



Doorwaywholesale.com

Wholesale Rate Sheet

(866) 462 - 4891

lockdesk@doorway.com

Wednesday, August 14, 2024

NonQM PLUS													
Loan Level Price Adjustments													
Rate	30 Yr Fixed	ARM	Full Doc FICO - LTV/CLTV Adjustments										
			Credit Score		00.01-50%	50.01-55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
6.875%	0.031	(0.169)	Full Doc	FICO 780+	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)	(0.250)	0.000	2.125	4.000
7.000%	(0.344)	(0.544)		FICO 760 - 779	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)	(0.125)	0.000	2.375	4.125
7.125%	(0.719)	(0.919)		FICO 740 - 759	(1.000)	(0.875)	(0.750)	(0.625)	(0.250)	0.000	0.250	3.000	5.000
7.250%	(1.094)	(1.294)		FICO 720 - 739	(0.875)	(0.750)	(0.625)	(0.500)	(0.125)	0.500	1.125	3.625	
7.375%	(1.469)	(1.669)		FICO 700 - 719	(0.750)	(0.625)	(0.500)	(0.250)	0.125	0.750	1.500	4.750	
7.500%	(1.844)	(2.044)		FICO 680 - 699	(0.500)	(0.375)	0.250	0.625	1.250	2.375	3.000		
7.625%	(2.157)	(2.357)	FICO 660 - 679	0.125	0.250	0.875	1.125	2.125	3.250	4.125			
7.750%	(2.469)	(2.669)	Alt Doc FICO - LTV/CLTV Adjustments										
7.875%	(2.782)	(2.982)	Credit Score		00.01-50%	50.01-55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
8.000%	(3.094)	(3.294)	Alt Doc	FICO 780+	(1.125)	(1.000)	(0.875)	(0.750)	(0.375)	(0.250)	0.125	2.375	4.250
8.125%	(3.375)	(3.575)		FICO 760 - 779	(1.000)	(0.875)	(0.750)	(0.625)	(0.250)	(0.125)	0.125	2.500	4.375
8.250%	(3.657)	(3.857)		FICO 740 - 759	(1.000)	(0.875)	(0.625)	(0.500)	(0.125)	0.000	0.375	3.375	5.625
8.375%	(3.938)	(4.138)		FICO 720 - 739	(0.875)	(0.750)	(0.500)	(0.250)	0.000	0.500	1.375	4.000	
8.500%	(4.219)	(4.419)		FICO 700 - 719	(0.750)	(0.625)	(0.375)	(0.125)	0.375	1.125	1.875	5.125	
8.625%	(4.500)	(4.700)		FICO 680 - 699	(0.500)	(0.375)	0.250	0.750	1.375	2.625	3.500		
8.750%	(4.782)	(4.982)	FICO 660 - 679	0.125	0.250	1.125	1.500	2.375	3.375	4.125			
8.875%	(5.063)	(5.263)	Loan Amount Loan Level Price Adjustments										
9.000%	(5.313)	(5.513)	Loan Amount		00.01-50%	50.01-55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
9.125%	(5.563)	(5.763)	UPB <= 250K		0.000	0.000	0.000	0.000	0.000	0.250	0.250	1.000	1.500
9.250%	(5.813)	(6.013)	>\$2.0mm, <=\$2.5mm		0.000	0.000	0.125	0.250	0.250	0.375	0.375		
9.375%	(6.063)	(6.263)	>\$2.5mm, <=\$3.0mm		0.000	0.000	0.250	0.375	0.375	0.375			
9.500%	(6.313)	(6.513)	>\$3.0mm, <=\$3.5mm		0.250	0.250	0.500	0.625					
9.625%	(6.563)	(6.763)	Credit Event										
9.750%	(6.813)	(7.013)	1x30x12										
9.875%	(7.063)	(7.263)	FC/SS/DIL/BK7 36-47mo										
10.000%	(7.313)	(7.513)	FC/SS/DIL/BK7 24-35mo										
10.125%	(7.563)	(7.763)											
10.250%	(7.813)	(8.013)	Important Information		Lock Period			Lock Extensions		PPP NOO	LLPA	Max Price	
10.375%	(8.063)	(8.263)	Minimum Rate 6.750%		15-Days		0.150		No PPP		1.125		99.000
10.500%	(8.313)	(8.513)	Max Price 104.500		30-Days		0.150		2 bps/day		12 Months		100.000
10.625%	(8.563)	(8.763)	Maximum Price NOO Prop 101.50		45-Days		n/a				24 Months		100.500
10.750%	(8.813)	(9.013)	Minimum Price 98.00		60-Days		n/a		Max 30 Days		36 Months		101.000
10.875%	(9.063)	(9.263)	BPC Only - Lender Fee \$1695		75-Days		n/a				48 Months		101.250
					90-Days		n/a		45-Day Lock Subject to Relo		60 Months		101.500
