

Full Doc (2 Years) - 30 Day Lock Period -BPC

| Rate | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 7.250 | 97.888 | 97.888 | 97.888 |
| 7.375 | 98.508 | 98.508 | 98.508 |
| 7.500 | 98.763 | 98.763 | 98.763 |
| 7.625 | 99.013 | 99.013 | 99.013 |
| 7.750 | 99.138 | 99.138 | 99.138 |
| 7.875 | 99.450 | 99.450 | 99.450 |
| 8.000 | 99.763 | 99.763 | 99.763 |
| 8.125 | 100.075 | 100.075 | 100.075 |
| 8.250 | 100.638 | 100.638 | 100.638 |
| 8.375 | 100.950 | 100.950 | 100.950 |
| 8.500 | 101.200 | 101.200 | 101.200 |
| 8.625 | 101.575 | 101.575 | 101.575 |
| 8.750 | 101.700 | 101.700 | 101.700 |
| 8.875 | 102.075 | 102.075 | 102.075 |
| 9.000 | 102.200 | 102.200 | 102.200 |
| 9.125 | 102.450 | 102.450 | 102.450 |
| 9.250 | 102.825 | 102.825 | 102.825 |
| 9.375 | 103.075 | 103.075 | 103.075 |
| 9.500 | 103.450 | 103.450 | 103.450 |
| 9.625 | 103.700 | 103.700 | 103.700 |
| 9.750 | 103.950 | 103.950 | 103.950 |
| 9.875 | 104.200 | 104.200 | 104.200 |
| 10.000 | 104.325 | 104.325 | 104.325 |
| 10.125 | 104.475 | 104.475 | 104.475 |
| 10.250 | 104.825 | 104.825 | 104.825 |
| 10.375 | 104.950 | 104.950 | 104.950 |
| 10.500 | 105.200 | 105.200 | 105.200 |
| 10.625 | 105.200 | 105.200 | 105.200 |
| 10.750 | 105.200 | 105.200 | 105.200 |
| 10.875 | 105.200 | 105.200 | 105.200 |

Loan Level Price Adjustments

| FICO/CLTV | <=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 |
|-----------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| 760+ | 0.250 | 0.250 | 0.000 | -0.125 | -0.250 | -0.375 | -0.875 | -3.250 | -4.750 |
| 740-759 | 0.250 | 0.250 | 0.000 | -0.125 | -0.375 | -0.625 | -1.125 | -3.500 | -5.000 |
| 720-739 | 0.000 | 0.000 | -0.125 | -0.375 | -0.750 | -1.000 | -1.500 | -4.000 | -5.500 |
| 700-719 | -0.125 | -0.125 | -0.250 | -0.750 | -1.000 | -1.500 | -2.000 | -4.750 | -6.250 |
| 680-699 | -0.500 | -0.500 | -0.750 | -1.000 | -1.500 | -2.000 | -2.750 | -6.000 | NA |
| 660-679 | -1.250 | -1.250 | -1.750 | -2.000 | -2.500 | -3.250 | -4.000 | NA | NA |
| 640-659 | -1.750 | -1.750 | -2.000 | -2.500 | -3.000 | -4.000 | NA | NA | NA |

| Loan Type | <=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 |
|---------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| 1 Yr Full Doc | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.375 |
| NOO | -0.500 | -0.500 | -0.250 | -0.500 | -0.500 | -0.500 | -1.000 | NA | NA |
| 2nd Home | -0.500 | -0.500 | -0.250 | -0.500 | -0.500 | -0.500 | -1.000 | NA | NA |
| 1x30x12 | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | -2.000 | NA |
| 0x60x12 | -2.250 | -2.250 | -2.250 | -2.250 | -2.250 | -2.250 | -2.500 | NA | NA |
| 0x90x12 | -3.000 | -3.000 | -3.000 | -3.250 | -3.500 | NA | NA | NA | NA |
| FC/SS/DIL/BK < 4Yrs | -2.500 | -2.500 | -2.500 | -2.500 | -2.500 | -3.000 | -3.000 | -3.500 | NA |
| DTI>43-50% | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 |
| DTI>50 - 55% | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | NA | NA |
| Cash Out | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.750 | -0.750 | NA | NA |
| 3-4 Units | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | NA |
| Condo | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.500 | -0.750 | NA |
| Condotel | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | NA | NA | NA |
| NW Condo | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | NA | NA | NA |
| \$150K - \$1MM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| >\$1.0MM - \$1.5MM | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| >\$1.5MM - \$2MM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA |
| >\$2MM - \$2.5MM | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | NA | NA |
| >\$2.5MM - \$3MM | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.500 | NA | NA | NA |
| >\$3MM - \$4MM | -1.500 | -1.500 | -1.500 | -1.500 | -1.750 | NA | NA | NA | NA |
| 40 Year Maturity | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -1.000 |
| Interest Only | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | -0.500 | -0.750 | -0.750 | -1.000 |
| Escrow waiver | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | NA |

