

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

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.625	96.887	96.887	96.887
6.750	97.637	97.637	97.637
6.875	98.387	98.387	98.387
7.000	98.762	98.762	98.762
7.125	99.075	99.075	99.075
7.250	99.700	99.700	99.700
7.375	100.200	100.200	100.200
7.500	100.450	100.450	100.450
7.625	100.668	100.668	100.668
7.750	101.137	101.137	101.137
7.875	101.355	101.355	101.355
8.000	101.918	101.918	101.918
8.125	102.293	102.293	102.293
8.250	102.418	102.418	102.418
8.375	102.793	102.793	102.793
8.500	102.918	102.918	102.918
8.625	103.043	103.043	103.043
8.750	103.293	103.293	103.293
8.875	103.668	103.668	103.668
9.000	104.043	104.043	104.043
9.125	104.230	104.230	104.230
9.250	104.418	104.418	104.418
9.375	104.605	104.605	104.605
9.500	104.693	104.693	104.693
9.625	104.918	104.918	104.918
9.750	105.468	105.468	105.468
9.875	105.718	105.718	105.718
10.000	105.718	105.718	105.718
10.125	105.718	105.718	105.718
10.250	105.718	105.718	105.718

### 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+	1.250	1.250	1.250	1.250	1.250	1.250	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 and LPC not allowed\*\*

**\*\*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
6.625	96.762	96.762	96.762
6.750	97.512	97.512	97.512
6.875	98.262	98.262	98.262
7.000	98.637	98.637	98.637
7.125	98.950	98.950	98.950
7.250	99.575	99.575	99.575
7.375	100.075	100.075	100.075
7.500	100.325	100.325	100.325
7.625	100.543	100.543	100.543
7.750	101.012	101.012	101.012
7.875	101.230	101.230	101.230
8.000	101.793	101.793	101.793
8.125	102.168	102.168	102.168
8.250	102.293	102.293	102.293
8.375	102.668	102.668	102.668
8.500	102.793	102.793	102.793
8.625	102.918	102.918	102.918
8.750	103.168	103.168	103.168
8.875	103.543	103.543	103.543
9.000	103.918	103.918	103.918
9.125	104.105	104.105	104.105
9.250	104.293	104.293	104.293
9.375	104.480	104.480	104.480
9.500	104.668	104.668	104.668
9.625	104.793	104.793	104.793
9.750	105.468	105.468	105.468
9.875	105.718	105.718	105.718
10.000	105.718	105.718	105.718
10.125	105.718	105.718	105.718
10.250	105.718	105.718	105.718

## 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+	1.250	1.250	1.250	1.250	1.250	1.250	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 and LPC not allowed\*\*

\*\*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	98.800	98.800	98.800
7.125	99.113	99.113	99.113
7.250	99.550	99.550	99.550
7.375	99.863	99.863	99.863
7.500	100.175	100.175	100.175
7.625	100.675	100.675	100.675
7.750	100.988	100.988	100.988
7.875	101.550	101.550	101.550
8.000	101.863	101.863	101.863
8.125	102.675	102.675	102.675
8.250	103.050	103.050	103.050
8.375	103.425	103.425	103.425
8.500	103.550	103.550	103.550
8.625	103.800	103.800	103.800
8.750	104.175	104.175	104.175
8.875	104.300	104.300	104.300
9.000	104.550	104.550	104.550
9.125	104.800	104.800	104.800
9.250	105.175	105.175	105.175
9.375	105.300	105.300	105.300
9.500	105.425	105.425	105.425
9.625	105.613	105.613	105.613
9.750	105.988	105.988	105.988
9.875	106.238	106.238	106.238
10.000	106.538	106.538	106.538
10.125	106.738	106.738	106.738
10.250	107.138	107.138	107.138
10.375	107.238	107.238	107.238
10.500	107.538	107.538	107.538

### 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	NA	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>	-6.500	-6.500	-6.500	-6.500	-6.500	-7.500	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	-0.250	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
<b>DSCR 5+ Units &amp; 2-8 Mixed Use Only!!</b>	60 Months	0.000
	30 days	0.000
<b>Lock Period</b>	30 days	0.000
<b>Extension Fee<sup>c</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

*\* 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	Max Price**
98	101.500
NOO with Zero PPP	99.000
Loan Amt >1.5M	101.000

**\*\*PE & Special Offers cannot be Combined and LPC not allowed\*\***

**\*\*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: 060524.V1  
 Date: 06/05/24  
 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	98.000	98.000	98.000
6.750	98.500	98.500	98.500
6.875	99.000	99.000	99.000
7.000	99.500	99.500	99.500
7.125	100.000	100.000	100.000
7.250	100.375	100.375	100.375
7.375	100.625	100.625	100.625
7.500	100.875	100.875	100.875
7.625	101.125	101.125	101.125
7.750	101.375	101.375	101.375
7.875	101.625	101.625	101.625
8.000	101.875	101.875	101.875
8.125	102.125	102.125	102.125
8.250	102.375	102.375	102.375
8.375	102.625	102.625	102.625
8.500	102.875	102.875	102.875
8.625	103.125	103.125	103.125
8.750	103.250	103.250	103.250
8.875	103.375	103.375	103.375
9.000	103.500	103.500	103.500

