



NonQM RATE SHEET

Rate Sheet ID: 061024.V1
 Date: 06/10/24
 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
6.500	96.331	96.331	96.331
6.625	97.081	97.081	97.081
6.750	97.831	97.831	97.831
6.875	98.206	98.206	98.206
7.000	98.581	98.581	98.581
7.125	99.268	99.268	99.268
7.250	99.768	99.768	99.768
7.375	100.018	100.018	100.018
7.500	100.268	100.268	100.268
7.625	100.737	100.737	100.737
7.750	100.955	100.955	100.955
7.875	101.518	101.518	101.518
8.000	101.893	101.893	101.893
8.125	102.018	102.018	102.018
8.250	102.393	102.393	102.393
8.375	102.518	102.518	102.518
8.500	102.643	102.643	102.643
8.625	102.893	102.893	102.893
8.750	103.268	103.268	103.268
8.875	103.643	103.643	103.643
9.000	103.830	103.830	103.830
9.125	104.018	104.018	104.018
9.250	104.205	104.205	104.205
9.375	104.293	104.293	104.293
9.500	104.518	104.518	104.518
9.625	105.068	105.068	105.068
9.750	105.318	105.318	105.318
9.875	105.318	105.318	105.318
10.000	105.318	105.318	105.318
10.125	105.318	105.318	105.318

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) ^{1,3,5} (Investor Only)	0 Months	-1.250
	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	60 Months	0.250

Lock Period	30 days	0.000

Extension Fee ²	Per day	-0.025

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
6.500	96.206	96.206	96.206
6.625	96.956	96.956	96.956
6.750	97.706	97.706	97.706
6.875	98.081	98.081	98.081
7.000	98.456	98.456	98.456
7.125	99.143	99.143	99.143
7.250	99.643	99.643	99.643
7.375	99.893	99.893	99.893
7.500	100.143	100.143	100.143
7.625	100.612	100.612	100.612
7.750	100.830	100.830	100.830
7.875	101.393	101.393	101.393
8.000	101.768	101.768	101.768
8.125	101.893	101.893	101.893
8.250	102.268	102.268	102.268
8.375	102.393	102.393	102.393
8.500	102.518	102.518	102.518
8.625	102.768	102.768	102.768
8.750	103.143	103.143	103.143
8.875	103.518	103.518	103.518
9.000	103.705	103.705	103.705
9.125	103.893	103.893	103.893
9.250	104.080	104.080	104.080
9.375	104.268	104.268	104.268
9.500	104.393	104.393	104.393
9.625	105.068	105.068	105.068
9.750	105.318	105.318	105.318
9.875	105.318	105.318	105.318
10.000	105.318	105.318	105.318
10.125	105.318	105.318	105.318

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 ²	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	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 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
6.875	98.400	98.400	98.400
7.000	98.713	98.713	98.713
7.125	99.150	99.150	99.150
7.250	99.463	99.463	99.463
7.375	99.775	99.775	99.775
7.500	100.338	100.338	100.338
7.625	100.713	100.713	100.713
7.750	101.275	101.275	101.275
7.875	101.588	101.588	101.588
8.000	102.400	102.400	102.400
8.125	102.775	102.775	102.775
8.250	103.150	103.150	103.150
8.375	103.275	103.275	103.275
8.500	103.525	103.525	103.525
8.625	103.900	103.900	103.900
8.750	104.025	104.025	104.025
8.875	104.275	104.275	104.275
9.000	104.525	104.525	104.525
9.125	104.900	104.900	104.900
9.250	105.025	105.025	105.025
9.375	105.150	105.150	105.150
9.500	105.338	105.338	105.338
9.625	105.713	105.713	105.713
9.750	105.963	105.963	105.963
9.875	106.263	106.263	106.263
10.000	106.463	106.463	106.463
10.125	106.863	106.863	106.863
10.250	106.963	106.963	106.963
10.375	107.263	107.263	107.263

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 ⁴	-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

