

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

| Rate  | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|-------|----------|----------|------------|
| 6.250 | 96.405   | 96.405   | 96.405     |
| 6.375 | 97.155   | 97.155   | 97.155     |
| 6.500 | 97.655   | 97.655   | 97.655     |
| 6.625 | 97.780   | 97.780   | 97.780     |
| 6.750 | 98.280   | 98.280   | 98.280     |
| 6.875 | 98.718   | 98.718   | 98.718     |
| 7.000 | 99.343   | 99.343   | 99.343     |
| 7.125 | 99.593   | 99.593   | 99.593     |
| 7.250 | 99.843   | 99.843   | 99.843     |
| 7.375 | 100.311  | 100.311  | 100.311    |
| 7.500 | 100.530  | 100.530  | 100.530    |
| 7.625 | 101.093  | 101.093  | 101.093    |
| 7.750 | 101.468  | 101.468  | 101.468    |
| 7.875 | 101.593  | 101.593  | 101.593    |
| 8.000 | 101.968  | 101.968  | 101.968    |
| 8.125 | 102.093  | 102.093  | 102.093    |
| 8.250 | 102.218  | 102.218  | 102.218    |
| 8.375 | 102.468  | 102.468  | 102.468    |
| 8.500 | 102.843  | 102.843  | 102.843    |
| 8.625 | 103.218  | 103.218  | 103.218    |
| 8.750 | 103.405  | 103.405  | 103.405    |
| 8.875 | 103.593  | 103.593  | 103.593    |
| 9.000 | 103.780  | 103.780  | 103.780    |
| 9.125 | 103.868  | 103.868  | 103.868    |
| 9.250 | 104.093  | 104.093  | 104.093    |
| 9.375 | 104.643  | 104.643  | 104.643    |
| 9.500 | 104.893  | 104.893  | 104.893    |
| 9.625 | 104.893  | 104.893  | 104.893    |
| 9.750 | 104.893  | 104.893  | 104.893    |
| 9.875 | 104.893  | 104.893  | 104.893    |

### 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   | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.250   | -1.000   | NA       |
| 2nd Home  | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.250   | -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 |
|-------|----------|----------|------------|
| 6.250 | 96.280   | 96.280   | 96.280     |
| 6.375 | 97.030   | 97.030   | 97.030     |
| 6.500 | 97.530   | 97.530   | 97.530     |
| 6.625 | 97.655   | 97.655   | 97.655     |
| 6.750 | 98.155   | 98.155   | 98.155     |
| 6.875 | 98.593   | 98.593   | 98.593     |
| 7.000 | 99.218   | 99.218   | 99.218     |
| 7.125 | 99.468   | 99.468   | 99.468     |
| 7.250 | 99.718   | 99.718   | 99.718     |
| 7.375 | 100.186  | 100.186  | 100.186    |
| 7.500 | 100.405  | 100.405  | 100.405    |
| 7.625 | 100.968  | 100.968  | 100.968    |
| 7.750 | 101.343  | 101.343  | 101.343    |
| 7.875 | 101.468  | 101.468  | 101.468    |
| 8.000 | 101.843  | 101.843  | 101.843    |
| 8.125 | 101.968  | 101.968  | 101.968    |
| 8.250 | 102.093  | 102.093  | 102.093    |
| 8.375 | 102.343  | 102.343  | 102.343    |
| 8.500 | 102.718  | 102.718  | 102.718    |
| 8.625 | 103.093  | 103.093  | 103.093    |
| 8.750 | 103.280  | 103.280  | 103.280    |
| 8.875 | 103.468  | 103.468  | 103.468    |
| 9.000 | 103.655  | 103.655  | 103.655    |
| 9.125 | 103.843  | 103.843  | 103.843    |
| 9.250 | 103.968  | 103.968  | 103.968    |
| 9.375 | 104.643  | 104.643  | 104.643    |
| 9.500 | 104.893  | 104.893  | 104.893    |
| 9.625 | 104.893  | 104.893  | 104.893    |
| 9.750 | 104.893  | 104.893  | 104.893    |
| 9.875 | 104.893  | 104.893  | 104.893    |

