



NonQM RATE SHEET

Rate Sheet ID: 070324.V1
 Date: 07/03/24
 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
6.375	96.406	96.406	96.406
6.500	97.156	97.156	97.156
6.625	97.906	97.906	97.906
6.750	98.281	98.281	98.281
6.875	98.656	98.656	98.656
7.000	99.343	99.343	99.343
7.125	99.843	99.843	99.843
7.250	100.093	100.093	100.093
7.375	100.343	100.343	100.343
7.500	100.812	100.812	100.812
7.625	101.030	101.030	101.030
7.750	101.593	101.593	101.593
7.875	101.968	101.968	101.968
8.000	102.093	102.093	102.093
8.125	102.468	102.468	102.468
8.250	102.593	102.593	102.593
8.375	102.718	102.718	102.718
8.500	102.968	102.968	102.968
8.625	103.343	103.343	103.343
8.750	103.718	103.718	103.718
8.875	103.905	103.905	103.905
9.000	104.093	104.093	104.093
9.125	104.280	104.280	104.280
9.250	104.368	104.368	104.368
9.375	104.593	104.593	104.593
9.500	105.143	105.143	105.143
9.625	105.393	105.393	105.393
9.750	105.393	105.393	105.393
9.875	105.393	105.393	105.393
10.000	105.393	105.393	105.393

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
Condotels	-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)	Term	Rate
	0 Months	-1.250
	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	60 Months	0.250

Lock Period	Term	Rate
	30 days	0.000

Extension Fee ²	Term	Rate
	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
6.375	96.281	96.281	96.281
6.500	97.031	97.031	97.031
6.625	97.781	97.781	97.781
6.750	98.156	98.156	98.156
6.875	98.531	98.531	98.531
7.000	99.218	99.218	99.218
7.125	99.718	99.718	99.718
7.250	99.968	99.968	99.968
7.375	100.218	100.218	100.218
7.500	100.687	100.687	100.687
7.625	100.905	100.905	100.905
7.750	101.468	101.468	101.468
7.875	101.843	101.843	101.843
8.000	101.968	101.968	101.968
8.125	102.343	102.343	102.343
8.250	102.468	102.468	102.468
8.375	102.593	102.593	102.593
8.500	102.843	102.843	102.843
8.625	103.218	103.218	103.218
8.750	103.593	103.593	103.593
8.875	103.780	103.780	103.780
9.000	103.968	103.968	103.968
9.125	104.155	104.155	104.155
9.250	104.343	104.343	104.343
9.375	104.468	104.468	104.468
9.500	105.143	105.143	105.143
9.625	105.393	105.393	105.393
9.750	105.393	105.393	105.393
9.875	105.393	105.393	105.393
10.000	105.393	105.393	105.393

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

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
6.750	98.725	98.725	98.725
6.875	99.038	99.038	99.038
7.000	99.475	99.475	99.475
7.125	99.788	99.788	99.788
7.250	100.100	100.100	100.100
7.375	100.663	100.663	100.663
7.500	101.038	101.038	101.038
7.625	101.600	101.600	101.600
7.750	101.913	101.913	101.913
7.875	102.725	102.725	102.725
8.000	103.100	103.100	103.100
8.125	103.475	103.475	103.475
8.250	103.600	103.600	103.600
8.375	103.850	103.850	103.850
8.500	104.225	104.225	104.225
8.625	104.350	104.350	104.350
8.750	104.600	104.600	104.600
8.875	104.850	104.850	104.850
9.000	105.225	105.225	105.225
9.125	105.350	105.350	105.350
9.250	105.475	105.475	105.475
9.375	105.663	105.663	105.663
9.500	106.038	106.038	106.038
9.625	106.288	106.288	106.288
9.750	106.588	106.588	106.588
9.875	106.788	106.788	106.788
10.000	107.188	107.188	107.188
10.125	107.288	107.288	107.288
10.250	107.588	107.588	107.588

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
DSCR 5+ Units & 2-8 Mixed Use Only!!	60 Months	0.000
	30 days	0.000
Lock Period	30 days	0.000
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

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)*

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

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: 070324.V1
 Date: 07/03/24
 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	98.375	98.375	98.375
6.750	98.875	98.875	98.875
6.875	99.375	99.375	99.375
7.000	99.875	99.875	99.875
7.125	100.375	100.375	100.375
7.250	100.750	100.750	100.750
7.375	101.000	101.000	101.000
7.500	101.250	101.250	101.250
7.625	101.500	101.500	101.500
7.750	101.750	101.750	101.750
7.875	102.000	102.000	102.000
8.000	102.250	102.250	102.250
8.125	102.500	102.500	102.500
8.250	102.750	102.750	102.750
8.375	103.000	103.000	103.000
8.500	103.250	103.250	103.250
8.625	103.500	103.500	103.500
8.750	103.625	103.625	103.625
8.875	103.750	103.750	103.750
9.000	103.875	103.875	103.875

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	0.625	0.375	0.125	NA	NA
740 - 759	0.875	0.875	0.875	0.625	0.500	0.250	-0.125	NA	NA
720 - 739	0.750	0.750	0.750	0.500	0.250	0.000	-0.500	NA	NA
700 - 719	0.625	0.625	0.625	0.375	-0.250	-0.500	-1.000	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	-1.500	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	0.000	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	100.125	100.125	100.125
8.500	100.375	100.375	100.375
8.625	100.625	100.625	100.625
8.750	100.875	100.875	100.875
8.875	101.125	101.125	101.125
9.000	101.375	101.375	101.375
9.125	101.625	101.625	101.625
9.250	101.875	101.875	101.875
9.375	102.125	102.125	102.125
9.500	102.375	102.375	102.375
9.625	102.625	102.625	102.625
9.750	102.875	102.875	102.875
9.875	103.125	103.125	103.125
10.000	103.375	103.375	103.375
10.125	103.625	103.625	103.625
10.250	103.875	103.875	103.875
10.375	104.125	104.125	104.125
10.500	104.375	104.375	104.375
10.625	104.625	104.625	104.625
10.750	104.875	104.875	104.875

