

# NonQM RATE SHEET

Rate Sheet ID: 042925.V1  
Date: 04/29/25  
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 |
|--------|----------|----------|------------|
| 6.750  | 98.184   | 98.059   | 98.059     |
| 6.875  | 98.777   | 98.652   | 98.652     |
| 7.000  | 99.620   | 99.495   | 99.495     |
| 7.125  | 99.713   | 99.588   | 99.588     |
| 7.250  | 100.307  | 100.182  | 100.182    |
| 7.375  | 100.869  | 100.744  | 100.744    |
| 7.500  | 101.369  | 101.244  | 101.244    |
| 7.625  | 101.807  | 101.682  | 101.682    |
| 7.750  | 102.213  | 102.088  | 102.088    |
| 7.875  | 102.588  | 102.463  | 102.463    |
| 8.000  | 102.931  | 102.806  | 102.806    |
| 8.125  | 103.274  | 103.149  | 103.149    |
| 8.250  | 103.618  | 103.493  | 103.493    |
| 8.375  | 103.806  | 103.681  | 103.681    |
| 8.500  | 103.931  | 103.806  | 103.806    |
| 8.625  | 104.056  | 103.931  | 103.931    |
| 8.750  | 104.431  | 104.306  | 104.306    |
| 8.875  | 104.681  | 104.556  | 104.556    |
| 9.000  | 104.806  | 104.681  | 104.681    |
| 9.125  | 104.931  | 104.806  | 104.806    |
| 9.250  | 105.181  | 105.056  | 105.056    |
| 9.375  | 105.431  | 105.306  | 105.306    |
| 9.500  | 105.618  | 105.493  | 105.493    |
| 9.625  | 105.806  | 105.806  | 105.806    |
| 9.750  | 105.993  | 105.993  | 105.993    |
| 9.875  | 107.556  | 107.556  | 107.556    |
| 10.000 | 107.231  | 107.231  | 107.231    |
| 10.125 | 107.231  | 107.231  | 107.231    |
| 10.250 | 107.231  | 107.231  | 107.231    |
| 10.375 | 107.231  | 107.231  | 107.231    |

## 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><br>(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.<br>Max of 45 days total<br>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.<br>*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\*\***

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Turn Times: <https://bffws.com/>

## Expanded - 30 Day Lock Period - BPC

| Rate   | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 6.750  | 97.934   | 97.934   | 97.934     |
| 6.875  | 98.527   | 98.527   | 98.527     |
| 7.000  | 99.370   | 99.370   | 99.370     |
| 7.125  | 99.463   | 99.463   | 99.463     |
| 7.250  | 100.057  | 100.057  | 100.057    |
| 7.375  | 100.619  | 100.619  | 100.619    |
| 7.500  | 101.119  | 101.119  | 101.119    |
| 7.625  | 101.557  | 101.557  | 101.557    |
| 7.750  | 101.963  | 101.963  | 101.963    |
| 7.875  | 102.338  | 102.338  | 102.338    |
| 8.000  | 102.681  | 102.681  | 102.681    |
| 8.125  | 103.024  | 103.024  | 103.024    |
| 8.250  | 103.368  | 103.368  | 103.368    |
| 8.375  | 103.556  | 103.556  | 103.556    |
| 8.500  | 103.681  | 103.681  | 103.681    |
| 8.625  | 103.806  | 103.806  | 103.806    |
| 8.750  | 104.181  | 104.181  | 104.181    |
| 8.875  | 104.431  | 104.431  | 104.431    |
| 9.000  | 104.556  | 104.556  | 104.556    |
| 9.125  | 104.681  | 104.681  | 104.681    |
| 9.250  | 104.931  | 104.931  | 104.931    |
| 9.375  | 105.181  | 105.181  | 105.181    |
| 9.500  | 105.368  | 105.368  | 105.368    |
| 9.625  | 105.556  | 105.556  | 105.556    |
| 9.750  | 105.743  | 105.743  | 105.743    |
| 9.875  | 107.306  | 107.306  | 107.306    |
| 10.000 | 107.231  | 107.231  | 107.231    |
| 10.125 | 107.231  | 107.231  | 107.231    |
| 10.250 | 107.231  | 107.231  | 107.231    |
| 10.375 | 107.231  | 107.231  | 107.231    |