Additional NonQM Loan Level Adjustments													
Feature	Description	00.01-50%	50.01-55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%			
Loan Type LLPAs	40 Year Term	0.125	0.125	0.125	0.250	0.250	0.250	0.250	0.625	0.875			
	Interest Only	0.250	0.375	0.500	0.500	0.625	0.750	1.000	1.500				
	Escrow Waiver*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
	DTI 50.01 - 55.00	0.000	0.125	0.250	0.250	0.250	0.375	0.375	0.375				
	Purchase	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
	Cashout / Debt Consolidation	0.250	0.250	0.250	0.500	0.500	0.875	1.125					
	Second Home	0.000	0.000	0.250	0.375	0.375	0.375	0.375	0.750				
Investment Property	0.000	0.000	0.125	0.250	0.250	0.250	0.250	0.375	0.750				
*Escrow Waiver LLPA will only be applied if taxes are not being escrowed													
Property LLPAs	Condo / Coop	0.125	0.125	0.250	0.250	0.375	0.500	0.500	0.750				
	Non Warrantable Condo	0.375	0.375	0.500	0.500	0.625	0.750	0.750					
	Multi Unit	0.250	0.250	0.375	0.375	0.500	0.500	0.750	1.250				
	Tier 2 States : Other*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Tier 1 States: California, Washington, Oregon, Arizona, Nevada, Idaho, Utah, Colorado, North Carolina													
Tier 2 States: Other (Other represents all states not listed in Tier 1 category)													
Full Doc LLPAs	Streamlined Documentation	0.000	0.000	0.125	0.250	0.250	0.250	0.250	0.625	0.875			
	Asset Depletion/Asset Qualifier	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250			
	1099 Program	0.000	0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.625	0.875		
Alt Doc LLPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.625	1.000			
	12 Month CPA PnL	0.000	0.000	0.000	0.000	0.250	0.375	0.625					
	WVOE	0.000	0.000	0.000	0.000	0.250	0.375	0.375					
Qualifying Income Summary													
Salaried/Wage Earners	Qualifying Income		Income Summary							Grid			
	Full Documentation		2 Yrs. W2s, YTD Paystub, VVOE or 2yrs 1099							Full Doc			
	Streamlined Documentation		1 Yr W2s, W2 Transcripts, YTD Paystub, VVOE or 1099 Qualification							Full Doc			
	Asset Depletion/Asset Qualifier		Qualifying Assets, 84 Month Amortization							Full Doc			
Self Employed Borrowers	Full Documentation		2 Yrs. Tax Returns (Business, Personal), K1s, YTD PnL or 1099 Qualification							Full Doc			
	Streamlined Documentation		1 Yr Tax Return (Business, Personal), K1s, YTD PnL							Full Doc			
	Asset Depletion/Asset Qualifier		Qualifying Assets, 84 Month Amortization							Full Doc			
	12M/24M Bank Statements		Personal/Business: Expense Ratio (Fixed & CPA PnL), 3rd Party Prepared PnL							Alt Doc			
	12M PnL		CPA/EA/CTEC Prepared (12M PnL)							Alt Doc			
ARM Information													
ARM Caps (5/6m) : 2/1/5						Index : 30 DayAverage SOFR							
Reset Period : 6 Months						ARM Floor : Floor = Margin							
Margin : 4.00%													
Important Information													
Doorway Home Loans is a DBA of GenWay Home Mortgage, Inc. NMLS 222730													
Lock desk operating hours are 8:30 AM to 4:00 PM Pacific time. Call 866-462-4891 or email lockdesk@doorway.com - Pricing is an indication. Prices are subject to change without notice.													
Lender Loss Payee: GenWay Home Mortgage, 2600 North Central Expressway, Suite 600, Richardson, TX 75080													

