



NonQM RATE SHEET

Rate Sheet ID: 031925.V1
 Date: 03/19/25
 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/>

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

| Rate | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 6.500 | 97.155 | 97.030 | 97.030 |
| 6.625 | 98.305 | 98.180 | 98.180 |
| 6.750 | 98.955 | 98.830 | 98.830 |
| 6.875 | 99.855 | 99.730 | 99.730 |
| 7.000 | 100.405 | 100.280 | 100.280 |
| 7.125 | 100.843 | 100.718 | 100.718 |
| 7.250 | 101.518 | 101.393 | 101.393 |
| 7.375 | 102.018 | 101.893 | 101.893 |
| 7.500 | 102.268 | 102.143 | 102.143 |
| 7.625 | 102.861 | 102.736 | 102.736 |
| 7.750 | 103.080 | 102.955 | 102.955 |
| 7.875 | 103.393 | 103.268 | 103.268 |
| 8.000 | 103.768 | 103.643 | 103.643 |
| 8.125 | 103.893 | 103.768 | 103.768 |
| 8.250 | 104.268 | 104.143 | 104.143 |
| 8.375 | 104.393 | 104.268 | 104.268 |
| 8.500 | 104.768 | 104.643 | 104.643 |
| 8.625 | 105.018 | 104.893 | 104.893 |
| 8.750 | 105.143 | 105.018 | 105.018 |
| 8.875 | 105.268 | 105.143 | 105.143 |
| 9.000 | 105.455 | 105.330 | 105.330 |
| 9.125 | 105.643 | 105.518 | 105.518 |
| 9.250 | 105.830 | 105.705 | 105.705 |
| 9.375 | 106.018 | 106.018 | 106.018 |
| 9.500 | 106.143 | 106.143 | 106.143 |
| 9.625 | 107.643 | 107.643 | 107.643 |
| 9.750 | 107.318 | 107.318 | 107.318 |
| 9.875 | 107.318 | 107.318 | 107.318 |
| 10.000 | 107.318 | 107.318 | 107.318 |
| 10.125 | 107.318 | 107.318 | 107.318 |

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 |
| Condotel | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | NA | NA |
| NW Condo | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | NA | NA |
| \$150K - \$1MM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| >\$1.0MM - \$1.5MM | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| >\$1.5MM - \$2MM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA |
| >\$2MM - \$2.5MM | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | NA | NA |
| >\$2.5MM - \$3MM | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.500 | NA | NA | NA |
| >\$3MM - \$4MM | -1.500 | -1.500 | -1.500 | -1.500 | -1.750 | NA | NA | NA | NA |
| 40 Year Maturity | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -1.000 |
| Interest Only | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | -0.500 | -0.750 | -0.750 | NA |
| Escrow waiver | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | NA |
| Purchase or R/T Special - 12, 24 mo Bk Stmt & Full Doc w FICO =>700 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.000 | 1.000 | 1.000 |

Other Price Adjustments

| Prepay Penalty (6Mos of Interest) ^{1,3,5} (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 | Term | Rate |
|----------------------------|---------|--------|
| | 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 | 96.905 | 96.905 | 96.905 |
| 6.625 | 98.055 | 98.055 | 98.055 |
| 6.750 | 98.705 | 98.705 | 98.705 |
| 6.875 | 99.605 | 99.605 | 99.605 |
| 7.000 | 100.155 | 100.155 | 100.155 |
| 7.125 | 100.593 | 100.593 | 100.593 |
| 7.250 | 101.268 | 101.268 | 101.268 |
| 7.375 | 101.768 | 101.768 | 101.768 |
| 7.500 | 102.018 | 102.018 | 102.018 |
| 7.625 | 102.611 | 102.611 | 102.611 |
| 7.750 | 102.830 | 102.830 | 102.830 |
| 7.875 | 103.143 | 103.143 | 103.143 |
| 8.000 | 103.518 | 103.518 | 103.518 |
| 8.125 | 103.643 | 103.643 | 103.643 |
| 8.250 | 104.018 | 104.018 | 104.018 |
| 8.375 | 104.143 | 104.143 | 104.143 |
| 8.500 | 104.518 | 104.518 | 104.518 |
| 8.625 | 104.768 | 104.768 | 104.768 |
| 8.750 | 104.893 | 104.893 | 104.893 |
| 8.875 | 105.018 | 105.018 | 105.018 |
| 9.000 | 105.205 | 105.205 | 105.205 |
| 9.125 | 105.393 | 105.393 | 105.393 |
| 9.250 | 105.580 | 105.580 | 105.580 |
| 9.375 | 105.768 | 105.768 | 105.768 |
| 9.500 | 105.893 | 105.893 | 105.893 |
| 9.625 | 107.393 | 107.393 | 107.393 |
| 9.750 | 107.318 | 107.318 | 107.318 |
| 9.875 | 107.318 | 107.318 | 107.318 |
| 10.000 | 107.318 | 107.318 | 107.318 |
| 10.125 | 107.318 | 107.318 | 107.318 |

