

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

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.125	96.855	96.855	96.855
6.250	97.605	97.605	97.605
6.375	98.105	98.105	98.105
6.500	98.230	98.230	98.230
6.625	98.730	98.730	98.730
6.750	99.293	99.293	99.293
6.875	99.793	99.793	99.793
7.000	100.043	100.043	100.043
7.125	100.293	100.293	100.293
7.250	101.011	101.011	101.011
7.375	101.230	101.230	101.230
7.500	101.793	101.793	101.793
7.625	102.168	102.168	102.168
7.750	102.293	102.293	102.293
7.875	102.668	102.668	102.668
8.000	102.793	102.793	102.793
8.125	102.918	102.918	102.918
8.250	103.168	103.168	103.168
8.375	103.543	103.543	103.543
8.500	103.918	103.918	103.918
8.625	104.105	104.105	104.105
8.750	104.293	104.293	104.293
8.875	104.480	104.480	104.480
9.000	104.568	104.568	104.568
9.125	104.793	104.793	104.793
9.250	105.343	105.343	105.343
9.375	105.593	105.593	105.593
9.500	105.593	105.593	105.593
9.625	105.593	105.593	105.593
9.750	105.593	105.593	105.593

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
	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
6.125	96.730	96.730	96.730
6.250	97.480	97.480	97.480
6.375	97.980	97.980	97.980
6.500	98.105	98.105	98.105
6.625	98.605	98.605	98.605
6.750	99.168	99.168	99.168
6.875	99.668	99.668	99.668
7.000	99.918	99.918	99.918
7.125	100.168	100.168	100.168
7.250	100.886	100.886	100.886
7.375	101.105	101.105	101.105
7.500	101.668	101.668	101.668
7.625	102.043	102.043	102.043
7.750	102.168	102.168	102.168
7.875	102.543	102.543	102.543
8.000	102.668	102.668	102.668
8.125	102.793	102.793	102.793
8.250	103.043	103.043	103.043
8.375	103.418	103.418	103.418
8.500	103.793	103.793	103.793
8.625	103.980	103.980	103.980
8.750	104.168	104.168	104.168
8.875	104.355	104.355	104.355
9.000	104.543	104.543	104.543
9.125	104.668	104.668	104.668
9.250	105.343	105.343	105.343
9.375	105.593	105.593	105.593
9.500	105.593	105.593	105.593
9.625	105.593	105.593	105.593
9.750	105.593	105.593	105.593

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
6.500	99.400	99.400	99.400
6.625	99.588	99.588	99.588
6.750	99.775	99.775	99.775
6.875	100.213	100.213	100.213
7.000	100.775	100.775	100.775
7.125	101.338	101.338	101.338
7.250	101.713	101.713	101.713
7.375	102.025	102.025	102.025
7.500	102.338	102.338	102.338
7.625	103.150	103.150	103.150
7.750	103.525	103.525	103.525
7.875	103.900	103.900	103.900
8.000	104.025	104.025	104.025
8.125	104.275	104.275	104.275
8.250	104.650	104.650	104.650
8.375	104.775	104.775	104.775
8.500	105.025	105.025	105.025
8.625	105.275	105.275	105.275
8.750	105.650	105.650	105.650
8.875	105.775	105.775	105.775
9.000	105.900	105.900	105.900
9.125	106.088	106.088	106.088
9.250	106.463	106.463	106.463
9.375	106.713	106.713	106.713
9.500	107.013	107.013	107.013
9.625	107.213	107.213	107.213
9.750	107.613	107.613	107.613
9.875	107.713	107.713	107.713
10.000	108.013	108.013	108.013

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} DSCR 5+ Units & 2-8 Mixed Use Only!!	0 Months	-2.750
	12 Months	-2.250
	24 Months	-2.000
	36 Months	-1.000
Lock Period	30 days	0.000
	Per day	-0.025
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
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: 121624.V1
 Date: 12/16/24
 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
5.000	96.775	96.775	96.775
5.125	97.181	97.181	97.181
5.250	97.581	97.581	97.581
5.375	97.975	97.975	97.975
5.500	98.363	98.363	98.363
5.625	98.744	98.744	98.744
5.750	99.119	99.119	99.119
5.875	99.488	99.488	99.488
6.000	99.850	99.850	99.850
6.125	100.206	100.206	100.206
6.250	100.556	100.556	100.556
6.375	100.900	100.900	100.900
6.500	101.238	101.238	101.238
6.625	101.569	101.569	101.569
6.750	101.894	101.894	101.894
6.875	102.213	102.213	102.213
7.000	102.525	102.525	102.525
7.125	102.831	102.831	102.831
7.250	103.131	103.131	103.131
7.375	103.425	103.425	103.425

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	99.438	99.438	99.438
8.000	99.688	99.688	99.688
8.125	99.938	99.938	99.938
8.250	100.188	100.188	100.188
8.375	100.438	100.438	100.438
8.500	100.688	100.688	100.688
8.625	100.938	100.938	100.938
8.750	101.188	101.188	101.188
8.875	101.438	101.438	101.438
9.000	101.688	101.688	101.688
9.125	101.938	101.938	101.938
9.250	102.188	102.188	102.188
9.375	102.438	102.438	102.438
9.500	102.688	102.688	102.688
9.625	102.938	102.938	102.938
9.750	103.188	103.188	103.188
9.875	103.438	103.438	103.438
10.000	103.688	103.688	103.688
10.125	103.938	103.938	103.938
10.250	104.188	104.188	104.188