1. Prepayment Penalties where allowed by law - see prepay chart for details

2. NOO Transactions must have 3 Year PPP to be eligible for Cash Out



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NonQM PRIME														
30 Year Fixed		Loan Level Price Adjustments												
Rate	15 Day Lock Period	Full Doc FICO - LTV/CLTV Adjustments												
		Credit Score		<=55%	55.01-60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%			
6.249%	3.375	Full Documentation Paystub, W-2 + Tax Returns Busines and Personal Tax Returns + YTD P&L IRS Form 4506 Required	FICO 760+	(0.250)	0.000	0.125	0.375	0.375	0.625	1.625	3.375			
6.374%	2.750		FICO 740 - 759	(0.125)	0.125	0.250	0.500	0.500	0.875	2.125	4.000			
6.499%	2.125		FICO 720 - 739	0.125	0.250	0.375	0.750	0.750	1.000	2.125	4.375			
6.624%	1.500		FICO 700 - 719	0.250	0.375	0.500	0.750	1.250	1.375	3.000				
6.749%	0.875		FICO 680 - 699	0.125	0.500	0.625	1.000	1.250	2.125					
6.874%	0.250		FICO 660 - 679	0.750	1.000	1.375	1.875	2.500	3.250					
6.999%	(0.375)	FICO 640 - 659	1.375	1.375	1.500	2.250	2.625							
7.124%	(0.875)	Alt Doc FICO - LTV/CLTV Adjustments												
7.249%	(1.250)	Credit Score		<=55%	55.01-60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%			
7.374%	(1.625)	Alternative Documentation 12/24 Mo Personal Bank Stmt 12/24 Mo Business Bank Stmt P&L + 2 Mos Bank Stmt P&L Only 1099 Asset Utilization	FICO 760+	(0.125)	0.000	0.125	0.500	0.500	0.750	1.750	3.625			
7.499%	(1.875)		FICO 740 - 759	0.000	0.125	0.250	0.625	0.625	1.000	2.375	4.375			
7.624%	(2.125)		FICO 720 - 739	0.125	0.125	0.375	0.750	0.750	1.125	2.375	4.625			
7.749%	(2.375)		FICO 700 - 719	0.125	0.375	0.500	0.875	1.250	1.500	3.250				
7.874%	(2.625)		FICO 680 - 699	0.375	0.500	0.500	0.875	1.500	2.375					
7.999%	(2.875)		FICO 660 - 679	0.750	1.000	1.375	1.875	2.500	3.500					
8.124%	(3.125)	FICO 640 - 659	1.250	1.250	1.500	2.375	3.250							
8.249%	(3.375)	Loan Amount Loan Level Price Adjustments												
8.374%	(3.625)	Loan Amount		<=55%	55.01-60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%			
8.499%	(3.875)	< \$125,000		0.750	0.875	0.875	1.000	1.000	1.000	1.250				
8.624%	(4.125)	< \$150,000		0.500	0.750	0.750	0.750	1.000	1.000	1.000	1.250			
8.749%	(4.375)	< \$250,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
8.874%	(4.625)	> \$600,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
8.999%	(4.813)	> \$1,000,000		(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000	0.500			
9.124%	(5.000)	> \$1,500,000		(0.125)	(0.125)	(0.125)	0.000	0.250	0.250	0.250	1.500			
9.249%	(5.188)	> \$2,000,000		0.125	0.125	0.125	0.250	0.500	1.000	1.250				
9.374%	(5.344)	> \$2,500,000		0.250	0.375	0.375	0.625	0.750	1.125					
9.499%	(5.500)	> \$3,000,000		1.375	1.375	1.500	1.750	2.250						
9.624%	(5.656)	Important Information		Lock Period		Lock Extensions			PPP NOO	LLPA	Max Price			
9.749%	(5.813)	Minimum Rate 6.374%		15-Days		0.063			No PPP	2.000	99.000			
9.874%	(5.969)	Max Price 102.500		30-Days		0.375			2 bps/day		12 Months	1.500	100.000	
9.999%	(6.125)	Maximum Price NOO Prop 101.50		45-Days		0.625			Max 30 Days			24 Months	0.500	100.500
10.124%	(6.281)	Minimum Price 98.00		60-Days		n/a						36 Months	0.000	101.000
10.249%	(6.438)	BPC Only - Lender Fee \$1695		75-Days		n/a						48 Months	(0.500)	101.250
				90-Days		n/a			45-Day Lock Subject to Relock			60 Months	(0.750)	101.500
Additional PrimeGen NonQM Loan Level Adjustments														
Feature	Description		<=55%	55.01-60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%				
