



# NonQM RATE SHEET

Rate Sheet ID: 020124.V1  
 Date: 02/01/24  
 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
6.000	97.263	97.263	97.263
6.125	97.888	97.888	97.888
6.250	98.138	98.138	98.138
6.375	98.262	98.262	98.262
6.500	98.513	98.513	98.513
6.625	98.950	98.950	98.950
6.750	99.263	99.263	99.263
6.875	99.450	99.450	99.450
7.000	99.888	99.888	99.888
7.125	100.325	100.325	100.325
7.250	100.450	100.450	100.450
7.375	100.950	100.950	100.950
7.500	101.325	101.325	101.325
7.625	101.450	101.450	101.450
7.750	101.825	101.825	101.825
7.875	101.950	101.950	101.950
8.000	102.075	102.075	102.075
8.125	102.325	102.325	102.325
8.250	102.700	102.700	102.700
8.375	102.950	102.950	102.950
8.500	103.075	103.075	103.075
8.625	103.200	103.200	103.200
8.750	103.325	103.325	103.325
8.875	103.350	103.350	103.350
9.000	103.575	103.575	103.575
9.125	104.125	104.125	104.125
9.250	104.375	104.375	104.375
9.375	104.375	104.375	104.375
9.500	104.375	104.375	104.375
9.625	104.375	104.375	104.375

## 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	-1.000	NA
2nd Home	-0.500	-0.500	-0.250	-0.500	-0.500	-0.500	-1.000	-1.000	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) <sup>1,3,5</sup> (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 <sup>2</sup>	Per day	-0.030
<sup>1</sup> ) Prepayment penalties not allowed in NM <sup>2</sup> ) Extensions available in 5 day increments up to 15 days. Max of 45 days total <sup>3</sup> ) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance  <sup>5</sup> ) 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
6.000	97.138	97.138	97.138
6.125	97.763	97.763	97.763
6.250	98.013	98.013	98.013
6.375	98.137	98.137	98.137
6.500	98.388	98.388	98.388
6.625	98.825	98.825	98.825
6.750	99.138	99.138	99.138
6.875	99.325	99.325	99.325
7.000	99.763	99.763	99.763
7.125	100.200	100.200	100.200
7.250	100.325	100.325	100.325
7.375	100.825	100.825	100.825
7.500	101.200	101.200	101.200
7.625	101.325	101.325	101.325
7.750	101.700	101.700	101.700
7.875	101.825	101.825	101.825
8.000	101.950	101.950	101.950
8.125	102.200	102.200	102.200
8.250	102.575	102.575	102.575
8.375	102.825	102.825	102.825
8.500	102.950	102.950	102.950
8.625	103.075	103.075	103.075
8.750	103.200	103.200	103.200
8.875	103.325	103.325	103.325
9.000	103.450	103.450	103.450
9.125	104.125	104.125	104.125
9.250	104.375	104.375	104.375
9.375	104.375	104.375	104.375
9.500	104.375	104.375	104.375
9.625	104.375	104.375	104.375

## 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	-1.000	NA
2nd Home	-0.500	-0.500	-0.250	-0.500	-0.500	-0.500	-1.000	-1.000	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	-1.250	NA
24 Month CPA P&L	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	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 <sup>2</sup>	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
6.625	95.000	95.000	95.000
6.750	95.500	95.500	95.500
6.875	95.750	95.750	95.750
7.000	96.250	96.250	96.250
7.125	99.125	99.125	99.125
7.250	100.000	100.000	100.000
7.375	100.250	100.250	100.250
7.500	100.625	100.625	100.625
7.625	100.750	100.750	100.750
7.750	101.500	101.500	101.500
7.875	101.875	101.875	101.875
8.000	102.250	102.250	102.250
8.125	102.375	102.375	102.375
8.250	102.625	102.625	102.625
8.375	103.000	103.000	103.000
8.500	103.125	103.125	103.125
8.625	103.375	103.375	103.375
8.750	103.625	103.625	103.625
8.875	104.000	104.000	104.000
9.000	104.125	104.125	104.125
9.125	104.250	104.250	104.250
9.250	104.375	104.375	104.375
9.375	104.750	104.750	104.750
9.500	105.000	105.000	105.000
9.625	105.300	105.300	105.300
9.750	105.500	105.500	105.500
9.875	105.900	105.900	105.900
10.000	106.000	106.000	106.000
10.125	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 <sup>4</sup>	-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