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

| Fees | |
|-------------------|---------|
| Underwriting Fee | \$1,495 |
| Collateral Review | \$300 |

| ARM Requirements | |
|------------------|------------|
| ARM Index | SOFR 30AVG |
| ARM Margin | 5.0 |
| 5yr ARM Caps | 2/1/5 |
| 7yr ARM Caps | 5/1/5 |
| Reset Frequency | 6 mo |

| Min Price**/Misc | Max Price** |
|--|-------------|
| 98 | 101.500 |
| NOO with Zero PPP | 99.000 |
| Loan Amt >1.5M | 101.000 |
| **PE & Special Offers cannot be Combined and LPC not allowed** | |

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

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

NonQM RATE SHEET

Rate Sheet ID: 031925.V1
Date: 03/19/25
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 | 99.575 | 99.575 | 99.575 |
| 7.000 | 99.988 | 99.988 | 99.988 |
| 7.125 | 100.875 | 100.875 | 100.875 |
| 7.250 | 101.788 | 101.788 | 101.788 |
| 7.375 | 102.450 | 102.450 | 102.450 |
| 7.500 | 102.825 | 102.825 | 102.825 |
| 7.625 | 103.138 | 103.138 | 103.138 |
| 7.750 | 103.450 | 103.450 | 103.450 |
| 7.875 | 104.263 | 104.263 | 104.263 |
| 8.000 | 104.638 | 104.638 | 104.638 |
| 8.125 | 105.013 | 105.013 | 105.013 |
| 8.250 | 105.138 | 105.138 | 105.138 |
| 8.375 | 105.388 | 105.388 | 105.388 |
| 8.500 | 105.763 | 105.763 | 105.763 |
| 8.625 | 105.888 | 105.888 | 105.888 |
| 8.750 | 106.138 | 106.138 | 106.138 |
| 8.875 | 106.388 | 106.388 | 106.388 |
| 9.000 | 106.763 | 106.763 | 106.763 |
| 9.125 | 106.888 | 106.888 | 106.888 |
| 9.250 | 107.013 | 107.013 | 107.013 |
| 9.375 | 107.200 | 107.200 | 107.200 |
| 9.500 | 107.575 | 107.575 | 107.575 |
| 9.625 | 107.825 | 107.825 | 107.825 |
| 9.750 | 108.125 | 108.125 | 108.125 |
| 9.875 | 108.325 | 108.325 | 108.325 |
| 10.000 | 108.725 | 108.725 | 108.725 |
| 10.125 | 108.825 | 108.825 | 108.825 |
| 10.250 | 109.125 | 109.125 | 109.125 |