Amortization	40 Year Term (Qual @ 30 Year Term) - Separate from IO Adj.		0.875	1.000	1.125	1.250	1.375	1.500						
	Interest Only - 30 Year Term		1.125	1.250	1.375	1.500	1.625	1.750						
	Interest Only - 40 Year Term (Qual @ 30 Year Term)		1.625	1.750	1.875	2.000	2.125	2.250						
	12 Months Income		0.000	0.000	0.000	0.000	0.125	0.125	0.375	0.500				
DTI > 43	FICO ≥ 680	Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250				
	FICO ≤ 679	& Alt Doc	0.250	0.250	0.250	0.250	0.375	0.500						
Loan Purpose	Rate/Term Refinance		0.250	0.250	0.250	0.250	0.250	0.500	0.625	1.000				
	Debt Consolidation		0.250	0.250	0.250	0.375	0.500	0.625	1.000					
	Delayed Financing		0.125	0.125	0.125	0.250	0.250	0.500	0.625					
	Cash-Out ²		0.250	0.250	0.375	0.500	0.625	1.000						
Occupancy	Second Home		0.125	0.125	0.125	0.125	0.250	0.250	1.000					
	Investment Property		0.125	0.125	0.125	0.125	0.250	0.250	1.000					
Property Type	Condo		0.125	0.125	0.125	0.125	0.125	0.125	0.125					
	Non Warrantable Condo		0.375	0.375	0.375	0.375	0.375	0.375	0.500					
	Condotel		1.625	1.625	1.625	1.625	1.875							
	2-4 Units		0.500	0.500	0.500	0.500	0.750	0.750	1.250					
Other Features	P&L Only	FICO ≥ 680	0.000	0.000	0.000	0.000	0.000	0.000						
	P&L w/2mo BS	FICO ≥ 640	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
	2-1 Buydown (BuyDown Floor = 6.999%)		0.625	0.625	0.625	0.625	0.625	0.625						
	Foreign National 2nd HM	Price No Score Foreign National	2.750	2.750	3.000	3.250	3.500							
	Foreign National NOO	at 700 Credit Score	3.000	3.000	3.250	3.500	3.750							
	ITIN Borrower (Min. \$125k)		1.500	1.500	1.500	1.625	1.875	2.125	3.000					
	No Impounds (LTV > 80 CA Only - NO HPML)		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250				
Credit Adjustments	Property State GA		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250				
	BK/Short Sale/NOD/DIL 12 - 23 Months			0.625	0.625									
	BK/Short Sale/NOD/DIL 24 - 35 Months			0.375	0.375	0.375								
	BK/Short Sale/NOD/DIL 36 - 47 Months			0.375	0.375	0.375	0.375	0.375						
	COVID Forebearance < 6 Payments			0.625	0.625	0.625	0.625	0.625	0.625	0.625				
	1 x 30 Mortgage			0.250	0.250	0.375	0.625	0.625	0.625	0.625				
	2 x 30 Mortgage			0.625	0.625	0.625	0.625	0.625						
	0 x 60 Mortgage			0.875	0.875	0.875								
	0 x 90 Mortgage			1.125	1.500									
	Residual Income < \$2500 (\$2000 Minimum)			0.375	0.375	0.375	0.375	0.375	0.375					
	No Verification of Rent			0.625	0.625	0.625	0.625	0.625	0.625					
Exceptions			0.250	0.250	0.250	0.250	0.500	0.500	0.500					
Important Information														
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NonQM DSCR PLUS											
Loan Level Price Adjustments											
Rate	30 Yr Fixed	ARM	DSCR FICO - LTV/CLTV Price Adjustments								
			Credit Score	00.01-50%	50.01-55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	
7.000%	(0.753)	(0.953)	Single Property	FICO 780+	(0.875)	(0.625)	(0.500)	(0.125)	0.375	0.875	1.500
7.125%	(1.128)	(1.328)		FICO 760 - 779	(0.875)	(0.625)	(0.375)	0.125	0.500	1.000	1.625
7.250%	(1.503)	(1.703)		FICO 740 - 759	(0.750)	(0.500)	(0.250)	0.125	0.500	1.000	1.625
7.375%	(1.878)	(2.078)		FICO 720 - 739	(0.625)	(0.375)	(0.125)	0.250	0.750	1.125	1.875
7.500%	(2.253)	(2.453)		FICO 700 - 719	(0.500)	(0.125)	0.125	0.625	1.250	2.500	
7.625%	(2.566)	(2.766)		FICO 680 - 699	(0.250)	0.125	0.500	1.750	2.750	3.125	
7.750%	(2.878)	(3.078)		FICO 660 - 679	0.000	0.375	0.750	2.000	3.000		
DSCR Price Adjustments											
