



NonQM RATE SHEET

Rate Sheet ID: 122123
 Date: 12/21/23
 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/>

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

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.625	97.388	97.388	97.388
6.750	98.008	98.008	98.008
6.875	98.263	98.263	98.263
7.000	98.513	98.513	98.513
7.125	98.638	98.638	98.638
7.250	98.825	98.825	98.825
7.375	99.138	99.138	99.138
7.500	99.325	99.325	99.325
7.625	99.763	99.763	99.763
7.750	99.950	99.950	99.950
7.875	100.325	100.325	100.325
8.000	100.950	100.950	100.950
8.125	101.200	101.200	101.200
8.250	101.575	101.575	101.575
8.375	101.700	101.700	101.700
8.500	101.950	101.950	101.950
8.625	102.325	102.325	102.325
8.750	102.575	102.575	102.575
8.875	102.950	102.950	102.950
9.000	103.200	103.200	103.200
9.125	103.450	103.450	103.450
9.250	103.700	103.700	103.700
9.375	103.825	103.825	103.825
9.500	103.975	103.975	103.975
9.625	104.325	104.325	104.325
9.750	104.450	104.450	104.450
9.875	104.700	104.700	104.700
10.000	104.700	104.700	104.700
10.125	104.700	104.700	104.700
10.250	104.700	104.700	104.700

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	0.000	-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	0.125	0.125	0.000	-0.250	-0.625	-0.875	-1.375	-4.000	-5.500
700-719	0.000	-0.250	-0.375	-0.750	-0.875	-1.375	-1.625	-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
<p>* 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)</p>			

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****



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Expanded - 30 Day Lock Period - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.625	97.263	97.263	97.263
6.750	97.883	97.883	97.883
6.875	98.138	98.138	98.138
7.000	98.388	98.388	98.388
7.125	98.513	98.513	98.513
7.250	98.700	98.700	98.700
7.375	99.013	99.013	99.013
7.500	99.200	99.200	99.200
7.625	99.638	99.638	99.638
7.750	99.825	99.825	99.825
7.875	100.200	100.200	100.200
8.000	100.825	100.825	100.825
8.125	101.075	101.075	101.075
8.250	101.450	101.450	101.450
8.375	101.575	101.575	101.575
8.500	101.825	101.825	101.825
8.625	102.200	102.200	102.200
8.750	102.450	102.450	102.450
8.875	102.825	102.825	102.825
9.000	103.075	103.075	103.075
9.125	103.325	103.325	103.325
9.250	103.575	103.575	103.575
9.375	103.700	103.700	103.700
9.500	103.950	103.950	103.950
9.625	104.200	104.200	104.200
9.750	104.450	104.450	104.450
9.875	104.700	104.700	104.700
10.000	104.700	104.700	104.700
10.125	104.700	104.700	104.700
10.250	104.700	104.700	104.700

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	0.000	-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	0.125	0.125	0.000	-0.250	-0.625	-0.875	-1.375	-4.000	-5.500
700-719	0.000	-0.250	-0.375	-0.750	-0.875	-1.375	-1.625	-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 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
7.000	97.400	97.400	97.400
7.125	97.900	97.900	97.900
7.250	98.150	98.150	98.150
7.375	98.900	98.900	98.900
7.500	99.150	99.150	99.150
7.625	99.400	99.400	99.400
7.750	99.900	99.900	99.900
7.875	100.450	100.450	100.450
8.000	100.650	100.650	100.650
8.125	100.900	100.900	100.900
8.250	101.150	101.150	101.150
8.375	101.400	101.400	101.400
8.500	101.650	101.650	101.650
8.625	102.025	102.025	102.025
8.750	102.150	102.150	102.150
8.875	102.650	102.650	102.650
9.000	102.900	102.900	102.900
9.125	103.025	103.025	103.025
9.250	103.525	103.525	103.525
9.375	103.650	103.650	103.650
9.500	103.775	103.775	103.775
9.625	104.025	104.025	104.025
9.750	104.400	104.400	104.400
9.875	104.650	104.650	104.650
10.000	104.950	104.950	104.950
10.125	105.150	105.150	105.150
10.250	105.550	105.550	105.550
10.375	105.650	105.650	105.650
10.500	105.950	105.950	105.950

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	-1.750	-2.000	NA	NA
680-699	-0.375	-0.500	-0.750	-1.000	-1.500	-2.250	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	-3.750	-4.750	-5.250	NA	NA	NA
620-639	-3.000	-3.000	-3.750	-4.500	-5.750	-6.500	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	0.125	0.125	0.125	-1.000	NA	NA
DSCR => 1.25	0.250	0.250	0.250	0.250	0.250	0.250	-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	-1.000	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
5+ & 2-8 Unit Mixed use ⁴	-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
Prepay Penalty (5% Fixed)^{1,4,5} DSCR 5+ Units & 2-8 Mixed Use Only!!	0 Months	-2.750
	12 Months	-2.250
	24 Months	-2.000
	36 Months	-1.000
	60 Months	0.000
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
- 4) 5% Fixed PPP - DSCR 5+ Units & 2-8 Mixed Use Only. 5% fixed to the entire outstanding principal 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)