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 |
| | Per day | -0.025 |
| 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: 031925.V1
 Date: 03/19/25
 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 |
|-------|---------|---------|------------|
| 5.625 | 98.113 | 98.113 | 98.113 |
| 5.750 | 98.469 | 98.469 | 98.469 |
| 5.875 | 98.821 | 98.821 | 98.821 |
| 6.000 | 99.170 | 99.170 | 99.170 |
| 6.125 | 99.515 | 99.515 | 99.515 |
| 6.250 | 99.856 | 99.856 | 99.856 |
| 6.375 | 100.194 | 100.194 | 100.194 |
| 6.500 | 100.528 | 100.528 | 100.528 |
| 6.625 | 100.858 | 100.858 | 100.858 |
| 6.750 | 101.184 | 101.184 | 101.184 |
| 6.875 | 101.506 | 101.506 | 101.506 |
| 7.000 | 101.819 | 101.819 | 101.819 |
| 7.125 | 102.125 | 102.125 | 102.125 |
| 7.250 | 102.425 | 102.425 | 102.425 |
| 7.375 | 102.719 | 102.719 | 102.719 |
| 7.500 | 102.994 | 102.994 | 102.994 |
| 7.625 | 103.250 | 103.250 | 103.250 |
| 7.750 | 103.488 | 103.488 | 103.488 |
| 7.875 | 103.706 | 103.706 | 103.706 |
| 8.000 | 103.906 | 103.906 | 103.906 |

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 ^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 | 99.750 | Full Doc | >= 800 | 1.625 | 1.625 | 1.250 | 1.000 | 0.750 | -0.375 | -1.125 | -4.625 | -6.250 |
| 8.250 | 100.250 | | 780-799 | 1.625 | 1.625 | 1.125 | 0.875 | 0.625 | -0.500 | -1.250 | -4.875 | -6.500 |
| 8.375 | 100.750 | | 760-779 | 1.125 | 1.125 | 0.625 | 0.250 | 0.125 | -1.000 | -1.875 | -5.500 | -7.500 |
| 8.500 | 101.250 | | 740 - 759 | 0.625 | 0.625 | 0.125 | -0.125 | -0.250 | -1.625 | -3.125 | -6.750 | -9.000 |
| 8.625 | 101.750 | | 720 - 739 | 0.000 | 0.000 | -0.500 | -0.750 | -1.000 | -2.000 | -4.000 | -8.125 | -10.000 |
| 8.750 | 102.250 | | 700 - 719 | -1.125 | -1.125 | -1.750 | -2.125 | -2.500 | -3.000 | -5.500 | -9.375 | -11.500 |
| 8.875 | 102.750 | | 680 - 699 | -3.000 | -3.000 | -3.625 | -4.000 | -4.500 | -5.500 | -8.125 | -11.125 | NA |
| 9.000 | 103.250 | | 660 - 679 | -4.250 | -4.375 | -4.750 | -5.375 | -5.750 | -7.000 | -10.000 | NA | NA |
| 9.125 | 103.750 | | Bank Statement or 1099 | >= 800 | 0.875 | 0.875 | 0.500 | 0.125 | -0.125 | -1.375 | -2.250 | -6.000 |
| 9.250 | 104.250 | 780-799 | | 0.875 | 0.875 | 0.375 | 0.000 | -0.250 | -1.500 | -2.375 | -6.250 | -8.000 |
| 9.375 | 104.625 | 760-779 | | 0.375 | 0.375 | -0.125 | -0.625 | -0.750 | -2.000 | -3.000 | -6.875 | -9.000 |
| 9.500 | 105.000 | 740 - 759 | | -0.125 | -0.125 | -0.625 | -1.000 | -1.125 | -2.625 | -4.250 | -8.250 | -10.750 |
| 9.625 | 105.375 | 720 - 739 | | -0.750 | -0.750 | -1.250 | -1.625 | -1.875 | -3.000 | -5.125 | -9.625 | -11.750 |
| 9.750 | 105.750 | 700 - 719 | | -2.000 | -2.000 | -2.625 | -3.125 | -3.500 | -4.125 | -6.750 | NA | NA |
| 9.875 | 106.125 | 680 - 699 | | -4.000 | -4.000 | -4.625 | -5.125 | -5.625 | -6.750 | -9.500 | NA | NA |
| 10.000 | 106.500 | 660 - 679 | | -5.750 | -5.875 | -6.250 | -7.000 | -7.375 | -8.750 | NA | NA | NA |
| 10.125 | 106.875 | P&L Only | | >= 800 | -0.500 | -0.500 | -0.875 | -1.500 | -1.750 | -3.125 | -4.125 | NA |
| 10.250 | 107.125 | | 780-799 | -0.500 | -0.500 | -1.000 | -1.625 | -1.875 | -3.250 | -4.375 | NA | NA |
| 10.375 | 107.375 | | 760-779 | -1.000 | -1.000 | -1.500 | -2.250 | -2.375 | -3.750 | -5.000 | NA | NA |
| 10.500 | 107.625 | | 740 - 759 | -1.500 | -1.500 | -2.000 | -2.625 | -2.750 | -4.375 | -6.250 | NA | NA |
| 10.625 | 107.875 | | 720 - 739 | -2.250 | -2.250 | -2.750 | -3.375 | -3.625 | -4.875 | -7.250 | NA | NA |
| 10.750 | 108.125 | | 700 - 719 | -3.750 | -3.750 | -4.375 | -5.000 | -5.375 | -6.125 | NA | NA | NA |
| 10.875 | 108.375 | | 680 - 699 | -5.750 | -5.750 | -6.375 | -7.000 | -7.500 | NA | NA | NA | NA |
| 11.000 | 108.625 | | 660 - 679 | -7.750 | -7.875 | -8.250 | -9.250 | NA | NA | NA | NA | NA |
| 11.125 | 108.875 | | Product | 10Yr; 15Yr or 20yr | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 |
| 11.250 | 109.125 | 30yr Fixed | | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 11.375 | 109.375 | 30/15yr Balloon | | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 |
| 11.500 | 109.625 | 40/15yr Balloon | | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |
| 11.625 | 109.875 | Loan Amount | 125k | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 |
| 11.750 | 110.125 | | >125,000-150,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 11.875 | 110.375 | | >150,000-750k | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 12.000 | 110.625 | DTI | <= 43% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 12.125 | 110.875 | | 43.01 - 45% | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 | -0.375 | -0.500 | -0.750 | -0.750 |
| 12.250 | 111.125 | | >45 - 50% | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -1.000 | -1.250 | -1.250 |
| 12.375 | 111.375 | Occupancy | Second Home | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | NA | NA |
| 12.500 | 111.625 | Property Type | Warrantable Condo | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 | -0.500 | NA | NA | NA |
| 12.625 | 111.875 | | 2-4 Unit | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | NA | NA | NA |
| 12.750 | 112.000 | | Modular | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 |
| 12.875 | 112.125 | | SFR - Rural | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 13.000 | 112.250 | | | | | | | | | | | |