8.000%	(3.503)	(3.703)	Ratio	00.01-50%	50.01-55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	
8.125%	(3.785)	(3.985)	DSCR No Ratio	1.125	1.375	1.500	1.750	2.000	2.375		
8.250%	(4.066)	(4.266)	DSCR 0.75 - 0.99	0.500	0.625	0.750	0.750	0.875	1.000		
8.375%	(4.347)	(4.547)	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.500%	(4.628)	(4.828)	DSCR 1.25	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	
8.625%	(4.910)	(5.110)									
8.750%	(5.191)	(5.391)									
8.875%	(5.472)	(5.672)									
9.000%	(5.722)	(5.922)									
Loan Amount Loan Level Price Adjustments											
9.125%	(5.972)	(6.172)	Loan Amount	00.01-50%	50.01-55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	
9.250%	(6.222)	(6.422)	UPB <= 250K	0.750	0.875	0.875	1.000	1.000	1.000	1.250	
9.375%	(6.472)	(6.672)	>=\$2.0mm, <\$2.5mm								
9.500%	(6.722)	(6.922)	>=2.5mm, <\$3.0mm								
9.625%	(6.972)	(7.172)									
Additional NonQM Loan Level Price Adjustments											
9.750%	(7.222)	(7.422)	Loan Type LLPA's	00.01-50%	50.01-55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	
9.875%	(7.472)	(7.672)	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.000%	(7.722)	(7.922)	Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.125%	(7.972)	(8.172)	Cashout/Debt Consolidation	0.500	0.500	0.500	0.750	1.125	1.500		
10.250%	(8.222)	(8.422)	Interest Only	0.125	0.125	0.250	0.250	0.500	0.625		
10.375%	(8.472)	(8.672)	Escrow Waiver*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
10.500%	(8.722)	(8.922)	40 Year Maturity	0.125	0.125	0.125	0.250	0.250	0.375		
10.625%	(8.972)	(9.172)	*Escrow Waiver LLPA will only be applied if taxes are not being escrowed.								
10.750%	(9.222)	(9.422)									
10.875%	(9.472)	(9.672)	Property LLPA's	*Escrow Waiver LLPA will only be applied if taxes are not being escrowed.							
11.000%	(9.722)	(9.922)	Condo/Coop	0.125	0.125	0.250	0.250	0.375	0.500		
			Non - Warrantable Condo	0.375	0.375	0.500	0.500	0.625	0.750		
			Multi Unit	0.250	0.250	0.500	0.500	0.500	0.750		
			Tier 2 States: Other*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Important Information			Tier 1 States: California, Washington, Oregon, Arizona, Nevada, Idaho, Utah, Colorado, North Carolina								
Minimum Rate 6.625%			Tier 2 States: *Other (Other represents all the states not listed in Tier 1 category)								
Max Price 101.50 - See PPP Matrix			Credit Event	00.01-50%	50.01-55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	
Minimum Price 98.00			FC/SS/DIL/BK7 36 - 47mo	0.500	0.500	0.500	0.500	0.500	0.500	0.875	
BPC Only - Lender Fee \$1695			ARM Information								
ARM Caps (5/6m) : 2/1/5				Index : 30 Day Average SOFR							
Reset Period : 6 Months				ARM Floor : Floor = Margin							
ARM Margin : 5.00%											
Lock Period			Prepayment Penalty	LLPA	Max Price	No Pre Pay	Lock Extensions				
15-Days	0.150	60-Days	n/a	12 Months	0.750	100.000	(State Law Only)				
30-Days	0.150	75-Days	n/a	24 Months	0.375	100.500	LLPA	2 bps/day			
45-Days	n/a	90-Days	n/a	36 Months	0.000	101.000	1.125				
				48 Months	(0.500)	101.250	Max Price	Max 30 Days			
				60 Months	(1.000)	101.500	99.000				
Important Information											
Doorway Home Loans is a DBA of GenWay Home Mortgage, Inc. NMLS 222730											
Lock desk operating hours are 8:30 AM to 4:00 PM Pacific time. Call 866-462-4891 or email lockdesk@doorway.com - Pricing is an indication. Prices are subject to change without notice.											
Lender Loss Payee: GenWay Home Mortgage, 2600 North Central Expressway, Suite 600, Richardson, TX 75080											