## 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   | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.250   | -1.000   | NA       |
| 2nd Home  | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.250   | -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   | -1.250   | NA       |
| 24 Month CPA P&L  | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -1.000   | 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

| 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 |
|--------|----------|----------|------------|
| 6.625  | 99.325   | 99.325   | 99.325     |
| 6.750  | 99.513   | 99.513   | 99.513     |
| 6.875  | 99.575   | 99.575   | 99.575     |
| 7.000  | 99.763   | 99.763   | 99.763     |
| 7.125  | 100.325  | 100.325  | 100.325    |
| 7.250  | 100.888  | 100.888  | 100.888    |
| 7.375  | 101.263  | 101.263  | 101.263    |
| 7.500  | 101.575  | 101.575  | 101.575    |
| 7.625  | 101.888  | 101.888  | 101.888    |
| 7.750  | 102.700  | 102.700  | 102.700    |
| 7.875  | 103.075  | 103.075  | 103.075    |
| 8.000  | 103.450  | 103.450  | 103.450    |
| 8.125  | 103.575  | 103.575  | 103.575    |
| 8.250  | 103.825  | 103.825  | 103.825    |
| 8.375  | 104.200  | 104.200  | 104.200    |
| 8.500  | 104.325  | 104.325  | 104.325    |
| 8.625  | 104.575  | 104.575  | 104.575    |
| 8.750  | 104.825  | 104.825  | 104.825    |
| 8.875  | 105.200  | 105.200  | 105.200    |
| 9.000  | 105.325  | 105.325  | 105.325    |
| 9.125  | 105.450  | 105.450  | 105.450    |
| 9.250  | 105.638  | 105.638  | 105.638    |
| 9.375  | 106.013  | 106.013  | 106.013    |
| 9.500  | 106.263  | 106.263  | 106.263    |
| 9.625  | 106.563  | 106.563  | 106.563    |
| 9.750  | 106.763  | 106.763  | 106.763    |
| 9.875  | 107.163  | 107.163  | 107.163    |
| 10.000 | 107.263  | 107.263  | 107.263    |
| 10.125 | 107.563  | 107.563  | 107.563    |

### 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       |
| \$100K < \$150K                      | -1.500 | -1.500   | -1.500   | -1.500   | -1.500   | -1.500   | -1.500   | 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: 102824.V1  
 Date: 10/28/24  
 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 |
|-------|---------|---------|------------|
| 5.250 | 96.525  | 96.525  | 96.525     |
| 5.375 | 96.931  | 96.931  | 96.931     |
| 5.500 | 97.331  | 97.331  | 97.331     |
| 5.625 | 97.725  | 97.725  | 97.725     |
| 5.750 | 98.113  | 98.113  | 98.113     |
| 5.875 | 98.494  | 98.494  | 98.494     |
| 6.000 | 98.869  | 98.869  | 98.869     |
| 6.125 | 99.238  | 99.238  | 99.238     |
| 6.250 | 99.600  | 99.600  | 99.600     |
| 6.375 | 99.956  | 99.956  | 99.956     |
| 6.500 | 100.306 | 100.306 | 100.306    |
| 6.625 | 100.650 | 100.650 | 100.650    |
| 6.750 | 100.988 | 100.988 | 100.988    |
| 6.875 | 101.319 | 101.319 | 101.319    |
| 7.000 | 101.644 | 101.644 | 101.644    |
| 7.125 | 101.963 | 101.963 | 101.963    |
| 7.250 | 102.275 | 102.275 | 102.275    |
| 7.375 | 102.581 | 102.581 | 102.581    |
| 7.500 | 102.881 | 102.881 | 102.881    |
| 7.625 | 103.175 | 103.175 | 103.175    |

## 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 |
|-----------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| 760-779   | 0.150  | 0.050    | 0.100    | -0.500   | -1.000   | -1.125   | -1.625   | -1.750   | -2.500   |
| 740-759   | 0.050  | 0.100    | -0.500   | -1.000   | -1.125   | -1.625   | -1.750   | -1.875   | -2.875   |
| 720-739   | 0.050  | -0.500   | -1.000   | -1.125   | -1.625   | -1.750   | -1.875   | -2.250   | -3.500   |
| 700-719   | -0.250 | -0.750   | -1.125   | -1.625   | -1.750   | -1.875   | -2.000   | -3.125   | -4.375   |

