

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

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.500	96.705	96.580	96.580
6.625	97.805	97.680	97.680
6.750	98.455	98.330	98.330
6.875	99.205	99.080	99.080
7.000	99.805	99.680	99.680
7.125	100.293	100.168	100.168
7.250	100.968	100.843	100.843
7.375	101.518	101.393	101.393
7.500	101.768	101.643	101.643
7.625	102.361	102.236	102.236
7.750	102.580	102.455	102.455
7.875	102.893	102.768	102.768
8.000	103.268	103.143	103.143
8.125	103.393	103.268	103.268
8.250	103.768	103.643	103.643
8.375	103.893	103.768	103.768
8.500	104.268	104.143	104.143
8.625	104.518	104.393	104.393
8.750	104.643	104.518	104.518
8.875	104.768	104.643	104.643
9.000	104.955	104.830	104.830
9.125	105.143	105.018	105.018
9.250	105.330	105.205	105.205
9.375	105.518	105.518	105.518
9.500	105.643	105.643	105.643
9.625	107.143	107.143	107.143
9.750	106.818	106.818	106.818
9.875	106.818	106.818	106.818
10.000	106.818	106.818	106.818
10.125	106.818	106.818	106.818

### 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	0.125	-0.125	-0.250	-0.375	-0.625	-2.000	-4.750
740-759	0.250	0.250	0.000	-0.125	-0.375	-0.625	-0.875	-3.500	-5.000
720-739	0.125	0.125	0.000	-0.250	-0.500	-0.625	-1.375	-4.000	-5.500
700-719	0.000	-0.125	-0.250	-0.500	-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
Condotels	-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	96.455	96.455	96.455
6.625	97.555	97.555	97.555
6.750	98.205	98.205	98.205
6.875	98.955	98.955	98.955
7.000	99.555	99.555	99.555
7.125	100.043	100.043	100.043
7.250	100.718	100.718	100.718
7.375	101.268	101.268	101.268
7.500	101.518	101.518	101.518
7.625	102.111	102.111	102.111
7.750	102.330	102.330	102.330
7.875	102.643	102.643	102.643
8.000	103.018	103.018	103.018
8.125	103.143	103.143	103.143
8.250	103.518	103.518	103.518
8.375	103.643	103.643	103.643
8.500	104.018	104.018	104.018
8.625	104.268	104.268	104.268
8.750	104.393	104.393	104.393
8.875	104.518	104.518	104.518
9.000	104.705	104.705	104.705
9.125	104.893	104.893	104.893
9.250	105.080	105.080	105.080
9.375	105.268	105.268	105.268
9.500	105.393	105.393	105.393
9.625	106.893	106.893	106.893
9.750	106.818	106.818	106.818
9.875	106.818	106.818	106.818
10.000	106.818	106.818	106.818
10.125	106.818	106.818	106.818

## 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	0.125	-0.125	-0.250	-0.375	-0.625	-2.000	-4.750
740-759	0.250	0.250	0.000	-0.125	-0.375	-0.625	-0.875	-3.500	-5.000
720-739	0.125	0.125	0.000	-0.250	-0.500	-0.625	-1.375	-4.000	-5.500
700-719	0.000	-0.125	-0.250	-0.500	-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 or 24 Mo P&L	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
12 or 24 Mo P&L w/ Bk Stmt	1.000	1.000	1.000	1.000	1.000	0.750	0.750	-1.250	NA
12-Month Bk Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
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
<p>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</p>		

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
<p>* 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)</p>			

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: 021125.V1  
Date: 02/11/25  
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/>

## DSCR - 30 Day Lock Period - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.875	98.925	98.925	98.925
7.000	99.338	99.338	99.338
7.125	100.225	100.225	100.225
7.250	101.138	101.138	101.138
7.375	101.800	101.800	101.800
7.500	102.175	102.175	102.175
7.625	102.488	102.488	102.488
7.750	102.800	102.800	102.800
7.875	103.613	103.613	103.613
8.000	103.988	103.988	103.988
8.125	104.363	104.363	104.363
8.250	104.488	104.488	104.488
8.375	104.738	104.738	104.738
8.500	105.113	105.113	105.113
8.625	105.238	105.238	105.238
8.750	105.488	105.488	105.488
8.875	105.738	105.738	105.738
9.000	106.113	106.113	106.113
9.125	106.238	106.238	106.238
9.250	106.363	106.363	106.363
9.375	106.550	106.550	106.550
9.500	106.925	106.925	106.925
9.625	107.175	107.175	107.175
9.750	107.475	107.475	107.475
9.875	107.675	107.675	107.675
10.000	108.075	108.075	108.075
10.125	108.175	108.175	108.175
10.250	108.475	108.475	108.475

