

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

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
5.875	97.030	97.030	97.030
6.000	97.780	97.780	97.780
6.125	98.530	98.530	98.530
6.250	98.905	98.905	98.905
6.375	99.280	99.280	99.280
6.500	99.968	99.968	99.968
6.625	100.468	100.468	100.468
6.750	100.718	100.718	100.718
6.875	100.968	100.968	100.968
7.000	101.436	101.436	101.436
7.125	101.655	101.655	101.655
7.250	102.218	102.218	102.218
7.375	102.593	102.593	102.593
7.500	102.718	102.718	102.718
7.625	103.093	103.093	103.093
7.750	103.218	103.218	103.218
7.875	103.343	103.343	103.343
8.000	103.593	103.593	103.593
8.125	103.968	103.968	103.968
8.250	104.343	104.343	104.343
8.375	104.530	104.530	104.530
8.500	104.718	104.718	104.718
8.625	104.905	104.905	104.905
8.750	104.993	104.993	104.993
8.875	105.218	105.218	105.218
9.000	105.768	105.768	105.768
9.125	106.018	106.018	106.018
9.250	106.018	106.018	106.018
9.375	106.018	106.018	106.018
9.500	106.018	106.018	106.018

### 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	-4.750
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	1.000

### Other Price Adjustments

Prepay Penalty (6Mos of Interest) <sup>1,3,5</sup> (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 <sup>2</sup>	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
5.875	96.905	96.905	96.905
6.000	97.655	97.655	97.655
6.125	98.405	98.405	98.405
6.250	98.780	98.780	98.780
6.375	99.155	99.155	99.155
6.500	99.843	99.843	99.843
6.625	100.343	100.343	100.343
6.750	100.593	100.593	100.593
6.875	100.843	100.843	100.843
7.000	101.311	101.311	101.311
7.125	101.530	101.530	101.530
7.250	102.093	102.093	102.093
7.375	102.468	102.468	102.468
7.500	102.593	102.593	102.593
7.625	102.968	102.968	102.968
7.750	103.093	103.093	103.093
7.875	103.218	103.218	103.218
8.000	103.468	103.468	103.468
8.125	103.843	103.843	103.843
8.250	104.218	104.218	104.218
8.375	104.405	104.405	104.405
8.500	104.593	104.593	104.593
8.625	104.780	104.780	104.780
8.750	104.968	104.968	104.968
8.875	105.093	105.093	105.093
9.000	105.768	105.768	105.768
9.125	106.018	106.018	106.018
9.250	106.018	106.018	106.018
9.375	106.018	106.018	106.018
9.500	106.018	106.018	106.018

## 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	-4.750
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	1.000

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	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
6.250	98.675	98.675	98.675
6.375	98.988	98.988	98.988
6.500	100.175	100.175	100.175
6.625	100.488	100.488	100.488
6.750	100.800	100.800	100.800
6.875	101.363	101.363	101.363
7.000	101.738	101.738	101.738
7.125	102.300	102.300	102.300
7.250	102.613	102.613	102.613
7.375	103.425	103.425	103.425
7.500	103.800	103.800	103.800
7.625	104.175	104.175	104.175
7.750	104.300	104.300	104.300
7.875	104.550	104.550	104.550
8.000	104.925	104.925	104.925
8.125	105.050	105.050	105.050
8.250	105.300	105.300	105.300
8.375	105.550	105.550	105.550
8.500	105.925	105.925	105.925
8.625	106.050	106.050	106.050
8.750	106.175	106.175	106.175
8.875	106.363	106.363	106.363
9.000	106.738	106.738	106.738
9.125	106.988	106.988	106.988
9.250	107.288	107.288	107.288
9.375	107.488	107.488	107.488
9.500	107.888	107.888	107.888
9.625	107.988	107.988	107.988
9.750	108.288	108.288	108.288

### DSCR - 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	-1.500	NA	NA
740-759	0.250	0.250	0.000	0.000	-0.375	-0.750	-2.000	NA	NA
720-739	0.250	0.000	-0.250	-0.250	-0.625	-1.250	-2.500	NA	NA
700-719	-0.125	-0.250	-0.500	-0.625	-0.750	-2.000	-3.000	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
	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>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