| 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    | -0.125   | -0.125   | -0.125   | -0.250   | -0.375   |
| Rate-Term Refi           | -0.125 | -0.250   | -0.375   | -0.375   | -0.375   | -0.375   | -0.500   | -0.625   | NA       |
| Cash-Out Refi            | -0.375 | -0.500   | -0.625   | -0.625   | -0.625   | -0.750   | -1.125   | NA       | NA       |
| 2nd Home                 | -0.125 | -0.125   | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.375   | NA       |
| Warrantable Condo        | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   |
| 2-4 Unit                 | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.375   | -0.500   | -0.500   | NA       |
| 43.01%-50%               | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.125   | -0.125   |
| >\$766,551 - \$1MM       | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| >\$1MM - \$1.5MM         | -0.150 | -0.150   | -0.150   | -0.150   | -0.150   | -0.150   | 0.000    | 0.000    | 0.000    |
| >\$1.5MM - \$2MM         | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | 0.000    | NA       | NA       |
| >2MM - \$2.5MM           | -0.250 | -0.250   | -0.250   | -0.250   | -0.250   | -0.250   | -0.500   | NA       | NA       |
| >\$2.5MM - \$3MM         | -0.375 | -0.375   | -0.375   | -0.375   | -0.500   | -0.500   | NA       | NA       | NA       |
| >\$3MM - \$3.5MM         | -0.500 | -0.500   | -0.500   | -0.500   | -0.750   | -1.000   | NA       | NA       | NA       |
| 40-Year Term             | NA     | NA       | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| Interest Only: 30-year t | -0.500 | -0.625   | -0.750   | -0.875   | -1.000   | -1.125   | -1.250   | -1.375   | NA       |
| Interest Only: 40-year t | NA     | NA       | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| Escrow Waiver            | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.250   | -0.250   |

# ITIN RATE SHEET

## ITIN - Primary - 30 Year Fixed - BPC

| Rate   | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 7.750  | 98.875   | 98.875   | 98.875     |
| 7.875  | 99.125   | 99.125   | 99.125     |
| 8.000  | 99.375   | 99.375   | 99.375     |
| 8.125  | 99.625   | 99.625   | 99.625     |
| 8.250  | 99.875   | 99.875   | 99.875     |
| 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    |

## 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 |

<sup>c</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 |
|--------|------------|---------------|------------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| 8.125  | 98.875     | Full Doc      | >= 800                 | 1.125  | 1.125    | 0.750    | 0.500    | 0.250    | -0.750   | -1.500   | -4.625   | -6.250   |
| 8.250  | 99.375     |               | 780-799                | 1.125  | 1.125    | 0.625    | 0.375    | 0.125    | -0.875   | -1.625   | -4.875   | -6.500   |
| 8.375  | 99.875     |               | 760-779                | 0.625  | 0.625    | 0.125    | -0.250   | -0.375   | -1.375   | -2.250   | -5.500   | -7.500   |
| 8.500  | 100.375    |               | 740 - 759              | 0.125  | 0.125    | -0.375   | -0.625   | -0.750   | -2.000   | -3.500   | -6.750   | -9.000   |
| 8.625  | 100.875    |               | 720 - 739              | -0.375 | -0.375   | -0.875   | -1.125   | -1.375   | -2.375   | -4.375   | -8.125   | -10.000  |
| 8.750  | 101.375    |               | 700 - 719              | -1.500 | -1.500   | -2.125   | -2.500   | -2.875   | -3.375   | -5.875   | -9.375   | -11.500  |
| 8.875  | 101.875    |               | 680 - 699              | -3.000 | -3.000   | -3.625   | -4.000   | -4.500   | -5.500   | -8.125   | -11.125  | NA       |
| 9.000  | 102.375    |               | 660 - 679              | -4.250 | -4.375   | -4.750   | -5.375   | -5.750   | -7.000   | -10.000  | NA       | NA       |
| 9.125  | 102.875    |               | Bank Statement or 1099 | >= 800 | 0.500    | 0.500    | 0.125    | -0.250   | -0.500   | -1.625   | -2.500   | -6.000   |
| 9.250  | 103.375    | 780-799       |                        | 0.500  | 0.500    | 0.000    | -0.375   | -0.625   | -1.750   | -2.625   | -6.250   | NA       |
| 9.375  | 103.750    | 760-779       |                        | 0.000  | 0.000    | -0.500   | -1.000   | -1.125   | -2.250   | -3.250   | -6.875   | NA       |