## 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       |
| 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 - \$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.<br>*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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Date: 04/29/25  
Time: 7:45 AM

NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST  
2ndTD Lock Desk Hours: 8:00 AM - 4:00 PM PST  
Turn Times: <https://bffws.com/>

## DSCR - 30 Day Lock Period - BPC

| Rate   | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 7.000  | 98.584   | 98.584   | 98.584     |
| 7.125  | 99.052   | 99.052   | 99.052     |
| 7.250  | 99.895   | 99.895   | 99.895     |
| 7.375  | 100.864  | 100.864  | 100.864    |
| 7.500  | 101.582  | 101.582  | 101.582    |
| 7.625  | 102.145  | 102.145  | 102.145    |
| 7.750  | 102.707  | 102.707  | 102.707    |
| 7.875  | 103.145  | 103.145  | 103.145    |
| 8.000  | 103.988  | 103.988  | 103.988    |
| 8.125  | 104.457  | 104.457  | 104.457    |
| 8.250  | 104.895  | 104.895  | 104.895    |
| 8.375  | 105.020  | 105.020  | 105.020    |
| 8.500  | 105.270  | 105.270  | 105.270    |
| 8.625  | 105.645  | 105.645  | 105.645    |
| 8.750  | 105.770  | 105.770  | 105.770    |
| 8.875  | 106.020  | 106.020  | 106.020    |
| 9.000  | 106.270  | 106.270  | 106.270    |
| 9.125  | 106.645  | 106.645  | 106.645    |
| 9.250  | 106.770  | 106.770  | 106.770    |
| 9.375  | 106.895  | 106.895  | 106.895    |
| 9.500  | 107.145  | 107.145  | 107.145    |
| 9.625  | 107.645  | 107.645  | 107.645    |
| 9.750  | 107.957  | 107.957  | 107.957    |
| 9.875  | 108.257  | 108.257  | 108.257    |
| 10.000 | 108.457  | 108.457  | 108.457    |
| 10.125 | 108.857  | 108.857  | 108.857    |
| 10.250 | 108.957  | 108.957  | 108.957    |
| 10.375 | 109.257  | 109.257  | 109.257    |

## 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><br><i>DSCR 5+ Units &amp; 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  |
| <b>Lock Period</b>                                                                                  | 30 days   | 0.000  |
| <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: 042925.V1  
Date: 04/29/25  
Time: 7:45 AM

NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST  
2ndTD Lock Desk Hours: 8:00 AM - 4:00 PM PST  
Turn Times: <https://bffws.com/>

## Jumbo - 30 Day Lock Period - BPC

| Rate  | 5/6 ARM | 7/6 ARM | 30YR Fixed |
|-------|---------|---------|------------|
| 5.750 | 98.113  | 98.113  | 98.113     |
| 5.875 | 98.469  | 98.469  | 98.469     |
| 6.000 | 98.821  | 98.821  | 98.821     |
| 6.125 | 99.170  | 99.170  | 99.170     |
| 6.250 | 99.515  | 99.515  | 99.515     |
| 6.375 | 99.856  | 99.856  | 99.856     |
| 6.500 | 100.194 | 100.194 | 100.194    |
| 6.625 | 100.528 | 100.528 | 100.528    |
| 6.750 | 100.858 | 100.858 | 100.858    |
| 6.875 | 101.184 | 101.184 | 101.184    |
| 7.000 | 101.506 | 101.506 | 101.506    |
| 7.125 | 101.819 | 101.819 | 101.819    |
| 7.250 | 102.125 | 102.125 | 102.125    |
| 7.375 | 102.425 | 102.425 | 102.425    |
| 7.500 | 102.719 | 102.719 | 102.719    |
| 7.625 | 102.994 | 102.994 | 102.994    |
| 7.750 | 103.250 | 103.250 | 103.250    |
| 7.875 | 103.488 | 103.488 | 103.488    |
| 8.000 | 103.706 | 103.706 | 103.706    |
| 8.125 | 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  | 99.563   | 99.563   | 99.563     |
| 8.500  | 99.813   | 99.813   | 99.813     |
| 8.625  | 100.063  | 100.063  | 100.063    |
| 8.750  | 100.313  | 100.313  | 100.313    |
| 8.875  | 100.563  | 100.563  | 100.563    |
| 9.000  | 100.813  | 100.813  | 100.813    |
| 9.125  | 101.063  | 101.063  | 101.063    |
| 9.250  | 101.313  | 101.313  | 101.313    |
| 9.375  | 101.563  | 101.563  | 101.563    |
| 9.500  | 101.813  | 101.813  | 101.813    |
| 9.625  | 102.063  | 102.063  | 102.063    |
| 9.750  | 102.313  | 102.313  | 102.313    |
| 9.875  | 102.563  | 102.563  | 102.563    |
| 10.000 | 102.813  | 102.813  | 102.813    |
| 10.125 | 103.063  | 103.063  | 103.063    |
| 10.250 | 103.313  | 103.313  | 103.313    |
| 10.375 | 103.563  | 103.563  | 103.563    |
| 10.500 | 103.813  | 103.813  | 103.813    |
| 10.625 | 104.063  | 104.063  | 104.063    |
| 10.750 | 104.313  | 104.313  | 104.313    |

