BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

NonQM RATE SHEET

Rate Sheet ID:	041625.V1
Date:	04/16/25
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	99.420	99.295	99.295
7.250	100.013	99.888	99.888
7.375	100.607	100.482	100.482
7.500	100.669	100.544	100.544
7.625	101.169	101.044	101.044
7.750	101.607	101.482	101.482
7.875	102.013	101.888	101.888
8.000	102.388	102.263	102.263
8.125	102.731	102.606	102.606
8.250	103.074	102.949	102.949
8.375	103.418	103.293	103.293
8.500	103.731	103.606	103.606
8.625	103.981	103.856	103.856
8.750	104.106	103.981	103.981
8.875	104.231	104.106	104.106
9.000	104.356	104.231	104.231
9.125	104.731	104.606	104.606
9.250	104.981	104.856	104.856
9.375	105.106	104.981	104.981
9.500	105.231	105.106	105.106
9.625	105.418	105.293	105.293
9.750	105.606	105.481	105.481
9.875	105.793	105.668	105.668
10.000	105.981	105.981	105.981
10.125	106.106	106.106	106.106
10.250	107.606	107.606	107.606
10.375	107.281	107.281	107.281
10.500	107.281	107.281	107.281
10.625	107.281	107.281	107.281
10.750	107.281	107.281	107.281

Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	0.250	0.250	0.125	-0.125	-0.250	-0.375	-0.625	-2.000	-4.750
740-759	0.250	0.250	0.000	-0.125	-0.375	-0.625	-0.875	-3.500	-5.000
720-739	0.125	0.125	0.000	-0.250	-0.500	-0.625	-1.375	-4.000	-5.500
700-719	0.000	-0.125	-0.250	-0.500	-0.875	-1.375	-1.625	-4.750	-6.250
680-699	-0.500	-0.500	-0.750	-1.000	-1.500	-2.000	-2.750	-6.250	-7.500
660-679	-1.500	-1.500	-1.750	-2.000	-2.500	-3.250	-4.000	NA	NA
640-659	-2.500	-2.500	-2.500	-2.750	-3.500	-4.500	-5.500	NA	NA

Loan Type	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
1 Yr Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375
NOO	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-1.000	NA
2nd Home	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-1.000	NA
1x30x12	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA
0x60x12	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.500	NA	NA
0x90x12	-3.000	-3.000	-3.000	-3.250	-3.500	NA	NA	NA	NA
FC/SS/DIL/BK < 4Yrs	-2.500	-2.500	-2.500	-2.500	-2.500	-3.000	-3.000	-3.500	NA
DTI>43-50%	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
DTI>50 - 55%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
Cash Out	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-1.500	NA	NA
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	NA
Condotels	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
NW Condo	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
$150K - $1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>$1.0MM - $1.5MM	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>$1.5MM - $2MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
>$2MM - $2.5MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
>$2.5MM - $3MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
>$3MM - $4MM	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA
40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Purchase or R/T Special - 12, 24 mo Bk Stmt & Full Doc w FICO =>700	1.250	1.250	1.250	1.250	1.250	1.250	1.000	1.000	1.000

Other Price Adjustments

Prepay Penalty (6Mos of Interest)[1,3, 5] (Investor Only)	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*****

BFF BROKERS FIRST FUNDING

YOUR BFF IN WHOLESALE

NonQM RATE SHEET

Rate Sheet ID:	041625.V1
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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	99.170	99.170	99.170
7.250	99.763	99.763	99.763
7.375	100.357	100.357	100.357
7.500	100.419	100.419	100.419
7.625	100.919	100.919	100.919
7.750	101.357	101.357	101.357
7.875	101.763	101.763	101.763
8.000	102.138	102.138	102.138
8.125	102.481	102.481	102.481
8.250	102.824	102.824	102.824
8.375	103.168	103.168	103.168
8.500	103.481	103.481	103.481
8.625	103.731	103.731	103.731
8.750	103.856	103.856	103.856
8.875	103.981	103.981	103.981
9.000	104.106	104.106	104.106
9.125	104.481	104.481	104.481
9.250	104.731	104.731	104.731
9.375	104.856	104.856	104.856
9.500	104.981	104.981	104.981
9.625	105.168	105.168	105.168
9.750	105.356	105.356	105.356
9.875	105.543	105.543	105.543
10.000	105.731	105.731	105.731
10.125	105.856	105.856	105.856
10.250	107.356	107.356	107.356
10.375	107.281	107.281	107.281
10.500	107.281	107.281	107.281
10.625	107.281	107.281	107.281
10.750	107.281	107.281	107.281

