



# NonQM RATE SHEET

Rate Sheet ID: 020624.V1  
 Date: 02/06/24  
 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 |
|-------|----------|----------|------------|
| 6.125 | 97.113   | 97.113   | 97.113     |
| 6.250 | 97.738   | 97.738   | 97.738     |
| 6.375 | 97.988   | 97.988   | 97.988     |
| 6.500 | 98.112   | 98.112   | 98.112     |
| 6.625 | 98.363   | 98.363   | 98.363     |
| 6.750 | 98.800   | 98.800   | 98.800     |
| 6.875 | 99.113   | 99.113   | 99.113     |
| 7.000 | 99.300   | 99.300   | 99.300     |
| 7.125 | 99.738   | 99.738   | 99.738     |
| 7.250 | 100.175  | 100.175  | 100.175    |
| 7.375 | 100.300  | 100.300  | 100.300    |
| 7.500 | 100.800  | 100.800  | 100.800    |
| 7.625 | 101.175  | 101.175  | 101.175    |
| 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 | 101.925  | 101.925  | 101.925    |
| 8.250 | 102.175  | 102.175  | 102.175    |
| 8.375 | 102.550  | 102.550  | 102.550    |
| 8.500 | 102.800  | 102.800  | 102.800    |
| 8.625 | 102.925  | 102.925  | 102.925    |
| 8.750 | 103.050  | 103.050  | 103.050    |
| 8.875 | 103.175  | 103.175  | 103.175    |
| 9.000 | 103.200  | 103.200  | 103.200    |
| 9.125 | 103.425  | 103.425  | 103.425    |
| 9.250 | 103.975  | 103.975  | 103.975    |
| 9.375 | 104.225  | 104.225  | 104.225    |
| 9.500 | 104.225  | 104.225  | 104.225    |
| 9.625 | 104.225  | 104.225  | 104.225    |
| 9.750 | 104.225  | 104.225  | 104.225    |

## 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><br>(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<br><sup>2</sup> Extensions available in 5 day increments up to 15 days. Max of 45 days total<br><sup>3</sup> 6 mos of interest on the amt of the PP that exceeds 20% of the original balance<br><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 |
|-------|----------|----------|------------|
| 6.125 | 96.988   | 96.988   | 96.988     |
| 6.250 | 97.613   | 97.613   | 97.613     |
| 6.375 | 97.863   | 97.863   | 97.863     |
| 6.500 | 97.987   | 97.987   | 97.987     |
| 6.625 | 98.238   | 98.238   | 98.238     |
| 6.750 | 98.675   | 98.675   | 98.675     |
| 6.875 | 98.988   | 98.988   | 98.988     |
| 7.000 | 99.175   | 99.175   | 99.175     |
| 7.125 | 99.613   | 99.613   | 99.613     |
| 7.250 | 100.050  | 100.050  | 100.050    |
| 7.375 | 100.175  | 100.175  | 100.175    |
| 7.500 | 100.675  | 100.675  | 100.675    |
| 7.625 | 101.050  | 101.050  | 101.050    |
| 7.750 | 101.175  | 101.175  | 101.175    |
| 7.875 | 101.550  | 101.550  | 101.550    |
| 8.000 | 101.675  | 101.675  | 101.675    |
| 8.125 | 101.800  | 101.800  | 101.800    |
| 8.250 | 102.050  | 102.050  | 102.050    |
| 8.375 | 102.425  | 102.425  | 102.425    |
| 8.500 | 102.675  | 102.675  | 102.675    |
| 8.625 | 102.800  | 102.800  | 102.800    |
| 8.750 | 102.925  | 102.925  | 102.925    |
| 8.875 | 103.050  | 103.050  | 103.050    |
| 9.000 | 103.175  | 103.175  | 103.175    |
| 9.125 | 103.300  | 103.300  | 103.300    |
| 9.250 | 103.975  | 103.975  | 103.975    |
| 9.375 | 104.225  | 104.225  | 104.225    |
| 9.500 | 104.225  | 104.225  | 104.225    |
| 9.625 | 104.225  | 104.225  | 104.225    |
| 9.750 | 104.225  | 104.225  | 104.225    |

