

NonQM RATE SHEET

Rate Sheet ID: 050625.V1
Date: 05/06/25
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	98.984	98.859	98.859
6.875	99.577	99.452	99.452
7.000	100.170	100.045	100.045
7.125	100.263	100.138	100.138
7.250	100.857	100.732	100.732
7.375	101.419	101.294	101.294
7.500	101.919	101.794	101.794
7.625	102.357	102.232	102.232
7.750	102.763	102.638	102.638
7.875	103.138	103.013	103.013
8.000	103.481	103.356	103.356
8.125	103.824	103.699	103.699
8.250	104.168	104.043	104.043
8.375	104.356	104.231	104.231
8.500	104.481	104.356	104.356
8.625	104.606	104.481	104.481
8.750	104.981	104.856	104.856
8.875	105.231	105.106	105.106
9.000	105.356	105.231	105.231
9.125	105.481	105.356	105.356
9.250	105.731	105.606	105.606
9.375	105.981	105.856	105.856
9.500	106.168	106.043	106.043
9.625	106.356	106.356	106.356
9.750	106.543	106.543	106.543
9.875	108.106	108.106	108.106
10.000	107.781	107.781	107.781
10.125	107.781	107.781	107.781
10.250	107.781	107.781	107.781
10.375	107.781	107.781	107.781

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	-4.250	-6.250
680-699	-0.500	-0.500	-0.750	-1.000	-1.500	-2.000	-2.750	-4.750	-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	-0.500	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****

NonQM RATE SHEET

Rate Sheet ID: 050625.V1
 Date: 05/06/25
 Time: 7:45 AM
 NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST
 2ndTD Lock Desk Hours: 8:00 AM - 4:00 PM PST
 Turn Times: <https://bffws.com/>

Expanded - 30 Day Lock Period - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.750	98.734	98.734	98.734
6.875	99.327	99.327	99.327
7.000	99.920	99.920	99.920
7.125	100.013	100.013	100.013
7.250	100.607	100.607	100.607
7.375	101.169	101.169	101.169
7.500	101.669	101.669	101.669
7.625	102.107	102.107	102.107
7.750	102.513	102.513	102.513
7.875	102.888	102.888	102.888
8.000	103.231	103.231	103.231
8.125	103.574	103.574	103.574
8.250	103.918	103.918	103.918
8.375	104.106	104.106	104.106
8.500	104.231	104.231	104.231
8.625	104.356	104.356	104.356
8.750	104.731	104.731	104.731
8.875	104.981	104.981	104.981
9.000	105.106	105.106	105.106
9.125	105.231	105.231	105.231
9.250	105.481	105.481	105.481
9.375	105.731	105.731	105.731
9.500	105.918	105.918	105.918
9.625	106.106	106.106	106.106
9.750	106.293	106.293	106.293
9.875	107.856	107.856	107.856
10.000	107.781	107.781	107.781
10.125	107.781	107.781	107.781
10.250	107.781	107.781	107.781
10.375	107.781	107.781	107.781

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	-4.250	-6.250
680-699	-0.500	-0.500	-0.750	-1.000	-1.500	-2.000	-2.750	-4.750	-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	-0.500	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	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120
* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate. *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)			

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

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

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

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NonQM RATE SHEET

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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	99.134	99.134	99.134
7.125	99.602	99.602	99.602
7.250	100.445	100.445	100.445
7.375	101.414	101.414	101.414
7.500	102.132	102.132	102.132
7.625	102.695	102.695	102.695
7.750	103.257	103.257	103.257
7.875	103.695	103.695	103.695
8.000	104.538	104.538	104.538
8.125	105.007	105.007	105.007
8.250	105.445	105.445	105.445
8.375	105.570	105.570	105.570
8.500	105.820	105.820	105.820
8.625	106.195	106.195	106.195
8.750	106.320	106.320	106.320
8.875	106.570	106.570	106.570
9.000	106.820	106.820	106.820
9.125	107.195	107.195	107.195
9.250	107.320	107.320	107.320
9.375	107.445	107.445	107.445
9.500	107.695	107.695	107.695
9.625	108.195	108.195	108.195
9.750	108.507	108.507	108.507
9.875	108.807	108.807	108.807
10.000	109.007	109.007	109.007
10.125	109.407	109.407	109.407
10.250	109.507	109.507	109.507
10.375	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	-5.750	NA
740-759	0.250	0.250	0.000	0.000	-0.375	-0.750	-2.000	-6.250	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	0.000	0.000	0.000	0.000	0.000	0.000	-1.000	NA	NA
DSCR => 1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.000	0.000	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	-6.000	-6.000	-6.000	-6.500	-7.000	-8.000	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	-4.000	-4.000	-4.000	-4.000	-4.000	-5.000	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	0.000	NA

