

NonQM RATE SHEET

Rate Sheet ID: 042125.V1
Date: 04/21/25
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
7.125	99.320	99.195	99.195
7.250	99.913	99.788	99.788
7.375	100.507	100.382	100.382
7.500	100.569	100.444	100.444
7.625	101.069	100.944	100.944
7.750	101.507	101.382	101.382
7.875	101.913	101.788	101.788
8.000	102.288	102.163	102.163
8.125	102.631	102.506	102.506
8.250	102.974	102.849	102.849
8.375	103.318	103.193	103.193
8.500	103.631	103.506	103.506
8.625	103.881	103.756	103.756
8.750	104.006	103.881	103.881
8.875	104.131	104.006	104.006
9.000	104.256	104.131	104.131
9.125	104.631	104.506	104.506
9.250	104.881	104.756	104.756
9.375	105.006	104.881	104.881
9.500	105.131	105.006	105.006
9.625	105.318	105.193	105.193
9.750	105.506	105.381	105.381
9.875	105.693	105.568	105.568
10.000	105.881	105.881	105.881
10.125	106.006	106.006	106.006
10.250	107.506	107.506	107.506
10.375	107.181	107.181	107.181
10.500	107.181	107.181	107.181
10.625	107.181	107.181	107.181
10.750	107.181	107.181	107.181

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)	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

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

5) Investment Property without prepay - Max Price 99

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
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	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: 042125.V1
 Date: 04/21/25
 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/>

Expanded - 30 Day Lock Period - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
7.125	99.070	99.070	99.070
7.250	99.663	99.663	99.663
7.375	100.257	100.257	100.257
7.500	100.319	100.319	100.319
7.625	100.819	100.819	100.819
7.750	101.257	101.257	101.257
7.875	101.663	101.663	101.663
8.000	102.038	102.038	102.038
8.125	102.381	102.381	102.381
8.250	102.724	102.724	102.724
8.375	103.068	103.068	103.068
8.500	103.381	103.381	103.381
8.625	103.631	103.631	103.631
8.750	103.756	103.756	103.756
8.875	103.881	103.881	103.881
9.000	104.006	104.006	104.006
9.125	104.381	104.381	104.381
9.250	104.631	104.631	104.631
9.375	104.756	104.756	104.756
9.500	104.881	104.881	104.881
9.625	105.068	105.068	105.068
9.750	105.256	105.256	105.256
9.875	105.443	105.443	105.443
10.000	105.631	105.631	105.631
10.125	105.756	105.756	105.756
10.250	107.256	107.256	107.256
10.375	107.181	107.181	107.181
10.500	107.181	107.181	107.181
10.625	107.181	107.181	107.181
10.750	107.181	107.181	107.181

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
WVOE	-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
1) Prepayment penalties not allowed in NM 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance 5) Investment Property without prepay - Max Price 99		

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120
* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate. *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)			

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

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

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

NonQM RATE SHEET

Rate Sheet ID: 042125.V1
Date: 04/21/25
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
7.375	99.970	99.970	99.970
7.500	100.439	100.439	100.439
7.625	101.282	101.282	101.282
7.750	102.220	102.220	102.220
7.875	102.907	102.907	102.907
8.000	103.345	103.345	103.345
8.125	103.688	103.688	103.688
8.250	104.032	104.032	104.032
8.375	104.845	104.845	104.845
8.500	105.220	105.220	105.220
8.625	105.595	105.595	105.595
8.750	105.720	105.720	105.720
8.875	105.970	105.970	105.970
9.000	106.345	106.345	106.345
9.125	106.470	106.470	106.470
9.250	106.720	106.720	106.720
9.375	106.970	106.970	106.970
9.500	107.345	107.345	107.345
9.625	107.470	107.470	107.470
9.750	107.595	107.595	107.595
9.875	107.782	107.782	107.782
10.000	108.157	108.157	108.157
10.125	108.407	108.407	108.407
10.250	108.707	108.707	108.707
10.375	108.907	108.907	108.907
10.500	109.307	109.307	109.307
10.625	109.407	109.407	109.407
10.750	109.707	109.707	109.707

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} <i>DSCR 5+ Units & 2-8 Mixed Use Only!!</i>	0 Months	-2.750
	12 Months	-2.250
	24 Months	-2.000
	36 Months	-1.000
	60 Months	0.000
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	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	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: 042125.V1
Date: 04/21/25
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	98.113	98.113	98.113
6.000	98.469	98.469	98.469
6.125	98.821	98.821	98.821
6.250	99.170	99.170	99.170
6.375	99.515	99.515	99.515
6.500	99.856	99.856	99.856
6.625	100.194	100.194	100.194
6.750	100.528	100.528	100.528
6.875	100.858	100.858	100.858
7.000	101.184	101.184	101.184
7.125	101.506	101.506	101.506
7.250	101.819	101.819	101.819
7.375	102.125	102.125	102.125
7.500	102.425	102.425	102.425
7.625	102.719	102.719	102.719
7.750	102.994	102.994	102.994
7.875	103.250	103.250	103.250
8.000	103.488	103.488	103.488
8.125	103.706	103.706	103.706
8.250	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
8.375	100.063	100.063	100.063
8.500	100.313	100.313	100.313
8.625	100.563	100.563	100.563
8.750	100.813	100.813	100.813
8.875	101.063	101.063	101.063
9.000	101.313	101.313	101.313
9.125	101.563	101.563	101.563
9.250	101.813	101.813	101.813
9.375	102.063	102.063	102.063
9.500	102.313	102.313	102.313
9.625	102.563	102.563	102.563
9.750	102.813	102.813	102.813
9.875	103.063	103.063	103.063
10.000	103.313	103.313	103.313
10.125	103.563	103.563	103.563
10.250	103.813	103.813	103.813
10.375	104.063	104.063	104.063
10.500	104.313	104.313	104.313
10.625	104.563	104.563	104.563
10.750	104.813	104.813	104.813

