXX	CO	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	Detached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000581	XXXX	XXXX	XXXX	XXXX	CO	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Low Rise Condo (1-4)	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000585	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Detached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000587	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	Permanent Resident Alien	(No Data)	(No Data)	Primary	Low Rise Condo (1-4)	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000601	XXXX	XXXX	XXXX	XXXX	MI	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	Yes	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000605	XXXX	XXXX	XXXX	XXXX	NV	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000607	XXXX	XXXX	XXXX	XXXX	OR	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000609	XXXX	XXXX	XXXX	XXXX	WA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	2 Family	2	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000611	XXXX	XXXX	XXXX	XXXX	MD	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000615	XXXX	XXXX	XXXX	XXXX	VA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Attached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000618	XXXX	XXXX	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000620	XXXX	XXXX	XXXX	XXXX	CT	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	3 Family	3	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000621	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Attached PUD	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000623	XXXX	XXXX	XXXX	XXXX	OH	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000629	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000634	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000637	XXXX	XXXX	XXXX	XXXX	IN	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Attached PUD	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000638	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000643	XXXX	XXXX	XXXX	XXXX	HI	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Second Home	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
Removed from deal	XXXX	XXXX	XXXX	XXXX	CO	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000646	XXXX	XXXX	XXXX	XXXX	WA	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Second Home	Mid Rise Condo (5-8)	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000647	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Detached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000648	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Rate and Term Refi	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000651	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Rate and Term Refi	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000653	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Cashout Refi	No	Yes	No	No	No	(No Data)	(No Data)	No	No	1
900000660	XXXX	XXXX	XXXX	XXXX	PA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000662	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
Removed from deal	XXXX	XXXX	XXXX	XXXX	OH	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000670	XXXX	XXXX	XXXX	XXXX	NC	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Second Home	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000674	XXXX	XXXX	XXXX	XXXX	MN	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Low Rise Condo (1-4)	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	Yes	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000675	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	4 Family	4	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest of amt prepaid in 36 mos if amt prepd >20% of OPB	(No Data)	No	Yes	1
900000676	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000680	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	Yes	No	No	No	(No Data)	(No Data)	No	No	1
900000681	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Second Home	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000682	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Detached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest on amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000685	XXXX	XXXX	XXXX	XXXX	IN	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	2 Family	2	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest on amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000689	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000690	XXXX	XXXX	XXXX	XXXX	VT	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	(No Data)	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000691	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000695	XXXX	XXXX	XXXX	XXXX	OK	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest of amt prepaid in 36 mos if amt prepd >20% of OPB	(No Data)	Yes	Yes	1
900000696	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	Yes	No	No	No	(No Data)	(No Data)	No	Yes	1
900000698	XXXX	XXXX	XXXX	XXXX	OH	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000700	XXXX	XXXX	XXXX	XXXX	IL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Mid Rise Condo (5-8)	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000701	XXXX	XXXX	XXXX	XXXX	MI	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000704	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest on amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000707	XXXX	XXXX	XXXX	XXXX	OR	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Detached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	Yes	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000709	XXXX	XXXX	XXXX	XXXX	GA	ATR/QM: Exempt	No	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	Detached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000712	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Second Home	High Rise Condo (9+)	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000713	XXXX	XXXX	XXXX	XXXX	PA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	Permanent Resident Alien	(No Data)	Investor	SFR-Attached	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000715	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	Permanent Resident Alien	(No Data)	Second Home	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000718	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000720	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	No	No	Cashout Refi	No	Yes	No	No	No	(No Data)	(No Data)	No	Yes	1
900000721	XXXX	XXXX	XXXX	XXXX	NY	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000724	XXXX	XXXX	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	Permanent Resident Alien	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000725	XXXX	XXXX	XXXX	XXXX	UT	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000726	XXXX	XXXX	XXXX	XXXX	IN	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	(No Data)	U.S. Citizen	(No Data)	Investor	2 Family	2	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Rate and Term Refi	No	No	No	No	Yes	6 mos interest on amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000733	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Detached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000738	XXXX	XXXX	XXXX	XXXX	OR	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Detached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000740	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000741	XXXX	XXXX	XXXX	XXXX	MD	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	(No Data)	(No Data)	(No Data)	Investor	2 Family	2	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000743	XXXX	XXXX	XXXX	XXXX	GA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000744	XXXX	XXXX	XXXX	XXXX	UT	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000745	XXXX	XXXX	XXXX	XXXX	TX	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Rate and Term Refi	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000746	XXXX	XXXX	XXXX	XXXX	OH	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000747	XXXX	XXXX	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	Permanent Resident Alien	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000752	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000753	XXXX	XXXX	XXXX	XXXX	AZ	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000756	XXXX	XXXX	XXXX	XXXX	GA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Second Home	Detached PUD	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000758	XXXX	XXXX	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000760	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	Permanent Resident Alien	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000762	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000763	XXXX	XXXX	XXXX	XXXX	LA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000767	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Low Rise Condo (1-4)	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000769	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Cashout Refi	No	Yes	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000770	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000772	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Low Rise Condo (1-4)	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000785	XXXX	XXXX	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000787	XXXX	XXXX	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000788	XXXX	XXXX	XXXX	XXXX	NJ	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000792	XXXX	XXXX	XXXX	XXXX	MD	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000793	XXXX	XXXX	XXXX	XXXX	MD	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000796	XXXX	XXXX	XXXX	XXXX	KY	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000799	XXXX	XXXX	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000805	XXXX	XXXX	XXXX	XXXX	OH	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000808	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000811	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	High Rise Condo (9+)	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1

900000812	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Rate and Term Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000814	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	2 Family	2	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000818	XXXX	XXXX	XXXX	XXXX	LA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000824	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000826	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000828	XXXX	XXXX	XXXX	XXXX	GA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000832	XXXX	XXXX	XXXX	XXXX	NM	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000834	XXXX	XXXX	XXXX	XXXX	WA	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000835	XXXX	XXXX	XXXX	XXXX	UT	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000837	XXXX	XXXX	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000838	XXXX	XXXX	XXXX	XXXX	NY	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000840	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Investor	Detached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	Yes	No	No	No	(No Data)	(No Data)	No	Yes	1
900000843	XXXX	XXXX	XXXX	XXXX	NJ	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	Yes	No	No	No	(No Data)	(No Data)	No	Yes	1
900000847	XXXX	XXXX	XXXX	XXXX	OR	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	3 Family	3	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	Yes	Yes	1
900000849	XXXX	XXXX	XXXX	XXXX	MT	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000855	XXXX	XXXX	XXXX	XXXX	WA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000860	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
Removed from deal	XXXX	XXXX	XXXX	XXXX	OH	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000863	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	Non-Permanent Resident Alien	(No Data)	(No Data)	Primary	High Rise Condo (9+)	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000865	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000868	XXXX	XXXX	XXXX	XXXX	TN	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Rate and Term Refi	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000870	XXXX	XXXX	XXXX	XXXX	IL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000872	XXXX	XXXX	XXXX	XXXX	FL	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000874	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000878	XXXX	XXXX	XXXX	XXXX	MI	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000879	XXXX	XXXX	XXXX	XXXX	OH	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000880	XXXX	XXXX	XXXX	XXXX	SC	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000884	XXXX	XXXX	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	Yes	1
900000886	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000887	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000893	XXXX	XXXX	XXXX	XXXX	MD	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Cashout Refi	No	No	No	No	Yes	6 mos interest if amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000894	XXXX	XXXX	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000895	XXXX	XXXX	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000900	XXXX	XXXX	XXXX	XXXX	TX	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Detached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000901	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Mid Rise Condo (5-8)	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000902	XXXX	XXXX	XXXX	XXXX	TX	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	Low Rise Condo (1-4)	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
Removed from deal	XXXX	XXXX	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000910	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000912	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Cashout Refi	No	Yes	No	No	No	(No Data)	(No Data)	No	No	1
900000913	XXXX	XXXX	XXXX	XXXX	NC	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	(No Data)	U.S. Citizen	(No Data)	Investor	Detached PUD	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	Yes	6 mos interest on amt prepd in 12 mos that is >20% of OPB	(No Data)	No	Yes	1
900000924	XXXX	XXXX	XXXX	XXXX	UT	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	No	No	Rate and Term Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000929	XXXX	XXXX	XXXX	XXXX	OR	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000931	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000938	XXXX	XXXX	XXXX	XXXX	HI	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Second Home	Low Rise Condo (1-4)	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	Yes	No	No	No	(No Data)	(No Data)	Yes	No	1
900000940	XXXX	XXXX	XXXX	XXXX	NY	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	Yes	No	1
900000943	XXXX	XXXX	XXXX	XXXX	GA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Attached PUD	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000944	XXXX	XXXX	XXXX	XXXX	CA	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	SFR	1	Conventional	No	No	(No Data)	(No Data)	(No Data)	Yes	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000947	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000963	XXXX	XXXX	XXXX	XXXX	MO	ATR/QM: Exempt	(No Data)	(No Data)	(No Data)	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Investor	2 Family	2	Conventional	No	No	(No Data)	(No Data)	(No Data)	No	(No Data)	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000965	XXXX	XXXX	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	No	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	U.S. Citizen	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Cashout Refi	No	No	No	No	No	(No Data)	(No Data)	No	Yes	1
900000968	XXXX	XXXX	XXXX	XXXX	SD	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	Detached PUD	1	Conventional	No	No	No	No	(No Data)	Yes	No	Purchase	No	No	No	No	No	(No Data)	(No Data)	No	No	1
900000970	XXXX	XXXX	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	(No Data)	Present	Non-QM: Lender documented all ATR UW factors	XX/XX/XXXX	U.S. Citizen	(No Data)	(No Data)	Primary	SFR	1	Conventional	No	No	No	No	(No Data)	No	No	Purchase	No	Yes	No	No	No	(No Data)	(No Data)	No	Yes	1

Exhibit 99.6 Schedule 3

Client Name:	**Rithm Capital Corp**
Client Project Name:	**NRMLT 2026-NQM1**
Start - End Dates:	**5/XX/2022 - 9/XX/2022**
Deal Loan Count:	**314**

Conditions Report 2.0

Loans in Report:	*314*
Loans with Conditions:	*173*

Marketing ID	Loan Number	Original Principal Balance	State	Initial Lender ATR/QM Status	Loan Level ATR/QM Status	Initial Securitization Overall Loan Grade	Final Securitization Overall Loan Grade	Initial Securitization Credit Loan Grade	Final Securitization Credit Loan Grade	Initial Securitization Property Valuations Loan Grade	Final Securitization Property Valuations Loan Grade	Initial Securitization Compliance Loan Grade	Final Securitization Compliance Loan Grade	Initial S&P Overall Loan Grade	Final S&P Overall Loan Grade	Initial S&P Credit Loan Grade	Final S&P Credit Loan Grade	Initial S&P Property Valuations Loan Grade	Final S&P Property Valuations Loan Grade	Initial S&P Compliance Loan Grade	Final S&P Compliance Loan Grade	Condition Ca
900000123	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	Credit
900000124	XXXX	XXXX	TX	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000128	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000131	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000131	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000133	XXXX	XXXX	NC	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000135	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	A	A	D	A	D	B	B	B	A	A	D	A	Compliance
900000135	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	A	A	D	A	D	B	B	B	A	A	D	A	Credit
900000136	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000136	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000140	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	B	B	A	A	A	A	B	B	B	B	A	A	A	A	B	B	Compliance
900000142	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000146	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000146	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000146	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000147	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Credit
900000154	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000157	XXXX	XXXX	NV	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000160	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000163	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000166	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000172	XXXX	XXXX	TX	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000174	XXXX	XXXX	MA	(No Data)	ATR/QM: Exempt	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Credit
900000174	XXXX	XXXX	MA	(No Data)	ATR/QM: Exempt	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Credit
900000178	XXXX	XXXX	VA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000179	XXXX	XXXX	RI	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000182	XXXX	XXXX	OR	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000184	XXXX	XXXX	UT	(No Data)	ATR/QM: Exempt	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Credit
900000184	XXXX	XXXX	UT	(No Data)	ATR/QM: Exempt	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Credit
900000184	XXXX	XXXX	UT	(No Data)	ATR/QM: Exempt	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Credit
900000185	XXXX	XXXX	WA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000188	XXXX	XXXX	NC	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000188	XXXX	XXXX	NC	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
	XXXX	XXXX	NC	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance

900000188																						
900000188	XXXX	XXXX	NC	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000189	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000191	XXXX	XXXX	OH	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000192	XXXX	XXXX	NC	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000192	XXXX	XXXX	NC	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000193	XXXX	XXXX	NJ	(No Data)	ATR/QM: Exempt	D	A	D	A	A	A	N/A	N/A	D	A	D	A	A	A	N/A	N/A	Credit
Removed from deal	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
Removed from deal	XXXX	XXXX	WA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000203	XXXX	XXXX	MD	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000204	XXXX	XXXX	OR	(No Data)	ATR/QM: Exempt	D	B	B	B	A	A	D	A	D	B	B	B	A	A	D	A	Compliance
900000204	XXXX	XXXX	OR	(No Data)	ATR/QM: Exempt	D	B	B	B	A	A	D	A	D	B	B	B	A	A	D	A	Credit
900000205	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	A	A	D	B	D	B	B	B	A	A	D	B	Compliance
900000205	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	A	A	D	B	D	B	B	B	A	A	D	B	Compliance
900000205	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	A	A	D	B	D	B	B	B	A	A	D	B	Compliance
900000205	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	A	A	D	B	D	B	B	B	A	A	D	B	Compliance
900000205	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	A	A	D	B	D	B	B	B	A	A	D	B	Credit
900000209	XXXX	XXXX	PA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000213	XXXX	XXXX	UT	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000217	XXXX	XXXX	NJ	(No Data)	ATR/QM: Exempt	B	B	A	A	A	A	B	B	B	B	A	A	A	A	B	B	Compliance
900000218	XXXX	XXXX	NJ	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000220	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000220	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000222	XXXX	XXXX	OR	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000223	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Compliance
900000223	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Credit
900000228	XXXX	XXXX	SC	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000229	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000233	XXXX	XXXX	AZ	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000234	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000236	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Compliance
900000236	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Compliance
900000236	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Compliance
900000236	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Credit
900000237	XXXX	XXXX	SC	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000238	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000241	XXXX	XXXX	VA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000242	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	Credit
900000244	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000246	XXXX	XXXX	IL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000248	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit

900000248																						
900000249	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	D	A	D	A	A	A	B	A	D	A	D	A	A	A	B	A	Compliance
900000249	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	D	A	D	A	A	A	B	A	D	A	D	A	A	A	B	A	Credit
900000251	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000252	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000256	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	Credit
900000256	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	Credit
900000257	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000259	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000260	XXXX	XXXX	TN	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000261	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	Credit
900000263	XXXX	XXXX	NC	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000263	XXXX	XXXX	NC	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000266	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	Credit
900000268	XXXX	XXXX	LA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	
900000274	XXXX	XXXX	PA	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000277	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Credit
900000281	XXXX	XXXX	CO	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000283	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000289	XXXX	XXXX	GA	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000290	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000290	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000290	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000290	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000294	XXXX	XXXX	LA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000297	XXXX	XXXX	OH	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000302	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000306	XXXX	XXXX	AZ	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000308	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000311	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000311	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000314	XXXX	XXXX	NY	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Credit
900000314	XXXX	XXXX	NY	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Credit
900000315	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000316	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000316	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000316	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000319	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000319	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000322	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000323	XXXX	XXXX	CO	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	

900000325	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	
900000326	XXXX	XXXX	GA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	B	B	C	B	C	B	B	B	B	B	C	B	Compliance
900000326	XXXX	XXXX	GA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	B	B	C	B	C	B	B	B	B	B	C	B	Credit
900000326	XXXX	XXXX	GA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	B	B	C	B	C	B	B	B	B	B	C	B	Property Valua
900000332	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	A	A	B	B	A	A	B	B	A	A	B	B	A	A	Compliance
900000332	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	A	A	B	B	A	A	B	B	A	A	B	B	A	A	Property Valua
900000335	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	A	A	C	A	C	B	C	B	A	A	C	A	C	B	Compliance
900000335	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	A	A	C	A	C	B	C	B	A	A	C	A	C	B	Property Valua
900000336	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000339	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000339	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000340	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000341	XXXX	XXXX	AL	(No Data)	ATR/QM: Exempt	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Credit
900000341	XXXX	XXXX	AL	(No Data)	ATR/QM: Exempt	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Credit
900000341	XXXX	XXXX	AL	(No Data)	ATR/QM: Exempt	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Credit
900000344	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
Removed from deal	XXXX	XXXX	OH	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000348	XXXX	XXXX	TX	(No Data)	ATR/QM: Exempt	C	A	A	A	C	A	A	A	C	A	A	A	C	A	A	A	Property Valua
900000350	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	Compliance
900000352	XXXX	XXXX	CT	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Compliance
900000352	XXXX	XXXX	CT	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Compliance
900000352	XXXX	XXXX	CT	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Credit
Removed from deal	XXXX	XXXX	NY	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000358	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	Compliance
900000358	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	Compliance
900000359	XXXX	XXXX	AZ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000360	XXXX	XXXX	MD	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000361	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000367	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000369	XXXX	XXXX	GA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000373	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	Credit
900000375	XXXX	XXXX	WA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000378	XXXX	XXXX	CO	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Compliance
900000378	XXXX	XXXX	CO	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Credit
900000380	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000381	XXXX	XXXX	CT	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
	XXXX	XXXX	OH	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance

900000383																						
900000386	XXXX	XXXX	NC	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
Removed from deal	XXXX	XXXX	OH	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000389	XXXX	XXXX	TX	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000390	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000396	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
Removed from deal	XXXX	XXXX	NY	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000398	XXXX	XXXX	TX	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000400	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	C	A	D	A	D	A	A	A	C	A	Compliance
900000400	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	C	A	D	A	D	A	A	A	C	A	Compliance
900000400	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	C	A	D	A	D	A	A	A	C	A	Credit
900000401	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	A	A	D	A	D	B	B	B	A	A	D	A	Compliance
900000401	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	A	A	D	A	D	B	B	B	A	A	D	A	Compliance
900000401	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	A	A	D	A	D	B	B	B	A	A	D	A	Credit
900000402	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	A	A	D	A	D	B	B	B	A	A	D	A	Compliance
900000402	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	A	A	D	A	D	B	B	B	A	A	D	A	Credit
900000408	XXXX	XXXX	WA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000409	XXXX	XXXX	MD	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000412	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	Compliance
900000412	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	Credit
900000412	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	Credit
900000412	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	Property Valu
900000418	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000418	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000418	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000419	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	Credit
900000420	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000423	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000426	XXXX	XXXX	CO	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000432	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	A	A	A	A	D	B	D	B	A	A	A	A	D	B	Compliance
900000432	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	A	A	A	A	D	B	D	B	A	A	A	A	D	B	Compliance
900000437	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000440	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	
900000441	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Credit
900000441	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Credit
900000441	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Credit

900000447	XXXX	XXXX	KY	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000448	XXXX	XXXX	AZ	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000453	XXXX	XXXX	AL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000453	XXXX	XXXX	AL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000457	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000459	XXXX	XXXX	VA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	Compliance
900000459	XXXX	XXXX	VA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	Compliance
900000459	XXXX	XXXX	VA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	Compliance
900000459	XXXX	XXXX	VA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	Compliance
900000459	XXXX	XXXX	VA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	Compliance
900000459	XXXX	XXXX	VA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	Credit
900000464	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000465	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000467	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	D	A	D	A	D	B	B	B	D	A	D	A	Compliance
900000467	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	D	A	D	A	D	B	B	B	D	A	D	A	Compliance
900000467	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	D	A	D	A	D	B	B	B	D	A	D	A	Compliance
900000467	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	D	A	D	A	D	B	B	B	D	A	D	A	Credit
900000467	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	B	B	D	A	D	A	D	B	B	B	D	A	D	A	Property Valu
900000468	XXXX	XXXX	IA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000468	XXXX	XXXX	IA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000474	XXXX	XXXX	OR	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000478	XXXX	XXXX	CT	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000479	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000485	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000489	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000495	XXXX	XXXX	MD	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000498	XXXX	XXXX	AL	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000499	XXXX	XXXX	CO	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	B	A	A	A	D	A	D	A	B	A	A	A	D	A	Compliance
900000499	XXXX	XXXX	CO	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	B	A	A	A	D	A	D	A	B	A	A	A	D	A	Credit
900000501	XXXX	XXXX	AK	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000502	XXXX	XXXX	OH	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Compliance
900000502	XXXX	XXXX	OH	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000503	XXXX	XXXX	AZ	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000504	XXXX	XXXX	SC	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000507	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	A	B	A	A	A	A	A	B	A	B	A	A	A	A	A	Credit
900000510	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	A	A	A	A	B	B	B	B	A	A	A	A	B	B	Compliance
900000513	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000515	XXXX	XXXX	TX	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000518	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000519	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000520	XXXX	XXXX	NV	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000522	XXXX	XXXX	AZ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000527	XXXX	XXXX	WA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	A	A	C	A	C	B	B	B	A	A	C	A	Compliance
900000527	XXXX	XXXX	WA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	A	A	C	A	C	B	B	B	A	A	C	A	Credit
900000533	XXXX	XXXX	NV	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	

900000535	XXXX	XXXX	WI	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000541	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000544	XXXX	XXXX	NC	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000548	XXXX	XXXX	IN	(No Data)	ATR/QM: Exempt	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Credit
900000548	XXXX	XXXX	IN	(No Data)	ATR/QM: Exempt	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Credit
900000554	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	A	A	C	B	C	B	B	B	A	A	C	B	Compliance
900000554	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	A	A	C	B	C	B	B	B	A	A	C	B	Compliance
900000554	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	A	A	C	B	C	B	B	B	A	A	C	B	Compliance
900000554	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	A	A	C	B	C	B	B	B	A	A	C	B	Compliance
900000554	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	A	A	C	B	C	B	B	B	A	A	C	B	Credit
900000555	XXXX	XXXX	UT	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000556	XXXX	XXXX	OR	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000558	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Credit
900000559	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000559	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000560	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000563	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000564	XXXX	XXXX	SC	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	Compliance
900000564	XXXX	XXXX	SC	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	Compliance
900000564	XXXX	XXXX	SC	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	Credit
900000567	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000568	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000574	XXXX	XXXX	VA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000576	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000578	XXXX	XXXX	CO	(No Data)	ATR/QM: Exempt	D	A	A	A	D	A	A	A	D	A	A	A	D	A	A	A	Property Valu
900000581	XXXX	XXXX	CO	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000585	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000587	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Compliance
900000587	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000601	XXXX	XXXX	MI	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000605	XXXX	XXXX	NV	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000607	XXXX	XXXX	OR	(No Data)	ATR/QM: Exempt	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Credit
900000607	XXXX	XXXX	OR	(No Data)	ATR/QM: Exempt	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Credit
900000609	XXXX	XXXX	WA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000611	XXXX	XXXX	MD	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000611	XXXX	XXXX	MD	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000615	XXXX	XXXX	VA	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000618	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000620	XXXX	XXXX	CT	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000621	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000623	XXXX	XXXX	OH	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000629	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000634	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
	XXXX	XXXX	IN	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance

