

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

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.500	96.631	96.631	96.631
6.625	97.381	97.381	97.381
6.750	97.881	97.881	97.881
6.875	98.256	98.256	98.256
7.000	98.756	98.756	98.756
7.125	99.318	99.318	99.318
7.250	99.818	99.818	99.818
7.375	100.068	100.068	100.068
7.500	100.318	100.318	100.318
7.625	101.037	101.037	101.037
7.750	101.255	101.255	101.255
7.875	101.818	101.818	101.818
8.000	102.193	102.193	102.193
8.125	102.318	102.318	102.318
8.250	102.693	102.693	102.693
8.375	102.818	102.818	102.818
8.500	102.943	102.943	102.943
8.625	103.193	103.193	103.193
8.750	103.568	103.568	103.568
8.875	103.943	103.943	103.943
9.000	104.130	104.130	104.130
9.125	104.318	104.318	104.318
9.250	104.505	104.505	104.505
9.375	104.593	104.593	104.593
9.500	104.818	104.818	104.818
9.625	105.368	105.368	105.368
9.750	105.618	105.618	105.618
9.875	105.618	105.618	105.618
10.000	105.618	105.618	105.618
10.125	105.618	105.618	105.618

### 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)	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
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
6.500	96.506	96.506	96.506
6.625	97.256	97.256	97.256
6.750	97.756	97.756	97.756
6.875	98.131	98.131	98.131
7.000	98.631	98.631	98.631
7.125	99.193	99.193	99.193
7.250	99.693	99.693	99.693
7.375	99.943	99.943	99.943
7.500	100.193	100.193	100.193
7.625	100.912	100.912	100.912
7.750	101.130	101.130	101.130
7.875	101.693	101.693	101.693
8.000	102.068	102.068	102.068
8.125	102.193	102.193	102.193
8.250	102.568	102.568	102.568
8.375	102.693	102.693	102.693
8.500	102.818	102.818	102.818
8.625	103.068	103.068	103.068
8.750	103.443	103.443	103.443
8.875	103.818	103.818	103.818
9.000	104.005	104.005	104.005
9.125	104.193	104.193	104.193
9.250	104.380	104.380	104.380
9.375	104.568	104.568	104.568
9.500	104.693	104.693	104.693
9.625	105.368	105.368	105.368
9.750	105.618	105.618	105.618
9.875	105.618	105.618	105.618
10.000	105.618	105.618	105.618
10.125	105.618	105.618	105.618

## 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	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
6.875	98.825	98.825	98.825
7.000	99.138	99.138	99.138
7.125	99.825	99.825	99.825
7.250	100.638	100.638	100.638
7.375	101.200	101.200	101.200
7.500	101.575	101.575	101.575
7.625	101.888	101.888	101.888
7.750	102.200	102.200	102.200
7.875	103.013	103.013	103.013
8.000	103.388	103.388	103.388
8.125	103.763	103.763	103.763
8.250	103.888	103.888	103.888
8.375	104.138	104.138	104.138
8.500	104.513	104.513	104.513
8.625	104.638	104.638	104.638
8.750	104.888	104.888	104.888
8.875	105.138	105.138	105.138
9.000	105.513	105.513	105.513
9.125	105.638	105.638	105.638
9.250	105.763	105.763	105.763
9.375	105.950	105.950	105.950
9.500	106.325	106.325	106.325
9.625	106.575	106.575	106.575
9.750	106.875	106.875	106.875
9.875	107.075	107.075	107.075
10.000	107.475	107.475	107.475
10.125	107.575	107.575	107.575
10.250	107.875	107.875	107.875

### 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 <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
	<b>Extension Fee<sup>c</sup></b>	Per day

- 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: 010225.V1  
 Date: 01/02/25  
 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	96.900	96.900	96.900
5.375	97.306	97.306	97.306
5.500	97.706	97.706	97.706
5.625	98.100	98.100	98.100
5.750	98.488	98.488	98.488
5.875	98.869	98.869	98.869
6.000	99.244	99.244	99.244
6.125	99.613	99.613	99.613
6.250	99.975	99.975	99.975
6.375	100.331	100.331	100.331
6.500	100.681	100.681	100.681
6.625	101.025	101.025	101.025
6.750	101.363	101.363	101.363
6.875	101.694	101.694	101.694
7.000	102.019	102.019	102.019
7.125	102.338	102.338	102.338
7.250	102.650	102.650	102.650
7.375	102.956	102.956	102.956
7.500	103.256	103.256	103.256
7.625	103.550	103.550	103.550

## 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
8.000	99.750	99.750	99.750
8.125	100.000	100.000	100.000
8.250	100.250	100.250	100.250
8.375	100.500	100.500	100.500
8.500	100.750	100.750	100.750
8.625	101.000	101.000	101.000
8.750	101.250	101.250	101.250
8.875	101.500	101.500	101.500
9.000	101.750	101.750	101.750
9.125	102.000	102.000	102.000
9.250	102.250	102.250	102.250
9.375	102.500	102.500	102.500
9.500	102.750	102.750	102.750
9.625	103.000	103.000	103.000
9.750	103.250	103.250	103.250
9.875	103.500	103.500	103.500
10.000	103.750	103.750	103.750
10.125	104.000	104.000	104.000
10.250	104.250	104.250	104.250
10.375	104.500	104.500	104.500

