

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

| Rate   | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 6.500  | 97.305   | 97.180   | 97.180     |
| 6.625  | 98.455   | 98.330   | 98.330     |
| 6.750  | 99.105   | 98.980   | 98.980     |
| 6.875  | 100.005  | 99.880   | 99.880     |
| 7.000  | 100.555  | 100.430  | 100.430    |
| 7.125  | 100.993  | 100.868  | 100.868    |
| 7.250  | 101.668  | 101.543  | 101.543    |
| 7.375  | 102.168  | 102.043  | 102.043    |
| 7.500  | 102.418  | 102.293  | 102.293    |
| 7.625  | 103.011  | 102.886  | 102.886    |
| 7.750  | 103.230  | 103.105  | 103.105    |
| 7.875  | 103.543  | 103.418  | 103.418    |
| 8.000  | 103.918  | 103.793  | 103.793    |
| 8.125  | 104.043  | 103.918  | 103.918    |
| 8.250  | 104.418  | 104.293  | 104.293    |
| 8.375  | 104.543  | 104.418  | 104.418    |
| 8.500  | 104.918  | 104.793  | 104.793    |
| 8.625  | 105.168  | 105.043  | 105.043    |
| 8.750  | 105.293  | 105.168  | 105.168    |
| 8.875  | 105.418  | 105.293  | 105.293    |
| 9.000  | 105.605  | 105.480  | 105.480    |
| 9.125  | 105.793  | 105.668  | 105.668    |
| 9.250  | 105.980  | 105.855  | 105.855    |
| 9.375  | 106.168  | 106.168  | 106.168    |
| 9.500  | 106.293  | 106.293  | 106.293    |
| 9.625  | 107.793  | 107.793  | 107.793    |
| 9.750  | 107.468  | 107.468  | 107.468    |
| 9.875  | 107.468  | 107.468  | 107.468    |
| 10.000 | 107.468  | 107.468  | 107.468    |
| 10.125 | 107.468  | 107.468  | 107.468    |

### 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> | 0 Months  | -1.250 |
|--|-----------|--------|
| (Investor Only)                                    | 12 Months | -1.125 |
|  | 24 Months | -0.375 |
|  | 36 Months | 0.000  |
|  | 60 Months | 0.250  |

| Lock Period                | 30 days | 0.000  |
|----------------------------|---------|--------|
| Extension Fee <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  | 97.055   | 97.055   | 97.055     |
| 6.625  | 98.205   | 98.205   | 98.205     |
| 6.750  | 98.855   | 98.855   | 98.855     |
| 6.875  | 99.755   | 99.755   | 99.755     |
| 7.000  | 100.305  | 100.305  | 100.305    |
| 7.125  | 100.743  | 100.743  | 100.743    |
| 7.250  | 101.418  | 101.418  | 101.418    |
| 7.375  | 101.918  | 101.918  | 101.918    |
| 7.500  | 102.168  | 102.168  | 102.168    |
| 7.625  | 102.761  | 102.761  | 102.761    |
| 7.750  | 102.980  | 102.980  | 102.980    |
| 7.875  | 103.293  | 103.293  | 103.293    |
| 8.000  | 103.668  | 103.668  | 103.668    |
| 8.125  | 103.793  | 103.793  | 103.793    |
| 8.250  | 104.168  | 104.168  | 104.168    |
| 8.375  | 104.293  | 104.293  | 104.293    |
| 8.500  | 104.668  | 104.668  | 104.668    |
| 8.625  | 104.918  | 104.918  | 104.918    |
| 8.750  | 105.043  | 105.043  | 105.043    |
| 8.875  | 105.168  | 105.168  | 105.168    |
| 9.000  | 105.355  | 105.355  | 105.355    |
| 9.125  | 105.543  | 105.543  | 105.543    |
| 9.250  | 105.730  | 105.730  | 105.730    |
| 9.375  | 105.918  | 105.918  | 105.918    |
| 9.500  | 106.043  | 106.043  | 106.043    |
| 9.625  | 107.543  | 107.543  | 107.543    |
| 9.750  | 107.468  | 107.468  | 107.468    |
| 9.875  | 107.468  | 107.468  | 107.468    |
| 10.000 | 107.468  | 107.468  | 107.468    |
| 10.125 | 107.468  | 107.468  | 107.468    |