900000637																						
900000638	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000643	XXXX	XXXX	HI	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Credit
900000643	XXXX	XXXX	HI	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Credit
Removed from deal	XXXX	XXXX	CO	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000646	XXXX	XXXX	WA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000647	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000648	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000651	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	Credit
900000651	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	Credit
900000653	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000660	XXXX	XXXX	PA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000660	XXXX	XXXX	PA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000662	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
Removed from deal	XXXX	XXXX	OH	(No Data)	ATR/QM: Exempt	D	B	C	B	D	A	A	A	D	B	C	B	D	A	A	A	Credit
Removed from deal	XXXX	XXXX	OH	(No Data)	ATR/QM: Exempt	D	B	C	B	D	A	A	A	D	B	C	B	D	A	A	A	Property Valua
900000670	XXXX	XXXX	NC	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000674	XXXX	XXXX	MN	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	Compliance
900000675	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000676	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Credit
900000680	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	C	A	A	A	C	A	C	A	C	A	A	A	C	A	Compliance
900000680	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	C	A	A	A	C	A	C	A	C	A	A	A	C	A	Compliance
900000680	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	C	A	A	A	C	A	C	A	C	A	A	A	C	A	Compliance
900000680	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	C	A	A	A	C	A	C	A	C	A	A	A	C	A	Compliance
900000680	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	C	A	A	A	C	A	C	A	C	A	A	A	C	A	Credit
900000680	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	C	A	A	A	C	A	C	A	C	A	A	A	C	A	Credit
900000681	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000682	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000685	XXXX	XXXX	IN	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	A	B	B	B	B	A	A	A	Credit
900000689	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000690	XXXX	XXXX	VT	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000691	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	D	A	D	D	A	D	A	A	A	D	A	D	A	Compliance
900000691	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	D	A	D	D	A	D	A	A	A	D	A	D	A	Compliance
900000691	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	D	A	D	D	A	D	A	A	A	D	A	D	A	Property Valua
900000695	XXXX	XXXX	OK	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000696	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000698	XXXX	XXXX	OH	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	D	A	D	A	A	A	A	A	D	A	Compliance
900000700	XXXX	XXXX	IL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	A	A	A	B	B	B	B	A	A	A	Compliance
900000700	XXXX	XXXX	IL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	A	A	A	B	B	B	B	A	A	A	Credit
900000701	XXXX	XXXX	MI	(No Data)	ATR/QM: Exempt	C	A	C	A	A	A	A	A	A	C	A	C	A	A	A	A	Credit
900000704	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	A	B	B	B	B	A	A	A	Credit

900000707	XXXX	XXXX	OR	(No Data)	ATR/QM: Exempt	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Credit
900000709	XXXX	XXXX	GA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000712	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	D	B	A	A	D	A	D	B	D	B	A	A	D	A	Compliance
900000712	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	D	B	A	A	D	A	D	B	D	B	A	A	D	A	Compliance
900000712	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	D	B	A	A	D	A	D	B	D	B	A	A	D	A	Credit
900000713	XXXX	XXXX	PA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000715	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000718	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000720	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000721	XXXX	XXXX	NY	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000724	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000725	XXXX	XXXX	UT	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	A	A	A	A	B	B	B	B	A	A	A	A	B	B	Compliance
900000726	XXXX	XXXX	IN	(No Data)	ATR/QM: Exempt	D	B	C	B	D	A	A	A	D	B	C	B	D	A	A	A	Credit
900000726	XXXX	XXXX	IN	(No Data)	ATR/QM: Exempt	D	B	C	B	D	A	A	A	D	B	C	B	D	A	A	A	Credit
900000726	XXXX	XXXX	IN	(No Data)	ATR/QM: Exempt	D	B	C	B	D	A	A	A	D	B	C	B	D	A	A	A	Property Valu
900000733	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	D	B	D	B	D	A	A	A	D	B	D	B	D	A	A	A	Credit
900000733	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	D	B	D	B	D	A	A	A	D	B	D	B	D	A	A	A	Credit
900000733	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	D	B	D	B	D	A	A	A	D	B	D	B	D	A	A	A	Credit
900000733	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	D	B	D	B	D	A	A	A	D	B	D	B	D	A	A	A	Credit
900000733	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	D	B	D	B	D	A	A	A	D	B	D	B	D	A	A	A	Property Valu
900000738	XXXX	XXXX	OR	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000740	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	A	A	C	A	C	B	B	B	A	A	C	A	Compliance
900000740	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	A	A	C	A	C	B	B	B	A	A	C	A	Compliance
900000740	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	A	A	C	A	C	B	B	B	A	A	C	A	Credit
900000741	XXXX	XXXX	MD	(No Data)	ATR/QM: Exempt	B	B	A	A	A	A	B	B	B	B	A	A	A	A	B	B	Compliance
900000743	XXXX	XXXX	GA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Compliance
900000744	XXXX	XXXX	UT	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Compliance
900000744	XXXX	XXXX	UT	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000745	XXXX	XXXX	TX	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000746	XXXX	XXXX	OH	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000747	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000752	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000753	XXXX	XXXX	AZ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000756	XXXX	XXXX	GA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000758	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	A	A	A	A	B	B	B	B	A	A	A	A	B	B	Compliance
900000758	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	A	A	A	A	B	B	B	B	A	A	A	A	B	B	Compliance
900000760	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000762	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000763	XXXX	XXXX	LA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000767	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000769	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000769	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000769	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000769	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000770	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	A	A	C	A	C	B	B	B	A	A	C	A	Compliance
900000770	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	A	A	C	A	C	B	B	B	A	A	C	A	Compliance
900000770	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	A	A	C	A	C	B	B	B	A	A	C	A	Compliance
	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	B	B	A	A	C	A	C	B	B	B	A	A	C	A	Credit

900000770																						
900000772	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Compliance
900000772	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Compliance
900000772	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Credit
900000785	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Credit
900000787	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Compliance
900000788	XXXX	XXXX	NJ	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000792	XXXX	XXXX	MD	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000793	XXXX	XXXX	MD	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	Compliance
900000793	XXXX	XXXX	MD	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	Compliance
900000793	XXXX	XXXX	MD	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	Compliance
900000793	XXXX	XXXX	MD	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	Credit
900000796	XXXX	XXXX	KY	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000796	XXXX	XXXX	KY	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000796	XXXX	XXXX	KY	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000799	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	Compliance
900000805	XXXX	XXXX	OH	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000808	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	A	A	A	A	A	B	A	B	A	A	A	A	A	B	A	Compliance
900000811	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	B	A	B	A	A	A	A	A	B	A	B	A	A	A	A	A	Credit
900000812	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000814	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000818	XXXX	XXXX	LA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	C	B	A	A	C	B	C	B	C	B	A	A	C	B	Compliance
900000818	XXXX	XXXX	LA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	C	B	A	A	C	B	C	B	C	B	A	A	C	B	Credit
900000824	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000826	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000828	XXXX	XXXX	GA	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000832	XXXX	XXXX	NM	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000834	XXXX	XXXX	WA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Credit
900000835	XXXX	XXXX	UT	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000837	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000838	XXXX	XXXX	NY	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000840	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000843	XXXX	XXXX	NJ	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000847	XXXX	XXXX	OR	(No Data)	ATR/QM: Exempt	B	B	A	A	B	B	A	A	B	B	A	A	B	B	A	A	Property Valua
900000849	XXXX	XXXX	MT	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	C	B	D	A	A	A	D	B	C	B	D	A	A	A	Credit
900000849	XXXX	XXXX	MT	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	C	B	D	A	A	A	D	B	C	B	D	A	A	A	Property Valua
900000855	XXXX	XXXX	WA	(No Data)	ATR/QM: Exempt	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Credit
900000860	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000860	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
Removed from deal	XXXX	XXXX	OH	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000863	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000865	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000868	XXXX	XXXX	TN	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000870	XXXX	XXXX	IL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000872	XXXX	XXXX	FL	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000874	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	B	A	B	B	B	B	A	A	B	A	Compliance
900000874	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	B	A	B	B	B	B	A	A	B	A	Credit
900000874	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	B	A	B	B	B	B	A	A	B	A	Credit
900000878	XXXX	XXXX	MI	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000879	XXXX	XXXX	OH	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000880	XXXX	XXXX	SC	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000884	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit

900000886	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000887	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	Compliance
900000887	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	Compliance
900000887	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	Compliance
900000887	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	Credit
900000893	XXXX	XXXX	MD	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000894	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	C	B	A	A	C	A	C	B	C	B	A	A	C	A	Compliance
900000894	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	C	B	A	A	C	A	C	B	C	B	A	A	C	A	Compliance
900000894	XXXX	XXXX	MI	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	B	C	B	A	A	C	A	C	B	C	B	A	A	C	A	Credit
900000895	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	C	A	A	A	C	A	C	A	C	A	A	A	C	A	Compliance
900000895	XXXX	XXXX	TX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	C	A	C	A	A	A	C	A	C	A	C	A	A	A	C	A	Credit
900000900	XXXX	XXXX	TX	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000901	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000902	XXXX	XXXX	TX	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
Removed from deal	XXXX	XXXX	NJ	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000910	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000912	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000913	XXXX	XXXX	NC	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	N/A	N/A	B	B	B	B	A	A	N/A	N/A	Credit
900000924	XXXX	XXXX	UT	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000929	XXXX	XXXX	OR	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Credit
900000929	XXXX	XXXX	OR	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Credit
900000931	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000931	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000938	XXXX	XXXX	HI	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000938	XXXX	XXXX	HI	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000940	XXXX	XXXX	NY	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000943	XXXX	XXXX	GA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
900000944	XXXX	XXXX	CA	(No Data)	ATR/QM: Exempt	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Credit
900000947	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000963	XXXX	XXXX	MO	(No Data)	ATR/QM: Exempt	C	A	A	A	C	A	A	A	A	C	A	A	A	C	A	A	Property Valua
900000965	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	C	B	A	A	D	A	D	B	C	B	B	B	D	A	Compliance
900000965	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	C	B	A	A	D	A	D	B	C	B	B	B	D	A	Compliance
900000965	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	C	B	A	A	D	A	D	B	C	B	B	B	D	A	Credit
900000965	XXXX	XXXX	FL	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	B	C	B	A	A	D	A	D	B	C	B	B	B	D	A	Property Valua

900000968	XXXX	XXXX	SD	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000968	XXXX	XXXX	SD	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000968	XXXX	XXXX	SD	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000970	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance
900000970	XXXX	XXXX	CA	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Compliance

Exhibit 99.6 Schedule 4

Client Name: [illegible]
Client Project Name: [illegible]
Start - End Dates: [illegible]
Deal Loan Count: 314