Other Price Adjustments

| | | |
|--|-----------|--------|
| Prepay Penalty (6Mos of Interest) ^{1,3,5} (Investor Only) | 0 Months | -1.250 |
| | 12 Months | -1.125 |
| | 24 Months | -0.375 |
| | 36 Months | 0.000 |
| | 60 Months | 0.250 |
| Lock Period | 30 days | 0.000 |
| Extension Fee ² | Per day | -0.030 |
| <p>1) Prepayment penalties not allowed in NM 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance 5) Investment Property without prepay - Max Price 99</p> | | |

| Product | Amort Term | Term | I/O Term |
|---|------------|------|----------|
| 5yr ARM & 7yr ARM | 360 | 360 | NA |
| 5yr I/O & 7yr ARM I/O (30 Yr) | 240 | 360 | 120 |
| 5yr I/O & 7yr ARM I/O (40 Yr) | 360 | 480 | 120 |
| 15 YR FIXED | 180 | 180 | NA |
| 30 YR FIXED | 360 | 360 | NA |
| 30 YR FIXED I/O | 240 | 360 | 120 |
| 40 YR FIXED | 480 | 480 | NA |
| 40 YR FIXED I/O | 360 | 480 | 120 |
| * Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate. | | | |
| *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing) | | | |

| Fees | |
|-------------------|---------|
| Underwriting Fee | \$1,495 |
| Collateral Review | \$300 |

| ARM Requirements | |
|------------------|------------|
| ARM Index | SOFR 30AVG |
| ARM Margin | 5.0 |
| 5yr ARM Caps | 2/1/5 |
| 7yr ARM Caps | 5/1/5 |
| Reset Frequency | 6 mo |

| Min Price**/Misc | Max Price** |
|---|-------------|
| 98 | 101.500 |
| NOO with Zero PPP | 99.000 |
| Loan Amt >1.5M | 101.000 |
| **PE & Special Offers cannot be Combined. | |

****Pricing is subject to change without notice****

****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****



NonQM RATE SHEET

Rate Sheet ID: 112723

Date: 11/27/23

Time: 7:45 AM

NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST

Second TD Lock Desk Hours: 8:00 AM - 4:00 PM PST

Turn Times: <https://bffws.com/>

Expanded - 30 Day Lock Period - BPC

| Rate | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 7.250 | 97.763 | 97.763 | 97.763 |
| 7.375 | 98.383 | 98.383 | 98.383 |
| 7.500 | 98.638 | 98.638 | 98.638 |
| 7.625 | 98.888 | 98.888 | 98.888 |
| 7.750 | 99.013 | 99.013 | 99.013 |
| 7.875 | 99.325 | 99.325 | 99.325 |
| 8.000 | 99.638 | 99.638 | 99.638 |
| 8.125 | 99.950 | 99.950 | 99.950 |
| 8.250 | 100.513 | 100.513 | 100.513 |
| 8.375 | 100.825 | 100.825 | 100.825 |
| 8.500 | 101.075 | 101.075 | 101.075 |
| 8.625 | 101.450 | 101.450 | 101.450 |
| 8.750 | 101.575 | 101.575 | 101.575 |
| 8.875 | 101.950 | 101.950 | 101.950 |
| 9.000 | 102.075 | 102.075 | 102.075 |
| 9.125 | 102.325 | 102.325 | 102.325 |
| 9.250 | 102.700 | 102.700 | 102.700 |
| 9.375 | 102.950 | 102.950 | 102.950 |
| 9.500 | 103.325 | 103.325 | 103.325 |
| 9.625 | 103.575 | 103.575 | 103.575 |
| 9.750 | 103.825 | 103.825 | 103.825 |
| 9.875 | 104.075 | 104.075 | 104.075 |
| 10.000 | 104.200 | 104.200 | 104.200 |
| 10.125 | 104.450 | 104.450 | 104.450 |
| 10.250 | 104.700 | 104.700 | 104.700 |
| 10.375 | 104.950 | 104.950 | 104.950 |
| 10.500 | 105.200 | 105.200 | 105.200 |
| 10.625 | 105.200 | 105.200 | 105.200 |
| 10.750 | 105.200 | 105.200 | 105.200 |
| 10.875 | 105.200 | 105.200 | 105.200 |

