

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

| Rate | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 6.625 | 96.855 | 96.730 | 96.730 |
| 6.750 | 97.955 | 97.830 | 97.830 |
| 6.875 | 98.605 | 98.480 | 98.480 |
| 7.000 | 99.355 | 99.230 | 99.230 |
| 7.125 | 99.955 | 99.830 | 99.830 |
| 7.250 | 100.443 | 100.318 | 100.318 |
| 7.375 | 101.118 | 100.993 | 100.993 |
| 7.500 | 101.668 | 101.543 | 101.543 |
| 7.625 | 101.918 | 101.793 | 101.793 |
| 7.750 | 102.511 | 102.386 | 102.386 |
| 7.875 | 102.730 | 102.605 | 102.605 |
| 8.000 | 103.043 | 102.918 | 102.918 |
| 8.125 | 103.418 | 103.293 | 103.293 |
| 8.250 | 103.543 | 103.418 | 103.418 |
| 8.375 | 103.918 | 103.793 | 103.793 |
| 8.500 | 104.043 | 103.918 | 103.918 |
| 8.625 | 104.418 | 104.293 | 104.293 |
| 8.750 | 104.668 | 104.543 | 104.543 |
| 8.875 | 104.793 | 104.668 | 104.668 |
| 9.000 | 104.918 | 104.793 | 104.793 |
| 9.125 | 105.105 | 104.980 | 104.980 |
| 9.250 | 105.293 | 105.168 | 105.168 |
| 9.375 | 105.480 | 105.355 | 105.355 |
| 9.500 | 105.668 | 105.668 | 105.668 |
| 9.625 | 105.793 | 105.793 | 105.793 |
| 9.750 | 107.293 | 107.293 | 107.293 |
| 9.875 | 106.968 | 106.968 | 106.968 |
| 10.000 | 106.968 | 106.968 | 106.968 |
| 10.125 | 106.968 | 106.968 | 106.968 |
| 10.250 | 106.968 | 106.968 | 106.968 |

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) ^{1,3,5} (Investor Only) | Term | Rate |
|--|-----------|--------|
| | 0 Months | -1.250 |
| | 12 Months | -1.125 |
| | 24 Months | -0.375 |
| | 36 Months | 0.000 |
| | 60 Months | 0.250 |

| Lock Period | Term | Rate |
|----------------------------|---------|--------|
| | 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 |
|--------|----------|----------|------------|
| 6.625 | 96.605 | 96.605 | 96.605 |
| 6.750 | 97.705 | 97.705 | 97.705 |
| 6.875 | 98.355 | 98.355 | 98.355 |
| 7.000 | 99.105 | 99.105 | 99.105 |
| 7.125 | 99.705 | 99.705 | 99.705 |
| 7.250 | 100.193 | 100.193 | 100.193 |
| 7.375 | 100.868 | 100.868 | 100.868 |
| 7.500 | 101.418 | 101.418 | 101.418 |
| 7.625 | 101.668 | 101.668 | 101.668 |
| 7.750 | 102.261 | 102.261 | 102.261 |
| 7.875 | 102.480 | 102.480 | 102.480 |
| 8.000 | 102.793 | 102.793 | 102.793 |
| 8.125 | 103.168 | 103.168 | 103.168 |
| 8.250 | 103.293 | 103.293 | 103.293 |
| 8.375 | 103.668 | 103.668 | 103.668 |
| 8.500 | 103.793 | 103.793 | 103.793 |
| 8.625 | 104.168 | 104.168 | 104.168 |
| 8.750 | 104.418 | 104.418 | 104.418 |
| 8.875 | 104.543 | 104.543 | 104.543 |
| 9.000 | 104.668 | 104.668 | 104.668 |
| 9.125 | 104.855 | 104.855 | 104.855 |
| 9.250 | 105.043 | 105.043 | 105.043 |
| 9.375 | 105.230 | 105.230 | 105.230 |
| 9.500 | 105.418 | 105.418 | 105.418 |
| 9.625 | 105.543 | 105.543 | 105.543 |
| 9.750 | 107.043 | 107.043 | 107.043 |
| 9.875 | 106.968 | 106.968 | 106.968 |
| 10.000 | 106.968 | 106.968 | 106.968 |
| 10.125 | 106.968 | 106.968 | 106.968 |
| 10.250 | 106.968 | 106.968 | 106.968 |