Prepay Penalty (6Mos of Interest)^{1,3, 5} (Investor Only)	0 Months	-1.250
	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	60 Months	0.250
Prepay Penalty (5% Fixed)^{1,4,5}	0 Months	-2.750
	12 Months	-2.250
	24 Months	-2.000
	36 Months	-1.000
	60 Months	0.000
DSCR 5+ Units & 2-8 Mixed Use Only!!		
Lock Period	30 days	0.000
	Per day	-0.025
Extension Fee^c	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
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
<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

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

Fees

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

Min Price**/Misc	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: 061024.V1
 Date: 06/10/24
 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	97.750	97.750	97.750
6.750	98.250	98.250	98.250
6.875	98.750	98.750	98.750
7.000	99.250	99.250	99.250
7.125	99.750	99.750	99.750
7.250	100.125	100.125	100.125
7.375	100.375	100.375	100.375
7.500	100.625	100.625	100.625
7.625	100.875	100.875	100.875
7.750	101.125	101.125	101.125
7.875	101.375	101.375	101.375
8.000	101.625	101.625	101.625
8.125	101.875	101.875	101.875
8.250	102.125	102.125	102.125
8.375	102.375	102.375	102.375
8.500	102.625	102.625	102.625
8.625	102.875	102.875	102.875
8.750	103.000	103.000	103.000
8.875	103.125	103.125	103.125
9.000	103.250	103.250	103.250

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	99.500	99.500	99.500
8.500	99.750	99.750	99.750
8.625	100.000	100.000	100.000
8.750	100.250	100.250	100.250
8.875	100.500	100.500	100.500
9.000	100.750	100.750	100.750
9.125	101.000	101.000	101.000
9.250	101.250	101.250	101.250
9.375	101.500	101.500	101.500
9.500	101.750	101.750	101.750
9.625	102.000	102.000	102.000
9.750	102.250	102.250	102.250
9.875	102.500	102.500	102.500
10.000	102.750	102.750	102.750
10.125	103.000	103.000	103.000
10.250	103.250	103.250	103.250
10.375	103.500	103.500	103.500
10.500	103.750	103.750	103.750
10.625	104.000	104.000	104.000
10.750	104.250	104.250	104.250

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 ^c	Per day	-0.025

2) 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	99.625	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	-4.625	-6.250
8.750	100.125		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	-4.875	-6.500
8.875	100.625		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	-5.500	-7.500
9.000	101.125		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	-6.750	-9.000
9.125	101.625		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	-8.125	-10.000
9.250	102.000		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	-9.375	-11.500
9.375	102.375		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	-8.125	-11.125	NA
9.500	102.750		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	-7.000	-10.000	NA	NA
9.625	103.125		Bank Statement or 1099	>= 800	0.000	0.000	-0.375	-0.625	-1.000	-2.000	-3.000	-6.500
9.750	103.500	780-799		0.000	0.000	-0.500	-0.750	-1.125	-2.125	-3.125	-6.750	NA
9.875	103.875	760-779		-0.500	-0.500	-1.000	-1.375	-1.625	-2.625	-3.625	-7.375	NA
10.000	104.250	740 - 759		-1.000	-1.000	-1.500	-1.875	-2.000	-3.250	-4.875	-8.750	NA
10.125	104.500	720 - 739		-1.500	-1.500	-2.000	-2.375	-2.625	-3.750	-5.750	-10.125	NA
10.250	104.750	700 - 719		-2.750	-2.750	-3.375	-3.750	-4.125	-4.750	-7.375	NA	NA
10.375	105.000	680 - 699		-4.500	-4.500	-5.125	-5.500	-6.000	-7.000	NA	NA	NA
10.625	105.500	660 - 679	-6.250	-6.375	-6.750	-7.375	-7.750	NA	NA	NA	NA	
10.750	105.750	P&L Only	>= 800	-0.625	-0.750	-1.000	-1.500	-2.000	-3.125	-4.125	-7.750	NA
10.875	106.000		780-799	-0.625	-0.750	-1.125	-1.625	-2.125	-3.250	-4.250	-8.000	NA
11.000	106.250		760-779	-1.125	-1.250	-1.750	-2.250	-2.625	-3.875	-4.875	-8.750	NA
11.125	106.500		740 - 759	-1.625	-1.625	-2.250	-2.750	-3.000	-4.500	-6.375	-10.375	NA
11.250	106.750		720 - 739	-2.250	-2.250	-2.750	-3.250	-3.875	-5.000	-7.125	-11.625	NA
11.375	107.000		700 - 719	-3.500	-3.625	-4.375	-4.875	-5.375	-5.875	-8.750	NA	NA
11.500	107.250		680 - 699	-5.250	-5.250	-6.125	-6.500	-7.125	-7.750	NA	NA	NA
11.625	107.500	660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA	
11.750	107.750	Product	10Yr; 15Yr or 20Yr	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
11.875	108.000		30Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.000	108.250		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
12.125	108.500		40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
12.250	108.750	Loan Amount	125k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.375	109.000		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.500	109.250		>150,000-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.625	109.375	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.750	109.500		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
12.875	109.625		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
13.000	109.750	Occupancy	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
13.125	109.875	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
13.250	110.000		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
13.375	110.125		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
13.500	110.250		SFR - Rural	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
13.625	110.375											