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.**

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

Jumbo - 30 Day Lock Period - BPC

Rate	5/6 ARM	7/6 ARM	30YR Fixed
7.000	98.750	98.750	98.750
7.125	99.250	99.250	99.250
7.250	99.750	99.750	99.750
7.375	100.188	100.188	100.188
7.500	100.625	100.625	100.625
7.625	101.000	101.000	101.000
7.750	101.375	101.375	101.375
7.875	101.625	101.625	101.625
8.000	101.875	101.875	101.875
8.125	102.125	102.125	102.125
8.250	102.375	102.375	102.375
8.375	102.625	102.625	102.625
8.500	102.875	102.875	102.875
8.625	103.125	103.125	103.125
8.750	103.375	103.375	103.375
8.875	103.625	103.625	103.625
9.000	103.875	103.875	103.875
9.125	104.125	104.125	104.125
9.250	104.375	104.375	104.375
9.375	104.625	104.625	104.625
9.500	104.875	104.875	104.875
9.625	105.125	105.125	105.125
9.750	105.375	105.375	105.375
9.875	105.625	105.625	105.625
10.000	105.875	105.875	105.875
10.125	106.125	106.125	106.125

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	-3.125	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	0.000	0.000	0.000	-0.250	-0.250	-0.250	NA	NA	NA
Cash Out/Debt Consol (-0.500	-0.500	-0.500	-0.500	-0.750	-1.250	-3.500	NA	NA
Cash Out/Debt Consol (-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA
Condo	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA
NW Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	NA	NA	NA
Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
Non-Warrantable Cond	0.000	0.000	-0.250	-0.250	-0.250	-0.250	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	-0.250	-0.250	-0.500	NA	NA
>\$750K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Credit Event <48 Month	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	NA	NA
UPB <150k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	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****
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CLOSED END SECOND MORTGAGE - OWNER-OCCUPIED AND 2ND HOME

OO - 30 Day Lock Period -BPC

Loan Level Price Adjustments

Rate	Fixed Rate
9.375	100.875
9.500	101.375
9.625	101.875
9.750	102.375
9.875	102.875
9.990	103.105
10.000	103.125
10.125	103.375
10.250	103.625
10.375	103.875
10.500	104.125
10.625	104.375
10.750	104.625
10.875	104.875
11.000	105.125
11.125	105.375
11.250	105.625
11.375	105.875
11.500	106.125
11.625	106.375
11.750	106.625
11.875	106.875
12.000	107.125
12.125	107.375
12.250	107.625
12.375	107.875
12.500	108.000
12.625	108.125
12.750	108.250
12.875	108.375
13.000	108.500
13.125	108.625
13.250	108.750
13.375	108.875
13.500	109.000
13.625	109.125
13.750	109.250
13.875	109.375
14.000	109.500
14.125	109.625
14.250	109.750

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 (December 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	NA	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	-2.000	-2.000
December 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

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CLOSED END SECOND MORTGAGE - NON-OWNER OCCUPIED

NOO - 30 Day Lock Period -BPC

Loan Level Price Adjustments

Rate	Fixed Rate	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
11.625	101.375	Full Doc	>= 800	0.000	0.000	-0.500	-0.750	-1.000	-1.500	-2.375	NA	NA
11.750	101.625		780-799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.750	-2.625	NA	NA
11.875	101.875		760-779	-0.500	-0.500	-1.000	-1.250	-1.625	-2.125	-2.875	NA	NA
12.000	102.125		740 - 759	-0.750	-0.750	-1.250	-1.500	-1.875	-2.375	-3.250	NA	NA
12.125	102.375		720 - 739	-1.125	-1.125	-1.625	-1.875	-2.250	-2.625	-4.000	NA	NA
12.250	102.625		700 - 719	-2.000	-2.000	-2.500	-2.750	-3.125	-3.375	-5.500	NA	NA
12.375	102.875		680 - 699	-3.500	-3.500	-4.000	-4.250	-4.500	-5.250	NA	NA	NA
12.500	103.125		660 - 679	-4.500	-4.500	-5.000	-5.250	-5.500	NA	NA	NA	NA
12.625	103.375	Bank Statement	>= 800	-0.500	-0.500	-1.000	-1.250	-1.500	-2.000	NA	NA	NA
12.750	103.625		780-799	-0.750	-0.750	-1.250	-1.500	-1.750	-2.250	NA	NA	NA
12.875	103.875		760-779	-1.000	-1.000	-1.500	-1.750	-2.125	-2.625	NA	NA	NA
13.000	104.125		740 - 759	-1.250	-1.250	-1.750	-2.000	-2.375	-2.875	NA	NA	NA
13.125	104.375		720 - 739	-1.625	-1.625	-2.125	-2.375	-2.750	-3.125	NA	NA	NA
13.250	104.625		700 - 719	-2.750	-2.750	-3.250	-3.500	-3.875	NA	NA	NA	NA
13.375	104.875		680 - 699	-4.500	-4.500	-5.000	-5.250	NA	NA	NA	NA	NA
13.500	105.125		660 - 679	-6.000	-6.000	-6.500	NA	NA	NA	NA	NA	NA
13.625	105.375	Product	10Yr; 15Yr or 20Yr	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.750	105.625		30yr Fixed	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
13.875	105.875		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
14.000	106.125		40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
14.125	106.375	Loan Amount	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
14.250	106.500		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
14.375	106.625		>150,000-550k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
14.500	106.750	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
14.625	106.875		43.01 - 45%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA
14.750	107.000		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
14.875	107.125	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA
15.000	107.250		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
15.125	107.375		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
15.250	107.500											
15.375	107.625											
15.500	107.750											
15.625	107.875											
15.750	108.000											
15.875	108.125											
16.000	108.250											
16.125	108.375											
16.250	108.500											
16.375	108.625											
16.500	108.750											
16.625	108.875											

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

Fees	
Underwriting Fee	\$995
Collateral Review	\$300

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