Loan Level Price Adjustments

| FICO/CLTV | <=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 |
|-----------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| 760+ | 0.250 | 0.250 | 0.000 | -0.125 | -0.250 | -0.375 | -0.875 | -3.250 | -4.750 |
| 740-759 | 0.250 | 0.250 | 0.000 | -0.125 | -0.375 | -0.625 | -1.125 | -3.500 | -5.000 |
| 720-739 | 0.000 | 0.000 | -0.125 | -0.375 | -0.750 | -1.000 | -1.500 | -4.000 | -5.500 |
| 700-719 | -0.125 | -0.125 | -0.250 | -0.750 | -1.000 | -1.500 | -2.000 | -4.750 | -6.250 |
| 680-699 | -0.500 | -0.500 | -0.750 | -1.000 | -1.500 | -2.000 | -2.750 | -6.250 | NA |
| 660-679 | -1.250 | -1.250 | -1.750 | -2.000 | -2.500 | -3.250 | -4.000 | NA | NA |
| 640-659 | -1.750 | -1.750 | -2.000 | -2.500 | -3.000 | -4.000 | NA | NA | NA |

| Loan Type | <=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 |
|---------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| NOO | -0.500 | -0.500 | -0.250 | -0.500 | -0.500 | -0.500 | -1.000 | NA | NA |
| 2nd Home | -0.500 | -0.500 | -0.250 | -0.500 | -0.500 | -0.500 | -1.000 | NA | NA |
| 1x30x12 | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | -1.500 | -2.000 | NA |
| 0x60x12 | -2.250 | -2.250 | -2.250 | -2.250 | -2.250 | -2.250 | -2.500 | NA | NA |
| 0x90x12 | -3.000 | -3.000 | -3.000 | -3.250 | -3.500 | NA | NA | NA | NA |
| FC/SS/DIL/BK < 4Yrs | -2.500 | -2.500 | -2.500 | -2.500 | -2.500 | -3.000 | -3.000 | -3.500 | NA |
| DTI>43-50% | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 |
| WVOE | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | NA | NA |
| 1099 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -1.000 | -1.750 |
| Asset Utilization | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | NA | NA |
| 12 Month CPA P&L | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | NA | NA |
| 24 Month CPA P&L | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | NA | NA |
| Cash Out | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.750 | -0.750 | NA | NA |
| 3-4 Units | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | NA |
| Condo | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.500 | -0.750 | NA |
| Condotel | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | NA | NA | NA |
| NW Condo | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | NA | NA | NA |
| \$150K - \$1.0MM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| >\$1.0MM - \$1.5MM | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| >\$1.5MM - \$2MM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA |
| >\$2MM - \$2.5MM | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | NA | NA |
| >\$2.5MM - \$3MM | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.500 | NA | NA | NA |
| >\$3MM - \$4MM | -1.500 | -1.500 | -1.500 | -1.500 | -1.750 | NA | NA | NA | NA |
| 40 Year Maturity | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -1.000 |
| Interest Only | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | -0.500 | -0.750 | -0.750 | -1.000 |
| Escrow waiver | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | NA |

Other Price Adjustments

| | | |
|--|-----------|--------|
| Prepay Penalty (6Mos of Interest) 1,3, 5 (Investor Only) | 0 Months | -1.250 |
| | 12 Months | -1.125 |
| | 24 Months | -0.375 |
| | 36 Months | 0.000 |
| | 60 Months | 0.250 |

| | | |
|----------------------------|---------|--------|
| Lock Period | 30 days | 0.000 |
| Extension Fee ² | Per day | -0.030 |

- 1) Prepayment penalties not allowed in NM
- 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total
- 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance
- 5) Investment Property without prepay - Max Price 99

Product

| Product | Amort Term | Term | I/O Term |
|-------------------------------|------------|------|----------|
| 5yr ARM & 7yr ARM | 360 | 360 | NA |
| 5yr I/O & 7yr ARM I/O (30 Yr) | 240 | 360 | 120 |
| 5yr I/O & 7yr ARM I/O (40 Yr) | 360 | 480 | 120 |
| 30 YR FIXED | 360 | 360 | NA |
| 30 YR FIXED I/O | 240 | 360 | 120 |
| 40 YR FIXED | 480 | 480 | NA |
| 40 YR FIXED I/O | 360 | 480 | 120 |

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.
 *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

Fees

| | |
|-------------------|---------|
| Underwriting Fee | \$1,495 |
| Collateral Review | \$300 |

ARM Requirements

| | |
|-----------------|------------|
| ARM Index | SOFR 30AVG |
| ARM Margin | 5.0 |
| 5yr ARM Caps | 2/1/5 |
| 7yr ARM Caps | 5/1/5 |
| Reset Frequency | 6 mo |