| 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 | 100.875 |
| 9.125 | 101.375 |
| 9.250 | 101.875 |
| 9.375 | 102.250 |
| 9.500 | 102.625 |
| 9.625 | 103.000 |
| 9.750 | 103.375 |
| 9.875 | 103.750 |
| 10.000 | 104.125 |
| 10.125 | 104.500 |
| 10.250 | 104.750 |
| 10.375 | 105.000 |
| 10.500 | 105.250 |
| 10.625 | 105.500 |
| 10.750 | 105.750 |
| 10.875 | 106.000 |
| 11.000 | 106.250 |
| 11.125 | 106.500 |
| 11.250 | 106.750 |
| 11.375 | 107.000 |
| 11.500 | 107.250 |
| 11.625 | 107.500 |
| 11.750 | 107.750 |
| 11.875 | 108.000 |
| 12.000 | 108.250 |
| 12.125 | 108.500 |
| 12.250 | 108.750 |
| 12.375 | 109.000 |
| 12.500 | 109.250 |
| 12.625 | 109.500 |
| 12.750 | 109.750 |
| 12.875 | 110.000 |
| 13.000 | 110.250 |
| 13.125 | 110.500 |
| 13.250 | 110.750 |
| 13.375 | 110.875 |
| 13.500 | 111.000 |
| 13.625 | 111.125 |
| 13.750 | 111.250 |
| 13.875 | 111.375 |

| 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