

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

| Rate   | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 6.375  | 96.825   | 96.825   | 96.825     |
| 6.500  | 97.575   | 97.575   | 97.575     |
| 6.625  | 97.950   | 97.950   | 97.950     |
| 6.750  | 98.075   | 98.075   | 98.075     |
| 6.875  | 98.325   | 98.325   | 98.325     |
| 7.000  | 98.794   | 98.794   | 98.794     |
| 7.125  | 99.106   | 99.106   | 99.106     |
| 7.250  | 99.294   | 99.294   | 99.294     |
| 7.375  | 99.731   | 99.731   | 99.731     |
| 7.500  | 100.169  | 100.169  | 100.169    |
| 7.625  | 100.356  | 100.356  | 100.356    |
| 7.750  | 100.919  | 100.919  | 100.919    |
| 7.875  | 101.294  | 101.294  | 101.294    |
| 8.000  | 101.419  | 101.419  | 101.419    |
| 8.125  | 101.794  | 101.794  | 101.794    |
| 8.250  | 101.919  | 101.919  | 101.919    |
| 8.375  | 102.044  | 102.044  | 102.044    |
| 8.500  | 102.294  | 102.294  | 102.294    |
| 8.625  | 102.669  | 102.669  | 102.669    |
| 8.750  | 102.981  | 102.981  | 102.981    |
| 8.875  | 103.169  | 103.169  | 103.169    |
| 9.000  | 103.294  | 103.294  | 103.294    |
| 9.125  | 103.419  | 103.419  | 103.419    |
| 9.250  | 103.444  | 103.444  | 103.444    |
| 9.375  | 103.669  | 103.669  | 103.669    |
| 9.500  | 104.219  | 104.219  | 104.219    |
| 9.625  | 104.469  | 104.469  | 104.469    |
| 9.750  | 104.469  | 104.469  | 104.469    |
| 9.875  | 104.469  | 104.469  | 104.469    |
| 10.000 | 104.469  | 104.469  | 104.469    |

### 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   | -7.500   |
| 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   | -5.500   | 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   | -2.000   | NA       | NA       |
| NW Condo   | -1.000 | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | 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   | NA       |
| Escrow waiver  | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | NA       |
| Purchase or R/T Special - 12, 24 mo Bk Stmt & Full Doc w FICO 700+ | 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 | -0.025 |
|----------------------------|---------|--------|
|                            |         |        |

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      |
| 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

| 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  | 96.700   | 96.700   | 96.700     |
| 6.500  | 97.450   | 97.450   | 97.450     |
| 6.625  | 97.825   | 97.825   | 97.825     |
| 6.750  | 97.950   | 97.950   | 97.950     |
| 6.875  | 98.200   | 98.200   | 98.200     |
| 7.000  | 98.669   | 98.669   | 98.669     |
| 7.125  | 98.981   | 98.981   | 98.981     |
| 7.250  | 99.169   | 99.169   | 99.169     |
| 7.375  | 99.606   | 99.606   | 99.606     |
| 7.500  | 100.044  | 100.044  | 100.044    |
| 7.625  | 100.231  | 100.231  | 100.231    |
| 7.750  | 100.794  | 100.794  | 100.794    |
| 7.875  | 101.169  | 101.169  | 101.169    |
| 8.000  | 101.294  | 101.294  | 101.294    |
| 8.125  | 101.669  | 101.669  | 101.669    |
| 8.250  | 101.794  | 101.794  | 101.794    |
| 8.375  | 101.919  | 101.919  | 101.919    |
| 8.500  | 102.169  | 102.169  | 102.169    |
| 8.625  | 102.544  | 102.544  | 102.544    |
| 8.750  | 102.856  | 102.856  | 102.856    |
| 8.875  | 103.044  | 103.044  | 103.044    |
| 9.000  | 103.169  | 103.169  | 103.169    |
| 9.125  | 103.294  | 103.294  | 103.294    |
| 9.250  | 103.419  | 103.419  | 103.419    |
| 9.375  | 103.544  | 103.544  | 103.544    |
| 9.500  | 104.219  | 104.219  | 104.219    |
| 9.625  | 104.469  | 104.469  | 104.469    |
| 9.750  | 104.469  | 104.469  | 104.469    |
| 9.875  | 104.469  | 104.469  | 104.469    |
| 10.000 | 104.469  | 104.469  | 104.469    |