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 ² | 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: 021825.V1
 Date: 02/18/25
 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 |
|--------|----------|----------|------------|
| 7.000 | 99.075 | 99.075 | 99.075 |
| 7.125 | 99.488 | 99.488 | 99.488 |
| 7.250 | 100.375 | 100.375 | 100.375 |
| 7.375 | 101.288 | 101.288 | 101.288 |
| 7.500 | 101.950 | 101.950 | 101.950 |
| 7.625 | 102.325 | 102.325 | 102.325 |
| 7.750 | 102.638 | 102.638 | 102.638 |
| 7.875 | 102.950 | 102.950 | 102.950 |
| 8.000 | 103.763 | 103.763 | 103.763 |
| 8.125 | 104.138 | 104.138 | 104.138 |
| 8.250 | 104.513 | 104.513 | 104.513 |
| 8.375 | 104.638 | 104.638 | 104.638 |
| 8.500 | 104.888 | 104.888 | 104.888 |
| 8.625 | 105.263 | 105.263 | 105.263 |
| 8.750 | 105.388 | 105.388 | 105.388 |
| 8.875 | 105.638 | 105.638 | 105.638 |
| 9.000 | 105.888 | 105.888 | 105.888 |
| 9.125 | 106.263 | 106.263 | 106.263 |
| 9.250 | 106.388 | 106.388 | 106.388 |
| 9.375 | 106.513 | 106.513 | 106.513 |
| 9.500 | 106.700 | 106.700 | 106.700 |
| 9.625 | 107.075 | 107.075 | 107.075 |
| 9.750 | 107.325 | 107.325 | 107.325 |
| 9.875 | 107.625 | 107.625 | 107.625 |
| 10.000 | 107.825 | 107.825 | 107.825 |
| 10.125 | 108.225 | 108.225 | 108.225 |
| 10.250 | 108.325 | 108.325 | 108.325 |
| 10.375 | 108.625 | 108.625 | 108.625 |

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 | -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

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

| 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

| 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: 021825.V1
 Date: 02/18/25
 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 |
|-------|---------|---------|------------|
| 5.875 | 98.844 | 98.844 | 98.844 |
| 6.000 | 99.196 | 99.196 | 99.196 |
| 6.125 | 99.545 | 99.545 | 99.545 |
| 6.250 | 99.890 | 99.890 | 99.890 |
| 6.375 | 100.231 | 100.231 | 100.231 |
| 6.500 | 100.569 | 100.569 | 100.569 |
| 6.625 | 100.903 | 100.903 | 100.903 |
| 6.750 | 101.233 | 101.233 | 101.233 |
| 6.875 | 101.559 | 101.559 | 101.559 |
| 7.000 | 101.881 | 101.881 | 101.881 |
| 7.125 | 102.194 | 102.194 | 102.194 |
| 7.250 | 102.500 | 102.500 | 102.500 |
| 7.375 | 102.800 | 102.800 | 102.800 |
| 7.500 | 103.094 | 103.094 | 103.094 |
| 7.625 | 103.369 | 103.369 | 103.369 |
| 7.750 | 103.625 | 103.625 | 103.625 |
| 7.875 | 103.863 | 103.863 | 103.863 |
| 8.000 | 104.081 | 104.081 | 104.081 |
| 8.125 | 104.281 | 104.281 | 104.281 |
| 8.250 | 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 ^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