Min Price**/Misc

| Min Price**/Misc | Max Price** |
|-------------------|-------------|
| 98 | 101.500 |
| NOO with Zero PPP | 99.000 |
| Loan Amt >1.5M | 101.000 |

**PE & Special Offers cannot be Combined.

****Pricing is subject to change without notice****

****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****

DSCR - 30 Day Lock Period - BPC

| Rate | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 7.625 | 98.900 | 98.900 | 98.900 |
| 7.750 | 99.150 | 99.150 | 99.150 |
| 7.875 | 99.400 | 99.400 | 99.400 |
| 8.000 | 99.900 | 99.900 | 99.900 |
| 8.125 | 100.150 | 100.150 | 100.150 |
| 8.250 | 100.525 | 100.525 | 100.525 |
| 8.375 | 100.775 | 100.775 | 100.775 |
| 8.500 | 101.025 | 101.025 | 101.025 |
| 8.625 | 101.400 | 101.400 | 101.400 |
| 8.750 | 101.650 | 101.650 | 101.650 |
| 8.875 | 101.900 | 101.900 | 101.900 |
| 9.000 | 102.150 | 102.150 | 102.150 |
| 9.125 | 102.400 | 102.400 | 102.400 |
| 9.250 | 102.775 | 102.775 | 102.775 |
| 9.375 | 102.900 | 102.900 | 102.900 |
| 9.500 | 103.400 | 103.400 | 103.400 |
| 9.625 | 103.650 | 103.650 | 103.650 |
| 9.750 | 103.775 | 103.775 | 103.775 |
| 9.875 | 104.275 | 104.275 | 104.275 |
| 10.000 | 104.400 | 104.400 | 104.400 |
| 10.125 | 104.525 | 104.525 | 104.525 |
| 10.250 | 104.775 | 104.775 | 104.775 |
| 10.375 | 105.150 | 105.150 | 105.150 |
| 10.500 | 105.400 | 105.400 | 105.400 |
| 10.625 | 105.700 | 105.700 | 105.700 |
| 10.750 | 105.900 | 105.900 | 105.900 |
| 10.875 | 106.300 | 106.300 | 106.300 |
| 11.000 | 106.400 | 106.400 | 106.400 |
| 11.125 | 106.700 | 106.700 | 106.700 |

Loan Level Price Adjustments

| FICO/CLTV | <=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 |
|-----------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| 760+ | 0.250 | 0.250 | 0.250 | 0.125 | 0.000 | -0.375 | -0.875 | NA | NA |
| 740-759 | 0.250 | 0.250 | 0.000 | 0.000 | -0.375 | -0.625 | -1.250 | NA | NA |
| 720-739 | 0.250 | 0.000 | -0.250 | -0.250 | -0.625 | -1.000 | -1.500 | NA | NA |
| 700-719 | -0.125 | -0.250 | -0.500 | -0.625 | -0.750 | -1.500 | -2.000 | NA | NA |
| 680-699 | -0.375 | -0.500 | -0.750 | -1.000 | -1.500 | -2.000 | NA | NA | NA |
| 660-679 | -1.000 | -1.000 | -1.250 | -1.750 | -2.250 | -3.000 | NA | NA | NA |
| 640-659 | -2.000 | -2.500 | -2.500 | -3.000 | -3.500 | -4.500 | NA | NA | NA |
| 620-639 | -2.500 | -2.500 | -3.000 | -3.500 | -4.000 | -5.250 | NA | NA | NA |

| Loan Type | <=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 |
|------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| No Ratio (DSCR < 0.75) | -4.500 | -4.500 | -4.500 | -5.000 | -5.500 | -6.000 | NA | NA | NA |
| DSCR 0.75 - 0.99 | -2.500 | -2.500 | -2.625 | -2.750 | -3.000 | -3.500 | NA | NA | NA |
| DSCR 1.00 - 1.24 | 0.250 | 0.250 | 0.125 | 0.000 | 0.000 | 0.000 | -1.000 | NA | NA |
| DSCR => 1.25 | 0.250 | 0.250 | 0.250 | 0.250 | 0.000 | 0.000 | -0.750 | NA | NA |
| 1x30x12 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -3.000 | NA | NA | NA |
| 0x60x12 | -3.000 | -3.000 | -3.000 | -3.000 | -4.000 | NA | NA | NA | NA |
| FC/SS/DIL/BK<48M | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.500 | NA | NA | NA |
| Cash Out | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -1.500 | NA | NA | NA |
| 3-4 Units | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | NA | NA | NA |
| Condo | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | NA | NA | NA |
| 2-4 Unit Mixed use | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | -5.000 | NA | NA | NA |
| Condotels | -2.500 | -2.500 | -2.500 | -2.500 | -2.500 | -2.500 | NA | NA | NA |
| NW Condo | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | NA | NA | NA |
| Foreign National | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | -4.000 | NA | NA | NA |
| \$150K - \$1.0MM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA |
| >\$1.0MM - \$1.5MM | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 | -0.375 | NA | NA |
| >\$1.5MM - \$2MM | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 | NA | NA | NA |
| >\$2MM - \$3MM | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | NA | NA | NA | NA |
| >\$3MM - \$3.5MM | -1.000 | -1.000 | -1.000 | -1.125 | -1.250 | NA | NA | NA | NA |
| 40 Year Maturity | -0.500 | -0.500 | -0.500 | -0.500 | -0.750 | -0.875 | -0.875 | NA | NA |
| Interest Only | -0.375 | -0.375 | -0.375 | -0.375 | -0.875 | -1.000 | -1.500 | NA | NA |
| Escrow waiver | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | NA | NA | NA |