Other Price Adjustments

Prepay Penalty (6Mos of Interest)^{1,3, 5} (Investor Only)	0 Months	-1.250
	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	60 Months	0.250
Prepay Penalty (5% Fixed)^{1,4,5} <i>DSCR 5+ Units & 2-8 Mixed Use Only!!</i>	0 Months	-2.750
	12 Months	-2.250
	24 Months	-2.000
	36 Months	-1.000
	60 Months	0.000
Lock Period	30 days	0.000
Extension Fee^c	Per day	-0.025

- 1) Prepayment penalties not allowed in NM
- 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total
- 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance
- 4) 5% Fixed PPP - DSCR 5+ Units & 2-8 Mixed Use Only. 5% fixed to the entire outstanding principal balance.
- 5) Investment Property without prepay - Max Price 99

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

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

ARM Requirements

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

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

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

PE & Special Offers cannot be Combined and LPC not allowed

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

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

JUMBO RATE SHEET

Rate Sheet ID: 050625.V1
Date: 05/06/25
Time: 7:45 AM

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

Jumbo - 30 Day Lock Period - BPC

Rate	5/6 ARM	7/6 ARM	30YR Fixed
5.625	98.113	98.113	98.113
5.750	98.469	98.469	98.469
5.875	98.821	98.821	98.821
6.000	99.170	99.170	99.170
6.125	99.515	99.515	99.515
6.250	99.856	99.856	99.856
6.375	100.194	100.194	100.194
6.500	100.528	100.528	100.528
6.625	100.858	100.858	100.858
6.750	101.184	101.184	101.184
6.875	101.506	101.506	101.506
7.000	101.819	101.819	101.819
7.125	102.125	102.125	102.125
7.250	102.425	102.425	102.425
7.375	102.719	102.719	102.719
7.500	102.994	102.994	102.994
7.625	103.250	103.250	103.250
7.750	103.488	103.488	103.488
7.875	103.706	103.706	103.706
8.000	103.906	103.906	103.906

Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	0.150	0.100	0.100	-0.500	-1.000	-1.125	-1.625	-1.750	-2.500
740-759	0.050	0.100	-0.500	-1.000	-1.125	-1.625	-1.750	-1.875	-2.875
720-739	0.050	-0.500	-1.000	-1.125	-1.625	-1.750	-1.875	-2.250	-3.500
700-719	-0.250	-0.750	-1.125	-1.625	-1.750	-1.875	-2.000	-3.125	-4.375

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
12 Mnth Full Doc	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Rate-Term Refi	-0.125	-0.250	-0.375	-0.375	-0.375	-0.375	-0.500	-0.625	NA
Cash-Out Refi	-0.375	-0.500	-0.625	-0.625	-0.625	-0.750	-1.125	NA	NA
2nd Home	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	NA
Warrantable Condo	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA
43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
>\$766,551 - \$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$1MM - \$1.5MM	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150
>\$1.5MM - \$2MM	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
>\$2MM - \$2.5MM	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
>\$2.5MM - \$3MM	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	NA	NA	NA
>\$3MM - \$3.5MM	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA
40-Year Term	NA	NA	NA	NA	NA	NA	NA	NA	NA
Interest Only: 30-year t	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	-1.250	-1.375	NA
Interest Only: 40-year t	NA	NA	NA	NA	NA	NA	NA	NA	NA
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250

ITIN RATE SHEET

ITIN - Primary - 30 Year Fixed - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
8.375	99.188	99.188	99.188
8.500	99.438	99.438	99.438
8.625	99.688	99.688	99.688
8.750	99.938	99.938	99.938
8.875	100.188	100.188	100.188
9.000	100.438	100.438	100.438
9.125	100.688	100.688	100.688
9.250	100.938	100.938	100.938
9.375	101.188	101.188	101.188
9.500	101.438	101.438	101.438
9.625	101.688	101.688	101.688
9.750	101.938	101.938	101.938
9.875	102.188	102.188	102.188
10.000	102.438	102.438	102.438
10.125	102.688	102.688	102.688
10.250	102.938	102.938	102.938
10.375	103.188	103.188	103.188
10.500	103.438	103.438	103.438
10.625	103.688	103.688	103.688
10.750	103.938	103.938	103.938

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	-575%	NA
740-759	0.125	0.125	0.125	0.000	-0.250	-0.625	-3.000	-625%	NA
720-739	0.000	0.000	-0.125	-0.250	-0.625	-1.000	-3.000	NA	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	NA	NA
12 Mnth Bk Stmt	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
1-YR 1099	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
Cash Out	-0.375	-0.375	-0.500	-0.625	-0.750	-1.250	NA	NA	NA
2nd Home	-0.125	-0.125	-0.250	-0.250	-0.250	-0.350	-0.375	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	NA	NA
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

Other Price Adjustments		
Lock Period	30 days	0.000
Extension Fee ^c	Per day	-0.025
2) Extensions available in 5 day increments up to 15 days. Max of 45 days total		

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

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

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

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

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

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

OO - 30 Day Lock Period -BPC

Rate	Fixed Rate
7.750	96.500
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

Loan Level Price Adjustments

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

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****