

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

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.250	96.555	96.555	96.555
6.375	97.305	97.305	97.305
6.500	97.805	97.805	97.805
6.625	97.930	97.930	97.930
6.750	98.430	98.430	98.430
6.875	98.993	98.993	98.993
7.000	99.493	99.493	99.493
7.125	99.743	99.743	99.743
7.250	99.993	99.993	99.993
7.375	100.711	100.711	100.711
7.500	100.930	100.930	100.930
7.625	101.493	101.493	101.493
7.750	101.868	101.868	101.868
7.875	101.993	101.993	101.993
8.000	102.368	102.368	102.368
8.125	102.493	102.493	102.493
8.250	102.618	102.618	102.618
8.375	102.868	102.868	102.868
8.500	103.243	103.243	103.243
8.625	103.618	103.618	103.618
8.750	103.805	103.805	103.805
8.875	103.993	103.993	103.993
9.000	104.180	104.180	104.180
9.125	104.268	104.268	104.268
9.250	104.493	104.493	104.493
9.375	105.043	105.043	105.043
9.500	105.293	105.293	105.293
9.625	105.293	105.293	105.293
9.750	105.293	105.293	105.293
9.875	105.293	105.293	105.293

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	96.430	96.430	96.430
6.375	97.180	97.180	97.180
6.500	97.680	97.680	97.680
6.625	97.805	97.805	97.805
6.750	98.305	98.305	98.305
6.875	98.868	98.868	98.868
7.000	99.368	99.368	99.368
7.125	99.618	99.618	99.618
7.250	99.868	99.868	99.868
7.375	100.586	100.586	100.586
7.500	100.805	100.805	100.805
7.625	101.368	101.368	101.368
7.750	101.743	101.743	101.743
7.875	101.868	101.868	101.868
8.000	102.243	102.243	102.243
8.125	102.368	102.368	102.368
8.250	102.493	102.493	102.493
8.375	102.743	102.743	102.743
8.500	103.118	103.118	103.118
8.625	103.493	103.493	103.493
8.750	103.680	103.680	103.680
8.875	103.868	103.868	103.868
9.000	104.055	104.055	104.055
9.125	104.243	104.243	104.243
9.250	104.368	104.368	104.368
9.375	105.043	105.043	105.043
9.500	105.293	105.293	105.293
9.625	105.293	105.293	105.293
9.750	105.293	105.293	105.293
9.875	105.293	105.293	105.293

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****

NonQM RATE SHEET

Rate Sheet ID: 112724.V1
Date: 11/27/24
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/>

DSCR - 30 Day Lock Period - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.625	99.350	99.350	99.350
6.750	99.538	99.538	99.538
6.875	99.725	99.725	99.725
7.000	100.163	100.163	100.163
7.125	100.725	100.725	100.725
7.250	101.288	101.288	101.288
7.375	101.663	101.663	101.663
7.500	101.975	101.975	101.975
7.625	102.288	102.288	102.288
7.750	103.100	103.100	103.100
7.875	103.475	103.475	103.475
8.000	103.850	103.850	103.850
8.125	103.975	103.975	103.975
8.250	104.225	104.225	104.225
8.375	104.600	104.600	104.600
8.500	104.725	104.725	104.725
8.625	104.975	104.975	104.975
8.750	105.225	105.225	105.225
8.875	105.600	105.600	105.600
9.000	105.725	105.725	105.725
9.125	105.850	105.850	105.850
9.250	106.038	106.038	106.038
9.375	106.413	106.413	106.413
9.500	106.663	106.663	106.663
9.625	106.963	106.963	106.963
9.750	107.163	107.163	107.163
9.875	107.563	107.563	107.563
10.000	107.663	107.663	107.663
10.125	107.963	107.963	107.963

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	-3.000	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} <i>DSCR 5+ Units & 2-8 Mixed Use Only!!</i>	0 Months	-2.750
	12 Months	-2.250
	24 Months	-2.000
	36 Months	-1.000
	60 Months	0.000
Lock Period	30 days	0.000
Extension Fee^c	Per day	-0.025