| 9.500  | 104.125    | 740 - 759     |                        | -0.500 | -0.500   | -1.000   | -1.375   | -1.500   | -2.875   | -4.500   | -8.250   | NA       |
| 9.625  | 104.500    | 720 - 739     |                        | -1.000 | -1.000   | -1.500   | -1.875   | -2.125   | -3.250   | -5.375   | -9.625   | NA       |
| 9.750  | 104.875    | 700 - 719     |                        | -2.250 | -2.250   | -2.875   | -3.375   | -3.750   | -4.375   | -7.000   | NA       | NA       |
| 9.875  | 105.250    | 680 - 699     |                        | -4.000 | -4.000   | -4.625   | -5.125   | -5.625   | -6.750   | NA       | NA       | NA       |
| 10.000 | 105.625    | 660 - 679     |                        | -5.750 | -5.875   | -6.250   | -7.000   | -7.375   | NA       | NA       | NA       | NA       |
| 10.125 | 106.000    | P&L Only      | >= 800                 | -0.625 | -0.750   | -1.000   | -1.500   | -2.000   | -3.125   | -4.125   | NA       | NA       |
| 10.250 | 106.250    |               | 780-799                | -0.625 | -0.750   | -1.125   | -1.625   | -2.125   | -3.250   | -4.250   | NA       | NA       |
| 10.375 | 106.500    |               | 760-779                | -1.125 | -1.250   | -1.750   | -2.250   | -2.625   | -3.875   | -4.875   | NA       | NA       |
| 10.500 | 106.750    |               | 740 - 759              | -1.625 | -1.625   | -2.250   | -2.750   | -3.000   | -4.500   | -6.375   | NA       | NA       |
| 10.625 | 107.000    |               | 720 - 739              | -2.250 | -2.250   | -2.750   | -3.250   | -3.875   | -5.000   | -7.125   | NA       | NA       |
| 10.750 | 107.250    |               | 700 - 719              | -3.500 | -3.625   | -4.375   | -4.875   | -5.375   | -5.875   | NA       | NA       | NA       |
| 10.875 | 107.500    |               | 680 - 699              | -5.250 | -5.250   | -6.125   | -6.500   | -7.125   | NA       | NA       | NA       | NA       |
| 11.000 | 107.750    |               | 660 - 679              | -6.375 | -6.500   | -7.125   | -8.000   | NA       | NA       | NA       | NA       | NA       |
| 11.125 | 108.000    | Product       | 10Yr; 15Yr or 20yr     | 0.375  | 0.375    | 0.375    | 0.375    | 0.375    | 0.375    | 0.375    | 0.375    | 0.375    |
| 11.250 | 108.250    |               | 30yr Fixed             | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| 11.375 | 108.500    |               | 30/15yr Balloon        | -0.375 | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   |
| 11.500 | 108.750    |               | 40/15yr Balloon        | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   |
| 11.625 | 109.000    | Loan Amount   | 125k                   | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   |
| 11.750 | 109.250    |               | 125,001-150k           | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| 11.875 | 109.500    |               | >150,000-600k          | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| 12.000 | 109.750    | DTI           | <= 43%                 | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| 12.125 | 110.000    |               | 43.01 - 45%            | -0.250 | -0.250   | -0.250   | -0.375   | -0.375   | -0.375   | -0.500   | -0.750   | -0.750   |
| 12.250 | 110.250    |               | >45 - 50%              | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -1.000   | -1.250   | -1.250   |
| 12.375 | 110.500    | Occupancy     | Second Home            | -1.000 | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | NA       | NA       |
| 12.500 | 110.750    | Property Type | Warrantable Condo      | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   |
| 12.625 | 111.000    |               | 2-4 Unit               | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | NA       | NA       | NA       |
| 12.750 | 111.125    |               | Modular                | -2.000 | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   |
| 12.875 | 111.250    |               | SFR - Rural            | -1.000 | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   |
| 13.000 | 111.375    |               |                        |        |          |          |          |          |          |          |          |          |