## 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>	-5.000	-5.000	-5.000	-5.000	-5.000	-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	-3.000	-3.000	-3.000	-3.000	-3.000	-4.000	NA	NA	NA
\$100K < \$150K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA
\$150K - \$1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
>\$1.0MM - \$1.5MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA
>\$1.5MM - \$2MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA	NA
>\$2MM - \$3MM	-0.250	-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA
>\$3MM - \$3.5MM	-1.000	-1.000	-1.000	-1.125	-1.250	NA	NA	NA	NA
40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.750	-0.875	-0.875	NA	NA
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.875	-1.000	NA	NA	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Special - DSCR =>1 & FICO =>740	1.000	1.000	0.500	0.500	0.375	0.250	0.000	NA	NA

## Other Price Adjustments

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

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

## Product

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

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

## ARM Requirements

<b>5yr ARM Caps</b>	2/1/5	<b>ARM Index</b>	SOFR 30AVG
<b>7yr ARM Caps</b>	5/1/5	<b>ARM Margin</b>	6.5
<b>Reset Frequency</b>	6 mo		

## Fees

<b>Underwriting Fee</b>	<b>\$1,495</b>
<b>Collateral Review</b>	<b>\$300</b>

## Min Price\*\*/Misc

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

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

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

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



# JUMBO RATE SHEET

Rate Sheet ID: 021125.V1  
 Date: 02/11/25  
 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
5.750	98.844	98.844	98.844
5.875	99.196	99.196	99.196
6.000	99.545	99.545	99.545
6.125	99.890	99.890	99.890
6.250	100.231	100.231	100.231
6.375	100.569	100.569	100.569
6.500	100.903	100.903	100.903
6.625	101.233	101.233	101.233
6.750	101.559	101.559	101.559
6.875	101.881	101.881	101.881
7.000	102.194	102.194	102.194
7.125	102.500	102.500	102.500
7.250	102.800	102.800	102.800
7.375	103.094	103.094	103.094
7.500	103.369	103.369	103.369
7.625	103.625	103.625	103.625
7.750	103.863	103.863	103.863
7.875	104.081	104.081	104.081
8.000	104.281	104.281	104.281
8.125	104.463	104.463	104.463

## 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	-0.150	-0.150	-0.150
>\$1.5MM - \$2MM	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	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
8.125	100.500	100.500	100.500
8.250	100.750	100.750	100.750
8.375	101.000	101.000	101.000
8.500	101.250	101.250	101.250
8.625	101.500	101.500	101.500
8.750	101.750	101.750	101.750
8.875	102.000	102.000	102.000
9.000	102.250	102.250	102.250
9.125	102.500	102.500	102.500
9.250	102.750	102.750	102.750
9.375	103.000	103.000	103.000
9.500	103.250	103.250	103.250
9.625	103.500	103.500	103.500
9.750	103.750	103.750	103.750
9.875	104.000	104.000	104.000
10.000	104.250	104.250	104.250
10.125	104.500	104.500	104.500
10.250	104.750	104.750	104.750
10.375	105.000	105.000	105.000
10.500	105.250	105.250	105.250

## Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	0.250	0.250	0.250	0.125	0.000	-0.500	-2.500	-2.750	NA
740-759	0.125	0.125	0.125	0.000	-0.250	-0.625	-3.000	-4.250	NA
720-739	0.000	0.000	-0.125	-0.250	-0.625	-1.000	-3.000	-4.250	NA
700-719	-0.125	-0.250	-0.375	-0.500	-0.750	-2.500	-3.750	NA	NA
680-699	-0.500	-0.875	-1.125	-1.500	-2.500	-3.500	-4.750	NA	NA
660-679	-2.750	-2.750	-2.750	-3.250	-4.000	-5.000	-6.250	NA	NA

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	NA
12 Mnth Bk Stmt/1099	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
1-YR P&L	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
Cash Out	-0.375	-0.375	-0.500	-0.625	-0.750	-1.250	NA	NA	NA
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA
NW Condo	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA
2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA
DTI > 43 - 50	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
\$150K - \$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	NA
>\$1.00MM - \$1.5MM	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.250	NA	NA
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

## Other Price Adjustments

Lock Period	30 days	0.000
Extension Fee <sup>c</sup>	Per day	-0.025

<sup>c</sup> Extensions available in 5 day increments up to 15 days. Max of 45 days total