<b>Prepay Penalty (6Mos of Interest)<sup>1,3, 5</sup> (Investor Only)</b>	0 Months	-1.250
	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	60 Months	0.250
<b>Prepay Penalty (5% Fixed)<sup>1,4,5</sup></b>	0 Months	-2.750
	12 Months	-2.250
	24 Months	-2.000
	36 Months	-1.000
	60 Months	0.000
<b>DSCR 5+ Units &amp; 2-8 Mixed Use Only!!</b>		
<b>Lock Period</b>	30 days	0.000
	Per day	-0.030
<b>Extension Fee<sup>2</sup></b>	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
<b>5yr ARM &amp; 7yr ARM</b>	360	360	NA
<b>5yr I/O &amp; 7yr ARM I/O (30 Yr)</b>	240	360	120
<b>5yr I/O &amp; 7yr ARM I/O (40 Yr)</b>	360	480	120
<b>30 YR FIXED</b>	360	360	NA
<b>30 YR FIXED I/O</b>	240	360	120
<b>40 YR FIXED</b>	480	480	NA
<b>40 YR FIXED I/O</b>	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

<b>5yr ARM Caps</b>	2/1/5	<b>ARM Index</b>	SOFR 30AVG
<b>7yr ARM Caps</b>	5/1/5	<b>ARM Margin</b>	6.5
<b>Reset Frequency</b>	6 mo		

### Fees

<b>Underwriting Fee</b>	<b>\$1,495</b>
<b>Collateral Review</b>	<b>\$300</b>

### 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\*\***



# JUMBO RATE SHEET

Rate Sheet ID: 020124.V1  
 Date: 02/01/24  
 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
6.750	99.750	99.750	99.750
6.875	100.250	100.250	100.250
7.000	100.750	100.750	100.750
7.125	101.250	101.250	101.250
7.250	101.625	101.625	101.625
7.375	101.875	101.875	101.875
7.500	102.125	102.125	102.125
7.625	102.375	102.375	102.375
7.750	102.625	102.625	102.625
7.875	102.875	102.875	102.875
8.000	103.125	103.125	103.125
8.125	103.250	103.250	103.250
8.250	103.375	103.375	103.375
8.375	103.500	103.500	103.500
8.500	103.625	103.625	103.625
8.625	103.750	103.750	103.750
8.750	103.875	103.875	103.875
8.875	104.000	104.000	104.000
9.000	104.125	104.125	104.125
9.125	104.250	104.250	104.250
9.250	104.375	104.375	104.375
9.375	104.500	104.500	104.500
9.500	104.625	104.625	104.625
9.625	104.750	104.750	104.750
9.750	104.875	104.875	104.875
9.875	105.000	105.000	105.000

## 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	-0.250	-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	-0.500	-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	-0.250	-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) <sup>1,3, 5</sup> (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 <sup>2</sup>	Per day	-0.030

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.

- 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

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 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
8.250	98.000
8.375	98.500
8.500	99.000
8.625	99.500
8.750	100.000
8.875	100.500
9.000	101.000
9.125	101.500
9.250	101.875
9.375	102.250
9.500	102.625
9.625	103.000
9.750	103.375
9.875	103.750
9.990	103.980
10.000	104.000
10.125	104.250
10.250	104.500
10.375	104.750
10.500	105.000
10.625	105.250
10.750	105.500
10.875	105.750
11.000	106.000
11.125	106.250
11.250	106.500
11.375	106.750
11.500	107.000
11.625	107.250
11.750	107.500
11.875	107.750
12.000	108.000
12.125	108.250
12.250	108.500
12.375	108.750
12.500	108.875
12.625	109.000
12.750	109.125
12.875	109.250
13.000	109.375
13.125	109.500