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[2]	Per day	-0.025

1) Prepayment penalties not allowed in NM

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

3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance

5) Investment Property without prepay - Max Price 99

Product

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120

** Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.*

**40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)*

Fees

Underwriting Fee	**$1,495**
Collateral Review	**$300**

ARM Requirements

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

Min Price**/Misc	Max Price**
98	101.500
NOO with Zero PPP	99.000
Loan Amt >1.5M	101.000

PE & Special Offers cannot be Combined and LPC not allowed

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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	100.070	100.070	100.070
7.500	100.539	100.539	100.539
7.625	101.382	101.382	101.382
7.750	102.320	102.320	102.320
7.875	103.007	103.007	103.007
8.000	103.445	103.445	103.445
8.125	103.788	103.788	103.788
8.250	104.132	104.132	104.132
8.375	104.945	104.945	104.945
8.500	105.320	105.320	105.320
8.625	105.695	105.695	105.695
8.750	105.820	105.820	105.820
8.875	106.070	106.070	106.070
9.000	106.445	106.445	106.445
9.125	106.570	106.570	106.570
9.250	106.820	106.820	106.820
9.375	107.070	107.070	107.070
9.500	107.445	107.445	107.445
9.625	107.570	107.570	107.570
9.750	107.695	107.695	107.695
9.875	107.882	107.882	107.882
10.000	108.257	108.257	108.257
10.125	108.507	108.507	108.507
10.250	108.807	108.807	108.807
10.375	109.007	109.007	109.007
10.500	109.407	109.407	109.407
10.625	109.507	109.507	109.507
10.750	109.807	109.807	109.807

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] *DSCR 5+ Units & 2-8 Mixed Use Only!!*	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[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
4) 5% Fixed PPP - DSCR 5+ Units & 2-8 Mixed Use Only. 5% fixed to the entire outstanding principal balance.
5) Investment Property without prepay - Max Price 99

Product

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120

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

ARM Requirements

5yr ARM Caps	2/1/5	**ARM Index**	SOFR 30AVG
7yr ARM Caps	5/1/5	**ARM Margin**	6.5
Reset Frequency	6 mo		

Fees

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*****

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

JUMBO RATE SHEET

Rate Sheet ID:	041625.V1
Date:	04/16/25
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	100.313	100.313	100.313
8.500	100.563	100.563	100.563
8.625	100.813	100.813	100.813
8.750	101.063	101.063	101.063
8.875	101.313	101.313	101.313
9.000	101.563	101.563	101.563
9.125	101.813	101.813	101.813
9.250	102.063	102.063	102.063
9.375	102.313	102.313	102.313
9.500	102.563	102.563	102.563
9.625	102.813	102.813	102.813
9.750	103.063	103.063	103.063
9.875	103.313	103.313	103.313
10.000	103.563	103.563	103.563
10.125	103.813	103.813	103.813
10.250	104.063	104.063	104.063
10.375	104.313	104.313	104.313
10.500	104.563	104.563	104.563
10.625	104.813	104.813	104.813
10.750	105.063	105.063	105.063

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[2]	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*****

BFF
BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Rate Sheet ID:	041625.V1
Date:	04/16/25
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/

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

OO - 30 Day Lock Period -BPC

Rate	Fixed Rate
8.000	96.125
8.125	96.875
8.250	97.625
8.375	98.375
8.500	99.125
8.625	99.625
8.750	100.125
8.875	100.625
9.000	101.125
9.125	101.625
9.250	102.125
9.375	102.625
9.500	103.125
9.625	103.625
9.750	104.125
9.875	104.500
10.000	104.875
10.125	105.250
10.250	105.625
10.375	106.000
10.500	106.375
10.625	106.750
10.750	107.000
10.875	107.250
11.000	107.500
11.125	107.750
11.250	108.000
11.375	108.250
11.500	108.500
11.625	108.750
11.750	109.000
11.875	109.250
12.000	109.500
12.125	109.750
12.250	110.000
12.375	110.250
12.500	110.500
12.625	110.750
12.750	111.000
12.875	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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

Rate Sheet ID:	041625.V1
Date:	04/16/25
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2ndTD Lock Desk Hours:	8:00 AM - 4:00 PM PST
Turn Times:	https://bffws.com/

CLOSED END SECOND MORTGAGE - NON-OWNER OCCUPIED

NOO - 30 Day Lock Period -BPC

Rate	Fixed Rate
8.875	97.500
9.000	98.250
9.125	99.000
9.250	99.750
9.375	100.250
9.500	100.750
9.625	101.250
9.750	101.750
9.875	102.125
10.000	102.500
10.125	102.875
10.250	103.250
10.375	103.625
10.500	104.000
10.625	104.375
10.750	104.625
10.875	104.875
11.000	105.125
11.125	105.375
11.250	105.625
11.375	105.875
11.500	106.125
11.625	106.375
11.750	106.625
11.875	106.875
12.000	107.125
12.125	107.375
12.250	107.625
12.375	107.875
12.500	108.125
12.625	108.375
12.750	108.625
12.875	108.875
13.000	109.125
13.125	109.375
13.250	109.625
13.375	109.875
13.500	110.125
13.625	110.375
13.750	110.625