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

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: 090924.V1  
 Date: 09/09/24  
 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
6.375	99.375	99.375	99.375
6.490	99.875	99.875	99.875
6.625	100.375	100.375	100.375
6.750	100.875	100.875	100.875
6.875	101.375	101.375	101.375
6.990	101.750	101.750	101.750
7.125	102.000	102.000	102.000
7.250	102.250	102.250	102.250
7.375	102.500	102.500	102.500
7.500	102.750	102.750	102.750
7.625	103.000	103.000	103.000
7.750	103.250	103.250	103.250
7.875	103.500	103.500	103.500
8.000	103.750	103.750	103.750
8.125	104.000	104.000	104.000
8.250	104.250	104.250	104.250
8.375	104.500	104.500	104.500
8.500	104.750	104.750	104.750
8.625	104.875	104.875	104.875
8.750	105.000	105.000	105.000

## 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	0.625	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	0.125	-0.250	NA	NA
700 - 719	0.625	0.625	0.625	0.375	-0.250	-0.375	-0.750	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	-1.500	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
NOO	-0.500	-0.500	-0.500	-5.000	-0.500	-0.750	-1.000	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	101.375	101.375	101.375
8.500	101.625	101.625	101.625
8.625	101.875	101.875	101.875
8.750	102.125	102.125	102.125
8.875	102.375	102.375	102.375
9.000	102.625	102.625	102.625
9.125	102.875	102.875	102.875
9.250	103.125	103.125	103.125
9.375	103.375	103.375	103.375
9.500	103.625	103.625	103.625
9.625	103.875	103.875	103.875
9.750	104.125	104.125	104.125
9.875	104.375	104.375	104.375
10.000	104.625	104.625	104.625
10.125	104.875	104.875	104.875
10.250	105.125	105.125	105.125
10.375	105.375	105.375	105.375
10.500	105.625	105.625	105.625
10.625	105.875	105.875	105.875
10.750	106.125	106.125	106.125

## 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>c</sup>	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
8.250	100.125	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	-4.625	-6.250
8.375	100.625		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	-4.875	-6.500
8.500	101.125		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	-5.500	-7.500
8.625	101.625		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	-6.750	-9.000
8.750	102.125		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	-8.125	-10.000
8.875	102.625		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	-9.375	-11.500
9.000	103.125		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	-8.125	-11.125	NA
9.125	103.625		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	-7.000	-10.000	NA	NA
9.250	104.000		>= 800	0.500	0.500	0.125	-0.250	-0.500	-1.625	-2.500	-6.000	NA
9.375	104.375	780-799	0.500	0.500	0.000	-0.375	-0.625	-1.750	-2.625	-6.250	NA	
9.500	104.750	760-779	0.000	0.000	-0.500	-1.000	-1.125	-2.250	-3.250	-6.875	NA	
9.625	105.125	740 - 759	-0.500	-0.500	-1.000	-1.375	-1.500	-2.875	-4.500	-8.250	NA	
9.750	105.500	720 - 739	-1.000	-1.000	-1.500	-1.875	-2.125	-3.250	-5.375	-9.625	NA	
9.875	105.875	700 - 719	-2.250	-2.250	-2.875	-3.375	-3.750	-4.375	-7.000	NA	NA	
10.000	106.250	680 - 699	-4.000	-4.000	-4.625	-5.125	-5.625	-6.750	NA	NA	NA	
10.250	106.750	660 - 679	-5.750	-5.875	-6.250	-7.000	-7.375	NA	NA	NA	NA	
10.375	107.000	>= 800	-0.625	-0.750	-1.000	-1.500	-2.000	-3.125	-4.125	NA	NA	
10.500	107.250	780-799	-0.625	-0.750	-1.125	-1.625	-2.125	-3.250	-4.250	NA	NA	
10.625	107.500	760-779	-1.125	-1.250	-1.750	-2.250	-2.625	-3.875	-4.875	NA	NA	
10.750	107.750	740 - 759	-1.625	-1.625	-2.250	-2.750	-3.000	-4.500	-6.375	NA	NA	
10.875	108.000	720 - 739	-2.250	-2.250	-2.750	-3.250	-3.875	-5.000	-7.125	NA	NA	
11.000	108.250	700 - 719	-3.500	-3.625	-4.375	-4.875	-5.375	-5.875	NA	NA	NA	
11.125	108.500	680 - 699	-5.250	-5.250	-6.125	-6.500	-7.125	NA	NA	NA	NA	
11.250	108.750	660 - 679	-6.375	-6.500	-7.125	-8.000	NA	NA	NA	NA	NA	
11.375	109.000	10Yr; 15Yr or 20yr	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
11.500	109.250	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.625	109.500	30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
11.750	109.750	40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
11.875	110.000	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
12.000	110.250	125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.125	110.500	>150,000-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.250	110.750	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.375	111.000	43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750	-0.750
12.500	111.250	>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250	-1.250
12.625	111.375	Occupancy	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
12.750	111.500	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
12.875	111.625		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
13.000	111.750		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
13.125	111.875		SFR - Rural	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
13.250	112.000											