## 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 |
| 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  | 96.500     |
| 7.875  | 97.250     |
| 8.000  | 98.000     |
| 8.125  | 98.750     |
| 8.250  | 99.500     |
| 8.375  | 100.000    |
| 8.500  | 100.500    |
| 8.625  | 101.000    |
| 8.750  | 101.500    |
| 8.875  | 102.000    |
| 9.000  | 102.500    |
| 9.125  | 103.000    |
| 9.250  | 103.500    |
| 9.375  | 104.000    |
| 9.500  | 104.500    |
| 9.625  | 104.875    |
| 9.750  | 105.250    |
| 9.875  | 105.625    |
| 10.000 | 106.000    |
| 10.125 | 106.375    |
| 10.250 | 106.750    |
| 10.375 | 107.125    |
| 10.500 | 107.375    |
| 10.625 | 107.625    |
| 10.750 | 107.875    |
| 10.875 | 108.125    |
| 11.000 | 108.375    |
| 11.125 | 108.625    |
| 11.250 | 108.875    |
| 11.375 | 109.125    |
| 11.500 | 109.375    |
| 11.625 | 109.625    |
| 11.750 | 109.875    |
| 11.875 | 110.125    |
| 12.000 | 110.375    |
| 12.125 | 110.625    |
| 12.250 | 110.875    |
| 12.375 | 111.125    |
| 12.500 | 111.375    |
| 12.625 | 111.625    |

### 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  | 97.875     |
| 8.750  | 98.625     |
| 8.875  | 99.375     |
| 9.000  | 100.125    |
| 9.125  | 100.625    |
| 9.250  | 101.125    |
| 9.375  | 101.625    |
| 9.500  | 102.125    |
| 9.625  | 102.500    |
| 9.750  | 102.875    |
| 9.875  | 103.250    |
| 10.000 | 103.625    |
| 10.125 | 104.000    |
| 10.250 | 104.375    |
| 10.375 | 104.750    |
| 10.500 | 105.000    |
| 10.625 | 105.250    |
| 10.750 | 105.500    |
| 10.875 | 105.750    |
| 11.000 | 106.000    |
| 11.125 | 106.250    |
| 11.250 | 106.500    |
| 11.375 | 106.750    |
| 11.500 | 107.000    |
| 11.625 | 107.250    |
| 11.750 | 107.500    |
| 11.875 | 107.750    |
| 12.000 | 108.000    |
| 12.125 | 108.250    |
| 12.250 | 108.500    |
| 12.375 | 108.750    |
| 12.500 | 109.000    |
| 12.625 | 109.250    |
| 12.750 | 109.500    |
| 12.875 | 109.750    |
| 13.000 | 110.000    |
| 13.125 | 110.250    |
| 13.250 | 110.500    |
| 13.375 | 110.750    |
| 13.500 | 111.000    |

| 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\*\*