Rating Agency ATR QM Data Fields

Loans in Report: 314

Marketing ID	Loan Number	Loan Level ATR/QM Status	Application Date Prior to 1/10/2014	Lender Application Date	Broker Application Date	GSE Eligible	QRM Flag	ATR/QM Total Points and Fees	Rate Lock Date	APR	Bwr 1 Employment Indicator	Bwr 2 Employment Indicator	Bwr 1 Foreign National Indicator	Bwr 2 Foreign National Indicator	Borrowers Qualified Through a Non-Resident Alien Program	Residual Income Analysis in File	ATR/QM Residual Income	Full Diligence Id
900000123	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	5.875	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000124	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	8.25	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000128	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	7.5	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000131	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	7145	XX/XX/XXXX	5.2892	Retired	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000133	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	3032.6	XX/XX/XXXX	8.6328	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000135	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	16943.12	XX/XX/XXXX	7.7276	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	19483.39	XXXX
900000136	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	6250	XX/XX/XXXX	7.1014	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	14497.11	XXXX
900000140	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	5.25	Employed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000142	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	16130	XX/XX/XXXX	6.6101	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	56484.72	XXXX
900000146	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	13783.25	XX/XX/XXXX	6.4968	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	8588.28	XXXX
900000147	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	7637.5	XX/XX/XXXX	5.875	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000154	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	1999.38	XX/XX/XXXX	7.9149	Employed	Retired	U.S. Citizen	U.S. Citizen	(No Data)	Yes	13424.66	XXXX
900000157	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	2815	XX/XX/XXXX	8.1581	Employed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000160	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	6.875	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000163	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	7167.5	XX/XX/XXXX	5.875	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000166	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	6168.4	XX/XX/XXXX	8.1687	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000172	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	7.8751	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000174	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	8525	XX/XX/XXXX	7.7501	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000178	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	7775.68	XX/XX/XXXX	8.3174	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	4056.46	XXXX
900000179	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	8.0001	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000182	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	1295	XX/XX/XXXX	7.1491	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	15617.94	XXXX
900000184	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	4.5	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000185	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	15750	XX/XX/XXXX	7.5	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000188	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	10955.35	XX/XX/XXXX	7.3808	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	8677.41	XXXX
900000189	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	5.875	Retired	Retired	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000191	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	6058.1	XX/XX/XXXX	7.7974	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000192	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	3980	XX/XX/XXXX	7.0249	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000193	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	6.25	Employed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
Removed from deal	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	8950	XX/XX/XXXX	5.7098	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	3819.2	XXXX
Removed from deal	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	1395	XX/XX/XXXX	8.9163	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000203	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	5335.92	XX/XX/XXXX	8.375	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000204	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	6.75	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000205	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	44167.1	XX/XX/XXXX	5.148	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000209	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	19101.25	XX/XX/XXXX	6.9498	Retired	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	10900	XXXX
900000213	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	Yes	No	0	XX/XX/XXXX	5.5001	Retired	Employed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000217	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	8.5	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000218	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	8.625	Unemployed	Employed	(No Data)	(No Data)	(No Data)	(No Data)	0	XXXX
900000220	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	13438	XX/XX/XXXX	7.7183	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	7737.52	XXXX
900000222	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	10520	XX/XX/XXXX	7.5844	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	8177.67	XXXX
900000223	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	18414.91	XX/XX/XXXX	6.8953	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000228	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	3250	XX/XX/XXXX	8.0206	Employed	Retired	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000229	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	9085	XX/XX/XXXX	5.75	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000233	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	8.25	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000234	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	16394.96	XX/XX/XXXX	6.3501	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000236	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	1390	XX/XX/XXXX	9.4379	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000237	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	24038.2	XX/XX/XXXX	6.6054	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	8969.64	XXXX
900000238	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	5850	XX/XX/XXXX	6	Unemployed	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000241	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	12675	XX/XX/XXXX	6.5	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000242	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	9072	XX/XX/XXXX	6.75	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000244	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	5.75	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000246	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	6718	XX/XX/XXXX	7.5281	Employed	(No Data)	Permanent Resident Alien	(No Data)	(No Data)	No	0	XXXX
900000248	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	7.8751	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000249	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	15050	XX/XX/XXXX	5.3751	Unemployed	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000251	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	12901.5	XX/XX/XXXX	5.8796	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000252	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	22636.25	XX/XX/XXXX	6.5	Unemployed	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000256	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	7294.25	XX/XX/XXXX	6.8253	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	21058.02	XXXX
900000257	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	18276.22	XX/XX/XXXX	6.443	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	183498.05	XXXX
900000259	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	1614	XX/XX/XXXX	7.5566	Retired	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000260	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	6643.52	XX/XX/XXXX	7.8074	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	5429.91	XXXX
900000261	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	7.8751	Unemployed	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000263	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	12448	XX/XX/XXXX	7.6961	Employed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	24003.8	XXXX
900000266	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	4770.06	XX/XX/XXXX	5.985	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000268	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	7035.94	XX/XX/XXXX	9.875	Unemployed	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000274	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	6.25	Unemployed	Unemployed	Permanent Resident Alien	Permanent Resident Alien	(No Data)	(No Data)	0	XXXX
900000277	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	19269.12	XX/XX/XXXX	6.5353	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000281	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	8783.36	XX/XX/XXXX	7.7673	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	18076.48	XXXX
900000283	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	6.25	Unemployed	Unemployed	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000289	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	6466.25	XX/XX/XXXX	6.25	Unemployed	Unemployed	Permanent Resident Alien	Permanent Resident Alien	(No Data)	(No Data)	0	XXXX
900000290	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	19149.8	XX/XX/XXXX	6.2721	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	7298.29	XXXX
900000294	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	5576	XX/XX/XXXX	8.5	Unemployed	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000297	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	8.0001	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000302	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	6062	XX/XX/XXXX	6.1418	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000306	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	6061.88	XX/XX/XXXX	6.625	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000308	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	5517.76	XX/XX/XXXX	7.9561	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	3940.24	XXXX
900000311	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	21643.86	XX/XX/XXXX	6.2872	Employed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000314	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	27068.75	XX/XX/XXXX	8.8908	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	48183.75	XXXX
900000315	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	2250	XX/XX/XXXX	6.2784	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000316	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	4699.62	XX/XX/XXXX	8.3791	Retired	Retired	U.S. Citizen	U.S. Citizen	(No Data)	Yes	3322.47	XXXX
900000319	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	Yes	No	4000	XX/XX/XXXX	6.5352	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000322	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	5814	XX/XX/XXXX	6.375	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000323	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	12750	XX/XX/XXXX	7.6929	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	88727.95	XXXX
900000325	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	7644	XX/XX/XXXX	6.5	Unemployed	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000326	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	20266.97	XX/XX/XXXX	8.1226	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	17457.85	XXXX
900000332	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	9680	XX/XX/XXXX	5.3845	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000335	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	Yes	No	6713.75	XX/XX/XXXX	6.8924	Employed	Retired	U.S. Citizen	U.S. Citizen	(No Data)	Yes	12806.86	XXXX
900000336	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	4666.6	XX/XX/XXXX	6.9052	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000339	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	14977.22	XX/XX/XXXX	7.6057	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	10985.6	XXXX
900000340	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	6.875	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000341	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	7.8751	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000344	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	17497.2	XX/XX/XXXX	4.7452	Employed	Employed	Permanent Resident Alien	Permanent Resident Alien	(No Data)	No	0	XXXX
Removed from deal	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	6.875	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000348	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	8.0001	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000350	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	4250	XX/XX/XXXX	8.8387	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	9725.46	XXXX
900000352	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	16633.25	XX/XX/XXXX	7.1742	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
Removed from deal	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	3806	XX/XX/XXXX	9.3757	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000358	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	41290	XX/XX/XXXX	5.8829	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000359	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	3071.25	XX/XX/XXXX	8.3046	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000360	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	8.0001	Unemployed	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000361	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	22316.32	XX/XX/XXXX	6.0375	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	27297.36	XXXX
900000367	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	10451.28	XX/XX/XXXX	6.0415	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000369	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	10236.32	XX/XX/XXXX	7.9698	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000373	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	5.5001	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000375	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	1195	XX/XX/XXXX	5.9891	Employed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000378	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	32408.72	XX/XX/XXXX	6.9962	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	9529.15	XXXX
900000380	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	7.7501	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000381	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	7855.31	XX/XX/XXXX	7.8751	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000383	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	7850	XX/XX/XXXX	7.6758	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	6363.43	XXXX
900000386	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	27360	XX/XX/XXXX	7.1251	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
Removed from deal	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	7.375	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000389	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	3593.75	XX/XX/XXXX	6.25	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000390	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	5912.5	XX/XX/XXXX	5.375	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000396	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	6.25	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
Removed from deal	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	30289.38	XX/XX/XXXX	8.4709	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	16664.76	XXXX
900000398	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	5032.8	XX/XX/XXXX	6	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000400	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	15615.12	XX/XX/XXXX	6.6148	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	23000.72	XXXX
900000401	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	8482	XX/XX/XXXX	6.6425	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	28614.94	XXXX
900000402	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	13297.83	XX/XX/XXXX	7.9228	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000408	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	6384.45	XX/XX/XXXX	7.5766	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000409	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	6046.88	XX/XX/XXXX	5.6251	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000412	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	18038.75	XX/XX/XXXX	5.9763	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	25645.18	XXXX
900000418	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	7614.9	XX/XX/XXXX	6.8241	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000419	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	11501.68	XX/XX/XXXX	7.8687	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000420	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	6.75	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000423	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	11976	XX/XX/XXXX	6	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000426	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	1295	XX/XX/XXXX	6.7023	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	7435.55	XXXX
900000432	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	8040	XX/XX/XXXX	7.7437	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	18953.27	XXXX
900000437	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	8370.87	XX/XX/XXXX	7.1011	Employed	(No Data)	Permanent Resident Alien	(No Data)	(No Data)	No	0	XXXX
900000440	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	7.5	Unemployed	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000441	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	3360.34	XX/XX/XXXX	8.5743	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000447	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	1383.48	XX/XX/XXXX	8.0989	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000448	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	7434.38	XX/XX/XXXX	6.5	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000453	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	3115	XX/XX/XXXX	8.0654	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000457	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	7319.28	XX/XX/XXXX	7.1415	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000459	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	9427.48	XX/XX/XXXX	5.7512	Employed	(No Data)	Non-Permanent Resident Alien	(No Data)	(No Data)	Yes	28339.52	XXXX
900000464	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	9539.06	XX/XX/XXXX	6.875	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000465	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	5.25	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000467	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	41391	XX/XX/XXXX	7.7143	Employed	(No Data)	Permanent Resident Alien	(No Data)	(No Data)	No	0	XXXX
900000468	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	7303.4	XX/XX/XXXX	8.9736	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	5666.02	XXXX
900000474	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	5985	XX/XX/XXXX	8.2865	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000478	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	12850	XX/XX/XXXX	8.6892	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	22253.57	XXXX
900000479	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	10288.9	XX/XX/XXXX	6.524	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	11389.61	XXXX
900000485	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	19092.5	XX/XX/XXXX	6.3928	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000489	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	16458.75	XX/XX/XXXX	7.1107	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	15947.39	XXXX
900000495	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	7301.42	XX/XX/XXXX	8.0823	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	7094.07	XXXX
900000498	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	6234.38	XX/XX/XXXX	7.1251	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000499	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	11134.2	XX/XX/XXXX	5.9657	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000501	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	9557.95	XX/XX/XXXX	6.3451	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	3342.52	XXXX
900000502	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	9.5108	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	13959.43	XXXX
900000503	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	7.375	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000504	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	5.9618	Employed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000507	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	8187.5	XX/XX/XXXX	6.0903	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000510	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	4836.77	XX/XX/XXXX	8.4717	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000513	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	5568.75	XX/XX/XXXX	5.5001	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000515	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	9240	XX/XX/XXXX	7	Unemployed	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000518	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	3231.25	XX/XX/XXXX	5.875	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000519	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	6405.43	XX/XX/XXXX	7.1893	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	8454.44	XXXX
900000520	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	19826.77	XX/XX/XXXX	8.4112	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000522	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	15647.75	XX/XX/XXXX	7.1665	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000527	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	1481.4	XX/XX/XXXX	6.9975	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000533	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	6.875	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000535	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	9040.14	XX/XX/XXXX	6.75	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000541	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	9664.16	XX/XX/XXXX	7.25	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000544	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	9030	XX/XX/XXXX	5.3751	Unemployed	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000548	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	2544	XX/XX/XXXX	8.0001	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000554	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	5.7796	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000555	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	7	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000556	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	5.3644	Employed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000558	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	5.863	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	22506.3	XXXX
900000559	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	12547.96	XX/XX/XXXX	6.1241	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	5152.38	XXXX
900000560	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	10312.5	XX/XX/XXXX	7.0516	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000563	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	7652.01	XX/XX/XXXX	7.7404	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	5102.72	XXXX
900000564	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	37690	XX/XX/XXXX	6.2782	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	9168.27	XXXX
900000567	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	9.5	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000568	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	5.875	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000574	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	8.0001	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000576	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	22963.27	XX/XX/XXXX	5.939	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	8446.07	XXXX
900000578	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	11906.25	XX/XX/XXXX	6.25	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000581	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	13868	XX/XX/XXXX	6.2301	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000585	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	12771	XX/XX/XXXX	6.75	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000587	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	8845.18	XX/XX/XXXX	8.52	Employed	(No Data)	Permanent Resident Alien	(No Data)	(No Data)	Yes	23922.57	XXXX
900000601	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	8.625	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000605	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	10480.73	XX/XX/XXXX	7.3259	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000607	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	13170.5	XX/XX/XXXX	6.625	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000609	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	6.375	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000611	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	10997	XX/XX/XXXX	8.3173	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000615	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	6272.5	XX/XX/XXXX	6.5	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000618	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	835	XX/XX/XXXX	8.9067	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	163410.17	XXXX
900000620	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	8.625	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000621	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	10182.5	XX/XX/XXXX	8.3208	Retired	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	9514.4	XXXX
900000623	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	1090	XX/XX/XXXX	7.7739	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	8967.2	XXXX
900000629	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	7938	XX/XX/XXXX	6.2613	Unemployed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000634	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	11412.5	XX/XX/XXXX	5.5001	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000637	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	6125.24	XX/XX/XXXX	6.4319	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000638	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	6316.41	XX/XX/XXXX	6.875	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000643	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	15254.96	XX/XX/XXXX	7.6424	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	32676.67	XXXX
Removed from deal	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	18750	XX/XX/XXXX	7.0194	Retired	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	0	XXXX
900000646	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	3989.52	XX/XX/XXXX	6.893	Employed	Retired	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000647	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	9673.12	XX/XX/XXXX	5.25	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000648	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	12081.51	XX/XX/XXXX	6.2951	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000651	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	8902.34	XX/XX/XXXX	6.625	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000653	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	11879.94	XX/XX/XXXX	5.6849	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000660	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	8675	XX/XX/XXXX	6.1363	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000662	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	19126.98	XX/XX/XXXX	6.9263	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
Removed from deal	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	7.8751	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000670	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	4307.5	XX/XX/XXXX	8.209	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000674	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	10044.44	XX/XX/XXXX	6.8794	Retired	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000675	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	16087.5	XX/XX/XXXX	6.5	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000676	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	6544.31	XX/XX/XXXX	7.1251	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000680	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	18220	XX/XX/XXXX	7.0062	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	45584.64	XXXX
900000681	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	15638.32	XX/XX/XXXX	6.8275	Employed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	9216.56	XXXX
900000682	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	14113.89	XX/XX/XXXX	7.375	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000685	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	3260.25	XX/XX/XXXX	8.625	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000689	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	15000	XX/XX/XXXX	8.1397	Retired	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000690	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	7	Unemployed	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000691	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	10025.49	XX/XX/XXXX	5.9646	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	5265.06	XXXX
900000695	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	4410	XX/XX/XXXX	7.8751	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000696	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	6.375	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000698	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	1100.88	XX/XX/XXXX	8.3064	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	13279.53	XXXX
900000700	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	8436.3	XX/XX/XXXX	7.814	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	61628.02	XXXX
900000701	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	6.25	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000704	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	42997.85	XX/XX/XXXX	5.3751	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000707	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	43341.88	XX/XX/XXXX	5.5346	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000709	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	6.375	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000712	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	Yes	No	6558.17	XX/XX/XXXX	6.6014	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000713	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	7.8751	Unemployed	Unemployed	U.S. Citizen	Permanent Resident Alien	(No Data)	(No Data)	0	XXXX
900000715	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	33180.68	XX/XX/XXXX	5.9167	Employed	Employed	U.S. Citizen	Permanent Resident Alien	(No Data)	No	0	XXXX
900000718	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	Yes	No	7443.25	XX/XX/XXXX	7.7368	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000720	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	10187.5	XX/XX/XXXX	5.0862	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	15864.29	XXXX
900000721	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	6.875	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000724	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	8130	XX/XX/XXXX	6.9937	Employed	(No Data)	Permanent Resident Alien	(No Data)	(No Data)	No	0	XXXX
900000725	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	20626.31	XX/XX/XXXX	6.5306	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	120610.17	XXXX
900000726	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	3284.4	XX/XX/XXXX	8.625	Unemployed	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000733	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	6.375	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000738	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	5453.44	XX/XX/XXXX	5.6251	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000740	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	11562.5	XX/XX/XXXX	6.4437	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	10565.9	XXXX
900000741	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	3691.41	XX/XX/XXXX	7.8751	Unemployed	Unemployed	(No Data)	(No Data)	(No Data)	(No Data)	0	XXXX
900000743	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	14049.04	XX/XX/XXXX	6.8464	Employed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000744	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	20536.78	XX/XX/XXXX	9.4021	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	38858.1	XXXX
900000745	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	5115	XX/XX/XXXX	7.7501	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000746	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	8.125	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000747	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	3974.2	XX/XX/XXXX	7.9171	Employed	(No Data)	Permanent Resident Alien	(No Data)	(No Data)	No	4887.24	XXXX
900000752	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	13900	XX/XX/XXXX	6.0277	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	31291.08	XXXX
900000753	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	12529.73	XX/XX/XXXX	6.3668	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000756	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	7750	XX/XX/XXXX	6.6932	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	34076.22	XXXX
900000758	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	11276	XX/XX/XXXX	8.9973	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	7177.97	XXXX
900000760	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	11412.5	XX/XX/XXXX	5.5001	Unemployed	(No Data)	Permanent Resident Alien	(No Data)	(No Data)	(No Data)	0	XXXX
900000762	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	4547.81	XX/XX/XXXX	7.8751	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000763	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	4250	XX/XX/XXXX	8.5	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000767	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	6750	XX/XX/XXXX	7.6512	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000769	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	32526	XX/XX/XXXX	5.3716	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	11512.49	XXXX
900000770	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	32862.92	XX/XX/XXXX	7.9989	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	8265.02	XXXX
900000772	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	16320	XX/XX/XXXX	9.5226	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	16395.18	XXXX
900000785	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	5786	XX/XX/XXXX	8.9121	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	2548.66	XXXX
900000787	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	8802.24	XX/XX/XXXX	8.2131	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	4774.44	XXXX
900000788	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	8.625	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000792	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	9175.62	XX/XX/XXXX	6.625	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000793	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	22349.94	XX/XX/XXXX	7.6373	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	23138.9	XXXX
900000796	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	29195.2	XX/XX/XXXX	5.5859	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	6011.72	XXXX