## 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	0.000	NA	NA
740 - 759	0.875	0.875	0.875	0.625	0.438	0.125	-0.250	NA	NA
720 - 739	0.750	0.750	0.750	0.500	0.188	-0.250	-0.750	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	-1.000	-1.750	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	0.000	0.000	0.000	NA	NA
UPB > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	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	99.750	99.750	99.750
8.500	100.000	100.000	100.000
8.625	100.250	100.250	100.250
8.750	100.500	100.500	100.500
8.875	100.750	100.750	100.750
9.000	101.000	101.000	101.000
9.125	101.250	101.250	101.250
9.250	101.500	101.500	101.500
9.375	101.750	101.750	101.750
9.500	102.000	102.000	102.000
9.625	102.250	102.250	102.250
9.750	102.500	102.500	102.500
9.875	102.750	102.750	102.750
10.000	103.000	103.000	103.000
10.125	103.250	103.250	103.250
10.250	103.500	103.500	103.500
10.375	103.750	103.750	103.750
10.500	104.000	104.000	104.000
10.625	104.250	104.250	104.250
10.750	104.500	104.500	104.500

## 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	-2.750	NA
740-759	0.125	0.125	0.125	0.000	-0.250	-0.625	-3.000	-4.250	NA
720-739	0.000	0.000	-0.125	-0.250	-0.625	-1.000	-3.000	-4.250	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	-0.625	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
Cash Out	-0.375	-0.375	-0.500	-0.625	-0.750	-1.250	NA	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	-0.500	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 and LPC not allowed**	

**\*\*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	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
8.625	99.875	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	-4.625	-6.250
8.750	100.375		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	-4.875	-6.500
8.875	100.875		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	-5.500	-7.500
9.000	101.375		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	-6.750	-9.000
9.125	101.875		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	-8.125	-10.000
9.250	102.250		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	-9.375	-11.500
9.375	102.625		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	-8.125	-11.125	NA
9.500	103.000		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	-7.000	-10.000	NA	NA
9.625	103.375		>= 800	0.000	0.000	-0.375	-0.625	-1.000	-2.000	-3.000	-6.500	NA
9.750	103.750	780-799	0.000	0.000	-0.500	-0.750	-1.125	-2.125	-3.125	-6.750	NA	
9.875	104.125	760-779	-0.500	-0.500	-1.000	-1.375	-1.625	-2.625	-3.625	-7.375	NA	
10.000	104.500	740 - 759	-1.000	-1.000	-1.500	-1.875	-2.000	-3.250	-4.875	-8.750	NA	
10.125	104.750	720 - 739	-1.500	-1.500	-2.000	-2.375	-2.625	-3.750	-5.750	-10.125	NA	
10.250	105.000	700 - 719	-2.750	-2.750	-3.375	-3.750	-4.125	-4.750	-7.375	NA	NA	
10.375	105.250	680 - 699	-4.500	-4.500	-5.125	-5.500	-6.000	-7.000	NA	NA	NA	
10.500	105.500	660 - 679	-6.250	-6.375	-6.750	-7.375	-7.750	NA	NA	NA	NA	
10.625	105.750	Product	10Yr; 15Yr or 20yr	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.750	106.000		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.875	106.250		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
11.000	106.500		40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
11.125	106.750	Loan Amount	125k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.250	107.000		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.375	107.250		>150,000-550k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.500	107.500	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.625	107.750		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
11.750	108.000		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
11.875	108.250	Occupancy	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
12.000	108.500	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
12.125	108.750		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
12.250	109.000		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
12.375	109.250		SFR - Rural	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
12.500	109.500											
12.625	109.625											
12.750	109.750											
12.875	109.875											
13.000	110.000											
13.125	110.125											
13.250	110.250											
13.375	110.375											
13.500	110.500											
13.625	110.625											

  

Min Price**/Misc	Max Price**
98	100.500
<b>**PE &amp; Special Offers cannot be Combined and LPC not allowed**</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
9.875	101.750	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	NA	NA
10.000	102.125		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	NA	NA
10.125	102.375		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	NA	NA
10.250	102.625		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	NA	NA
10.375	102.875		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	NA	NA
10.500	103.125		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	NA	NA
10.625	103.375		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	NA	NA	NA
10.750	103.625		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	NA	NA	NA	NA
10.875	103.875	Bank Statement	>= 800	0.000	0.000	-0.375	-0.625	-1.000	-2.000	NA	NA	NA
11.000	104.125		780-799	0.000	0.000	-0.500	-0.750	-1.125	-2.125	NA	NA	NA
11.125	104.375		760-779	-0.500	-0.500	-1.000	-1.375	-1.625	-2.625	NA	NA	NA
11.250	104.625		740 - 759	-1.000	-1.000	-1.500	-1.875	-2.000	-3.250	NA	NA	NA
11.375	104.875		720 - 739	-1.500	-1.500	-2.000	-2.375	-2.625	-3.750	NA	NA	NA
11.500	105.125		700 - 719	-2.750	-2.750	-3.375	-3.750	-4.125	NA	NA	NA	NA
11.625	105.375		680 - 699	-4.500	-4.500	-5.125	-5.500	NA	NA	NA	NA	NA
11.750	105.625		660 - 679	-6.250	-6.375	-6.750	NA	NA	NA	NA	NA	NA
11.875	105.875	Product	10Yr; 15Yr or 20Yr	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.000	106.125		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.125	106.375		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
12.250	106.625		40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
12.375	106.875	Loan Amount	125k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.500	107.125		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.625	107.375		>150,000-550k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.750	107.625	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.875	107.875		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	NA
13.000	108.125		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
13.125	108.375	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
13.250	108.500		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
13.375	108.625		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
13.500	108.750											
13.625	108.875											
13.750	109.000											
13.875	109.125											
14.000	109.250											
14.125	109.375											
14.250	109.500											
14.375	109.625											
14.500	109.750											
14.625	109.875											
14.750	110.000											
14.875	110.125											

Min Price**/Misc	Max Price**
98	100.500
<b>**PE &amp; Special Offers cannot be Combined and LPC not allowed**</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\*\***