## 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   | -7.500   |
| 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   | -5.500   | 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   | 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   | -2.000   | NA       | NA       |
| NW Condo   | -1.000 | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | 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   | NA       |
| Escrow waiver  | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | NA       |
| Purchase or R/T Special - 12, 24 mo Bk Stmt & Full Doc w FICO 700+ | 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   | -0.025 |

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

## Product

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

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

## Fees

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

## ARM Requirements

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

## Min Price\*\*/Misc

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

\*\*PE & Special Offers cannot be Combined.

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

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

### DSCR - 30 Day Lock Period - BPC

| Rate   | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 7.000  | 95.450   | 95.450   | 95.450     |
| 7.125  | 95.950   | 95.950   | 95.950     |
| 7.250  | 96.200   | 96.200   | 96.200     |
| 7.375  | 96.700   | 96.700   | 96.700     |
| 7.500  | 99.575   | 99.575   | 99.575     |
| 7.625  | 100.450  | 100.450  | 100.450    |
| 7.750  | 100.763  | 100.763  | 100.763    |
| 7.875  | 101.200  | 101.200  | 101.200    |
| 8.000  | 101.388  | 101.388  | 101.388    |
| 8.125  | 102.200  | 102.200  | 102.200    |
| 8.250  | 102.575  | 102.575  | 102.575    |
| 8.375  | 102.950  | 102.950  | 102.950    |
| 8.500  | 103.075  | 103.075  | 103.075    |
| 8.625  | 103.325  | 103.325  | 103.325    |
| 8.750  | 103.700  | 103.700  | 103.700    |
| 8.875  | 103.825  | 103.825  | 103.825    |
| 9.000  | 104.075  | 104.075  | 104.075    |
| 9.125  | 104.325  | 104.325  | 104.325    |
| 9.250  | 104.700  | 104.700  | 104.700    |
| 9.375  | 104.825  | 104.825  | 104.825    |
| 9.500  | 104.950  | 104.950  | 104.950    |
| 9.625  | 105.075  | 105.075  | 105.075    |
| 9.750  | 105.450  | 105.450  | 105.450    |
| 9.875  | 105.700  | 105.700  | 105.700    |
| 10.000 | 106.000  | 106.000  | 106.000    |
| 10.125 | 106.200  | 106.200  | 106.200    |
| 10.250 | 106.600  | 106.600  | 106.600    |
| 10.375 | 106.700  | 106.700  | 106.700    |
| 10.500 | 107.000  | 107.000  | 107.000    |

### 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+      | 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       |

| 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   | NA       | 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   | -0.025 |
| <b>Extension Fee<sup>2</sup></b>  | Per day   | -0.025 |

- 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     |
| <i>**PE &amp; Special Offers cannot be Combined.</i> |             |

**\*\*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: 031824.V1  
 Date: 03/18/24  
 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 |
|-------|---------|---------|------------|
| 6.625 | 98.125  | 98.125  | 98.125     |
| 6.750 | 98.625  | 98.625  | 98.625     |
| 6.875 | 99.125  | 99.125  | 99.125     |
| 7.000 | 99.625  | 99.625  | 99.625     |
| 7.125 | 100.125 | 100.125 | 100.125    |
| 7.250 | 100.500 | 100.500 | 100.500    |
| 7.375 | 100.750 | 100.750 | 100.750    |
| 7.500 | 101.000 | 101.000 | 101.000    |
| 7.625 | 101.250 | 101.250 | 101.250    |
| 7.750 | 101.500 | 101.500 | 101.500    |
| 7.875 | 101.750 | 101.750 | 101.750    |
| 8.000 | 102.000 | 102.000 | 102.000    |
| 8.125 | 102.125 | 102.125 | 102.125    |
| 8.250 | 102.250 | 102.250 | 102.250    |
| 8.375 | 102.375 | 102.375 | 102.375    |
| 8.500 | 102.500 | 102.500 | 102.500    |
| 8.625 | 102.625 | 102.625 | 102.625    |
| 8.750 | 102.750 | 102.750 | 102.750    |
| 8.875 | 102.875 | 102.875 | 102.875    |
| 9.000 | 103.000 | 103.000 | 103.000    |