## ARM Requirements

5yr ARM Caps	2/1/5	ARM Index	SOFR 30AVG
7yr ARM Caps	5/1/5	ARM Margin	6.00

## Fees

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

Min Price**/Misc	Max Price**
98	101.000

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

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

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

# CLOSED END SECOND MORTGAGE - OWNER-OCCUPIED AND 2ND HOME

OO - 30 Day Lock Period -BPC

Loan Level Price Adjustments

Rate	Fixed Rate	Documentation	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
8.125	99.500	Full Doc	>= 800	1.625	1.625	1.250	1.000	0.750	-0.375	-1.125	-4.625	-6.250
8.250	100.000		780-799	1.625	1.625	1.125	0.875	0.625	-0.500	-1.250	-4.875	-6.500
8.375	100.500		760-779	1.125	1.125	0.625	0.250	0.125	-1.000	-1.875	-5.500	-7.500
8.500	101.000		740 - 759	0.625	0.625	0.125	-0.125	-0.250	-1.625	-3.125	-6.750	-9.000
8.625	101.500		720 - 739	0.000	0.000	-0.500	-0.750	-1.000	-2.000	-4.000	-8.125	-10.000
8.750	102.000		700 - 719	-1.125	-1.125	-1.750	-2.125	-2.500	-3.000	-5.500	-9.375	-11.500
8.875	102.500		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	-8.125	-11.125	NA
9.000	103.000		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	-7.000	-10.000	NA	NA
9.125	103.500		Bank Statement or 1099	>= 800	0.875	0.875	0.500	0.125	-0.125	-1.375	-2.250	-6.000
9.250	104.000	780-799		0.875	0.875	0.375	0.000	-0.250	-1.500	-2.375	-6.250	-8.000
9.375	104.375	760-779		0.375	0.375	-0.125	-0.625	-0.750	-2.000	-3.000	-6.875	-9.000
9.500	104.750	740 - 759		-0.125	-0.125	-0.625	-1.000	-1.125	-2.625	-4.250	-8.250	-10.750
9.625	105.125	720 - 739		-0.750	-0.750	-1.250	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750
9.750	105.500	700 - 719		-2.000	-2.000	-2.625	-3.125	-3.500	-4.125	-6.750	NA	NA
9.875	105.875	680 - 699		-4.000	-4.000	-4.625	-5.125	-5.625	-6.750	NA	NA	NA
10.000	106.250	660 - 679		-5.750	-5.875	-6.250	-7.000	-7.375	NA	NA	NA	NA
10.125	106.625	P&L Only		>= 800	-0.500	-0.500	-0.875	-1.500	-1.750	-3.125	-4.125	NA
10.250	106.875		780-799	-0.500	-0.500	-1.000	-1.625	-1.875	-3.250	-4.375	NA	NA
10.375	107.125		760-779	-1.000	-1.000	-1.500	-2.250	-2.375	-3.750	-5.000	NA	NA
10.500	107.375		740 - 759	-1.500	-1.500	-2.000	-2.625	-2.750	-4.375	-6.250	NA	NA
10.625	107.625		720 - 739	-2.250	-2.250	-2.750	-3.375	-3.625	-4.875	-7.250	NA	NA
10.750	107.875		700 - 719	-3.750	-3.750	-4.375	-5.000	-5.375	-6.125	NA	NA	NA
10.875	108.125		680 - 699	-5.750	-5.750	-6.375	-7.000	-7.500	NA	NA	NA	NA
11.000	108.375		660 - 679	-7.750	-7.875	-8.250	-9.250	NA	NA	NA	NA	NA
11.125	108.625		Product	10Yr; 15Yr or 20yr	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
11.250	108.875	30yr Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.375	109.125	30/15yr Balloon		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
11.500	109.375	40/15yr Balloon		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
11.625	109.625	Loan Amount	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
11.750	109.875		>125,000-150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.875	110.125		>150,000-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.000	110.375	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12.125	110.625		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
12.250	110.875		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
12.375	111.125	Occupancy	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
12.500	111.375	Property Type	Warrantable Condo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA
12.625	111.625		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
12.750	111.750		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
12.875	111.875		SFR - Rural	NA	NA	NA	NA	NA	NA	NA	NA	NA
13.000	112.000											

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
9.000	100.625
9.125	101.125
9.250	101.625
9.375	102.000
9.500	102.375
9.625	102.750
9.750	103.125
9.875	103.500
10.000	103.875
10.125	104.250
10.250	104.500
10.375	104.750
10.500	105.000
10.625	105.250
10.750	105.500
10.875	105.750
11.000	106.000
11.125	106.250
11.250	106.500
11.375	106.750
11.500	107.000
11.625	107.250
11.750	107.500
11.875	107.750
12.000	108.000
12.125	108.250
12.250	108.500
12.375	108.750
12.500	109.000
12.625	109.250
12.750	109.500
12.875	109.750
13.000	110.000
13.125	110.250
13.250	110.500
13.375	110.625
13.500	110.750
13.625	110.875
13.750	111.000
13.875	111.125