## 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 |
| 1) Prepayment penalties not allowed in NM<br>2) Extensions available in 5 day increments up to 15 days. Max of 45 days total<br>3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance<br>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** |             |

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# NonQM RATE SHEET

Rate Sheet ID: 031325.V1  
 Date: 03/13/25  
 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  | 99.725   | 99.725   | 99.725     |
| 7.000  | 100.138  | 100.138  | 100.138    |
| 7.125  | 101.025  | 101.025  | 101.025    |
| 7.250  | 101.938  | 101.938  | 101.938    |
| 7.375  | 102.600  | 102.600  | 102.600    |
| 7.500  | 102.975  | 102.975  | 102.975    |
| 7.625  | 103.288  | 103.288  | 103.288    |
| 7.750  | 103.600  | 103.600  | 103.600    |
| 7.875  | 104.413  | 104.413  | 104.413    |
| 8.000  | 104.788  | 104.788  | 104.788    |
| 8.125  | 105.163  | 105.163  | 105.163    |
| 8.250  | 105.288  | 105.288  | 105.288    |
| 8.375  | 105.538  | 105.538  | 105.538    |
| 8.500  | 105.913  | 105.913  | 105.913    |
| 8.625  | 106.038  | 106.038  | 106.038    |
| 8.750  | 106.288  | 106.288  | 106.288    |
| 8.875  | 106.538  | 106.538  | 106.538    |
| 9.000  | 106.913  | 106.913  | 106.913    |
| 9.125  | 107.038  | 107.038  | 107.038    |
| 9.250  | 107.163  | 107.163  | 107.163    |
| 9.375  | 107.350  | 107.350  | 107.350    |
| 9.500  | 107.725  | 107.725  | 107.725    |
| 9.625  | 107.975  | 107.975  | 107.975    |
| 9.750  | 108.275  | 108.275  | 108.275    |
| 9.875  | 108.475  | 108.475  | 108.475    |
| 10.000 | 108.875  | 108.875  | 108.875    |
| 10.125 | 108.975  | 108.975  | 108.975    |
| 10.250 | 109.275  | 109.275  | 109.275    |

## 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                                  | 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  | 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: 031325.V1  
 Date: 03/13/25  
 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 |
|-------|---------|---------|------------|
| 5.375 | 98.844  | 98.844  | 98.844     |
| 5.500 | 99.196  | 99.196  | 99.196     |
| 5.625 | 99.545  | 99.545  | 99.545     |
| 5.750 | 99.890  | 99.890  | 99.890     |
| 5.875 | 100.231 | 100.231 | 100.231    |
| 6.000 | 100.569 | 100.569 | 100.569    |
| 6.125 | 100.903 | 100.903 | 100.903    |
| 6.250 | 101.233 | 101.233 | 101.233    |
| 6.375 | 101.559 | 101.559 | 101.559    |
| 6.500 | 101.881 | 101.881 | 101.881    |
| 6.625 | 102.194 | 102.194 | 102.194    |
| 6.750 | 102.500 | 102.500 | 102.500    |
| 6.875 | 102.800 | 102.800 | 102.800    |
| 7.000 | 103.094 | 103.094 | 103.094    |
| 7.125 | 103.369 | 103.369 | 103.369    |
| 7.250 | 103.625 | 103.625 | 103.625    |
| 7.375 | 103.863 | 103.863 | 103.863    |
| 7.500 | 104.081 | 104.081 | 104.081    |
| 7.625 | 104.281 | 104.281 | 104.281    |
| 7.750 | 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 |
|--------|----------|----------|------------|
| 8.000  | 100.813  | 100.813  | 100.813    |
| 8.125  | 101.063  | 101.063  | 101.063    |
| 8.250  | 101.313  | 101.313  | 101.313    |
| 8.375  | 101.563  | 101.563  | 101.563    |
| 8.500  | 101.813  | 101.813  | 101.813    |
| 8.625  | 102.063  | 102.063  | 102.063    |
| 8.750  | 102.313  | 102.313  | 102.313    |
| 8.875  | 102.563  | 102.563  | 102.563    |
| 9.000  | 102.813  | 102.813  | 102.813    |
| 9.125  | 103.063  | 103.063  | 103.063    |
| 9.250  | 103.313  | 103.313  | 103.313    |
| 9.375  | 103.563  | 103.563  | 103.563    |
| 9.500  | 103.813  | 103.813  | 103.813    |
| 9.625  | 104.063  | 104.063  | 104.063    |
| 9.750  | 104.313  | 104.313  | 104.313    |
| 9.875  | 104.563  | 104.563  | 104.563    |
| 10.000 | 104.813  | 104.813  | 104.813    |
| 10.125 | 105.063  | 105.063  | 105.063    |
| 10.250 | 105.313  | 105.313  | 105.313    |
| 10.375 | 105.563  | 105.563  | 105.563    |