900000799	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	9638.8	XX/XX/XXXX	6.3558	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	0	XXXX
900000805	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	9977.5	XX/XX/XXXX	8.3148	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	14517.09	XXXX
900000808	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	6.1302	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	21211.58	XXXX
900000811	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	96397.74	XX/XX/XXXX	5.811	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000812	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	5.125	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000814	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	5514.88	XX/XX/XXXX	7.8364	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	7262.96	XXXX
900000818	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	414.6	XX/XX/XXXX	8.2979	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000824	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	7	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000826	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	11401.26	XX/XX/XXXX	7.211	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	3326.16	XXXX
900000828	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	7.8751	Unemployed	Unemployed	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000832	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	17513.31	XX/XX/XXXX	6.8902	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	9295.73	XXXX
900000834	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	28621.48	XX/XX/XXXX	7.4607	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	13277	XXXX
900000835	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	4.5	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000837	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	10908.9	XX/XX/XXXX	7.4322	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	3484.83	XXXX
900000838	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	20910.56	XX/XX/XXXX	6.6613	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	5385.04	XXXX
900000840	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	6	Employed	Retired	U.S. Citizen	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000843	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	5.25	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000847	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	8670	XX/XX/XXXX	6.375	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000849	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	2235.2	XX/XX/XXXX	5.2091	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	3300	XXXX
900000855	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	8.0001	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000860	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	Yes	No	15035.37	XX/XX/XXXX	5.6673	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
Removed from deal	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	8.25	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000863	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	9668.05	XX/XX/XXXX	6.5431	Employed	(No Data)	Non-Permanent Resident Alien	(No Data)	(No Data)	Yes	7782.33	XXXX
900000865	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	5.875	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000868	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	57207.7	XX/XX/XXXX	6.0353	Employed	Retired	U.S. Citizen	U.S. Citizen	(No Data)	Yes	12577.02	XXXX
900000870	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	7306.16	XX/XX/XXXX	6.2017	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	2810.2	XXXX
900000872	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	8.0001	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000874	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	15811	XX/XX/XXXX	8.3742	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	4997.86	XXXX
900000878	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	Not Applicable	No	No	0	XX/XX/XXXX	8.125	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000879	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	Yes	No	6301.6	XX/XX/XXXX	8.1113	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	0	XXXX
900000880	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	5.75	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000884	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	6948.34	XX/XX/XXXX	8.7925	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	2802.85	XXXX
900000886	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	1514.5	XX/XX/XXXX	6.0417	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	23764.72	XXXX
900000887	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	60216.46	XX/XX/XXXX	6.3794	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000893	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	7281.33	XX/XX/XXXX	5.875	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000894	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	14055.18	XX/XX/XXXX	8.3517	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000895	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	9329.32	XX/XX/XXXX	8.3609	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000900	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	5.5001	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000901	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	6250	XX/XX/XXXX	6.3557	Retired	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000902	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	10176.18	XX/XX/XXXX	7.5257	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
Removed from deal	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	26678.03	XX/XX/XXXX	8.4839	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000910	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	9760	XX/XX/XXXX	6.1921	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000912	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	15625	XX/XX/XXXX	5.859	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000913	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	5430	XX/XX/XXXX	5	Unemployed	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	0	XXXX
900000924	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	1055	XX/XX/XXXX	6.3966	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	10187.84	XXXX
900000929	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	10199	XX/XX/XXXX	6.4675	Employed	Retired	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000931	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	9446	XX/XX/XXXX	7.4723	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000938	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	11889.2	XX/XX/XXXX	5.7227	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	No	0	XXXX
900000940	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	11795	XX/XX/XXXX	5.8958	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	16107.98	XXXX
900000943	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	5479.1	XX/XX/XXXX	9.0461	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	9008.45	XXXX
900000944	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	7.7501	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000947	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	8150	XX/XX/XXXX	4.9933	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000963	XXXX	ATR/QM: Exempt	No	XX/XX/XXXX	XX/XX/XXXX	No	No	0	XX/XX/XXXX	6.375	Unemployed	(No Data)	U.S. Citizen	(No Data)	(No Data)	(No Data)	0	XXXX
900000965	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	1390	XX/XX/XXXX	5.0653	Employed	Employed	U.S. Citizen	U.S. Citizen	(No Data)	Yes	14844.05	XXXX
900000968	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	Not Applicable	No	No	19525	XX/XX/XXXX	7.0329	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	No	0	XXXX
900000970	XXXX	Non-QM: Lender documented all ATR UW factors	No	XX/XX/XXXX	XX/XX/XXXX	No	No	12348	XX/XX/XXXX	5.0437	Employed	(No Data)	U.S. Citizen	(No Data)	(No Data)	Yes	15740.18	XXXX