## 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<br>2) Extensions available in 5 day increments up to 15 days. Max of 45 days total<br>3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance<br>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)   |            |      |          |

| 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. |             |

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### DSCR - 30 Day Lock Period - BPC

| Rate   | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 6.750  | 94.975   | 94.975   | 94.975     |
| 6.875  | 95.475   | 95.475   | 95.475     |
| 7.000  | 95.725   | 95.725   | 95.725     |
| 7.125  | 96.225   | 96.225   | 96.225     |
| 7.250  | 99.100   | 99.100   | 99.100     |
| 7.375  | 99.975   | 99.975   | 99.975     |
| 7.500  | 100.225  | 100.225  | 100.225    |
| 7.625  | 100.600  | 100.600  | 100.600    |
| 7.750  | 100.725  | 100.725  | 100.725    |
| 7.875  | 101.475  | 101.475  | 101.475    |
| 8.000  | 101.850  | 101.850  | 101.850    |
| 8.125  | 102.225  | 102.225  | 102.225    |
| 8.250  | 102.350  | 102.350  | 102.350    |
| 8.375  | 102.600  | 102.600  | 102.600    |
| 8.500  | 102.975  | 102.975  | 102.975    |
| 8.625  | 103.100  | 103.100  | 103.100    |
| 8.750  | 103.350  | 103.350  | 103.350    |
| 8.875  | 103.600  | 103.600  | 103.600    |
| 9.000  | 103.975  | 103.975  | 103.975    |
| 9.125  | 104.100  | 104.100  | 104.100    |
| 9.250  | 104.225  | 104.225  | 104.225    |
| 9.375  | 104.350  | 104.350  | 104.350    |
| 9.500  | 104.725  | 104.725  | 104.725    |
| 9.625  | 104.975  | 104.975  | 104.975    |
| 9.750  | 105.275  | 105.275  | 105.275    |
| 9.875  | 105.475  | 105.475  | 105.475    |
| 10.000 | 105.875  | 105.875  | 105.875    |
| 10.125 | 105.975  | 105.975  | 105.975    |
| 10.250 | 106.275  | 106.275  | 106.275    |

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

| 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  | 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: 020624.V1  
 Date: 02/06/24  
 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 | 99.100  | 99.100  | 99.100     |
| 6.875 | 99.600  | 99.600  | 99.600     |
| 7.000 | 100.100 | 100.100 | 100.100    |
| 7.125 | 100.600 | 100.600 | 100.600    |
| 7.250 | 100.975 | 100.975 | 100.975    |
| 7.375 | 101.225 | 101.225 | 101.225    |
| 7.500 | 101.475 | 101.475 | 101.475    |
| 7.625 | 101.725 | 101.725 | 101.725    |
| 7.750 | 101.975 | 101.975 | 101.975    |
| 7.875 | 102.225 | 102.225 | 102.225    |
| 8.000 | 102.475 | 102.475 | 102.475    |
| 8.125 | 102.600 | 102.600 | 102.600    |
| 8.250 | 102.725 | 102.725 | 102.725    |
| 8.375 | 102.850 | 102.850 | 102.850    |
| 8.500 | 102.975 | 102.975 | 102.975    |
| 8.625 | 103.100 | 103.100 | 103.100    |
| 8.750 | 103.225 | 103.225 | 103.225    |
| 8.875 | 103.350 | 103.350 | 103.350    |
| 9.000 | 103.475 | 103.475 | 103.475    |
| 9.125 | 103.600 | 103.600 | 103.600    |
| 9.250 | 103.725 | 103.725 | 103.725    |
| 9.375 | 103.850 | 103.850 | 103.850    |
| 9.500 | 103.975 | 103.975 | 103.975    |
| 9.625 | 104.100 | 104.100 | 104.100    |
| 9.750 | 104.225 | 104.225 | 104.225    |
| 9.875 | 104.350 | 104.350 | 104.350    |

## 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 => 700 FICO | -0.500 | -0.500   | -0.500   | -0.500   | -0.750   | -1.250   | -3.500   | NA       | NA       |
| Cash Out < 700 FICO  | -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       |
| 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       |
| => \$150K - \$1.5MM  | 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 <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

**\*\*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: 020624.V1  
 Date: 02/06/24  
 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/>