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

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	99.375	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	-4.625	-6.250
8.375	99.875		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	-4.875	-6.500
8.500	100.375		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	-5.500	-7.500
8.625	100.875		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	-6.750	-9.000
8.750	101.375		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	-8.125	-10.000
8.875	101.875		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	-9.375	-11.500
9.000	102.375		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	-8.125	-11.125	NA
9.125	102.875		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	-7.000	-10.000	NA	NA
9.250	103.375		Bank Statement or 1099	>= 800	0.500	0.500	0.125	-0.250	-0.500	-1.625	-2.500	-6.000
9.375	103.875	780-799		0.500	0.500	0.000	-0.375	-0.625	-1.750	-2.625	-6.250	NA
9.500	104.250	760-779		0.000	0.000	-0.500	-1.000	-1.125	-2.250	-3.250	-6.875	NA
9.625	104.625	740 - 759		-0.500	-0.500	-1.000	-1.375	-1.500	-2.875	-4.500	-8.250	NA
9.750	105.000	720 - 739		-1.000	-1.000	-1.500	-1.875	-2.125	-3.250	-5.375	-9.625	NA
9.875	105.375	700 - 719		-2.250	-2.250	-2.875	-3.375	-3.750	-4.375	-7.000	NA	NA
10.000	105.750	680 - 699		-4.000	-4.000	-4.625	-5.125	-5.625	-6.750	NA	NA	NA
10.125	106.125	660 - 679		-5.750	-5.875	-6.250	-7.000	-7.375	NA	NA	NA	NA
10.250	106.500	P&L Only	>= 800	-0.625	-0.750	-1.000	-1.500	-2.000	-3.125	-4.125	NA	NA
10.375	106.750		780-799	-0.625	-0.750	-1.125	-1.625	-2.125	-3.250	-4.250	NA	NA
10.500	107.000		760-779	-1.125	-1.250	-1.750	-2.250	-2.625	-3.875	-4.875	NA	NA
10.625	107.250		740 - 759	-1.625	-1.625	-2.250	-2.750	-3.000	-4.500	-6.375	NA	NA
10.750	107.500		720 - 739	-2.250	-2.250	-2.750	-3.250	-3.875	-5.000	-7.125	NA	NA
10.875	107.750		700 - 719	-3.500	-3.625	-4.375	-4.875	-5.375	-5.875	NA	NA	NA
11.000	108.000		680 - 699	-5.250	-5.250	-6.125	-6.500	-7.125	NA	NA	NA	NA
11.125	108.250		660 - 679	-6.375	-6.500	-7.125	-8.000	NA	NA	NA	NA	NA
11.250	108.500	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	108.750		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.500	109.000		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
11.625	109.250		40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
11.750	109.500	Loan Amount	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
11.875	109.750		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.000	110.000		>150,000-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.125	110.250	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.250	110.500		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
12.375	110.750		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
12.500	111.000	Occupancy	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
12.625	111.250	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
12.750	111.500		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
12.875	111.625		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
13.000	111.750		SFR - Rural	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
13.125	111.875											

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

****Pricing is subject to change without notice****
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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	100.000	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	NA	NA
9.125	100.500		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	NA	NA
9.250	101.000		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	NA	NA
9.375	101.500		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	NA	NA
9.500	101.875		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	NA	NA
9.625	102.250		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	NA	NA
9.750	102.625		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	NA	NA	NA
9.875	103.000		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	NA	NA	NA	NA
10.000	103.375	Bank Statement or 1099	>= 800	0.500	0.500	0.125	-0.250	-0.500	-1.625	NA	NA	NA
10.125	103.750		780-799	0.500	0.500	0.000	-0.375	-0.625	-1.750	NA	NA	NA
10.250	104.125		760-779	0.000	0.000	-0.500	-1.000	-1.125	-2.250	NA	NA	NA
10.375	104.375		740 - 759	-0.500	-0.500	-1.000	-1.375	-1.500	-2.875	NA	NA	NA
10.500	104.625		720 - 739	-1.000	-1.000	-1.500	-1.875	-2.125	-3.250	NA	NA	NA
10.625	104.875		700 - 719	-2.250	-2.250	-2.875	-3.375	-3.750	NA	NA	NA	NA
10.750	105.125		680 - 699	-4.000	-4.000	-4.625	-5.125	NA	NA	NA	NA	NA
10.875	105.375		660 - 679	-5.750	-5.875	-6.250	NA	NA	NA	NA	NA	NA
11.000	105.625	P&L Only	>= 800	-0.625	-0.750	-1.000	-1.500	-2.000	NA	NA	NA	NA
11.125	105.875		780-799	-0.625	-0.750	-1.125	-1.625	-2.125	NA	NA	NA	NA
11.250	106.125		760-779	-1.125	-1.250	-1.750	-2.250	-2.625	NA	NA	NA	NA
11.375	106.375		740 - 759	-1.625	-1.625	-2.250	-2.750	-3.000	NA	NA	NA	NA
11.500	106.625		720 - 739	-2.250	-2.250	-2.750	-3.250	-3.875	NA	NA	NA	NA
11.625	106.875		700 - 719	-3.500	-3.625	-4.375	-4.875	NA	NA	NA	NA	NA
11.750	107.125		680 - 699	-5.250	-5.250	-6.125	NA	NA	NA	NA	NA	NA
11.875	107.375		660 - 679	-6.375	-6.500	NA	NA	NA	NA	NA	NA	NA
12.000	107.625	Product	10Yr; 15Yr or 20yr	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
12.125	107.875		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.250	108.125		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
12.375	108.375		40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
12.500	108.625	Loan Amount	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
12.625	108.875		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.750	109.125		>150,000-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.875	109.375	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.000	109.625		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	NA
13.125	109.875		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
13.250	110.125	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
13.375	110.375		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
13.500	110.500		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
13.625	110.625											
13.750	110.750											
13.875	110.875											
14.000	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

Pricing is subject to change without notice
Pricing does not indicate program eligibility, please refer to the program matrices and seller guides