1. Prepayment Penalties where allowed by law - see prepay chart for details

2. DSCR Transactions must have 3 Year PPP to be eligible for Cash Out



Doorwaywholesale.com

Wholesale Rate Sheet

(866) 462 - 4891

lockdesk@doorway.com

Wednesday, August 14, 2024

NonQM DSCR															
30 Year Fixed				Loan Level Price Adjustments											
Rate	15 Day Lock Period			DSCR FICO - LTV/CLTV Price Adjustments											
	Credit Score			≤ 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%				
6.249%	1.812			Single Property	FICO ≥ 760	(0.250)	(0.250)	(0.125)	0.000	0.375	1.250	2.125	4.125		
6.374%	1.312				FICO 740 - 759	(0.250)	(0.250)	(0.125)	0.125	0.500	1.375	2.625	4.500		
6.499%	0.812				FICO 720 - 739	(0.125)	(0.125)	(0.125)	0.250	0.625	1.500	2.750	4.625		
6.624%	0.312				FICO 700 - 719 (No Score FN)	0.000	0.250	0.500	0.875	1.125	2.625				
6.749%	(0.188)				FICO 680 - 699	0.500	0.750	0.875	1.625	2.500	3.000				
6.874%	(0.688)				FICO 660 - 679	0.750	1.125	1.500	2.250	3.125					
6.999%	(1.063)				FICO 640 - 659	2.500	2.875	3.500	4.375						
7.124%	(1.438)			DSCR Price Adjustments											
7.249%	(1.813)			Ratio			≤ 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	
7.374%	(2.188)			DSCR	≥ 1.24	(0.750)	(0.750)	(0.750)	(0.625)	(0.625)	(0.625)	(0.625)	(0.125)		
7.499%	(2.563)				1.00 - 1.23	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
7.624%	(2.813)				0.75 - 0.99	2.000	2.125	2.250	2.250	2.500	2.500	2.625			
7.749%	(3.063)				No Ratio < 0.75	2.500	2.750	2.875	3.125	3.375	3.625				
7.874%	(3.313)				Foreign National ≥ 1.00	3.500	3.500	3.750	3.875	4.250					
7.999%	(3.563)			Foreign National 0.75 - 0.99											
8.124%	(3.813)			Loan Amount Loan Level Price Adjustments											
8.249%	(4.063)			Loan Balance			≤ 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	
8.374%	(4.313)				< \$100,000	1.250	1.250	1.250	1.250						
8.499%	(4.563)				< \$150,000	1.000	1.000	1.000	1.000	1.000	1.375	1.750			
8.624%	(4.813)				< \$250,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.250	0.625	0.875		
8.749%	(5.063)				> \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.375	0.500		
8.874%	(5.313)				> \$1,500,000	0.500	0.500	0.500	0.500	0.500	0.875				
8.999%	(5.563)				> \$2,000,000	0.625	0.625	0.750	0.875	1.000					