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

Product	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: 112724.V1
 Date: 11/27/24
 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
5.125	96.275	96.275	96.275
5.250	96.681	96.681	96.681
5.375	97.081	97.081	97.081
5.500	97.475	97.475	97.475
5.625	97.863	97.863	97.863
5.750	98.244	98.244	98.244
5.875	98.619	98.619	98.619
6.000	98.988	98.988	98.988
6.125	99.350	99.350	99.350
6.250	99.706	99.706	99.706
6.375	100.056	100.056	100.056
6.500	100.400	100.400	100.400
6.625	100.738	100.738	100.738
6.750	101.069	101.069	101.069
6.875	101.394	101.394	101.394
7.000	101.713	101.713	101.713
7.125	102.025	102.025	102.025
7.250	102.331	102.331	102.331
7.375	102.631	102.631	102.631
7.500	102.925	102.925	102.925

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	0.100	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
7.875	99.250	99.250	99.250
8.000	99.500	99.500	99.500
8.125	99.750	99.750	99.750
8.250	100.000	100.000	100.000
8.375	100.250	100.250	100.250
8.500	100.500	100.500	100.500
8.625	100.750	100.750	100.750
8.750	101.000	101.000	101.000
8.875	101.250	101.250	101.250
9.000	101.500	101.500	101.500
9.125	101.750	101.750	101.750
9.250	102.000	102.000	102.000
9.375	102.250	102.250	102.250
9.500	102.500	102.500	102.500
9.625	102.750	102.750	102.750
9.750	103.000	103.000	103.000
9.875	103.250	103.250	103.250
10.000	103.500	103.500	103.500
10.125	103.750	103.750	103.750
10.250	104.000	104.000	104.000

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+	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
8.250	99.250	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	-4.625	-6.250
8.375	99.750		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	-4.875	-6.500
8.500	100.250		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	-5.500	-7.500
8.625	100.750		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	-6.750	-9.000
8.750	101.250		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	-8.125	-10.000
8.875	101.750		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	-9.375	-11.500
9.000	102.250		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	-8.125	-11.125	NA
9.125	102.750		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	-7.000	-10.000	NA	NA
9.250	103.250		Bank Statement or 1099	>= 800	0.500	0.500	0.125	-0.250	-0.500	-1.625	-2.500	-6.000
9.375	103.750	780-799		0.500	0.500	0.000	-0.375	-0.625	-1.750	-2.625	-6.250	NA
9.500	104.125	760-779		0.000	0.000	-0.500	-1.000	-1.125	-2.250	-3.250	-6.875	NA
9.625	104.500	740 - 759		-0.500	-0.500	-1.000	-1.375	-1.500	-2.875	-4.500	-8.250	NA
9.750	104.875	720 - 739		-1.000	-1.000	-1.500	-1.875	-2.125	-3.250	-5.375	-9.625	NA
9.875	105.250	700 - 719		-2.250	-2.250	-2.875	-3.375	-3.750	-4.375	-7.000	NA	NA
10.000	105.625	680 - 699		-4.000	-4.000	-4.625	-5.125	-5.625	-6.750	NA	NA	NA
10.125	106.000	660 - 679	-5.750	-5.875	-6.250	-7.000	-7.375	NA	NA	NA	NA	
10.250	106.375	P&L Only	>= 800	-0.625	-0.750	-1.000	-1.500	-2.000	-3.125	-4.125	NA	NA
10.375	106.625		780-799	-0.625	-0.750	-1.125	-1.625	-2.125	-3.250	-4.250	NA	NA
10.500	106.875		760-779	-1.125	-1.250	-1.750	-2.250	-2.625	-3.875	-4.875	NA	NA
10.625	107.125		740 - 759	-1.625	-1.625	-2.250	-2.750	-3.000	-4.500	-6.375	NA	NA
10.750	107.375		720 - 739	-2.250	-2.250	-2.750	-3.250	-3.875	-5.000	-7.125	NA	NA
10.875	107.625		700 - 719	-3.500	-3.625	-4.375	-4.875	-5.375	-5.875	NA	NA	NA
11.000	107.875		680 - 699	-5.250	-5.250	-6.125	-6.500	-7.125	NA	NA	NA	NA
11.125	108.125	660 - 679	-6.375	-6.500	-7.125	-8.000	NA	NA	NA	NA	NA	
11.250	108.375	Product	10Yr; 15Yr or 20yr	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
11.375	108.625		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.500	108.875		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
11.625	109.125		40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
11.750	109.375	Loan Amount	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
11.875	109.625		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.000	109.875		>150,000-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.125	110.125	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.250	110.375		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
12.375	110.625		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
12.500	110.875	Occupancy	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
12.625	111.125	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
12.750	111.375		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
12.875	111.500		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
13.000	111.625		SFR - Rural	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
13.125	111.750											