## 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 <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	98	Max Price**	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	99.000	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	-4.625	-6.250
8.375	99.500		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	-4.875	-6.500
8.500	100.000		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	-5.500	-7.500
8.625	100.500		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	-6.750	-9.000
8.750	101.000		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	-8.125	-10.000
8.875	101.500		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	-9.375	-11.500
9.000	102.000		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	-8.125	-11.125	NA
9.125	102.500		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	-7.000	-10.000	NA	NA
9.250	103.000		Bank Statement or 1099	>= 800	0.500	0.500	0.125	-0.250	-0.500	-1.625	-2.500	-6.000
9.375	103.500	780-799		0.500	0.500	0.000	-0.375	-0.625	-1.750	-2.625	-6.250	NA
9.500	103.875	760-779		0.000	0.000	-0.500	-1.000	-1.125	-2.250	-3.250	-6.875	NA
9.625	104.250	740 - 759		-0.500	-0.500	-1.000	-1.375	-1.500	-2.875	-4.500	-8.250	NA
9.750	104.625	720 - 739		-1.000	-1.000	-1.500	-1.875	-2.125	-3.250	-5.375	-9.625	NA
9.875	105.000	700 - 719		-2.250	-2.250	-2.875	-3.375	-3.750	-4.375	-7.000	NA	NA
10.000	105.375	680 - 699		-4.000	-4.000	-4.625	-5.125	-5.625	-6.750	NA	NA	NA
10.125	105.750	660 - 679		-5.750	-5.875	-6.250	-7.000	-7.375	NA	NA	NA	NA
10.250	106.125	P&L Only	>= 800	-0.625	-0.750	-1.000	-1.500	-2.000	-3.125	-4.125	NA	NA
10.375	106.375		780-799	-0.625	-0.750	-1.125	-1.625	-2.125	-3.250	-4.250	NA	NA
10.500	106.625		760-779	-1.125	-1.250	-1.750	-2.250	-2.625	-3.875	-4.875	NA	NA
10.625	106.875		740 - 759	-1.625	-1.625	-2.250	-2.750	-3.000	-4.500	-6.375	NA	NA
10.750	107.125		720 - 739	-2.250	-2.250	-2.750	-3.250	-3.875	-5.000	-7.125	NA	NA
10.875	107.375		700 - 719	-3.500	-3.625	-4.375	-4.875	-5.375	-5.875	NA	NA	NA
11.000	107.625		680 - 699	-5.250	-5.250	-6.125	-6.500	-7.125	NA	NA	NA	NA
11.125	107.875		660 - 679	-6.375	-6.500	-7.125	-8.000	NA	NA	NA	NA	NA
11.250	108.125	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	108.375		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.500	108.625		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
11.625	108.875		40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
11.750	109.125	Loan Amount	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
11.875	109.375		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.000	109.625		>150,000-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.125	109.875	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.250	110.125		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
12.375	110.375		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
12.500	110.625	Occupancy	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
12.625	110.875	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
12.750	111.125		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
12.875	111.250		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
13.000	111.375		SFR - Rural	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
13.125	111.500											

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
9.000	99.625	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	NA	NA
9.125	100.125		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	NA	NA
9.250	100.625		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	NA	NA
9.375	101.125		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	NA	NA
9.500	101.500		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	NA	NA
9.625	101.875		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	NA	NA
9.750	102.250		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	NA	NA	NA
9.875	102.625		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	NA	NA	NA	NA
10.000	103.000	Bank Statement or 1099	>= 800	0.500	0.500	0.125	-0.250	-0.500	-1.625	NA	NA	NA
10.125	103.375		780-799	0.500	0.500	0.000	-0.375	-0.625	-1.750	NA	NA	NA
10.250	103.750		760-779	0.000	0.000	-0.500	-1.000	-1.125	-2.250	NA	NA	NA
10.375	104.000		740 - 759	-0.500	-0.500	-1.000	-1.375	-1.500	-2.875	NA	NA	NA
10.500	104.250		720 - 739	-1.000	-1.000	-1.500	-1.875	-2.125	-3.250	NA	NA	NA
10.625	104.500		700 - 719	-2.250	-2.250	-2.875	-3.375	-3.750	NA	NA	NA	NA
10.750	104.750		680 - 699	-4.000	-4.000	-4.625	-5.125	NA	NA	NA	NA	NA
10.875	105.000		660 - 679	-5.750	-5.875	-6.250	NA	NA	NA	NA	NA	NA
11.000	105.250	P&L Only	>= 800	-0.625	-0.750	-1.000	-1.500	-2.000	NA	NA	NA	NA
11.125	105.500		780-799	-0.625	-0.750	-1.125	-1.625	-2.125	NA	NA	NA	NA
11.250	105.750		760-779	-1.125	-1.250	-1.750	-2.250	-2.625	NA	NA	NA	NA
11.375	106.000		740 - 759	-1.625	-1.625	-2.250	-2.750	-3.000	NA	NA	NA	NA
11.500	106.250		720 - 739	-2.250	-2.250	-2.750	-3.250	-3.875	NA	NA	NA	NA
11.625	106.500		700 - 719	-3.500	-3.625	-4.375	-4.875	NA	NA	NA	NA	NA
11.750	106.750		680 - 699	-5.250	-5.250	-6.125	NA	NA	NA	NA	NA	NA
11.875	107.000		660 - 679	-6.375	-6.500	NA	NA	NA	NA	NA	NA	NA
12.000	107.250	Product	10Yr; 15Yr or 20yr	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
12.125	107.500		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.250	107.750		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
12.375	108.000		40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
12.500	108.250	Loan Amount	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
12.625	108.500		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.750	108.750		>150,000-600k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.875	109.000	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
13.000	109.250		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	NA
13.125	109.500		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
13.250	109.750	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
13.375	110.000		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
13.500	110.125		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
13.625	110.250											
13.750	110.375											
13.875	110.500											
14.000	110.625											

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\*\*