



NonQM RATE SHEET

Rate Sheet ID: 011924.V1
 Date: 01/19/24
 Time: 7:45 AM

NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST
 2ndTD 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
6.375	97.738	97.738	97.738
6.500	98.363	98.363	98.363
6.625	98.613	98.613	98.613
6.750	98.737	98.737	98.737
6.875	98.988	98.988	98.988
7.000	99.425	99.425	99.425
7.125	99.738	99.738	99.738
7.250	99.925	99.925	99.925
7.375	100.363	100.363	100.363
7.500	100.800	100.800	100.800
7.625	100.925	100.925	100.925
7.750	101.425	101.425	101.425
7.875	101.800	101.800	101.800
8.000	101.925	101.925	101.925
8.125	102.300	102.300	102.300
8.250	102.425	102.425	102.425
8.375	102.550	102.550	102.550
8.500	102.800	102.800	102.800
8.625	103.175	103.175	103.175
8.750	103.425	103.425	103.425
8.875	103.550	103.550	103.550
9.000	103.675	103.675	103.675
9.125	103.800	103.800	103.800
9.250	103.825	103.825	103.825
9.375	104.050	104.050	104.050
9.500	104.600	104.600	104.600
9.625	104.850	104.850	104.850
9.750	104.850	104.850	104.850
9.875	104.850	104.850	104.850
10.000	104.850	104.850	104.850

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	-2.000	-4.500
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	-0.625	-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	-1.500	-1.500	-1.750	-2.000	-2.500	-3.250	-4.000	NA	NA
640-659	-2.500	-2.500	-2.500	-2.750	-3.500	-4.500	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
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	-0.500	-1.500	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
Purchase Special - 12, 24 mo Bk Stmt & Full Doc w FICO 720+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000

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	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

Expanded - 30 Day Lock Period - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.375	97.613	97.613	97.613
6.500	98.238	98.238	98.238
6.625	98.488	98.488	98.488
6.750	98.612	98.612	98.612
6.875	98.863	98.863	98.863
7.000	99.300	99.300	99.300
7.125	99.613	99.613	99.613
7.250	99.800	99.800	99.800
7.375	100.238	100.238	100.238
7.500	100.675	100.675	100.675
7.625	100.800	100.800	100.800
7.750	101.300	101.300	101.300
7.875	101.675	101.675	101.675
8.000	101.800	101.800	101.800
8.125	102.175	102.175	102.175
8.250	102.300	102.300	102.300
8.375	102.425	102.425	102.425
8.500	102.675	102.675	102.675
8.625	103.050	103.050	103.050
8.750	103.300	103.300	103.300
8.875	103.425	103.425	103.425
9.000	103.550	103.550	103.550
9.125	103.675	103.675	103.675
9.250	103.800	103.800	103.800
9.375	103.925	103.925	103.925
9.500	104.600	104.600	104.600
9.625	104.850	104.850	104.850
9.750	104.850	104.850	104.850
9.875	104.850	104.850	104.850
10.000	104.850	104.850	104.850

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	-2.000	-4.500
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	-0.625	-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	-1.500	-1.500	-1.750	-2.000	-2.500	-3.250	-4.000	NA	NA
640-659	-2.500	-2.500	-2.500	-2.750	-3.500	-4.500	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
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
WVVOE	-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	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
24 Month CPA P&L	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
12-Month Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-1.000	-1.000
Cash Out	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-1.500	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
Purchase Special - 12, 24 mo Bk Stmt & Full Doc w FICO 720+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000

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</p> <p>2) Extensions available in 5 day increments up to 15 days. Max of 45 days total</p> <p>3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance</p> <p>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
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
6.875	95.000	95.000	95.000
7.000	95.500	95.500	95.500
7.125	95.750	95.750	95.750
7.250	96.250	96.250	96.250
7.375	99.125	99.125	99.125
7.500	100.000	100.000	100.000
7.625	100.250	100.250	100.250
7.750	100.625	100.625	100.625
7.875	100.750	100.750	100.750
8.000	101.500	101.500	101.500
8.125	101.875	101.875	101.875
8.250	102.250	102.250	102.250
8.375	102.375	102.375	102.375
8.500	102.625	102.625	102.625
8.625	103.000	103.000	103.000
8.750	103.125	103.125	103.125
8.875	103.375	103.375	103.375
9.000	103.625	103.625	103.625
9.125	104.000	104.000	104.000
9.250	104.125	104.125	104.125
9.375	104.250	104.250	104.250
9.500	104.375	104.375	104.375
9.625	104.750	104.750	104.750
9.750	105.000	105.000	105.000
9.875	105.300	105.300	105.300
10.000	105.500	105.500	105.500
10.125	105.900	105.900	105.900
10.250	106.000	106.000	106.000
10.375	106.300	106.300	106.300