Other Price Adjustments

| | | |
|--|-----------|--------|
| Prepay Penalty (6Mos of Interest)1,3, 5 (Investor Only) | 0 Months | -1.250 |
| | 12 Months | -1.125 |
| | 24 Months | -0.375 |
| | 36 Months | 0.000 |
| | 60 Months | 0.250 |

| | | |
|----------------------------------|---------|--------|
| Lock Period | 30 days | 0.000 |
| Extension Fee² | Per day | -0.030 |

1) Prepayment penalties not allowed in NM
 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total
 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance

5) Investment Property without prepay - Max Price 99

| Product | Amort Term | Term | I/O Term |
|--|------------|------|----------|
| 5yr ARM & 7yr ARM | 360 | 360 | NA |
| 5yr I/O & 7yr ARM I/O (30 Yr) | 240 | 360 | 120 |
| 5yr I/O & 7yr ARM I/O (40 Yr) | 360 | 480 | 120 |
| 30 YR FIXED | 360 | 360 | NA |
| 30 YR FIXED I/O | 240 | 360 | 120 |
| 40 YR FIXED | 480 | 480 | NA |
| 40 YR FIXED I/O | 360 | 480 | 120 |

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.
 *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

ARM Requirements

| | | | |
|------------------------|-------|-------------------|------------|
| 5yr ARM Caps | 2/1/5 | ARM Index | SOFR 30AVG |
| 7yr ARM Caps | 5/1/5 | ARM Margin | 6.5 |
| Reset Frequency | 6 mo | | |

| Fees | |
|--------------------------|---------|
| Underwriting Fee | \$1,495 |
| Collateral Review | \$300 |

| Min Price**/Misc | Max Price** |
|-------------------|-------------|
| 98 | 101.500 |
| NOO with Zero PPP | 99.000 |
| Loan Amt >1.5M | 101.000 |

**PE & Special Offers cannot be Combined.

****Pricing is subject to change without notice****

****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****

JUMBO RATE SHEET

Rate Sheet ID: 112723
Date: 11/27/23
Time: 7:45 AM

NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST
Second TD Lock Desk Hours: 8:00 AM - 4:00 PM PST
Turn Times: <https://bffws.com/>

Jumbo - 30 Day Lock Period - BPC

| Rate | 5/6 ARM | 7/6 ARM | 30YR Fixed |
|--------|---------|---------|------------|
| 7.500 | 99.750 | 99.750 | 99.750 |
| 7.625 | 100.188 | 100.188 | 100.188 |
| 7.750 | 100.625 | 100.625 | 100.625 |
| 7.875 | 101.000 | 101.000 | 101.000 |
| 8.000 | 101.375 | 101.375 | 101.375 |
| 8.125 | 101.625 | 101.625 | 101.625 |
| 8.250 | 101.875 | 101.875 | 101.875 |
| 8.375 | 102.125 | 102.125 | 102.125 |
| 8.500 | 102.375 | 102.375 | 102.375 |
| 8.625 | 102.625 | 102.625 | 102.625 |
| 8.750 | 102.875 | 102.875 | 102.875 |
| 8.875 | 103.125 | 103.125 | 103.125 |
| 9.000 | 103.375 | 103.375 | 103.375 |
| 9.125 | 103.625 | 103.625 | 103.625 |
| 9.250 | 103.875 | 103.875 | 103.875 |
| 9.375 | 104.125 | 104.125 | 104.125 |
| 9.500 | 104.375 | 104.375 | 104.375 |
| 9.625 | 104.625 | 104.625 | 104.625 |
| 9.750 | 104.875 | 104.875 | 104.875 |
| 9.875 | 105.125 | 105.125 | 105.125 |
| 10.000 | 105.375 | 105.375 | 105.375 |
| 10.125 | 105.625 | 105.625 | 105.625 |
| 10.250 | 105.875 | 105.875 | 105.875 |
| 10.375 | 106.125 | 106.125 | 106.125 |
| 10.500 | 106.375 | 106.375 | 106.375 |
| 10.625 | 106.625 | 106.625 | 106.625 |