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	0.500	0.500	0.375	0.125	-0.125	-0.625	-1.625	-4.500	-6.000
	780-799	0.500	0.500	0.125	-0.125	-0.375	-0.875	-1.875	-4.750	-6.250
	760-779	0.375	0.375	-0.125	-0.375	-0.750	-1.250	-2.125	-5.250	-7.250
	740 - 759	0.125	0.125	-0.375	-0.625	-1.000	-1.500	-2.750	-6.250	-8.500
	720 - 739	-0.375	-0.375	-0.875	-1.125	-1.500	-1.875	-3.500	-7.500	-9.500
	700 - 719	-1.500	-1.500	-2.000	-2.250	-2.625	-2.875	-5.000	-8.750	-11.000
	680 - 699	-3.000	-3.000	-3.500	-3.750	-4.000	-4.750	-7.250	-10.500	NA
	660 - 679	-4.000	-4.000	-4.500	-4.750	-5.000	-6.250	-9.000	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
<b>**PE &amp; Special Offers cannot be Combined.</b>	

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\*\***

## 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
10.500	100.500	Full Doc	>= 800	0.000	0.000	-0.500	-0.750	-1.000	-1.500	-2.375	NA	NA
10.625	100.750		780-799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.750	-2.625	NA	NA
10.750	101.000		760-779	-0.500	-0.500	-1.000	-1.250	-1.625	-2.125	-2.875	NA	NA
10.875	101.250		740 - 759	-0.750	-0.750	-1.250	-1.500	-1.875	-2.375	-3.250	NA	NA
11.000	101.500		720 - 739	-1.125	-1.125	-1.625	-1.875	-2.250	-2.625	-4.000	NA	NA
11.125	101.750		700 - 719	-2.000	-2.000	-2.500	-2.750	-3.125	-3.375	-5.500	NA	NA
11.250	102.000		680 - 699	-3.500	-3.500	-4.000	-4.250	-4.500	-5.250	NA	NA	NA
11.375	102.250		660 - 679	-4.500	-4.500	-5.000	-5.250	-5.500	NA	NA	NA	NA
11.500	102.500	Bank Statement	>= 800	-0.500	-0.500	-1.000	-1.250	-1.500	-2.000	NA	NA	NA
11.625	102.750		780-799	-0.750	-0.750	-1.250	-1.500	-1.750	-2.250	NA	NA	NA
11.750	103.000		760-779	-1.000	-1.000	-1.500	-1.750	-2.125	-2.625	NA	NA	NA
11.875	103.250		740 - 759	-1.250	-1.250	-1.750	-2.000	-2.375	-2.875	NA	NA	NA
12.000	103.500		720 - 739	-1.625	-1.625	-2.125	-2.375	-2.750	-3.125	NA	NA	NA
12.125	103.750		700 - 719	-2.750	-2.750	-3.250	-3.500	-3.875	NA	NA	NA	NA
12.250	104.000		680 - 699	-4.500	-4.500	-5.000	-5.250	NA	NA	NA	NA	NA
12.375	104.250		660 - 679	-6.000	-6.000	-6.500	NA	NA	NA	NA	NA	NA
12.500	104.500	Product	10Yr; 15Yr or 20Yr	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.625	104.750		30yr Fixed	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
12.750	105.000		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
12.875	105.250		40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
13.000	105.500	Loan Amount	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
13.125	105.750		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.250	106.000		>150,000-550k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.375	106.250	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.500	106.500		43.01 - 45%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA
13.625	106.750		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
13.750	107.000	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA	NA
13.875	107.250		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
14.000	107.500		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
14.125	107.750											
14.250	107.875											
14.375	108.000											
14.500	108.125											
14.625	108.250											
14.750	108.375											
14.875	108.500											
15.000	108.625											
15.125	108.750											
15.250	108.875											
15.375	109.000											
15.500	109.125											

Min Price**/Misc	Max Price**
98	100.500
<b>**PE &amp; Special Offers cannot be Combined.</b>	

Fees	
Underwriting Fee	\$995
Collateral Review	\$300

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