Exhibit 99.6 Schedule 5

Loan Level Tape Compare Upload

	Loan Number	Borrower Last Name	Field Name	Tape Data	Reviewer Data	Discrepancy Comment	Diligence Id
900000401	XXXX	XXXX	Debt to Income Ratio (Back)	20.1500	17.6862	DTI (Back) of 17.6862% was derived by using the Income of $34,763.25 and the Debt of $6,149.31.	XXXX
900000402	XXXX	XXXX	Debt to Income Ratio (Back)	44.9570	42.0677	within tolerance	XXXX
900000402	XXXX	XXXX	Occupancy Type	Investor	Second Home	formatting	XXXX
900000402	XXXX	XXXX	Property Type	Low Rise Condo (1-4)	Mid Rise Condo (5-8)	5 story	XXXX
900000408	XXXX	XXXX	Borrower 1 First Time Home Buyer	Yes	No	Borrower owns subject propertuy	XXXX
900000418	XXXX	XXXX	Debt to Income Ratio (Back)	49.6260	42.0892	1008 has back DTI at 41.113%	XXXX
900000419	XXXX	XXXX	Most Recent Appraisal Value	XXXX	XXXX	(No Data)	XXXX
900000420	XXXX	XXXX	Documentation Type	Alt Doc/Bank Statements	Full Doc	Current value per docs in file	XXXX
900000420	XXXX	XXXX	Property Type	Low Rise Condo (1-4)	High Rise Condo (9+)	Per Appraisal	XXXX
900000423	XXXX	XXXX	Amortized Term	240	360	per note	XXXX
900000426	XXXX	XXXX	Documentation Type	Alt Doc/Bank Statements	Asset Depletion	Loan program is Asset qualifier per docs in file.	XXXX
900000437	XXXX	XXXX	Debt to Income Ratio (Back)	30.9910	25.0755	Within 2% of approval in file..	XXXX
900000448	XXXX	XXXX	Loan Purpose	Rate and Term Refi	Cashout Refi	Current value correct per final CD.	XXXX
900000453	XXXX	XXXX	Occupancy Type	Investor	Second Home	Per Second Home Rider to Mortgage.	XXXX
900000453	XXXX	XXXX	Property Type	SFR	Detached PUD	Per PUD Rider to Mortgage and appraisal.	XXXX
900000459	XXXX	XXXX	Representative Credit Score for Grading	726	729	FICO score 729 per credit report dated 06/XX/22	XXXX
900000464	XXXX	XXXX	Representative Credit Score for Grading	783	788	per credit report 8/XX/22	XXXX
900000465	XXXX	XXXX	Borrower 1 First Time Home Buyer	Yes	No	Borrower owns other properties	XXXX
900000467	XXXX	XXXX	Borrower 1 First Time Home Buyer	Yes	No	is not a FTHB per docs in file	XXXX
900000468	XXXX	XXXX	Property Type	SFR	Detached PUD	Per PUD Rider	XXXX
900000468	XXXX	XXXX	Representative Credit Score for Grading	747	758	Current value based on credit report in file dated 6/XX/22. Tape reflects old credit from 2021.	XXXX
900000478	XXXX	XXXX	Borrower 1 First Time Home Buyer	Yes	No	(No Data)	XXXX
900000489	XXXX	XXXX	Property Type	SFR	Detached PUD	per appraisal	XXXX
900000499	XXXX	XXXX	Borrower 1 First Time Home Buyer	Yes	No	(No Data)	XXXX
900000499	XXXX	XXXX	Property Type	SFR	Detached PUD	PUD per title	XXXX
900000501	XXXX	XXXX	Borrower 1 First Time Home Buyer	Yes	No	Cash out refi; borrower owns this one property	XXXX
900000501	XXXX	XXXX	Property Type	Attached PUD	SFR	(No Data)	XXXX
900000504	XXXX	XXXX	Documentation Type	Alt Doc/Bank Statements	Full Doc	Formatting	XXXX
900000510	XXXX	XXXX	Documentation Type	Alt Doc/Bank Statements	Full Doc	formatting	XXXX
900000510	XXXX	XXXX	Ever in Foreclosure	No	Yes	yes, per LOE and per fraud report	XXXX
900000513	XXXX	XXXX	Loan Purpose	Cashout Refi	Rate and Term Refi	Per 1008.	XXXX
900000518	XXXX	XXXX	Property Type	SFR	Detached PUD	Per PUD Rider	XXXX
900000520	XXXX	XXXX	Amortized Term	240	360	per note	XXXX
900000520	XXXX	XXXX	Debt to Income Ratio (Back)	44.9040	38.9680	ATR calculated DTI 44.90	XXXX
900000520	XXXX	XXXX	Product Type	30 Yr Fixed	30 Yr Fixed Interest Only	formatting	XXXX
900000520	XXXX	XXXX	Property Type	SFR	Detached PUD	per PUD rider	XXXX
900000527	XXXX	XXXX	Seller Loan Number	XXXX	XXXX	(No Data)	XXXX
900000541	XXXX	XXXX	Ever in Foreclosure	No	Yes	forclosure per fraud report	XXXX
900000554	XXXX	XXXX	Property Type	SFR	Detached PUD	Per PUD Rider to Mortgage.	XXXX
900000558	XXXX	XXXX	Property Type	SFR	Detached PUD	Per PUD Rider and appraisal	XXXX
900000560	XXXX	XXXX	Borrower 1 First Time Home Buyer	No	Yes	1003 Demographics supports Current Value	XXXX
900000560	XXXX	XXXX	Occupancy Type	Investor	Second Home	Second Home per Second Home Rider in file	XXXX
900000563	XXXX	XXXX	Property Type	SFR	Detached PUD	Per PUD Rider to Mortgage and appraisal.	XXXX
900000564	XXXX	XXXX	Property Type	SFR	Detached PUD	Property detached PUD per PUD Rider and appraisal	XXXX
900000568	XXXX	XXXX	Most Recent Appraisal Value	XXXX	XXXX	(No Data)	XXXX
900000568	XXXX	XXXX	Representative Credit Score for Grading	767	762	per credit report	XXXX
900000574	XXXX	XXXX	Amortized Term	276	360	Current value is per Note in file	XXXX
900000574	XXXX	XXXX	Product Type	7/6 ARM	7/6 IO ARM	Formatting	XXXX
900000576	XXXX	XXXX	Debt to Income Ratio (Back)	38.9320	36.6320	Variance due to income calculations	XXXX
900000576	XXXX	XXXX	Property Type	SFR	Detached PUD	per appraisal	XXXX
900000578	XXXX	XXXX	Borrower 1 First Time Home Buyer	No	Yes	(No Data)	XXXX
900000578	XXXX	XXXX	Original Appraised Value	XXXX	XXXX	(No Data)	XXXX
900000578	XXXX	XXXX	Property Type	SFR	Detached PUD	Current value is per Appraisal in file.	XXXX
900000585	XXXX	XXXX	Property Type	SFR	Detached PUD	Current value is per Appraisal in file	XXXX
900000601	XXXX	XXXX	Amortized Term	240	360	Current value matches Note.	XXXX
900000609	XXXX	XXXX	Documentation Type	Alt Doc/Bank Statements	Full Doc	formatting	XXXX
900000618	XXXX	XXXX	Property Type	SFR	Detached PUD	per PUD Rider	XXXX
900000623	XXXX	XXXX	Property Type	SFR	Detached PUD	Current value correct per the appraisal.	XXXX
900000629	XXXX	XXXX	Most Recent Appraisal Value	XXXX	XXXX	(No Data)	XXXX
900000629	XXXX	XXXX	Property Type	SFR	Detached PUD	Current value matches legal description and appraisal	XXXX
900000643	XXXX	XXXX	Occupancy Type	Investor	Second Home	Current Value correct per 1008 and Occupancy Affidavit.	XXXX
Removed from deal	XXXX	XXXX	Property Type	SFR	Detached PUD	per mortgage	XXXX
900000646	XXXX	XXXX	Occupancy Type	Investor	Second Home	Formatting	XXXX
900000646	XXXX	XXXX	Property Type	Low Rise Condo (1-4)	Mid Rise Condo (5-8)	Formatting	XXXX
900000647	XXXX	XXXX	Property Type	SFR	Detached PUD	Current value per Appraisal.	XXXX
900000648	XXXX	XXXX	Loan Purpose	Cashout Refi	Rate and Term Refi	(No Data)	XXXX
900000653	XXXX	XXXX	Amortized Term	240	360	Current value per Note.	XXXX
900000653	XXXX	XXXX	Debt to Income Ratio (Back)	37.4180	28.6583	Lender approved DTI at 37.42%. Review calculated income for B1 $ 7,520.80 + B2 $7,520.80, Primary PITI of $ 3,090.66 + Review used negative cash flow of $0.00 (Lender used $ 4,408.21 negative cash flow) + other debt of $ 1,220 = $ 4,310.66 / $ 15,041.60 for DTI of 28.66%.	XXXX
900000670	XXXX	XXXX	Occupancy Type	Investor	Second Home	Formatting.	XXXX
900000674	XXXX	XXXX	Amortized Term	240	360	per note	XXXX
900000675	XXXX	(No Data)	Most Recent Appraisal Value	XXXX	XXXX	(No Data)	XXXX
900000680	XXXX	XXXX	Amortized Term	240	360	per Final and Post CD	XXXX
900000680	XXXX	XXXX	Debt to Income Ratio (Back)	41.0930	35.6296	Lender included 2 business debts in DTI.	XXXX
900000681	XXXX	XXXX	Occupancy Type	Investor	Second Home	Per 1008 and PUD Rider	XXXX
900000682	XXXX	XXXX	Property Type	SFR	Detached PUD	Per the Appraisal	XXXX
900000689	XXXX	XXXX	Debt to Income Ratio (Back)	8.3110	13.9150	per calculations	XXXX
900000691	XXXX	XXXX	Most Recent Appraisal Value	XXXX	XXXX	(No Data)	XXXX
900000696	XXXX	XXXX	Amortized Term	240	360	(No Data)	XXXX
900000696	XXXX	XXXX	Debt to Income Ratio (Back)	22.2120	26.2711	Income varience.	XXXX
900000696	XXXX	XXXX	Product Type	30 Yr Fixed	30 yr Fixed - 10 yr IO	formatting	XXXX
900000700	XXXX	XXXX	Property Type	Low Rise Condo (1-4)	Mid Rise Condo (5-8)	per appraisal	XXXX
900000701	XXXX	XXXX	Borrower 1 First Time Home Buyer	Yes	No	Property is cash out refinance.	XXXX
900000704	XXXX	XXXX	Combined LTV	30.53	28.98	28.9757 using most recent appraised value	XXXX
900000704	XXXX	XXXX	Loan Purpose	Rate and Term Refi	Cashout Refi	Cashout Refi, per closing document and exception	XXXX
900000704	XXXX	XXXX	Original Appraised Value	XXXX	XXXX	XXXX per most recent appraisal	XXXX
900000704	XXXX	XXXX	Original LTV	30.53	28.98	68.9757 using most recent appraised value	XXXX
900000707	XXXX	XXXX	Amortized Term	240	360	Per Note.	XXXX
900000707	XXXX	XXXX	Product Type	30 Yr Fixed	30 Yr Fixed Interest Only	(No Data)	XXXX
900000707	XXXX	XXXX	Property Type	SFR	Detached PUD	Current value per Appraisal.	XXXX
900000709	XXXX	XXXX	Property Type	SFR	Detached PUD	Per PUD rider in file	XXXX
900000712	XXXX	XXXX	Debt to Income Ratio (Back)	19.3180	33.0477	Current value is value is inclusive of oREO PITI	XXXX
900000712	XXXX	XXXX	Occupancy Type	Investor	Second Home	Formatting	XXXX
900000712	XXXX	XXXX	Property Type	Low Rise Condo (1-4)	High Rise Condo (9+)	Per appraisal, condo building is XX stories.	XXXX
900000713	XXXX	XXXX	Property Type	Attached PUD	SFR-Attached	Per Appraisal	XXXX
900000715	XXXX	XXXX	Debt to Income Ratio (Back)	21.3400	24.2595	24.2595 is in line with lenders 1008.	XXXX
900000715	XXXX	XXXX	Occupancy Type	Investor	Second Home	Formatting.	XXXX
900000718	XXXX	XXXX	Borrower 1 First Time Home Buyer	No	Yes	Per credit report and aplication	XXXX
900000720	XXXX	XXXX	Amortized Term	240	360	Per the Note	XXXX
900000720	XXXX	XXXX	Debt to Income Ratio (Back)	49.1290	29.1924	DTI 29.19 and qualifying DTI 43.2	XXXX
900000720	XXXX	XXXX	Product Type	30 Yr Fixed	30 yr Fixed - 10 yr IO	Formatting	XXXX
900000720	XXXX	XXXX	Property Type	SFR	Detached PUD	Per the Appraisal	XXXX
900000724	XXXX	XXXX	Debt to Income Ratio (Back)	35.0000	26.2853	Current value is within tolerance 1008 at 25.74%.	XXXX
900000724	XXXX	XXXX	Property Type	SFR	Detached PUD	Current Value correct per Appraisal and PUD Rider.	XXXX
900000726	XXXX	(No Data)	Combined LTV	79.33	76.16	Current value based on appraised value $XXXX	XXXX
900000726	XXXX	(No Data)	Original Appraised Value	XXXX	XXXX	Current value matches appraisal in file.	XXXX
900000726	XXXX	(No Data)	Original LTV	79.33	76.16	Current value based on appraised value $XXXX	XXXX
900000733	XXXX	XXXX	Debt to Income Ratio (Back)	53.5410	51.3419	Current value based on correct primary home expenses.	XXXX
900000733	XXXX	XXXX	Ever in Foreclosure	No	Yes	Per LOX in file. greater than 4 yrs	XXXX
900000733	XXXX	XXXX	Property Type	SFR	Detached PUD	per appraisal	XXXX
900000738	XXXX	XXXX	Property Type	SFR	Detached PUD	as per SDOT	XXXX
900000743	XXXX	XXXX	Most Recent Appraisal Value	XXXX	XXXX	(No Data)	XXXX
900000747	XXXX	XXXX	Debt to Income Ratio (Back)	48.8550	46.4175	(No Data)	XXXX
900000752	XXXX	XXXX	Debt to Income Ratio (Back)	36.6000	34.1620	(No Data)	XXXX
900000752	XXXX	XXXX	Origination Date	XXXX	XXXX	As per Note	XXXX
900000752	XXXX	XXXX	Property Type	SFR	Detached PUD	per appraisal	XXXX
900000753	XXXX	XXXX	Property Type	SFR	Detached PUD	Per apprsl	XXXX
900000756	XXXX	XXXX	Occupancy Type	Investor	Second Home	formatting	XXXX
900000756	XXXX	XXXX	Property Type	SFR	Detached PUD	per appraisal	XXXX
900000767	XXXX	XXXX	Most Recent Appraisal Value	XXXX	XXXX	(No Data)	XXXX
900000767	XXXX	XXXX	Original Appraised Value	XXXX	XXXX	Per appraisal & CDA vs sales price	XXXX
900000769	XXXX	XXXX	Amortized Term	240	360	Per the Note, this is an IO Loan.	XXXX
900000769	XXXX	XXXX	Borrower 1 First Time Home Buyer	Yes	No	This is a cash out Refinance	XXXX
900000769	XXXX	XXXX	Debt to Income Ratio (Back)	44.8020	31.8299	(No Data)	XXXX
900000769	XXXX	XXXX	Product Type	30 Yr Fixed	30 yr Fixed - 10 yr IO	Formatting	XXXX
900000770	XXXX	XXXX	Ever in Foreclosure	No	Yes	Current value matches documents in file.	XXXX
900000787	XXXX	XXXX	Most Recent Appraisal Value	XXXX	XXXX	(No Data)	XXXX
900000793	XXXX	XXXX	Property Type	SFR	Detached PUD	per mortgage	XXXX
900000799	XXXX	XXXX	Debt to Income Ratio (Back)	47.8930	23.3845	Varience in income. Income calculated higher	XXXX
900000805	XXXX	XXXX	Property Type	SFR	Detached PUD	per PUD Rider	XXXX
900000811	XXXX	XXXX	Property Type	Low Rise Condo (1-4)	High Rise Condo (9+)	Per Appraisal	XXXX
900000812	XXXX	XXXX	Debt to Income Ratio (Back)	44.4680	46.9343	Per 1008 DTI 49.99	XXXX
900000812	XXXX	XXXX	Origination Date	XXXX	XXXX	As per Note	XXXX
900000824	XXXX	XXXX	Borrower 1 First Time Home Buyer	No	Yes	borrower is FTHB.	XXXX
900000826	XXXX	XXXX	Documentation Type	Alt Doc/Bank Statements	Full Doc	(No Data)	XXXX
900000832	XXXX	XXXX	Borrower 1 First Time Home Buyer	Yes	No	This is a refinace of a primary residence	XXXX
900000834	XXXX	XXXX	Property Type	SFR	Detached PUD	per PUD Rider & appraisal	XXXX
900000835	XXXX	XXXX	Borrower 1 Self Employed Flag	No	Yes	Formatting	XXXX
900000835	XXXX	XXXX	Documentation Type	Alt Doc/Bank Statements	Full Doc	Formatting	XXXX
900000840	XXXX	XXXX	Amortized Term	240	360	Current value correct per note	XXXX
900000840	XXXX	XXXX	Product Type	30 Yr Fixed	30 yr Fixed - 10 yr IO	Current value correct per the note.	XXXX
900000840	XXXX	XXXX	Property Type	SFR	Detached PUD	Current value correct per appraisal.	XXXX
900000843	XXXX	XXXX	Amortized Term	240	360	240 is without the 10 yr interest only . collectively it's 360.	XXXX
900000843	XXXX	XXXX	Borrower 1 First Time Home Buyer	Yes	No	Per decalration page on 1003	XXXX
900000843	XXXX	XXXX	Debt to Income Ratio (Back)	48.7120	39.9729	DTI discrepancy is because Lender's UW included Subject Property's Previous housing expenses to DTI calculation	XXXX
900000849	XXXX	XXXX	Borrower 1 First Time Home Buyer	Yes	No	Current value per 1003	XXXX
900000849	XXXX	XXXX	Borrower 1 Self Employed Flag	Yes	No	Current value per 1003	XXXX
900000849	XXXX	XXXX	Documentation Type	Alt Doc/Bank Statements	Full Doc	Current value per docs in file	XXXX
900000849	XXXX	XXXX	Property Type	SFR	Detached PUD	Per PUD Rider to Mortgage and appraisal	XXXX
900000860	XXXX	XXXX	Representative Credit Score for Grading	751	775	Current value matches latest credit report in file 7/XX/22. Lender used credit report dated 5/XX/22	XXXX
Removed from deal	XXXX	XXXX	Most Recent Appraisal Value	XXXX	XXXX	(No Data)	XXXX
Removed from deal	XXXX	XXXX	Original Appraised Value	XXXX	XXXX	Two appraisals dated same day, same appraiser one XXXX and other XXXX, used lower value	XXXX
900000863	XXXX	XXXX	Property Type	Low Rise Condo (1-4)	High Rise Condo (9+)	per appraisal	XXXX
900000872	XXXX	XXXX	Most Recent Appraisal Value	XXXX	XXXX	(No Data)	XXXX
900000872	XXXX	XXXX	Original Appraised Value	XXXX	XXXX	per appraisal in file	XXXX
900000874	XXXX	XXXX	Property Type	SFR	Detached PUD	Per appraisal and title property type is Detached PUD.	XXXX
900000879	XXXX	XXXX	Documentation Type	Alt Doc/Bank Statements	Full Doc	Formattng	XXXX
900000879	XXXX	XXXX	Ever in Foreclosure	No	Yes	(No Data)	XXXX
900000884	XXXX	XXXX	Borrower 1 First Time Home Buyer	Yes	No	(No Data)	XXXX
900000886	XXXX	XXXX	Borrower 1 First Time Home Buyer	Yes	No	per 1003	XXXX
900000886	XXXX	XXXX	Property Type	SFR	Detached PUD	per appraisal	XXXX
900000887	XXXX	XXXX	Most Recent Appraisal Value	XXXX	XXXX	(No Data)	XXXX
900000900	XXXX	XXXX	Property Type	SFR	Detached PUD	Per PUD Rider	XXXX
900000901	XXXX	XXXX	Property Type	Low Rise Condo (1-4)	Mid Rise Condo (5-8)	Per Appraisal report	XXXX
900000902	XXXX	XXXX	Borrower 1 First Time Home Buyer	Yes	No	(No Data)	XXXX
Removed from deal	XXXX	XXXX	Most Recent Appraisal Value	XXXX	XXXX	(No Data)	XXXX
900000910	XXXX	XXXX	Most Recent Appraisal Value	XXXX	XXXX	(No Data)	XXXX
900000912	XXXX	XXXX	Amortized Term	240	360	per note	XXXX
900000912	XXXX	XXXX	Debt to Income Ratio (Back)	42.0000	37.1599	Per calculation from Credit documents	XXXX
900000912	XXXX	XXXX	Product Type	30 Yr Fixed	30 Yr Fixed Interest Only	formatting	XXXX
900000913	XXXX	(No Data)	Property Type	SFR	Detached PUD	Current value matches appraisal	XXXX
900000924	XXXX	XXXX	Borrower 1 Self Employed Flag	No	Yes	Per Income docs in file	XXXX
900000924	XXXX	XXXX	Most Recent Appraisal Value	XXXX	XXXX	(No Data)	XXXX
900000924	XXXX	XXXX	Original Appraised Value	XXXX	XXXX	Per Appraisal Report in file	XXXX
900000924	XXXX	XXXX	Property Type	SFR	Detached PUD	Per appraisal property ytpe is Detached PUD.	XXXX
900000929	XXXX	XXXX	Combined LTV	76.90	75.58	Per loan amount/Appraised Value	XXXX
900000929	XXXX	XXXX	Most Recent Appraisal Value	XXXX	XXXX	(No Data)	XXXX
900000929	XXXX	XXXX	Original Appraised Value	XXXX	XXXX	AV XXXX; tape data XXXX source unknown	XXXX
900000929	XXXX	XXXX	Original LTV	76.90	75.58	Per loan amount/Appraised Value	XXXX
900000929	XXXX	XXXX	Origination Date	XXXX	XXXX	Per note	XXXX
900000931	XXXX	XXXX	Debt to Income Ratio (Back)	43.3260	40.5848	Taxes & HOI support Current Value	XXXX