Loan Level Price Adjustments

| FICO/CLTV | <=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 |
|-----------|-------|----------|----------|----------|----------|----------|----------|----------|----------|
| 760+ | 0.750 | 0.750 | 0.750 | 0.625 | 0.500 | 0.250 | -0.250 | NA | NA |
| 740 - 759 | 0.625 | 0.625 | 0.625 | 0.500 | 0.375 | 0.125 | -0.500 | NA | NA |
| 720 - 739 | 0.500 | 0.500 | 0.500 | 0.375 | 0.125 | -0.250 | -0.875 | NA | NA |
| 700 - 719 | 0.375 | 0.375 | 0.375 | 0.250 | 0.000 | -0.750 | -1.500 | NA | NA |

| FICO/CLTV | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|-------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| 12 Mnth Full Doc | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | NA | NA |
| Cash Out | -0.500 | -0.500 | -0.500 | -0.500 | -0.750 | -1.250 | -3.500 | NA | NA |
| 40 Year w/ 10 Yr IO Onl | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.500 | -0.500 | NA | NA |
| Interest Only | 0.000 | 0.000 | -0.250 | -0.250 | -0.500 | -0.750 | -1.000 | NA | NA |
| Condo | 0.000 | 0.000 | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | NA | NA |
| NW Condo | 0.000 | 0.000 | -0.500 | -0.500 | -0.625 | -0.750 | NA | NA | NA |
| 2-4 Unit | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | NA | NA |
| Second Home | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | -0.500 | NA | NA |
| Investor | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | -1.000 | NA | NA |
| DTI > 45 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | NA | NA | NA |
| >\$750K | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA |
| UPB >\$1.5 - 2mm | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.500 | -0.500 | NA | NA |
| UPB > 2mm | -0.250 | -0.250 | -0.500 | -0.750 | -1.000 | -1.250 | NA | NA | NA |
| Escrow waiver | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | NA | NA |

| ARM Requirements | |
|------------------|----------------------------|
| 5yr ARM Caps | 2/1/5 ARM Index SOFR 30AVG |
| 7yr ARM Caps | 5/1/5 ARM Margin 3.75 |

| Fees | |
|-------------------|---------|
| Underwriting Fee | \$1,495 |
| Collateral Review | \$300 |

| Other Price Adjustments | | |
|--|-----------|--------|
| Prepay Penalty (6Mos of Interest) ^{1,3, 5} (Investor Only) | 0 Months | -1.250 |
| | 12 Months | -1.125 |
| | 24 Months | -0.375 |
| | 36 Months | 0.000 |
| | 48 Months | 0.125 |
| Lock Period | 30 days | 0.000 |
| Extension Fee ² | Per day | -0.030 |
| 1) Prepayment penalties not allowed in NM 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance 5) Investment Property without prepay - Max Price 99 | | |

| Min Price**/Misc | Max Price** |
|-------------------|-------------|
| 98 | 101.500 |
| NOO with Zero PPP | 99.000 |
| Loan Amt >1.5M | 101.000 |

**PE & Special Offers cannot be Combined.

****Pricing is subject to change without notice****

****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****



Rate Sheet ID: 112723
 Date: 11/27/23
 Time: 7:45 AM
 NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST
 Second TD Lock Desk Hours: 8:00 AM - 4:00 PM PST
 Turn Times: <https://bffws.com/>

CLOSED END SECOND MORTGAGE - OWNER-OCCUPIED AND 2ND HOME

OO - 30 Day Lock Period -BPC

Loan Level Price Adjustments

| Rate | Fixed Rate |
|--------|------------|
| 9.500 | 100.250 |
| 9.625 | 100.750 |
| 9.750 | 101.250 |
| 9.875 | 101.750 |
| 9.990 | 102.210 |
| 10.000 | 102.250 |
| 10.125 | 102.500 |
| 10.250 | 102.750 |
| 10.375 | 103.000 |
| 10.500 | 103.250 |
| 10.625 | 103.500 |
| 10.750 | 103.750 |
| 10.875 | 104.000 |
| 11.000 | 104.250 |
| 11.125 | 104.500 |
| 11.250 | 104.750 |
| 11.375 | 105.000 |
| 11.500 | 105.250 |
| 11.625 | 105.500 |
| 11.750 | 105.750 |
| 11.875 | 106.000 |
| 12.000 | 106.250 |
| 12.125 | 106.500 |
| 12.250 | 106.750 |
| 12.375 | 107.000 |
| 12.500 | 107.250 |
| 12.625 | 107.375 |
| 12.750 | 107.500 |
| 12.875 | 107.625 |
| 13.000 | 107.750 |
| 13.125 | 107.875 |
| 13.250 | 108.000 |
| 13.375 | 108.125 |
| 13.500 | 108.250 |
| 13.625 | 108.375 |
| 13.750 | 108.500 |
| 13.875 | 108.625 |
| 14.000 | 108.750 |
| 14.125 | 108.875 |
| 14.250 | 109.000 |
| 14.375 | 109.125 |