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	-3.000	-4.500	NA	NA	NA
660-679	-1.000	-1.000	-1.250	-1.750	-3.750	-6.000	NA	NA	NA
640-659	-4.000	-4.125	-4.500	-5.000	-6.000	-7.000	NA	NA	NA
620-639	-5.000	-5.500	-6.000	-7.000	-7.500	-8.000	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
No Ratio (DSCR < 0.75)	-5.500	-5.500	-5.750	-6.000	-6.500	-7.000	NA	NA	NA
DSCR 0.75 - 0.99	-2.500	-2.500	-2.625	-2.750	-3.000	-4.500	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	1.000	1.000	1.000	1.000	1.000	1.000	-0.750	NA	NA
Short-Term Rental	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	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 & FICO >= 700	-0.500	-0.500	-0.500	-0.500	-0.625	-1.250	NA	NA	NA
Cash Out & FICO < 700	-0.500	-0.500	-0.500	-0.500	-2.250	-2.500	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
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
Special - DSCR =>1 & FICO 740+	1.000	1.000	0.500	0.500	0.375	0.250	0.000	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}	0 Months	-2.750
	12 Months	-2.250
	24 Months	-2.000
	36 Months	-1.000
	60 Months	0.000
DSCR 5+ Units & 2-8 Mixed Use Only!!		
Lock Period	30 days	0.000
	Per day	-0.030
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

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.



JUMBO RATE SHEET

Rate Sheet ID: 011924.V1
 Date: 01/19/24
 Time: 7:45 AM
 NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST
 2ndTD 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
6.875	99.375	99.375	99.375
7.000	99.875	99.875	99.875
7.125	100.375	100.375	100.375
7.250	100.813	100.813	100.813
7.375	101.250	101.250	101.250
7.500	101.625	101.625	101.625
7.625	102.000	102.000	102.000
7.750	102.250	102.250	102.250
7.875	102.500	102.500	102.500
8.000	102.750	102.750	102.750
8.125	103.000	103.000	103.000
8.250	103.250	103.250	103.250
8.375	103.500	103.500	103.500
8.500	103.750	103.750	103.750
8.625	104.000	104.000	104.000
8.750	104.250	104.250	104.250
8.875	104.500	104.500	104.500
9.000	104.625	104.625	104.625
9.125	104.750	104.750	104.750
9.250	104.875	104.875	104.875
9.375	105.000	105.000	105.000
9.500	105.125	105.125	105.125
9.625	105.250	105.250	105.250
9.750	105.375	105.375	105.375
9.875	105.500	105.500	105.500
10.000	105.625	105.625	105.625

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+	1.000	1.000	1.000	0.750	0.563	0.250	-0.250	NA	NA
740 - 759	0.875	0.875	0.875	0.625	0.438	0.125	-0.500	NA	NA
720 - 739	0.750	0.750	0.750	0.500	0.188	-0.250	-0.875	NA	NA
700 - 719	0.625	0.625	0.625	0.375	0.063	-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/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
8.250	97.250
8.375	97.750
8.500	98.250
8.625	98.750
8.750	99.250
8.875	99.750
9.000	100.250
9.125	100.750
9.250	101.125
9.375	101.500
9.500	101.875
9.625	102.250
9.750	102.625
9.875	103.000
9.990	103.230
10.000	103.250
10.125	103.500
10.250	103.750
10.375	104.000
10.500	104.250
10.625	104.500
10.750	104.750
10.875	105.000
11.000	105.250
11.125	105.500
11.250	105.750
11.375	106.000
11.500	106.250
11.625	106.500
11.750	106.750
11.875	107.000
12.000	107.250
12.125	107.500
12.250	107.750
12.375	108.000
12.500	108.125
12.625	108.250
12.750	108.375
12.875	108.500
13.000	108.625
13.125	108.750

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	>= 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
		NA	NA	NA	NA	NA	NA	NA	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****



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 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
10.500	99.750
10.625	100.000
10.750	100.250
10.875	100.500
11.000	100.750
11.125	101.000
11.250	101.250
11.375	101.500
11.500	101.750
11.625	102.000
11.750	102.250
11.875	102.500
12.000	102.750
12.125	103.000
12.250	103.250
12.375	103.500
12.500	103.750
12.625	104.000
12.750	104.250
12.875	104.500
13.000	104.750
13.125	105.000
13.250	105.250
13.375	105.500
13.500	105.750
13.625	106.000
13.750	106.250
13.875	106.500
14.000	106.750
14.125	107.000
14.250	107.125
14.375	107.250
14.500	107.375
14.625	107.500
14.750	107.625
14.875	107.750
15.000	107.875
15.125	108.000
15.250	108.125
15.375	108.250
15.500	108.375

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	NA	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	NA	NA

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

Fees	
Underwriting Fee	\$995
Collateral Review	\$300