9.124%	(5.813)				> \$2,500,000	1.000	1.000	1.000	1.125	1.250					
9.249%	(6.063)			> \$3,000,000	2.250	2.250	2.250	2.375	2.500						
9.374%	(6.313)			InvestGen NonQM Loan Level Price Adjustments											
9.499%	(6.563)			Type	Description	≤ 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%		
9.624%	(6.813)			Amortization	40 YR Fixed - Foreign National Ineligible	0.750	0.750	0.750	0.750	0.750	1.000				
9.749%	(7.063)				Interest Only	0.250	0.250	0.125	0.625	0.625	0.625	0.750			
9.874%	(7.313)			Property Type	Condotel (Min .75 DSCR)	1.000	1.000	1.000	1.250	1.250					
9.999%	(7.563)				Non-Warrantable Condo	0.375	0.375	0.500	0.500	0.625	0.750	0.875			
10.124%	(7.813)				Condo	0.125	0.125	0.250	0.250	0.375	0.500	0.750			
10.249%	(8.063)			Loan Purpose	2-4 Units	1.000	1.000	1.250	1.250	1.250	1.375	2.000	2.125		
					Mixed Use	3.000	3.000	3.125	3.375	4.000	4.250				
					Cash-Out	0.500	0.500	0.500	0.750	0.750	1.250				
					Delayed Financing	0.125	0.125	0.125	0.375	0.500	0.750				
				Purchase / Rate & Term		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)		
Important Information				Housing Event	36 - 47 Months	0.625	0.625	0.625	0.625	0.625	0.625				
Minimum Rate 6.499%					Seasoning	24 - 35 Months	1.125	1.125	1.125	1.125	1.125	1.125			
Max Price 101.50 - See PPP Matrix						Credit	1 x30 Mortgage (Min .75 DSCR)	0.500	0.500	0.500					
Minimum Price 98.00				Covid Forebearance Pymts < 6 Mos	0.625		0.625	0.625	0.625	0.625	0.625				
BPC Only - Lender Fee \$1695				Exception	0.250		0.250	0.250	0.375	0.375	0.500				
Price No Score Foreign National at 700 Credit Score				Other	No Impounds	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
					Property State is GA	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
Lock Period				Prepayment Penalty		LLPA	Max Price	No Pre Pay		Lock Extensions					
15-Days	0.063	60-Days	n/a	12 Months	0.875	100.000	(State Law Only)								
30-Days	0.375	75-Days	n/a	24 Months	0.250	100.500	LLPA		2 bps/day						
45-Days	0.625	90-Days	n/a	36 Months	(0.250)	101.000	3.000								
				48 Months	(0.625)	101.250	Max Price		Max 30 Days						
				60 Months	(1.000)	101.500	99.000								
Important Information															
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