| Documentation | FICO/CLTV | <=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 |
|--|--------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|-----------|
| Full Doc (November Special - See below!!) | >= 800 | 0.000 | 0.000 | -0.125 | -0.375 | -0.625 | -1.125 | -2.125 | -4.500 | -6.000 |
| | 780-799 | 0.000 | 0.000 | -0.375 | -0.625 | -0.875 | -1.375 | -2.375 | -4.750 | -6.250 |
| | 760-779 | -0.125 | -0.125 | -0.625 | -0.875 | -1.250 | -1.750 | -2.625 | -5.250 | -7.250 |
| | 740 - 759 | -0.375 | -0.375 | -0.875 | -1.125 | -1.500 | -2.000 | -3.250 | -6.250 | -8.500 |
| | 720 - 739 | -0.875 | -0.875 | -1.375 | -1.625 | -2.000 | -2.375 | -4.000 | -7.500 | -9.500 |
| | 700 - 719 | -2.000 | -2.000 | -2.500 | -2.750 | -3.125 | -3.375 | -5.500 | -8.750 | -11.000 |
| | 680 - 699 | -3.500 | -3.500 | -4.000 | -4.250 | -4.500 | -5.250 | -7.750 | -10.500 | NA |
| | 660 - 679 | -4.500 | -4.500 | -5.000 | -5.250 | -5.500 | -6.750 | -9.500 | NA | NA |
| Bank Statement | >= 800 | -0.500 | -0.500 | -1.000 | -1.250 | -1.500 | -2.000 | -3.125 | -6.500 | NA |
| | 780-799 | -0.750 | -0.750 | -1.250 | -1.500 | -1.750 | -2.250 | -3.375 | -6.750 | NA |
| | 760-779 | -1.000 | -1.000 | -1.500 | -1.750 | -2.125 | -2.625 | -3.625 | -7.250 | NA |
| | 740 - 759 | -1.250 | -1.250 | -1.750 | -2.000 | -2.375 | -2.875 | -4.000 | -8.250 | NA |
| | 720 - 739 | -1.625 | -1.625 | -2.125 | -2.375 | -2.750 | -3.125 | -4.750 | -9.500 | NA |
| | 700 - 719 | -2.750 | -2.750 | -3.250 | -3.500 | -3.875 | -4.125 | -6.500 | NA | NA |
| | 680 - 699 | -4.500 | -4.500 | -5.000 | -5.250 | -5.500 | -6.250 | NA | NA | NA |
| | 660 - 679 | -6.000 | -6.000 | -6.500 | -6.750 | -7.000 | NA | NA | NA | NA |
| Product | 10Yr; 15Yr or 20yr | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | 30yr Fixed | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 |
| | 30/15yr Balloon | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 |
| | 40/15yr Balloon | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |
| Loan Amount | 125k | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 |
| | 125,001-150k | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | >150,000-550k | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| DTI | <= 43% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | 43.01 - 45% | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | -0.750 | -0.750 |
| | >45 - 50% | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -1.000 | -1.250 | -1.250 |
| Occupancy | Second Home | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | NA | NA |
| Property Type | Warrantable Condo | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 |
| | 2-4 Unit | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | NA | NA | NA |
| | Modular | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 |
| November Special (OO & Full Doc Only) | | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | NA | NA |

| Min Price**/Misc | Max Price** |
|--|-------------|
| 98 | 100.500 |
| **PE & Special Offers cannot be Combined. | |

| Fees | |
|--------------------------|--------------|
| Underwriting Fee | \$995 |
| Collateral Review | \$300 |

****Pricing is subject to change without notice****
****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****



Rate Sheet ID: 112723
 Date: 11/27/23
 Time: 7:45 AM
 NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST
 Second TD Lock Desk Hours: 8:00 AM - 4:00 PM PST
 Turn Times: <https://bffws.com/>