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
Full Doc	>= 800	1.625	1.625	1.250	1.000	0.750	-0.375	-1.125	NA	NA
	780-799	1.625	1.625	1.125	0.875	0.625	-0.500	-1.250	NA	NA
	760-779	1.125	1.125	0.625	0.250	0.125	-1.000	-1.875	NA	NA
	740 - 759	0.625	0.625	0.125	-0.125	-0.250	-1.625	-3.125	NA	NA
	720 - 739	0.000	0.000	-0.500	-0.750	-1.000	-2.000	-4.000	NA	NA
	700 - 719	-1.125	-1.125	-1.750	-2.125	-2.500	-3.000	-5.500	NA	NA
	680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	NA	NA	NA
	660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	NA	NA	NA	NA
Bank Statement or 1099	>= 800	0.875	0.875	0.500	0.125	-0.125	-1.375	-2.250	NA	NA
	780-799	0.875	0.875	0.375	0.000	-0.250	-1.500	-2.375	NA	NA
	760-779	0.375	0.375	-0.125	-0.625	-0.750	-2.000	-3.000	NA	NA
	740 - 759	-0.125	-0.125	-0.625	-1.000	-1.125	-2.625	-4.250	NA	NA
	720 - 739	-0.750	-0.750	-1.250	-1.625	-1.875	-3.000	-5.125	NA	NA
	700 - 719	-2.000	-2.000	-2.625	-3.125	-3.500	-4.125	NA	NA	NA
	680 - 699	-4.000	-4.000	-4.625	-5.125	-5.625	NA	NA	NA	NA
	660 - 679	-5.750	-5.875	-6.250	NA	NA	NA	NA	NA	NA
P&L Only	>= 800	-0.500	-0.500	-0.875	-1.500	-1.750	NA	NA	NA	NA
	780-799	-0.500	-0.500	-1.000	-1.625	-1.875	NA	NA	NA	NA
	760-779	-1.000	-1.000	-1.500	-2.250	-2.375	NA	NA	NA	NA
	740 - 759	-1.500	-1.500	-2.000	-2.625	-2.750	NA	NA	NA	NA
	720 - 739	-2.250	-2.250	-2.750	-3.375	-3.625	NA	NA	NA	NA
	700 - 719	-3.750	-3.750	-4.375	-5.000	NA	NA	NA	NA	NA
	680 - 699	-5.750	-5.750	-6.375	NA	NA	NA	NA	NA	NA
	660 - 679	-7.750	-7.875	NA	NA	NA	NA	NA	NA	NA
DSCR	>= 800	-1.000	-1.000	-1.375	-2.000	-2.250	-3.625	-4.625	#N/A	#N/A
	780-799	-1.000	-1.000	-1.500	-2.125	-2.375	-3.750	-4.875	#N/A	#N/A
	760-779	-1.500	-1.500	-2.000	-2.750	-2.875	-4.250	-5.500	#N/A	#N/A
	740 - 759	-2.000	-2.000	-2.500	-3.125	-3.250	-4.875	-6.750	#N/A	#N/A
	720 - 739	-2.750	-2.750	-3.250	-3.875	-4.125	-5.375	-7.750	#N/A	#N/A
	700 - 719	-4.250	-4.250	-4.875	-5.500	-5.875	-6.625	#N/A	#N/A	#N/A
	680 - 699	-6.250	-6.250	-6.875	-7.500	-8.000	#N/A	#N/A	#N/A	#N/A
	Product	10Yr or 15Yr	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA
	20Yr	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
	40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
Loan Amount	= 125K	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
	>125K-750K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	NA
	>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
DSCR Ratio	DSCR ≥1.50	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
	DSCR 1.25-1.49	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	DSCR 1.10-1.24	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	NA
	DSCR 1.00-1.09	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
Property Type	Warrantable Condo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA
	2-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.500	NA	NA	NA	NA
	Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA

Other Price Adjustments	
DSCR Only	
12 Mo PPP	0.250
24 Mo PPP	0.500
36 Mo PPP	1.000
48 Mo PPP	1.375
60 Mo PPP	1.500

Min Price**/Misc	Max Price**
98	100.500
DSCR with no PPP	99
**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\*\*