## 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 |
|--------|------------|-----------------|------------------------|--------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| 8.125  | 99.875     | Full Doc        | >= 800                 | 1.625              | 1.625    | 1.250    | 1.000    | 0.750    | -0.375   | -1.125   | -4.625   | -6.250   |
| 8.250  | 100.375    |                 | 780-799                | 1.625              | 1.625    | 1.125    | 0.875    | 0.625    | -0.500   | -1.250   | -4.875   | -6.500   |
| 8.375  | 100.875    |                 | 760-779                | 1.125              | 1.125    | 0.625    | 0.250    | 0.125    | -1.000   | -1.875   | -5.500   | -7.500   |
| 8.500  | 101.375    |                 | 740 - 759              | 0.625              | 0.625    | 0.125    | -0.125   | -0.250   | -1.625   | -3.125   | -6.750   | -9.000   |
| 8.625  | 101.875    |                 | 720 - 739              | 0.000              | 0.000    | -0.500   | -0.750   | -1.000   | -2.000   | -4.000   | -8.125   | -10.000  |
| 8.750  | 102.375    |                 | 700 - 719              | -1.125             | -1.125   | -1.750   | -2.125   | -2.500   | -3.000   | -5.500   | -9.375   | -11.500  |
| 8.875  | 102.875    |                 | 680 - 699              | -3.000             | -3.000   | -3.625   | -4.000   | -4.500   | -5.500   | -8.125   | -11.125  | NA       |
| 9.000  | 103.375    |                 | 660 - 679              | -4.250             | -4.375   | -4.750   | -5.375   | -5.750   | -7.000   | -10.000  | NA       | NA       |
| 9.125  | 103.875    |                 | Bank Statement or 1099 | >= 800             | 0.875    | 0.875    | 0.500    | 0.125    | -0.125   | -1.375   | -2.250   | -6.000   |
| 9.250  | 104.375    | 780-799         |                        | 0.875              | 0.875    | 0.375    | 0.000    | -0.250   | -1.500   | -2.375   | -6.250   | -8.000   |
| 9.375  | 104.750    | 760-779         |                        | 0.375              | 0.375    | -0.125   | -0.625   | -0.750   | -2.000   | -3.000   | -6.875   | -9.000   |
| 9.500  | 105.125    | 740 - 759       |                        | -0.125             | -0.125   | -0.625   | -1.000   | -1.125   | -2.625   | -4.250   | -8.250   | -10.750  |
| 9.625  | 105.500    | 720 - 739       |                        | -0.750             | -0.750   | -1.250   | -1.625   | -1.875   | -3.000   | -5.125   | -9.625   | -11.750  |
| 9.750  | 105.875    | 700 - 719       |                        | -2.000             | -2.000   | -2.625   | -3.125   | -3.500   | -4.125   | -6.750   | NA       | NA       |
| 9.875  | 106.250    | 680 - 699       |                        | -4.000             | -4.000   | -4.625   | -5.125   | -5.625   | -6.750   | -9.500   | NA       | NA       |
| 10.000 | 106.625    | 660 - 679       |                        | -5.750             | -5.875   | -6.250   | -7.000   | -7.375   | -8.750   | NA       | NA       | NA       |
| 10.125 | 107.000    | P&L Only        |                        | >= 800             | -0.500   | -0.500   | -0.875   | -1.500   | -1.750   | -3.125   | -4.125   | NA       |
| 10.250 | 107.250    |                 | 780-799                | -0.500             | -0.500   | -1.000   | -1.625   | -1.875   | -3.250   | -4.375   | NA       | NA       |
| 10.375 | 107.500    |                 | 760-779                | -1.000             | -1.000   | -1.500   | -2.250   | -2.375   | -3.750   | -5.000   | NA       | NA       |
| 10.500 | 107.750    |                 | 740 - 759              | -1.500             | -1.500   | -2.000   | -2.625   | -2.750   | -4.375   | -6.250   | NA       | NA       |
| 10.625 | 108.000    |                 | 720 - 739              | -2.250             | -2.250   | -2.750   | -3.375   | -3.625   | -4.875   | -7.250   | NA       | NA       |
| 10.750 | 108.250    |                 | 700 - 719              | -3.750             | -3.750   | -4.375   | -5.000   | -5.375   | -6.125   | NA       | NA       | NA       |
| 10.875 | 108.500    |                 | 680 - 699              | -5.750             | -5.750   | -6.375   | -7.000   | -7.500   | NA       | NA       | NA       | NA       |
| 11.000 | 108.750    |                 | 660 - 679              | -7.750             | -7.875   | -8.250   | -9.250   | NA       | NA       | NA       | NA       | NA       |
| 11.125 | 109.000    |                 | Product                | 10Yr; 15Yr or 20yr | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    |
| 11.250 | 109.250    | 30yr Fixed      |                        | 0.000              | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| 11.375 | 109.500    | 30/15yr Balloon |                        | -0.375             | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   | -0.375   |
| 11.500 | 109.750    | 40/15yr Balloon |                        | -0.750             | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   |
| 11.625 | 110.000    | Loan Amount     | 125k                   | -0.125             | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   | -0.125   |
| 11.750 | 110.250    |                 | >125,000-150,000       | 0.000              | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| 11.875 | 110.500    |                 | >150,000-750k          | 0.000              | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| 12.000 | 110.750    | DTI             | <= 43%                 | 0.000              | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| 12.125 | 111.000    |                 | 43.01 - 45%            | -0.250             | -0.250   | -0.250   | -0.375   | -0.375   | -0.375   | -0.500   | -0.750   | -0.750   |
| 12.250 | 111.250    |                 | >45 - 50%              | -0.750             | -0.750   | -0.750   | -0.750   | -0.750   | -0.750   | -1.000   | -1.250   | -1.250   |
| 12.375 | 111.500    | Occupancy       | Second Home            | -1.000             | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | -1.000   | NA       | NA       |
| 12.500 | 111.750    | Property Type   | Warrantable Condo      | -0.250             | -0.250   | -0.250   | -0.375   | -0.375   | -0.500   | NA       | NA       | NA       |
| 12.625 | 112.000    |                 | 2-4 Unit               | -0.500             | -0.500   | -0.500   | -0.500   | -0.500   | -0.500   | NA       | NA       | NA       |
| 12.750 | 112.125    |                 | Modular                | -2.000             | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   | -2.000   |
| 12.875 | 112.250    |                 | SFR - Rural            | NA                 | NA       | NA       | NA       | NA       | NA       | NA       | NA       | NA       |
| 13.000 | 112.375    |                 |                        |                    |          |          |          |          |          |          |          |          |