900000938	XXXX	XXXX	Amortized Term	240	360	Current Value is per Note and CDs. Tape value is the principal & interest repayment term after the first 120 mos IO.	XXXX
900000938	XXXX	XXXX	Documentation Type	Alt Doc/Bank Statements	Full Doc	(No Data)	XXXX
900000938	XXXX	XXXX	Occupancy Type	Investor	Second Home	Formatting	XXXX
900000965	XXXX	XXXX	Borrower 1 First Time Home Buyer	Yes	No	(No Data)	XXXX
900000968	XXXX	XXXX	Borrower 1 First Time Home Buyer	Yes	No	As per CR in file	XXXX
900000968	XXXX	XXXX	Property Type	SFR	Detached PUD	Per Title and Appraisal	XXXX
900000970	XXXX	XXXX	Amortized Term	240	360	Current value correct per note.	XXXX
900000970	XXXX	XXXX	Debt to Income Ratio (Back)	49.0640	35.7404	DTI 35.74 initial period ATR DTI 49.08 within tolerance of tape data	XXXX
900000970	XXXX	XXXX	Product Type	30 Yr Fixed	Jumbo 30yr Fixed IO	Formatting.	XXXX

Exhibit 99.6 Schedule 6

Client Name: Rithm Capital Corp
Client Project Name: NRMLT 2022-NQM1
Start - End Dates: 5/5/2022 - 9/16/2022
Deal Loan Count: 314