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

Fees	
Underwriting Fee	\$995
Collateral Review	\$300

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CLOSED END SECOND MORTGAGE - NON-OWNER OCCUPIED

NOO - 30 Day Lock Period -BPC

Loan Level Price Adjustments

Rate	Fixed Rate	Documentation	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
9.000	99.875	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	NA	NA
9.125	100.375		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	NA	NA
9.250	100.875		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	NA	NA
9.375	101.375		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	NA	NA
9.500	101.750		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	NA	NA
9.625	102.125		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	NA	NA
9.750	102.500		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	NA	NA	NA
9.875	102.875		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	NA	NA	NA	NA
10.000	103.250	Bank Statement or 1099	>= 800	0.500	0.500	0.125	-0.250	-0.500	-1.625	NA	NA	NA
10.125	103.625		780-799	0.500	0.500	0.000	-0.375	-0.625	-1.750	NA	NA	NA
10.250	104.000		760-779	0.000	0.000	-0.500	-1.000	-1.125	-2.250	NA	NA	NA
10.375	104.250		740 - 759	-0.500	-0.500	-1.000	-1.375	-1.500	-2.875	NA	NA	NA
10.500	104.500		720 - 739	-1.000	-1.000	-1.500	-1.875	-2.125	-3.250	NA	NA	NA
10.625	104.750		700 - 719	-2.250	-2.250	-2.875	-3.375	-3.750	NA	NA	NA	NA
10.750	105.000		680 - 699	-4.000	-4.000	-4.625	-5.125	NA	NA	NA	NA	NA
10.875	105.250		660 - 679	-5.750	-5.875	-6.250	NA	NA	NA	NA	NA	NA
11.000	105.500	P&L Only	>= 800	-0.625	-0.750	-1.000	-1.500	-2.000	NA	NA	NA	NA
11.125	105.750		780-799	-0.625	-0.750	-1.125	-1.625	-2.125	NA	NA	NA	NA
11.250	106.000		760-779	-1.125	-1.250	-1.750	-2.250	-2.625	NA	NA	NA	NA
11.375	106.250		740 - 759	-1.625	-1.625	-2.250	-2.750	-3.000	NA	NA	NA	NA
11.500	106.500		720 - 739	-2.250	-2.250	-2.750	-3.250	-3.875	NA	NA	NA	NA
11.625	106.750		700 - 719	-3.500	-3.625	-4.375	-4.875	NA	NA	NA	NA	NA
11.750	107.000		680 - 699	-5.250	-5.250	-6.125	NA	NA	NA	NA	NA	NA
11.875	107.250		660 - 679	-6.375	-6.500	NA	NA	NA	NA	NA	NA	NA
12.000	107.500	Product	10Yr; 15Yr or 20yr	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
12.125	107.750		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.250	108.000		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
12.375	108.250		40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
12.500	108.500	Loan Amount	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
12.625	108.750		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.750	109.000		>150,000-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.875	109.250	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.000	109.500		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	NA
13.125	109.750		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
13.250	110.000	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
13.375	110.250		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
13.500	110.375		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
13.625	110.500											
13.750	110.625											
13.875	110.750											
14.000	110.875											

Min Price**/Misc	Max Price**
98	100.500

****PE & Special Offers cannot be Combined and LPC not allowed****

Fees	
Underwriting Fee	\$995
Collateral Review	\$300

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