CLOSED END SECOND MORTGAGE - NON-OWNER OCCUPIED

NOO - 30 Day Lock Period -BPC

Loan Level Price Adjustments

| Rate | Fixed Rate |
|--------|------------|
| 11.750 | 100.750 |
| 11.875 | 101.000 |
| 12.000 | 101.250 |
| 12.125 | 101.500 |
| 12.250 | 101.750 |
| 12.375 | 102.000 |
| 12.500 | 102.250 |
| 12.625 | 102.500 |
| 12.750 | 102.750 |
| 12.875 | 103.000 |
| 13.000 | 103.250 |
| 13.125 | 103.500 |
| 13.250 | 103.750 |
| 13.375 | 104.000 |
| 13.500 | 104.250 |
| 13.625 | 104.500 |
| 13.750 | 104.750 |
| 13.875 | 105.000 |
| 14.000 | 105.250 |
| 14.125 | 105.500 |
| 14.250 | 105.750 |
| 14.375 | 105.875 |
| 14.500 | 106.000 |
| 14.625 | 106.125 |
| 14.750 | 106.250 |
| 14.875 | 106.375 |
| 15.000 | 106.500 |
| 15.125 | 106.625 |
| 15.250 | 106.750 |
| 15.375 | 106.875 |
| 15.500 | 107.000 |
| 15.625 | 107.125 |
| 15.750 | 107.250 |
| 15.875 | 107.375 |
| 16.000 | 107.500 |
| 16.125 | 107.625 |
| 16.250 | 107.750 |
| 16.375 | 107.875 |
| 16.500 | 108.000 |
| 16.625 | 108.125 |
| 16.750 | 108.250 |

| Documentation | FICO/CLTV | <=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 |
|----------------|--------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| Full Doc | >= 800 | 0.000 | 0.000 | -0.500 | -0.750 | -1.000 | -1.500 | -2.375 | NA | NA |
| | 780-799 | -0.250 | -0.250 | -0.750 | -1.000 | -1.250 | -1.750 | -2.625 | NA | NA |
| | 760-779 | -0.500 | -0.500 | -1.000 | -1.250 | -1.625 | -2.125 | -2.875 | NA | NA |
| | 740 - 759 | -0.750 | -0.750 | -1.250 | -1.500 | -1.875 | -2.375 | -3.250 | NA | NA |
| | 720 - 739 | -1.125 | -1.125 | -1.625 | -1.875 | -2.250 | -2.625 | -4.000 | NA | NA |
| | 700 - 719 | -2.000 | -2.000 | -2.500 | -2.750 | -3.125 | -3.375 | -5.500 | NA | NA |
| | 680 - 699 | -3.500 | -3.500 | -4.000 | -4.250 | -4.500 | -5.250 | NA | NA | NA |
| | 660 - 679 | -4.500 | -4.500 | -5.000 | -5.250 | -5.500 | NA | NA | NA | NA |
| Bank Statement | >= 800 | -0.500 | -0.500 | -1.000 | -1.250 | -1.500 | -2.000 | NA | NA | NA |
| | 780-799 | -0.750 | -0.750 | -1.250 | -1.500 | -1.750 | -2.250 | NA | NA | NA |
| | 760-779 | -1.000 | -1.000 | -1.500 | -1.750 | -2.125 | -2.625 | NA | NA | NA |
| | 740 - 759 | -1.250 | -1.250 | -1.750 | -2.000 | -2.375 | -2.875 | NA | NA | NA |
| | 720 - 739 | -1.625 | -1.625 | -2.125 | -2.375 | -2.750 | -3.125 | NA | NA | NA |
| | 700 - 719 | -2.750 | -2.750 | -3.250 | -3.500 | -3.875 | NA | NA | NA | NA |
| | 680 - 699 | -4.500 | -4.500 | -5.000 | -5.250 | NA | NA | NA | NA | NA |
| | 660 - 679 | -6.000 | -6.000 | -6.500 | NA | NA | NA | NA | NA | NA |
| Product | 10Yr; 15Yr or 20yr | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA |
| | 30yr Fixed | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | NA | NA |
| | 30/15yr Balloon | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | NA | NA |
| | 40/15yr Balloon | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | NA | NA |
| Loan Amount | 125k | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | NA | NA |
| | 125,001-150k | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA |
| | >150,000-550k | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA |
| DTI | <= 43% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA |
| | 43.01 - 45% | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | NA | NA |
| | >45 - 50% | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -1.000 | NA | NA |
| Property Type | Warrantable Condo | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | NA | NA |
| | 2-4 Unit | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | NA | NA | NA |
| | Modular | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | NA | NA |

| Min Price**/Misc | Max Price** |
|--|-------------|
| 98 | 100.500 |
| <i>**PE & Special Offers cannot be Combined.</i> | |

| Fees | |
|-------------------|-------|
| Underwriting Fee | \$995 |
| Collateral Review | \$300 |

****Pricing is subject to change without notice****
****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****