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	NA	NA
	780-799	1.625	1.625	1.125	0.875	0.625	-0.500	-1.250	NA	NA
	760-779	1.125	1.125	0.625	0.250	0.125	-1.000	-1.875	NA	NA
	740 - 759	0.625	0.625	0.125	-0.125	-0.250	-1.625	-3.125	NA	NA
	720 - 739	0.000	0.000	-0.500	-0.750	-1.000	-2.000	-4.000	NA	NA
	700 - 719	-1.125	-1.125	-1.750	-2.125	-2.500	-3.000	-5.500	NA	NA
	680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	NA	NA	NA
	660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	NA	NA	NA	NA
Bank Statement or 1099	>= 800	0.875	0.875	0.500	0.125	-0.125	-1.375	-2.250	NA	NA
	780-799	0.875	0.875	0.375	0.000	-0.250	-1.500	-2.375	NA	NA
	760-779	0.375	0.375	-0.125	-0.625	-0.750	-2.000	-3.000	NA	NA
	740 - 759	-0.125	-0.125	-0.625	-1.000	-1.125	-2.625	-4.250	NA	NA
	720 - 739	-0.750	-0.750	-1.250	-1.625	-1.875	-3.000	-5.125	NA	NA
	700 - 719	-2.000	-2.000	-2.625	-3.125	-3.500	-4.125	NA	NA	NA
	680 - 699	-4.000	-4.000	-4.625	-5.125	-5.625	NA	NA	NA	NA
	660 - 679	-5.750	-5.875	-6.250	NA	NA	NA	NA	NA	NA
P&L Only	>= 800	-0.500	-0.500	-0.875	-1.500	-1.750	NA	NA	NA	NA
	780-799	-0.500	-0.500	-1.000	-1.625	-1.875	NA	NA	NA	NA
	760-779	-1.000	-1.000	-1.500	-2.250	-2.375	NA	NA	NA	NA
	740 - 759	-1.500	-1.500	-2.000	-2.625	-2.750	NA	NA	NA	NA
	720 - 739	-2.250	-2.250	-2.750	-3.375	-3.625	NA	NA	NA	NA
	700 - 719	-3.750	-3.750	-4.375	-5.000	NA	NA	NA	NA	NA
	680 - 699	-5.750	-5.750	-6.375	NA	NA	NA	NA	NA	NA
	660 - 679	-7.750	-7.875	NA	NA	NA	NA	NA	NA	NA
DSCR	>= 800	-1.000	-1.000	-1.375	-2.000	-2.250	-3.625	-4.625	#N/A	#N/A
	780-799	-1.000	-1.000	-1.500	-2.125	-2.375	-3.750	-4.875	#N/A	#N/A
	760-779	-1.500	-1.500	-2.000	-2.750	-2.875	-4.250	-5.500	#N/A	#N/A
	740 - 759	-2.000	-2.000	-2.500	-3.125	-3.250	-4.875	-6.750	#N/A	#N/A
	720 - 739	-2.750	-2.750	-3.250	-3.875	-4.125	-5.375	-7.750	#N/A	#N/A
	700 - 719	-4.250	-4.250	-4.875	-5.500	-5.875	-6.625	#N/A	#N/A	#N/A
	680 - 699	-6.250	-6.250	-6.875	-7.500	-8.000	#N/A	#N/A	#N/A	#N/A
Product	10Yr or 15Yr	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
	20Yr	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
	30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
	40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
Loan Amount	= 125K	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
	>125K-750K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	NA
	>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
DSCR Ratio	DSCR ≥1.50	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
	DSCR 1.25-1.49	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	DSCR 1.10-1.24	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	NA
	DSCR 1.00-1.09	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
Property Type	Warrantable Condo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA
	2-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.500	NA	NA	NA	NA
	Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA

Other Price Adjustments DSCR Only	
12 Mo PPP	0.250
24 Mo PPP	0.500
36 Mo PPP	1.000
48 Mo PPP	1.375
60 Mo PPP	1.500

Min Price**/Misc	Max Price**
98	100.500
DSCR with no PPP	*99*

PE & Special Offers cannot be Combined and LPC not allowed

Fees	
Underwriting Fee	**$995**
Collateral Review	**$300**

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

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