## 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   | -1.750   | 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   | -2.500   | 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       |
| Non-Warrantable Condo | 0.000  | 0.000    | -0.500   | -0.500   | -0.625   | -0.750   | -1.000   | 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   | -1.750   | NA       | NA       |
| Escrow waiver         | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | NA       | NA       |

# ITIN RATE SHEET

## ITIN - Primary - 30 Year Fixed - BPC

| Rate   | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 8.375  | 99.850   | 99.850   | 99.850     |
| 8.500  | 100.100  | 100.100  | 100.100    |
| 8.625  | 100.350  | 100.350  | 100.350    |
| 8.750  | 100.600  | 100.600  | 100.600    |
| 8.875  | 100.850  | 100.850  | 100.850    |
| 9.000  | 101.100  | 101.100  | 101.100    |
| 9.125  | 101.350  | 101.350  | 101.350    |
| 9.250  | 101.600  | 101.600  | 101.600    |
| 9.375  | 101.850  | 101.850  | 101.850    |
| 9.500  | 102.100  | 102.100  | 102.100    |
| 9.625  | 102.350  | 102.350  | 102.350    |
| 9.750  | 102.600  | 102.600  | 102.600    |
| 9.875  | 102.850  | 102.850  | 102.850    |
| 10.000 | 103.100  | 103.100  | 103.100    |
| 10.125 | 103.350  | 103.350  | 103.350    |
| 10.250 | 103.600  | 103.600  | 103.600    |
| 10.375 | 103.850  | 103.850  | 103.850    |
| 10.500 | 104.100  | 104.100  | 104.100    |
| 10.625 | 104.350  | 104.350  | 104.350    |
| 10.750 | 104.600  | 104.600  | 104.600    |

## 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    | -0.500   | -2.500   | NA       | NA       |
| 740-759   | 0.125  | 0.125    | 0.125    | 0.000    | -0.250   | -0.625   | -3.000   | NA       | NA       |
| 720-739   | 0.000  | 0.000    | -0.125   | -0.250   | -0.625   | -1.000   | -3.000   | NA       | NA       |
| 700-719   | -0.125 | -0.250   | -0.375   | -0.500   | -0.750   | -2.500   | -3.750   | NA       | NA       |
| 680-699   | -0.500 | -0.875   | -1.125   | -1.500   | -2.500   | -3.500   | -4.750   | NA       | NA       |
| 660-679   | -2.750 | -2.750   | -2.750   | -3.250   | -4.000   | -5.000   | -6.250   | 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     | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       | NA       |
| 12 Mnth Bk Stmt/1099 | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.500   | NA       | NA       |
| 1-YR P&L             | -2.000 | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | NA       | NA       |
| Condo                | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.500   | -0.500   | NA       | NA       |
| NW Condo             | -0.500 | -0.500   | -0.500   | -0.500   | -0.750   | -1.000   | NA       | NA       | NA       |
| 2-4 Units            | -0.250 | -0.250   | -0.500   | -0.500   | -0.500   | -0.500   | -0.750   | NA       | NA       |
| DTI > 43 - 50        | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.500   | NA       | NA       |
| \$150K - \$1MM       | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       | NA       |
| >\$1.00MM - \$1.5MM  | 0.000  | 0.000    | 0.000    | -0.250   | -0.500   | -0.750   | -1.250   | NA       | NA       |
| Escrow Waiver        | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | NA       | NA       |

| Other Price Adjustments    |         |        |
|----------------------------|---------|--------|
| Lock Period                | 30 days | 0.000  |
| Extension Fee <sup>4</sup> | Per day | -0.025 |