Min Price**/Misc	Max Price**
98	100.500
PE & Special Offers cannot be Combined and LPC not allowed	

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	101.500	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	NA	NA
10.000	101.875		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	NA	NA
10.125	102.125		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	NA	NA
10.250	102.375		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	NA	NA
10.375	102.625		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	NA	NA
10.500	102.875		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	NA	NA
10.625	103.125		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	NA	NA	NA
10.750	103.375		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	NA	NA	NA	NA
10.875	103.625	Bank Statement or 1099	>= 800	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
11.000	103.875		780-799	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
11.125	104.125		760-779	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
11.250	104.375		740 - 759	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
11.375	104.625		720 - 739	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
11.500	104.875		700 - 719	-2.750	-2.750	-2.750	-2.750	-2.750	NA	NA	NA	NA
11.625	105.125		680 - 699	-4.500	-4.500	-4.500	-4.500	NA	NA	NA	NA	NA
11.750	105.375		660 - 679	-6.250	-6.250	-6.250	NA	NA	NA	NA	NA	NA
11.875	105.625	P&L Only	>= 800	-0.625	-0.750	-1.000	-1.500	-2.000	-3.125	NA	NA	NA
12.000	105.875		780-799	-0.625	-0.750	-1.125	-1.625	-2.125	-3.250	NA	NA	NA
12.125	106.125		760-779	-1.125	-1.250	-1.750	-2.250	-2.625	-3.875	NA	NA	NA
12.250	106.375		740 - 759	-1.625	-1.625	-2.250	-2.750	-3.000	-4.500	NA	NA	NA
12.375	106.625		720 - 739	-2.250	-2.250	-2.750	-3.250	-3.875	-5.000	NA	NA	NA
12.500	106.875		700 - 719	-3.500	-3.625	-4.375	-4.875	NA	NA	NA	NA	NA
12.625	107.125		680 - 699	-5.250	-5.250	-6.125	NA	NA	NA	NA	NA	NA
12.750	107.375		660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
12.875	107.625	Product	10Yr; 15Yr or 20yr	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
13.000	107.875		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.125	108.125		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
13.250	108.250		40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
13.375	108.375	Loan Amount	125k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.500	108.500		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.625	108.625		>150,000-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.750	108.750	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.875	108.875		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	NA
14.000	109.000		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
14.125	109.125	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
14.250	109.250		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
14.375	109.375		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
14.500	109.500											
14.625	109.625											
14.750	109.750											
14.875	109.875											

Min Price**/Misc	Max Price**
98	100.500
PE & Special Offers cannot be Combined and LPC not allowed	

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****