Conditions Report 2.0

Loans in Report: 314
Loans with Conditions: 173

Marketing ID	Loan Number	Lender Application Date	Broker Application Date	Initial Securitization Overall Loan Grade	Final Securitization Overall Loan Grade	Initial Securitization Loan Credit Grade	Final Securitization Loan Credit Grade	Initial Securitization Loan Property Valuation Grade	Final Securitization Loan Property Valuations Grade	Initial Securitization Loan Compliance Grade	Final Securitization Loan Compliance Grade	Initial S&P Overall Loan Grade	Final S&P Overall Loan Grade	Initial S&P Loan Credit Grade	Final S&P Loan Credit Grade	Initial S&P Loan Property Valuation Grade	Final S&P Loan Property Valuations Grade	Initial S&P Loan Compliance Grade	Final S&P Loan Compliance Grade	Did Lender Acknowledge Exception at Origination	Full Diligence Id
900000123	XXXX	XX/XX/XXXX	Not Applicable	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	Not Applicable	XXXX
900000124	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000128	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000131	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000133	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000135	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	B	B	B	A	A	D	A	D	B	B	B	A	A	D	A	Not Applicable	XXXX
900000136	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000140	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	A	A	A	A	B	B	B	B	A	A	A	A	B	B	Not Applicable	XXXX
900000142	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000146	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000147	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Not Applicable	XXXX
900000154	XXXX	XX/XX/XXXX	Not Applicable	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	No	XXXX
900000157	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000160	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000163	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000166	XXXX	XX/XX/XXXX	Not Applicable	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Not Applicable	XXXX
900000172	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000174	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Not Applicable	XXXX
900000178	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000179	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000182	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000184	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Not Applicable	XXXX
900000185	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000188	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000189	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000191	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000192	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Not Applicable	XXXX
900000193	XXXX	XX/XX/XXXX	Not Applicable	D	A	D	A	A	A	N/A	N/A	D	A	D	A	A	A	N/A	N/A	Not Applicable	XXXX
Removed from deal	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
Removed from deal	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000203	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000204	XXXX	XX/XX/XXXX	Not Applicable	D	B	B	B	A	A	D	A	D	B	B	B	A	A	D	A	Yes	XXXX
900000205	XXXX	XX/XX/XXXX	Not Applicable	D	B	B	B	A	A	D	B	D	B	B	B	A	A	D	B	Yes	XXXX
900000209	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000213	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000217	XXXX	XX/XX/XXXX	Not Applicable	B	B	A	A	A	A	B	B	B	B	A	A	A	A	B	B	Not Applicable	XXXX
900000218	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Not Applicable	XXXX
900000220	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Not Applicable	XXXX
900000222	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000223	XXXX	XX/XX/XXXX	Not Applicable	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Not Applicable	XXXX
900000228	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000229	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000233	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000234	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Not Applicable	XXXX
900000236	XXXX	XX/XX/XXXX	Not Applicable	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	No	XXXX
900000237	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000238	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000241	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000242	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	Not Applicable	XXXX
900000244	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000246	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000248	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Yes	XXXX
900000249	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	D	A	A	A	B	A	D	A	D	A	A	A	B	A	Not Applicable	XXXX
900000251	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Not Applicable	XXXX
900000252	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000256	XXXX	XX/XX/XXXX	Not Applicable	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	Yes	XXXX
900000257	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Not Applicable	XXXX
900000259	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000260	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Yes	XXXX
900000261	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	No	XXXX
900000263	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000266	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	Not Applicable	XXXX
900000268	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	Not Applicable	XXXX
900000274	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Not Applicable	XXXX
900000277	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Not Applicable	XXXX
900000281	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000283	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000289	XXXX	XX/XX/XXXX	Not Applicable	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Not Applicable	XXXX
900000290	XXXX	XX/XX/XXXX	Not Applicable	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000294	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000297	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000302	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000306	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000308	XXXX	XX/XX/XXXX	Not Applicable	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000311	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Not Applicable	XXXX
900000314	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Not Applicable	XXXX
900000315	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Not Applicable	XXXX
900000316	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Not Applicable	XXXX
900000319	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000322	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000323	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000325	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	Not Applicable	XXXX
900000326	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	B	B	B	B	B	C	B	C	B	B	B	B	B	C	B	Not Applicable	XXXX
900000332	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	A	A	B	B	A	A	B	B	A	A	B	B	A	A	Not Applicable	XXXX
900000335	XXXX	XX/XX/XXXX	Not Applicable	C	B	A	A	C	A	C	B	C	B	A	A	C	A	C	B	Not Applicable	XXXX
900000336	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000339	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000340	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000341	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Not Applicable	XXXX
900000344	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
Removed from deal	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000348	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	A	A	C	A	A	A	C	A	A	A	C	A	A	A	Not Applicable	XXXX
900000350	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	No	XXXX
900000352	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Not Applicable	XXXX
Removed from deal	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000358	XXXX	XX/XX/XXXX	Not Applicable	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	Not Applicable	XXXX
900000359	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Not Applicable	XXXX
900000360	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000361	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000367	XXXX	XX/XX/XXXX	Not Applicable	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000369	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000373	XXXX	XX/XX/XXXX	Not Applicable	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	Not Applicable	XXXX
900000375	XXXX	XX/XX/XXXX	Not Applicable	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Not Applicable	XXXX
900000378	XXXX	XX/XX/XXXX	Not Applicable	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	No	XXXX
900000380	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000381	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000383	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000386	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
Removed from deal	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000389	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Not Applicable	XXXX
900000390	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000396	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
Removed from deal	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000398	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000400	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	D	A	A	A	C	A	D	A	D	A	A	A	C	A	Not Applicable	XXXX
900000401	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	B	B	B	A	A	D	A	D	B	B	B	A	A	D	A	Yes	XXXX
900000402	XXXX	XX/XX/XXXX	Not Applicable	D	B	B	B	A	A	D	A	D	B	B	B	A	A	D	A	Yes	XXXX
900000408	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000409	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000412	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	Not Applicable	XXXX
900000418	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	No	XXXX
900000419	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	Not Applicable	XXXX
900000420	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000423	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000426	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000432	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	B	D	A	A	A	A	A	D	B	Not Applicable	XXXX
900000437	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000440	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	Not Applicable	XXXX
900000441	XXXX	XX/XX/XXXX	Not Applicable	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Yes	XXXX
900000447	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000448	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Yes	XXXX
900000453	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000457	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000459	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	Yes	XXXX
900000464	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000465	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000467	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	B	B	B	D	A	D	A	D	B	B	B	D	A	D	A	Yes	XXXX
900000468	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Not Applicable	XXXX
900000474	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000478	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000479	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000485	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000489	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000495	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000498	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Yes	XXXX
900000499	XXXX	XX/XX/XXXX	Not Applicable	D	A	B	A	A	A	D	A	D	A	B	A	A	A	D	A	Not Applicable	XXXX
900000501	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000502	XXXX	XX/XX/XXXX	Not Applicable	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Yes	XXXX
900000503	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000504	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000507	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	A	B	A	A	A	A	A	B	A	B	A	A	A	A	A	Not Applicable	XXXX
900000510	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	A	A	A	A	B	B	B	B	A	A	A	A	B	B	No	XXXX
900000513	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000515	XXXX	XX/XX/XXXX	Not Applicable	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Yes	XXXX
900000518	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000519	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000520	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	No	XXXX
900000522	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000527	XXXX	XX/XX/XXXX	Not Applicable	C	B	B	B	A	A	C	A	C	B	B	B	A	A	C	A	Yes	XXXX
900000533	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000535	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000541	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000544	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000548	XXXX	XX/XX/XXXX	Not Applicable	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Not Applicable	XXXX
900000554	XXXX	XX/XX/XXXX	Not Applicable	C	B	B	B	A	A	C	B	C	B	B	B	A	A	C	B	Not Applicable	XXXX
900000555	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000556	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000558	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Not Applicable	XXXX
900000559	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Not Applicable	XXXX
900000560	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Not Applicable	XXXX
900000563	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000564	XXXX	XX/XX/XXXX	Not Applicable	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	Not Applicable	XXXX
900000567	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000568	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000574	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000576	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000578	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	D	A	A	A	D	A	A	A	D	A	A	A	Not Applicable	XXXX
900000581	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000585	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000587	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Not Applicable	XXXX
900000601	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Yes	XXXX
900000605	XXXX	XX/XX/XXXX	Not Applicable	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Not Applicable	XXXX
900000607	XXXX	XX/XX/XXXX	Not Applicable	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Yes	XXXX
900000609	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000611	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000615	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Yes	XXXX
900000618	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000620	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000621	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Not Applicable	XXXX
900000623	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000629	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000634	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000637	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000638	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000643	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Yes	XXXX
Removed from deal	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000646	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000647	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000648	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	No	XXXX
900000651	XXXX	XX/XX/XXXX	Not Applicable	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	Not Applicable	XXXX
900000653	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000660	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000662	XXXX	XX/XX/XXXX	Not Applicable	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	No	XXXX
Removed from deal	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	B	C	B	D	A	A	A	D	B	C	B	D	A	A	A	Not Applicable	XXXX
900000670	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000674	XXXX	XX/XX/XXXX	Not Applicable	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	Not Applicable	XXXX
900000675	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Yes	XXXX
900000676	XXXX	XX/XX/XXXX	Not Applicable	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	No	XXXX
900000680	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	C	A	A	A	C	A	C	A	C	A	A	A	C	A	Not Applicable	XXXX
900000681	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000682	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000685	XXXX	XX/XX/XXXX	Not Applicable	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Yes	XXXX
900000689	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000690	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000691	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	D	A	D	A	D	A	A	A	D	A	D	A	Not Applicable	XXXX
900000695	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000696	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000698	XXXX	XX/XX/XXXX	Not Applicable	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000700	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Not Applicable	XXXX
900000701	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	Not Applicable	XXXX
900000704	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Yes	XXXX
900000707	XXXX	XX/XX/XXXX	Not Applicable	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	Not Applicable	XXXX
900000709	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000712	XXXX	XX/XX/XXXX	Not Applicable	D	B	D	B	A	A	D	A	D	B	D	B	A	A	A	A	Not Applicable	XXXX
900000713	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000715	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000718	XXXX	XX/XX/XXXX	Not Applicable	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Not Applicable	XXXX
900000720	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000721	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000724	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000725	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	A	A	A	A	B	B	B	B	A	A	A	A	B	B	Not Applicable	XXXX
900000726	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	B	C	B	D	A	A	A	D	B	C	B	D	A	A	A	Yes	XXXX
900000733	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	B	D	B	D	A	A	A	D	B	D	B	D	A	A	A	Yes	XXXX
900000738	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000740	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	B	B	B	A	A	C	A	C	B	B	B	A	A	C	A	Yes	XXXX
900000741	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	A	A	A	A	B	B	B	B	A	A	A	A	B	B	Not Applicable	XXXX
900000743	XXXX	XX/XX/XXXX	Not Applicable	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	Not Applicable	XXXX
900000744	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Yes	XXXX
900000745	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000746	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000747	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000752	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000753	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000756	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000758	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	A	A	A	A	B	B	B	B	A	A	A	A	B	B	Not Applicable	XXXX
900000760	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000762	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000763	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000767	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000769	XXXX	XX/XX/XXXX	Not Applicable	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000770	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	B	B	B	A	A	C	A	C	B	B	B	A	A	C	A	Yes	XXXX
900000772	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	No	XXXX
900000785	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	Not Applicable	XXXX
900000787	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000788	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000792	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000793	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	Not Applicable	XXXX
900000796	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	No	XXXX
900000799	XXXX	XX/XX/XXXX	Not Applicable	C	B	C	A	A	A	C	B	C	B	A	A	A	A	C	B	Not Applicable	XXXX
900000805	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000808	XXXX	XX/XX/XXXX	Not Applicable	B	A	A	A	A	A	B	A	B	A	A	A	A	A	B	A	Not Applicable	XXXX
900000811	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	A	B	A	A	A	A	A	B	A	B	A	A	A	A	A	No	XXXX
900000812	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000814	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000818	XXXX	XX/XX/XXXX	Not Applicable	C	B	C	B	A	A	C	B	C	B	C	B	A	A	C	B	Not Applicable	XXXX
900000824	XXXX	XX/XX/XXXX	Not Applicable	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Not Applicable	XXXX
900000826	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000828	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Not Applicable	XXXX
900000832	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000834	XXXX	XX/XX/XXXX	Not Applicable	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Not Applicable	XXXX
900000835	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Yes	XXXX
900000837	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000838	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000840	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000843	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000847	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	A	A	B	B	A	A	B	B	A	A	B	B	A	A	No	XXXX
900000849	XXXX	XX/XX/XXXX	Not Applicable	D	B	C	B	D	A	A	A	D	B	C	B	D	A	A	A	Not Applicable	XXXX
900000855	XXXX	XX/XX/XXXX	Not Applicable	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Not Applicable	XXXX
900000860	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
Removed from deal	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Yes	XXXX
900000863	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000865	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000868	XXXX	XX/XX/XXXX	Not Applicable	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	No	XXXX
900000870	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000872	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000874	XXXX	XX/XX/XXXX	Not Applicable	B	B	B	B	A	A	B	A	B	B	B	B	A	A	B	A	Yes	XXXX
900000878	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000879	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No	XXXX
900000880	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000884	XXXX	XX/XX/XXXX	Not Applicable	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Not Applicable	XXXX
900000886	XXXX	XX/XX/XXXX	Not Applicable	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000887	XXXX	XX/XX/XXXX	Not Applicable	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	Not Applicable	XXXX
900000893	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000894	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	B	C	B	A	A	C	A	C	B	C	B	A	A	C	A	Yes	XXXX
900000895	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	C	A	A	A	C	A	C	A	C	A	A	A	C	A	Not Applicable	XXXX
900000900	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000901	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000902	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
Removed from deal	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000910	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000912	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000913	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	N/A	N/A	B	B	B	B	A	A	N/A	N/A	Not Applicable	XXXX
900000924	XXXX	XX/XX/XXXX	Not Applicable	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000929	XXXX	XX/XX/XXXX	Not Applicable	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Not Applicable	XXXX
900000931	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	No	XXXX
900000938	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000940	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000943	XXXX	XX/XX/XXXX	XX/XX/XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable	XXXX
900000944	XXXX	XX/XX/XXXX	XX/XX/XXXX	B	B	B	B	A	A	A	A	B	B	B	B	A	A	A	A	Yes	XXXX
900000947	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX
900000963	XXXX	XX/XX/XXXX	XX/XX/XXXX	C	A	A	A	C	A	A	A	C	A	A	A	C	A	A	A	Not Applicable	XXXX
900000965	XXXX	XX/XX/XXXX	Not Applicable	D	B	C	B	A	A	D	A	D	B	C	B	B	B	D	A	Not Applicable	XXXX
900000968	XXXX	XX/XX/XXXX	Not Applicable	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	No	XXXX
900000970	XXXX	XX/XX/XXXX	XX/XX/XXXX	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	Not Applicable	XXXX