| 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 |
|--------|------------|------------------------|--------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| 9.375  | 101.375    | Full Doc               | >= 800             | 1.125  | 1.125    | 0.750    | 0.500    | 0.250    | -0.750   | -1.500   | NA       | NA       |
| 9.500  | 101.750    |                        | 780-799            | 1.125  | 1.125    | 0.625    | 0.375    | 0.125    | -0.875   | -1.625   | NA       | NA       |
| 9.625  | 102.125    |                        | 760-779            | 0.625  | 0.625    | 0.125    | -0.250   | -0.375   | -1.375   | -2.250   | NA       | NA       |
| 9.750  | 102.500    |                        | 740 - 759          | 0.125  | 0.125    | -0.375   | -0.625   | -0.750   | -2.000   | -3.500   | NA       | NA       |
| 9.875  | 102.875    |                        | 720 - 739          | -0.375 | -0.375   | -0.875   | -1.125   | -1.375   | -2.375   | -4.375   | NA       | NA       |
| 10.000 | 103.250    |                        | 700 - 719          | -1.500 | -1.500   | -2.125   | -2.500   | -2.875   | -3.375   | -5.875   | NA       | NA       |
| 10.125 | 103.625    |                        | 680 - 699          | -3.000 | -3.000   | -3.625   | -4.000   | -4.500   | -5.500   | NA       | NA       | NA       |
| 10.250 | 103.875    |                        | 660 - 679          | -4.250 | -4.375   | -4.750   | -5.375   | -5.750   | NA       | NA       | NA       | NA       |
| 10.375 | 104.125    | Bank Statement or 1099 | >= 800             | 0.500  | 0.500    | 0.125    | -0.250   | -0.500   | -1.625   | NA       | NA       | NA       |
| 10.500 | 104.375    |                        | 780-799            | 0.500  | 0.500    | 0.000    | -0.375   | -0.625   | -1.750   | NA       | NA       | NA       |
| 10.625 | 104.625    |                        | 760-779            | 0.000  | 0.000    | -0.500   | -1.000   | -1.125   | -2.250   | NA       | NA       | NA       |
| 10.750 | 104.875    |                        | 740 - 759          | -0.500 | -0.500   | -1.000   | -1.375   | -1.500   | -2.875   | NA       | NA       | NA       |
| 10.875 | 105.125    |                        | 720 - 739          | -1.000 | -1.000   | -1.500   | -1.875   | -2.125   | -3.250   | NA       | NA       | NA       |
| 11.000 | 105.375    |                        | 700 - 719          | -2.250 | -2.250   | -2.875   | -3.375   | -3.750   | NA       | NA       | NA       | NA       |
| 11.125 | 105.625    |                        | 680 - 699          | -4.000 | -4.000   | -4.625   | -5.125   | NA       | NA       | NA       | NA       | NA       |
| 11.250 | 105.875    |                        | 660 - 679          | -5.750 | -5.875   | -6.250   | NA       | NA       | NA       | NA       | NA       | NA       |
| 11.375 | 106.125    | P&L Only               | >= 800             | -0.625 | -0.750   | -1.000   | -1.500   | -2.000   | NA       | NA       | NA       | NA       |
| 11.500 | 106.375    |                        | 780-799            | -0.625 | -0.750   | -1.125   | -1.625   | -2.125   | NA       | NA       | NA       | NA       |
| 11.625 | 106.625    |                        | 760-779            | -1.125 | -1.250   | -1.750   | -2.250   | -2.625   | NA       | NA       | NA       | NA       |
| 11.750 | 106.875    |                        | 740 - 759          | -1.625 | -1.625   | -2.250   | -2.750   | -3.000   | NA       | NA       | NA       | NA       |
| 11.875 | 107.125    |                        | 720 - 739          | -2.250 | -2.250   | -2.750   | -3.250   | -3.875   | NA       | NA       | NA       | NA       |
| 12.000 | 107.375    |                        | 700 - 719          | -3.500 | -3.625   | -4.375   | -4.875   | NA       | NA       | NA       | NA       | NA       |
| 12.125 | 107.625    |                        | 680 - 699          | -5.250 | -5.250   | -6.125   | NA       | NA       | NA       | NA       | NA       | NA       |
| 12.250 | 107.875    |                        | 660 - 679          | -6.375 | -6.500   | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 12.375 | 108.125    | Product                | 10Yr; 15Yr or 20yr | 0.375  | 0.375    | 0.375    | 0.375    | 0.375    | 0.375    | 0.375    | NA       | NA       |
| 12.500 | 108.375    |                        | 30yr Fixed         | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       | NA       |
| 12.625 | 108.625    |                        | 30/15yr Balloon    | -0.375 | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | NA       | NA       |
| 12.750 | 108.875    |                        | 40/15yr Balloon    | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | NA       | NA       |
| 12.875 | 109.125    | Loan Amount            | 125k               | -0.125 | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | NA       | NA       |
| 13.000 | 109.375    |                        | 125,001-150k       | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       | NA       |
| 13.125 | 109.625    |                        | >150,000-600k      | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       | NA       |
| 13.250 | 109.875    | DTI                    | <= 43%             | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | NA       | NA       |
| 13.375 | 110.000    |                        | 43.01 - 45%        | -0.250 | -0.250   | -0.250   | -0.375   | -0.375   | -0.375   | -0.500   | NA       | NA       |
| 13.500 | 110.125    |                        | >45 - 50%          | -0.750 | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -1.000   | NA       | NA       |
| 13.625 | 110.250    | Property Type          | Warrantable Condo  | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | NA       | NA       |
| 13.750 | 110.375    |                        | 2-4 Unit           | -0.500 | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | NA       | NA       | NA       |
| 13.875 | 110.500    |                        | Modular            | -2.000 | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | NA       | NA       |
| 14.000 | 110.625    |                        |                    |        |          |          |          |          |          |          |          |          |
| 14.125 | 110.750    |                        |                    |        |          |          |          |          |          |          |          |          |
| 14.250 | 110.875    |                        |                    |        |          |          |          |          |          |          |          |          |
| 14.375 | 111.000    |                        |                    |        |          |          |          |          |          |          |          |          |

| 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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