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

OO - 30 Day Lock Period -BPC

**Loan Level Price Adjustments**

| Rate   | Fixed Rate |
|--------|------------|
| 8.250  | 97.500     |
| 8.375  | 98.000     |
| 8.500  | 98.500     |
| 8.625  | 99.000     |
| 8.750  | 99.500     |
| 8.875  | 100.000    |
| 9.000  | 100.500    |
| 9.125  | 101.000    |
| 9.250  | 101.375    |
| 9.375  | 101.750    |
| 9.500  | 102.125    |
| 9.625  | 102.500    |
| 9.750  | 102.875    |
| 9.875  | 103.250    |
| 9.990  | 103.480    |
| 10.000 | 103.500    |
| 10.125 | 103.750    |
| 10.250 | 104.000    |
| 10.375 | 104.250    |
| 10.500 | 104.500    |
| 10.625 | 104.750    |
| 10.750 | 105.000    |
| 10.875 | 105.250    |
| 11.000 | 105.500    |
| 11.125 | 105.750    |
| 11.250 | 106.000    |
| 11.375 | 106.250    |
| 11.500 | 106.500    |
| 11.625 | 106.750    |
| 11.750 | 107.000    |
| 11.875 | 107.250    |
| 12.000 | 107.500    |
| 12.125 | 107.750    |
| 12.250 | 108.000    |
| 12.375 | 108.250    |
| 12.500 | 108.375    |
| 12.625 | 108.500    |
| 12.750 | 108.625    |
| 12.875 | 108.750    |
| 13.000 | 108.875    |
| 13.125 | 109.000    |

| 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 |  |  |  |  |  |  |  |  |  |
|--------|------------|--|--|--|--|--|--|--|--|--|
| 10.500 | 100.000    |  |  |  |  |  |  |  |  |  |
| 10.625 | 100.250    |  |  |  |  |  |  |  |  |  |
| 10.750 | 100.500    |  |  |  |  |  |  |  |  |  |
| 10.875 | 100.750    |  |  |  |  |  |  |  |  |  |
| 11.000 | 101.000    |  |  |  |  |  |  |  |  |  |
| 11.125 | 101.250    |  |  |  |  |  |  |  |  |  |
| 11.250 | 101.500    |  |  |  |  |  |  |  |  |  |
| 11.375 | 101.750    |  |  |  |  |  |  |  |  |  |
| 11.500 | 102.000    |  |  |  |  |  |  |  |  |  |
| 11.625 | 102.250    |  |  |  |  |  |  |  |  |  |
| 11.750 | 102.500    |  |  |  |  |  |  |  |  |  |
| 11.875 | 102.750    |  |  |  |  |  |  |  |  |  |
| 12.000 | 103.000    |  |  |  |  |  |  |  |  |  |
| 12.125 | 103.250    |  |  |  |  |  |  |  |  |  |
| 12.250 | 103.500    |  |  |  |  |  |  |  |  |  |
| 12.375 | 103.750    |  |  |  |  |  |  |  |  |  |
| 12.500 | 104.000    |  |  |  |  |  |  |  |  |  |
| 12.625 | 104.250    |  |  |  |  |  |  |  |  |  |
| 12.750 | 104.500    |  |  |  |  |  |  |  |  |  |
| 12.875 | 104.750    |  |  |  |  |  |  |  |  |  |
| 13.000 | 105.000    |  |  |  |  |  |  |  |  |  |
| 13.125 | 105.250    |  |  |  |  |  |  |  |  |  |
| 13.250 | 105.500    |  |  |  |  |  |  |  |  |  |
| 13.375 | 105.750    |  |  |  |  |  |  |  |  |  |
| 13.500 | 106.000    |  |  |  |  |  |  |  |  |  |
| 13.625 | 106.250    |  |  |  |  |  |  |  |  |  |
| 13.750 | 106.500    |  |  |  |  |  |  |  |  |  |
| 13.875 | 106.750    |  |  |  |  |  |  |  |  |  |
| 14.000 | 107.000    |  |  |  |  |  |  |  |  |  |
| 14.125 | 107.250    |  |  |  |  |  |  |  |  |  |
| 14.250 | 107.375    |  |  |  |  |  |  |  |  |  |
| 14.375 | 107.500    |  |  |  |  |  |  |  |  |  |
| 14.500 | 107.625    |  |  |  |  |  |  |  |  |  |
| 14.625 | 107.750    |  |  |  |  |  |  |  |  |  |
| 14.750 | 107.875    |  |  |  |  |  |  |  |  |  |
| 14.875 | 108.000    |  |  |  |  |  |  |  |  |  |
| 15.000 | 108.125    |  |  |  |  |  |  |  |  |  |
| 15.125 | 108.250    |  |  |  |  |  |  |  |  |  |
| 15.250 | 108.375    |  |  |  |  |  |  |  |  |  |
| 15.375 | 108.500    |  |  |  |  |  |  |  |  |  |
| 15.500 | 108.625    |  |  |  |  |  |  |  |  |  |

  

| 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     |
| <i>**PE &amp; 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\*\***