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	100.000	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	-4.625	-6.250
8.750	100.500		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	-4.875	-6.500
8.875	101.000		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	-5.500	-7.500
9.000	101.500		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	-6.750	-9.000
9.125	102.000		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	-8.125	-10.000
9.250	102.375		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	-9.375	-11.500
9.375	102.750		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	-8.125	-11.125	NA
9.500	103.125		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	-7.000	-10.000	NA	NA
9.625	103.500		>= 800	0.000	0.000	-0.375	-0.625	-1.000	-2.000	-3.000	-6.500	NA
9.750	103.875	780-799	0.000	0.000	-0.500	-0.750	-1.125	-2.125	-3.125	-6.750	NA	
9.875	104.250	760-779	-0.500	-0.500	-1.000	-1.375	-1.625	-2.625	-3.625	-7.375	NA	
10.000	104.625	740 - 759	-1.000	-1.000	-1.500	-1.875	-2.000	-3.250	-4.875	-8.750	NA	
10.125	104.875	720 - 739	-1.500	-1.500	-2.000	-2.375	-2.625	-3.750	-5.750	-10.125	NA	
10.250	105.125	700 - 719	-2.750	-2.750	-3.375	-3.750	-4.125	-4.750	-7.375	NA	NA	
10.375	105.375	680 - 699	-4.500	-4.500	-5.125	-5.500	-6.000	-7.000	NA	NA	NA	
10.625	105.875	660 - 679	-6.250	-6.375	-6.750	-7.375	-7.750	NA	NA	NA	NA	
10.750	106.125	>= 800	-0.625	-0.750	-1.000	-1.500	-2.000	-3.125	-4.125	NA	NA	
10.875	106.375	780-799	-0.625	-0.750	-1.125	-1.625	-2.125	-3.250	-4.250	NA	NA	
11.000	106.625	760-779	-1.125	-1.250	-1.750	-2.250	-2.625	-3.875	-4.875	NA	NA	
11.125	106.875	740 - 759	-1.625	-1.625	-2.250	-2.750	-3.000	-4.500	-6.375	NA	NA	
11.250	107.125	720 - 739	-2.250	-2.250	-2.750	-3.250	-3.875	-5.000	-7.125	NA	NA	
11.375	107.375	700 - 719	-3.500	-3.625	-4.375	-4.875	-5.375	-5.875	NA	NA	NA	
11.500	107.625	680 - 699	-5.250	-5.250	-6.125	-6.500	-7.125	NA	NA	NA	NA	
11.625	107.875	660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA	
11.750	108.125	10Yr; 15Yr or 20Yr	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
11.875	108.375	30Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.000	108.625	30/15Yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
12.125	108.875	40/15Yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
12.250	109.125	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
12.375	109.375	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.500	109.625	>150,000-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.625	109.750	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.750	109.875	43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750	-0.750
12.875	110.000	>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250	-1.250
13.000	110.125	Occupancy	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
13.125	110.250	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
13.250	110.375		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
13.375	110.500		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
13.500	110.625		SFR - Rural	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
13.625	110.750											

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

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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	101.875	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	NA	NA
10.000	102.250		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	NA	NA
10.125	102.500		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	NA	NA
10.250	102.750		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	NA	NA
10.375	103.000		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	NA	NA
10.500	103.250		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	NA	NA
10.625	103.500		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	NA	NA	NA
10.750	103.750		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	NA	NA	NA	NA
10.875	104.000	Bank Statement or 1099	>= 800	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
11.000	104.250		780-799	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	NA
11.125	104.500		760-779	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
11.250	104.750		740 - 759	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
11.375	105.000		720 - 739	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
11.500	105.250		700 - 719	-2.750	-2.750	-2.750	-2.750	-2.750	NA	NA	NA	NA
11.625	105.500		680 - 699	-4.500	-4.500	-4.500	-4.500	NA	NA	NA	NA	NA
11.750	105.750		660 - 679	-6.250	-6.250	-6.250	NA	NA	NA	NA	NA	NA
11.875	106.000	P&L Only	>= 800	-0.625	-0.750	-1.000	-1.500	-2.000	NA	NA	NA	NA
12.000	106.250		780-799	-0.625	-0.750	-1.125	-1.625	-2.125	NA	NA	NA	NA
12.125	106.500		760-779	-1.125	-1.250	-1.750	-2.250	-2.625	NA	NA	NA	NA
12.250	106.750		740 - 759	-1.625	-1.625	-2.250	-2.750	-3.000	NA	NA	NA	NA
12.375	107.000		720 - 739	-2.250	-2.250	-2.750	-3.250	-3.875	NA	NA	NA	NA
12.500	107.250		700 - 719	-3.500	-3.625	-4.375	-4.875	NA	NA	NA	NA	NA
12.625	107.500		680 - 699	-5.250	-5.250	-6.125	NA	NA	NA	NA	NA	NA
12.750	107.750		660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
12.875	108.000	Product	10Yr; 15Yr or 20yr	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
13.000	108.250		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.125	108.500		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
13.250	108.625		40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
13.375	108.750	Loan Amount	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
13.500	108.875		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.625	109.000		>150,000-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.750	109.125	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.875	109.250		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	NA
14.000	109.375		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
14.125	109.500	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
14.250	109.625		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
14.375	109.750		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
14.500	109.875											
14.625	110.000											
14.750	110.125											
14.875	110.250											

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

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