| | | |
|----|-------------|---------|
| 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 |
|--------|------------|---------------|--------------------|--------|----------|----------|----------|----------|----------|----------|----------|----------|
| 8.125 | 99.250 | Full Doc | >= 800 | 1.625 | 1.625 | 1.250 | 1.000 | 0.750 | -0.375 | -1.125 | -4.625 | -6.250 |
| 8.250 | 99.750 | | 780-799 | 1.625 | 1.625 | 1.125 | 0.875 | 0.625 | -0.500 | -1.250 | -4.875 | -6.500 |
| 8.375 | 100.250 | | 760-779 | 1.125 | 1.125 | 0.625 | 0.250 | 0.125 | -1.000 | -1.875 | -5.500 | -7.500 |
| 8.500 | 100.750 | | 740 - 759 | 0.625 | 0.625 | 0.125 | -0.125 | -0.250 | -1.625 | -3.125 | -6.750 | -9.000 |
| 8.625 | 101.250 | | 720 - 739 | 0.000 | 0.000 | -0.500 | -0.750 | -1.000 | -2.000 | -4.000 | -8.125 | -10.000 |
| 8.750 | 101.750 | | 700 - 719 | -1.125 | -1.125 | -1.750 | -2.125 | -2.500 | -3.000 | -5.500 | -9.375 | -11.500 |
| 8.875 | 102.250 | | 680 - 699 | -3.000 | -3.000 | -3.625 | -4.000 | -4.500 | -5.500 | -8.125 | -11.125 | NA |
| 9.000 | 102.750 | | 660 - 679 | -4.250 | -4.375 | -4.750 | -5.375 | -5.750 | -7.000 | -10.000 | NA | NA |
| 9.125 | 103.250 | | >= 800 | 0.875 | 0.875 | 0.500 | 0.125 | -0.125 | -1.375 | -2.250 | -6.000 | -7.750 |
| 9.250 | 103.750 | 780-799 | 0.875 | 0.875 | 0.375 | 0.000 | -0.250 | -1.500 | -2.375 | -6.250 | -8.000 | |
| 9.375 | 104.125 | 760-779 | 0.375 | 0.375 | -0.125 | -0.625 | -0.750 | -2.000 | -3.000 | -6.875 | -9.000 | |
| 9.500 | 104.500 | 740 - 759 | -0.125 | -0.125 | -0.625 | -1.000 | -1.125 | -2.625 | -4.250 | -8.250 | -10.750 | |
| 9.625 | 104.875 | 720 - 739 | -0.750 | -0.750 | -1.250 | -1.625 | -1.875 | -3.000 | -5.125 | -9.625 | -11.750 | |
| 9.750 | 105.250 | 700 - 719 | -2.000 | -2.000 | -2.625 | -3.125 | -3.500 | -4.125 | -6.750 | NA | NA | |
| 9.875 | 105.625 | 680 - 699 | -4.000 | -4.000 | -4.625 | -5.125 | -5.625 | -6.750 | NA | NA | NA | |
| 10.000 | 106.000 | 660 - 679 | -5.750 | -5.875 | -6.250 | -7.000 | -7.375 | NA | NA | NA | NA | |
| 10.125 | 106.375 | >= 800 | -0.500 | -0.500 | -0.875 | -1.500 | -1.750 | -3.125 | -4.125 | NA | NA | |
| 10.250 | 106.625 | 780-799 | -0.500 | -0.500 | -1.000 | -1.625 | -1.875 | -3.250 | -4.375 | NA | NA | |
| 10.375 | 106.875 | 760-779 | -1.000 | -1.000 | -1.500 | -2.250 | -2.375 | -3.750 | -5.000 | NA | NA | |
| 10.500 | 107.125 | 740 - 759 | -1.500 | -1.500 | -2.000 | -2.625 | -2.750 | -4.375 | -6.250 | NA | NA | |
| 10.625 | 107.375 | 720 - 739 | -2.250 | -2.250 | -2.750 | -3.375 | -3.625 | -4.875 | -7.250 | NA | NA | |
| 10.750 | 107.625 | 700 - 719 | -3.750 | -3.750 | -4.375 | -5.000 | -5.375 | -6.125 | NA | NA | NA | |
| 10.875 | 107.875 | 680 - 699 | -5.750 | -5.750 | -6.375 | -7.000 | -7.500 | NA | NA | NA | NA | |
| 11.000 | 108.125 | 660 - 679 | -7.750 | -7.875 | -8.250 | -9.250 | NA | NA | NA | NA | NA | |
| 11.125 | 108.375 | Product | 10Yr; 15Yr or 20yr | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 |
| 11.250 | 108.625 | | 30yr Fixed | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 11.375 | 108.875 | | 30/15yr Balloon | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 |
| 11.500 | 109.125 | | 40/15yr Balloon | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |
| 11.625 | 109.375 | Loan Amount | 125k | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 |
| 11.750 | 109.625 | | >125,000-150,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 11.875 | 109.875 | | >150,000-750k | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 12.000 | 110.125 | DTI | <= 43% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 12.125 | 110.375 | | 43.01 - 45% | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 | -0.375 | -0.500 | -0.750 | -0.750 |
| 12.250 | 110.625 | | >45 - 50% | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -1.000 | -1.250 | -1.250 |
| 12.375 | 110.875 | Occupancy | Second Home | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | NA | NA |
| 12.500 | 111.125 | Property Type | Warrantable Condo | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 | -0.500 | NA | NA | NA |
| 12.625 | 111.375 | | 2-4 Unit | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | NA | NA | NA |
| 12.750 | 111.500 | | Modular | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 |
| 12.875 | 111.625 | | SFR - Rural | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 13.000 | 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 |

****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 | 100.375 |
| 9.125 | 100.875 |
| 9.250 | 101.375 |
| 9.375 | 101.750 |
| 9.500 | 102.125 |
| 9.625 | 102.500 |
| 9.750 | 102.875 |
| 9.875 | 103.250 |
| 10.000 | 103.625 |
| 10.125 | 104.000 |
| 10.250 | 104.250 |
| 10.375 | 104.500 |
| 10.500 | 104.750 |
| 10.625 | 105.000 |
| 10.750 | 105.250 |
| 10.875 | 105.500 |
| 11.000 | 105.750 |
| 11.125 | 106.000 |
| 11.250 | 106.250 |
| 11.375 | 106.500 |
| 11.500 | 106.750 |
| 11.625 | 107.000 |
| 11.750 | 107.250 |
| 11.875 | 107.500 |
| 12.000 | 107.750 |
| 12.125 | 108.000 |
| 12.250 | 108.250 |
| 12.375 | 108.500 |
| 12.500 | 108.750 |
| 12.625 | 109.000 |
| 12.750 | 109.250 |
| 12.875 | 109.500 |
| 13.000 | 109.750 |
| 13.125 | 110.000 |
| 13.250 | 110.250 |
| 13.375 | 110.375 |
| 13.500 | 110.500 |
| 13.625 | 110.625 |
| 13.750 | 110.750 |
| 13.875 | 110.875 |

| 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 | 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