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
2) Extensions available in 5 day increments up to 15 days. Max of 45 days total		

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

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

Min Price**/Misc	Max Price**
98	101.000
PE & Special Offers cannot be Combined and LPC not allowed	

****Pricing is subject to change without notice****
****Pricing does not indicate program eligibility, please refer to the program matrices and seller guides****

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

OO - 30 Day Lock Period -BPC

Rate	Fixed Rate
7.750	96.125
7.875	96.875
8.000	97.625
8.125	98.375
8.250	99.125
8.375	99.625
8.500	100.125
8.625	100.625
8.750	101.125
8.875	101.625
9.000	102.125
9.125	102.625
9.250	103.125
9.375	103.625
9.500	104.125
9.625	104.500
9.750	104.875
9.875	105.250
10.000	105.625
10.125	106.000
10.250	106.375
10.375	106.750
10.500	107.000
10.625	107.250
10.750	107.500
10.875	107.750
11.000	108.000
11.125	108.250
11.250	108.500
11.375	108.750
11.500	109.000
11.625	109.250
11.750	109.500
11.875	109.750
12.000	110.000
12.125	110.250
12.250	110.500
12.375	110.750
12.500	111.000
12.625	111.250

Loan Level Price Adjustments

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	-4.625	-6.250
	780-799	1.625	1.625	1.125	0.875	0.625	-0.500	-1.250	-4.875	-6.500
	760-779	1.125	1.125	0.625	0.250	0.125	-1.000	-1.875	-5.500	-7.500
	740 - 759	0.625	0.625	0.125	-0.125	-0.250	-1.625	-3.125	-6.750	-9.000
	720 - 739	0.000	0.000	-0.500	-0.750	-1.000	-2.000	-4.000	-8.125	-10.000
	700 - 719	-1.125	-1.125	-1.750	-2.125	-2.500	-3.000	-5.500	-9.375	-11.500
	680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	-8.125	-11.125	NA
	660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	-7.000	-10.000	NA	NA
Bank Statement or 1099	>= 800	0.875	0.875	0.500	0.125	-0.125	-1.375	-2.250	-6.000	-7.750
	780-799	0.875	0.875	0.375	0.000	-0.250	-1.500	-2.375	-6.250	-8.000
	760-779	0.375	0.375	-0.125	-0.625	-0.750	-2.000	-3.000	-6.875	-9.000
	740 - 759	-0.125	-0.125	-0.625	-1.000	-1.125	-2.625	-4.250	-8.250	-10.750
	720 - 739	-0.750	-0.750	-1.250	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750
	700 - 719	-2.000	-2.000	-2.625	-3.125	-3.500	-4.125	-6.750	NA	NA
	680 - 699	-4.000	-4.000	-4.625	-5.125	-5.625	-6.750	-9.500	NA	NA
	660 - 679	-5.750	-5.875	-6.250	-7.000	-7.375	-8.750	NA	NA	NA
P&L Only	>= 800	-0.500	-0.500	-0.875	-1.500	-1.750	-3.125	-4.125	NA	NA
	780-799	-0.500	-0.500	-1.000	-1.625	-1.875	-3.250	-4.375	NA	NA
	760-779	-1.000	-1.000	-1.500	-2.250	-2.375	-3.750	-5.000	NA	NA
	740 - 759	-1.500	-1.500	-2.000	-2.625	-2.750	-4.375	-6.250	NA	NA
	720 - 739	-2.250	-2.250	-2.750	-3.375	-3.625	-4.875	-7.250	NA	NA
	700 - 719	-3.750	-3.750	-4.375	-5.000	-5.375	-6.125	NA	NA	NA
	680 - 699	-5.750	-5.750	-6.375	-7.000	-7.500	NA	NA	NA	NA
	660 - 679	-7.750	-7.875	-8.250	-9.250	NA	NA	NA	NA	NA
Product	10Yr; 15Yr or 20Yr	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	30Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Loan Amount	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>125,000-150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>150,000-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
	>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
Occupancy	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
	Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
	SFR - Rural	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

Rate	Fixed Rate
8.625	97.500
8.750	98.250
8.875	99.000
9.000	99.750
9.125	100.250
9.250	100.750
9.375	101.250
9.500	101.750
9.625	102.125
9.750	102.500
9.875	102.875
10.000	103.250
10.125	103.625
10.250	104.000
10.375	104.375
10.500	104.625
10.625	104.875
10.750	105.125
10.875	105.375
11.000	105.625
11.125	105.875
11.250	106.125
11.375	106.375
11.500	106.625
11.625	106.875
11.750	107.125
11.875	107.375
12.000	107.625
12.125	107.875
12.250	108.125
12.375	108.375
12.500	108.625
12.625	108.875
12.750	109.125
12.875	109.375
13.000	109.625
13.125	109.875
13.250	110.125
13.375	110.375
13.500	110.625

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

Loan Level Price Adjustments

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

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****