<sup>2)</sup> Extensions available in 5 day increments up to 15 days. Max of 45 days total

| ARM Requirements |       |            |            |
|------------------|-------|------------|------------|
| 5yr ARM Caps     | 2/1/5 | ARM Index  | SOFR 30AVG |
| 7yr ARM Caps     | 5/1/5 | ARM Margin | 6.00       |

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

| Min Price**/Misc | Max Price** |
|------------------|-------------|
| 98               | 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\*\***

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

### OO - 30 Day Lock Period -BPC

### Loan Level Price Adjustments

| Rate   | Fixed Rate |
|--------|------------|
| 8.250  | 98.375     |
| 8.375  | 98.875     |
| 8.500  | 99.375     |
| 8.625  | 99.875     |
| 8.750  | 100.250    |
| 8.875  | 100.625    |
| 9.000  | 101.000    |
| 9.125  | 101.375    |
| 9.250  | 101.750    |
| 9.375  | 102.125    |
| 9.500  | 102.500    |
| 9.625  | 102.875    |
| 9.750  | 103.250    |
| 9.875  | 103.625    |
| 9.990  | 103.855    |
| 10.000 | 103.875    |
| 10.125 | 104.125    |
| 10.250 | 104.375    |
| 10.375 | 104.625    |
| 10.500 | 104.875    |
| 10.625 | 105.125    |
| 10.750 | 105.375    |
| 10.875 | 105.625    |
| 11.000 | 105.875    |
| 11.125 | 106.125    |
| 11.250 | 106.375    |
| 11.375 | 106.625    |
| 11.500 | 106.875    |
| 11.625 | 107.125    |
| 11.750 | 107.375    |
| 11.875 | 107.625    |
| 12.000 | 107.875    |
| 12.125 | 108.125    |
| 12.250 | 108.375    |
| 12.375 | 108.625    |
| 12.500 | 108.750    |
| 12.625 | 108.875    |
| 12.750 | 109.000    |
| 12.875 | 109.125    |
| 13.000 | 109.250    |
| 13.125 | 109.375    |

| 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             | 0.500  | 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     |