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
9.500	102.375	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	NA	NA
9.625	102.750		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	NA	NA
9.750	103.125		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	NA	NA
9.875	103.500		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	NA	NA
10.000	103.875		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	NA	NA
10.125	104.125		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	NA	NA
10.250	104.375		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	NA	NA	NA
10.375	104.625		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	NA	NA	NA	NA
10.500	104.875	Bank Statement or 1099	>= 800	0.500	0.500	0.125	-0.250	-0.500	-1.625	NA	NA	NA
10.625	105.125		780-799	0.500	0.500	0.000	-0.375	-0.625	-1.750	NA	NA	NA
10.750	105.375		760-779	0.000	0.000	-0.500	-1.000	-1.125	-2.250	NA	NA	NA
10.875	105.625		740 - 759	-0.500	-0.500	-1.000	-1.375	-1.500	-2.875	NA	NA	NA
11.000	105.875		720 - 739	-1.000	-1.000	-1.500	-1.875	-2.125	-3.250	NA	NA	NA
11.125	106.125		700 - 719	-2.250	-2.250	-2.875	-3.375	-3.750	NA	NA	NA	NA
11.250	106.375		680 - 699	-4.000	-4.000	-4.625	-5.125	NA	NA	NA	NA	NA
11.375	106.625		660 - 679	-5.750	-5.875	-6.250	NA	NA	NA	NA	NA	NA
11.500	106.875	P&L Only	>= 800	-0.625	-0.750	-1.000	-1.500	-2.000	NA	NA	NA	NA
11.625	107.125		780-799	-0.625	-0.750	-1.125	-1.625	-2.125	NA	NA	NA	NA
11.750	107.375		760-779	-1.125	-1.250	-1.750	-2.250	-2.625	NA	NA	NA	NA
11.875	107.625		740 - 759	-1.625	-1.625	-2.250	-2.750	-3.000	NA	NA	NA	NA
12.000	107.875		720 - 739	-2.250	-2.250	-2.750	-3.250	-3.875	NA	NA	NA	NA
12.125	108.125		700 - 719	-3.500	-3.625	-4.375	-4.875	NA	NA	NA	NA	NA
12.250	108.375		680 - 699	-5.250	-5.250	-6.125	NA	NA	NA	NA	NA	NA
12.375	108.625		660 - 679	-6.375	-6.500	NA	NA	NA	NA	NA	NA	NA
12.500	108.875	Product	10Yr; 15Yr or 20yr	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
12.625	109.125		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.750	109.375		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
12.875	109.625		40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
13.000	109.875	Loan Amount	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
13.125	110.125		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.250	110.250		>150,000-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.375	110.375	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.500	110.500		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	NA
13.625	110.625		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
13.750	110.750	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
13.875	110.875		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
14.000	111.000		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
14.125	111.125											
14.250	111.250											
14.375	111.375											
14.500	111.500											

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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