| 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  | 101.000    |
| 9.125  | 101.500    |
| 9.250  | 102.000    |
| 9.375  | 102.375    |
| 9.500  | 102.750    |
| 9.625  | 103.125    |
| 9.750  | 103.500    |
| 9.875  | 103.875    |
| 10.000 | 104.250    |
| 10.125 | 104.625    |
| 10.250 | 104.875    |
| 10.375 | 105.125    |
| 10.500 | 105.375    |
| 10.625 | 105.625    |
| 10.750 | 105.875    |
| 10.875 | 106.125    |
| 11.000 | 106.375    |
| 11.125 | 106.625    |
| 11.250 | 106.875    |
| 11.375 | 107.125    |
| 11.500 | 107.375    |
| 11.625 | 107.625    |
| 11.750 | 107.875    |
| 11.875 | 108.125    |
| 12.000 | 108.375    |
| 12.125 | 108.625    |
| 12.250 | 108.875    |
| 12.375 | 109.125    |
| 12.500 | 109.375    |
| 12.625 | 109.625    |
| 12.750 | 109.875    |
| 12.875 | 110.125    |
| 13.000 | 110.375    |
| 13.125 | 110.625    |
| 13.250 | 110.875    |
| 13.375 | 111.000    |
| 13.500 | 111.125    |
| 13.625 | 111.250    |
| 13.750 | 111.375    |
| 13.875 | 111.500    |

| 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 |

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