

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

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.250	96.155	96.155	96.155
6.375	96.905	96.905	96.905
6.500	97.405	97.405	97.405
6.625	97.530	97.530	97.530
6.750	98.030	98.030	98.030
6.875	98.593	98.593	98.593
7.000	99.093	99.093	99.093
7.125	99.343	99.343	99.343
7.250	99.593	99.593	99.593
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) ^{1,3,5}	0 Months	-1.250
(Investor Only)	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	60 Months	0.250

Lock Period	30 days	0.000
Extension Fee ²	Per day	-0.025

1) Prepayment penalties not allowed in NM
2) Extensions available in 5 day increments up to 15 days. Max of 45 days total
3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance
5) Investment Property without prepay - Max Price 99

Product

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.
*40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

Fees

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

ARM Requirements

ARM Index	SOFR 30AVG
ARM Margin	5.0
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo

Min Price**/Misc

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

PE & Special Offers cannot be Combined and LPC not allowed

****Pricing is subject to change without notice****

****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****

NonQM RATE SHEET

Expanded - 30 Day Lock Period - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.250	96.030	96.030	96.030
6.375	96.780	96.780	96.780
6.500	97.280	97.280	97.280
6.625	97.405	97.405	97.405
6.750	97.905	97.905	97.905
6.875	98.468	98.468	98.468
7.000	98.968	98.968	98.968
7.125	99.218	99.218	99.218
7.250	99.468	99.468	99.468
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 ²	Per day	-0.025
1) Prepayment penalties not allowed in NM 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance 5) Investment Property without prepay - Max Price 99		

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120
* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.			
*40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)			

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

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	5.0
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo

Min Price**/Misc	Max Price**
98	101.500
NOO with Zero PPP	99.000
Loan Amt >1.5M	101.000
PE & Special Offers cannot be Combined and LPC not allowed	

****Pricing is subject to change without notice****

****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****

DSCR - 30 Day Lock Period - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.625	98.950	98.950	98.950
6.750	99.263	99.263	99.263
6.875	99.200	99.200	99.200
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 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
\$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

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

- 1) Prepayment penalties not allowed in NM
- 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total
- 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance
- 4) 5% Fixed PPP - DSCR 5+ Units & 2-8 Mixed Use Only. 5% fixed to the entire outstanding principal balance.
- 5) Investment Property without prepay - Max Price 99

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120

** 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 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: 110424.V1
 Date: 11/04/24
 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	96.400	96.400	96.400
5.375	96.806	96.806	96.806
5.500	97.206	97.206	97.206
5.625	97.600	97.600	97.600
5.750	97.988	97.988	97.988
5.875	98.369	98.369	98.369
6.000	98.744	98.744	98.744
6.125	99.113	99.113	99.113
6.250	99.475	99.475	99.475
6.375	99.831	99.831	99.831
6.500	100.181	100.181	100.181
6.625	100.525	100.525	100.525
6.750	100.863	100.863	100.863
6.875	101.194	101.194	101.194
7.000	101.519	101.519	101.519
7.125	101.838	101.838	101.838
7.250	102.150	102.150	102.150
7.375	102.456	102.456	102.456
7.500	102.756	102.756	102.756
7.625	103.050	103.050	103.050

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+	0.150	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	98.750	98.750	98.750
7.875	99.000	99.000	99.000
8.000	99.250	99.250	99.250
8.125	99.500	99.500	99.500
8.250	99.750	99.750	99.750
8.375	100.000	100.000	100.000
8.500	100.250	100.250	100.250
8.625	100.500	100.500	100.500
8.750	100.750	100.750	100.750
8.875	101.000	101.000	101.000
9.000	101.250	101.250	101.250
9.125	101.500	101.500	101.500
9.250	101.750	101.750	101.750
9.375	102.000	102.000	102.000
9.500	102.250	102.250	102.250
9.625	102.500	102.500	102.500
9.750	102.750	102.750	102.750
9.875	103.000	103.000	103.000
10.000	103.250	103.250	103.250
10.125	103.500	103.500	103.500

Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	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

^c 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
PE & Special Offers cannot be Combined and LPC not allowed	

Fees	
Underwriting Fee	\$995
Collateral Review	\$300

****Pricing is subject to change without notice****

****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****

CLOSED END SECOND MORTGAGE - NON-OWNER OCCUPIED

NOO - 30 Day Lock Period -BPC

Loan Level Price Adjustments

Rate	Fixed Rate	Documentation	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
8.875	99.500	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	NA	NA
9.000	100.000		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	NA	NA
9.125	100.500		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	NA	NA
9.250	101.000		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	NA	NA
9.375	101.375		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	NA	NA
9.500	101.750		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	NA	NA
9.625	102.125		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	NA	NA	NA
9.750	102.500		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	NA	NA	NA	NA
9.875	102.875	Bank Statement or 1099	>= 800	0.500	0.500	0.125	-0.250	-0.500	-1.625	NA	NA	NA
10.000	103.250		780-799	0.500	0.500	0.000	-0.375	-0.625	-1.750	NA	NA	NA
10.125	103.625		760-779	0.000	0.000	-0.500	-1.000	-1.125	-2.250	NA	NA	NA
10.250	103.875		740 - 759	-0.500	-0.500	-1.000	-1.375	-1.500	-2.875	NA	NA	NA
10.375	104.125		720 - 739	-1.000	-1.000	-1.500	-1.875	-2.125	-3.250	NA	NA	NA
10.500	104.375		700 - 719	-2.250	-2.250	-2.875	-3.375	-3.750	NA	NA	NA	NA
10.625	104.625		680 - 699	-4.000	-4.000	-4.625	-5.125	NA	NA	NA	NA	NA
10.750	104.875		660 - 679	-5.750	-5.875	-6.250	NA	NA	NA	NA	NA	NA
10.875	105.125	P&L Only	>= 800	-0.625	-0.750	-1.000	-1.500	-2.000	NA	NA	NA	NA
11.000	105.375		780-799	-0.625	-0.750	-1.125	-1.625	-2.125	NA	NA	NA	NA
11.125	105.625		760-779	-1.125	-1.250	-1.750	-2.250	-2.625	NA	NA	NA	NA
11.250	105.875		740 - 759	-1.625	-1.625	-2.250	-2.750	-3.000	NA	NA	NA	NA
11.375	106.125		720 - 739	-2.250	-2.250	-2.750	-3.250	-3.875	NA	NA	NA	NA
11.500	106.375		700 - 719	-3.500	-3.625	-4.375	-4.875	NA	NA	NA	NA	NA
11.625	106.625		680 - 699	-5.250	-5.250	-6.125	NA	NA	NA	NA	NA	NA
11.750	106.875		660 - 679	-6.375	-6.500	NA	NA	NA	NA	NA	NA	NA
11.875	107.125	Product	10Yr; 15Yr or 20yr	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
12.000	107.375		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.125	107.625		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
12.250	107.875		40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
12.375	108.125	Loan Amount	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
12.500	108.375		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.625	108.625		>150,000-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.750	108.875	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.875	109.125		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	NA
13.000	109.375		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
13.125	109.625	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
13.250	109.875		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
13.375	110.000		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
13.500	110.125											
13.625	110.250											
13.750	110.375											
13.875	110.500											

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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Pricing does not indicate program eligibility, please refer to the program matrices and seller guides