**\*\*PE & Special Offers cannot be Combined.**

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

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

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

## 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 |
|--------|------------|----------------|--------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| 9.500  | 100.375    | Full Doc       | >= 800             | 0.000  | 0.000    | -0.500   | -0.750   | -1.000   | -1.500   | -2.375   | NA       | NA       |
| 9.625  | 100.750    |                | 780-799            | -0.250 | -0.250   | -0.750   | -1.000   | -1.250   | -1.750   | -2.625   | NA       | NA       |
| 9.750  | 101.125    |                | 760-779            | -0.500 | -0.500   | -1.000   | -1.250   | -1.625   | -2.125   | -2.875   | NA       | NA       |
| 9.875  | 101.500    |                | 740 - 759          | -0.750 | -0.750   | -1.250   | -1.500   | -1.875   | -2.375   | -3.250   | NA       | NA       |
| 10.000 | 101.750    |                | 720 - 739          | -1.125 | -1.125   | -1.625   | -1.875   | -2.250   | -2.625   | -4.000   | NA       | NA       |
| 10.125 | 102.000    |                | 700 - 719          | -2.000 | -2.000   | -2.500   | -2.750   | -3.125   | -3.375   | -5.500   | NA       | NA       |
| 10.250 | 102.250    |                | 680 - 699          | -3.500 | -3.500   | -4.000   | -4.250   | -4.500   | -5.250   | NA       | NA       | NA       |
| 10.375 | 102.500    |                | 660 - 679          | -4.500 | -4.500   | -5.000   | -5.250   | -5.500   | NA       | NA       | NA       | NA       |
| 10.500 | 102.750    | Bank Statement | >= 800             | -0.500 | -0.500   | -1.000   | -1.250   | -1.500   | -2.000   | NA       | NA       | NA       |
| 10.625 | 103.000    |                | 780-799            | -0.750 | -0.750   | -1.250   | -1.500   | -1.750   | -2.250   | NA       | NA       | NA       |
| 10.750 | 103.250    |                | 760-779            | -1.000 | -1.000   | -1.500   | -1.750   | -2.125   | -2.625   | NA       | NA       | NA       |
| 10.875 | 103.500    |                | 740 - 759          | -1.250 | -1.250   | -1.750   | -2.000   | -2.375   | -2.875   | NA       | NA       | NA       |
| 11.000 | 103.750    |                | 720 - 739          | -1.625 | -1.625   | -2.125   | -2.375   | -2.750   | -3.125   | NA       | NA       | NA       |
| 11.125 | 104.000    |                | 700 - 719          | -2.750 | -2.750   | -3.250   | -3.500   | -3.875   | NA       | NA       | NA       | NA       |
| 11.250 | 104.250    |                | 680 - 699          | -4.500 | -4.500   | -5.000   | -5.250   | NA       | NA       | NA       | NA       | NA       |
| 11.375 | 104.500    |                | 660 - 679          | -6.000 | -6.000   | -6.500   | NA       | NA       | NA       | NA       | NA       | NA       |
| 11.500 | 104.750    | Product        | 10Yr; 15Yr or 20Yr | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       | NA       |
| 11.625 | 105.000    |                | 30yr Fixed         | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | NA       | NA       |
| 11.750 | 105.250    |                | 30/15Yr Balloon    | -0.375 | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | NA       | NA       |
| 11.875 | 105.500    |                | 40/15Yr Balloon    | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | NA       | NA       |
| 12.000 | 105.750    | Loan Amount    | 125k               | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | NA       | NA       |
| 12.125 | 106.000    |                | 125,001-150k       | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       | NA       |
| 12.250 | 106.250    |                | >150,000-550k      | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       | NA       |
| 12.375 | 106.500    | DTI            | <= 43%             | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       | NA       |
| 12.500 | 106.625    |                | 43.01 - 45%        | -0.375 | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | -0.500   | NA       | NA       |
| 12.625 | 106.750    |                | >45 - 50%          | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -1.000   | NA       | NA       |
| 12.750 | 106.875    | Property Type  | Warrantable Condo  | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | NA       | NA       | NA       | NA       |
| 12.875 | 107.000    |                | 2-4 Unit           | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | NA       | NA       | NA       |
| 13.000 | 107.125    |                | Modular            | -2.000 | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | NA       | NA       |
| 13.125 | 107.250    |                |                    |        |          |          |          |          |          |          |          |          |
| 13.250 | 107.375    |                |                    |        |          |          |          |          |          |          |          |          |
| 13.375 | 107.500    |                |                    |        |          |          |          |          |          |          |          |          |
| 13.500 | 107.625    |                |                    |        |          |          |          |          |          |          |          |          |
| 13.625 | 107.750    |                |                    |        |          |          |          |          |          |          |          |          |
| 13.750 | 107.875    |                |                    |        |          |          |          |          |          |          |          |          |
| 13.875 | 108.000    |                |                    |        |          |          |          |          |          |          |          |          |
| 14.000 | 108.125    |                |                    |        |          |          |          |          |          |          |          |          |
| 14.125 | 108.250    |                |                    |        |          |          |          |          |          |          |          |          |
| 14.250 | 108.375    |                |                    |        |          |          |          |          |          |          |          |          |
| 14.375 | 108.500    |                |                    |        |          |          |          |          |          |          |          |          |
| 14.500 | 108.625    |                |                    |        |          |          |          |          |          |          |          |          |

| 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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