

# NonQM RATE SHEET

Rate Sheet ID: 052925.V1  
Date: 05/29/25  
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  | 99.234   | 99.109   | 99.109     |
| 6.875  | 99.827   | 99.702   | 99.702     |
| 7.000  | 100.420  | 100.295  | 100.295    |
| 7.125  | 100.513  | 100.388  | 100.388    |
| 7.250  | 101.107  | 100.982  | 100.982    |
| 7.375  | 101.669  | 101.544  | 101.544    |
| 7.500  | 102.169  | 102.044  | 102.044    |
| 7.625  | 102.607  | 102.482  | 102.482    |
| 7.750  | 103.013  | 102.888  | 102.888    |
| 7.875  | 103.388  | 103.263  | 103.263    |
| 8.000  | 103.731  | 103.606  | 103.606    |
| 8.125  | 104.074  | 103.949  | 103.949    |
| 8.250  | 104.418  | 104.293  | 104.293    |
| 8.375  | 104.606  | 104.481  | 104.481    |
| 8.500  | 104.731  | 104.606  | 104.606    |
| 8.625  | 104.856  | 104.731  | 104.731    |
| 8.750  | 105.231  | 105.106  | 105.106    |
| 8.875  | 105.481  | 105.356  | 105.356    |
| 9.000  | 105.606  | 105.481  | 105.481    |
| 9.125  | 105.731  | 105.606  | 105.606    |
| 9.250  | 105.981  | 105.856  | 105.856    |
| 9.375  | 106.231  | 106.106  | 106.106    |
| 9.500  | 106.418  | 106.293  | 106.293    |
| 9.625  | 106.606  | 106.606  | 106.606    |
| 9.750  | 106.793  | 106.793  | 106.793    |
| 9.875  | 108.356  | 108.356  | 108.356    |
| 10.000 | 108.031  | 108.031  | 108.031    |
| 10.125 | 108.031  | 108.031  | 108.031    |
| 10.250 | 108.031  | 108.031  | 108.031    |
| 10.375 | 108.031  | 108.031  | 108.031    |

## 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) <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 | 0.500  |
|                                                                                                                                                                                                                       |           |        |
|                                                                                                                                                                                                                       |           |        |
|                                                                                                                                                                                                                       |           |        |
| 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\*\***

# NonQM RATE SHEET

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Date: 05/29/25  
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/>

## Expanded - 30 Day Lock Period - BPC

| Rate   | 5/6 SOFR | 7/6 SOFR | 30YR Fixed |
|--------|----------|----------|------------|
| 6.750  | 98.984   | 98.984   | 98.984     |
| 6.875  | 99.577   | 99.577   | 99.577     |
| 7.000  | 100.170  | 100.170  | 100.170    |
| 7.125  | 100.263  | 100.263  | 100.263    |
| 7.250  | 100.857  | 100.857  | 100.857    |
| 7.375  | 101.419  | 101.419  | 101.419    |
| 7.500  | 101.919  | 101.919  | 101.919    |
| 7.625  | 102.357  | 102.357  | 102.357    |
| 7.750  | 102.763  | 102.763  | 102.763    |
| 7.875  | 103.138  | 103.138  | 103.138    |
| 8.000  | 103.481  | 103.481  | 103.481    |
| 8.125  | 103.824  | 103.824  | 103.824    |
| 8.250  | 104.168  | 104.168  | 104.168    |
| 8.375  | 104.356  | 104.356  | 104.356    |
| 8.500  | 104.481  | 104.481  | 104.481    |
| 8.625  | 104.606  | 104.606  | 104.606    |
| 8.750  | 104.981  | 104.981  | 104.981    |
| 8.875  | 105.231  | 105.231  | 105.231    |
| 9.000  | 105.356  | 105.356  | 105.356    |
| 9.125  | 105.481  | 105.481  | 105.481    |
| 9.250  | 105.731  | 105.731  | 105.731    |
| 9.375  | 105.981  | 105.981  | 105.981    |
| 9.500  | 106.168  | 106.168  | 106.168    |
| 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 | 108.031  | 108.031  | 108.031    |
| 10.125 | 108.031  | 108.031  | 108.031    |
| 10.250 | 108.031  | 108.031  | 108.031    |
| 10.375 | 108.031  | 108.031  | 108.031    |

## 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                                                                | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | -0.500   |
| 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 | 0.500  |
|                                                                                                                                                                                                                                                                               |           |        |
|                                                                                                                                                                                                                                                                               |           |        |
| 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<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** |             |

# NonQM RATE SHEET

Rate Sheet ID: 052925.V1  
Date: 05/29/25  
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 |
|--------|----------|----------|------------|
| 6.875  | 99.666   | 99.666   | 99.666     |
| 7.000  | 100.384  | 100.384  | 100.384    |
| 7.125  | 100.602  | 100.602  | 100.602    |
| 7.250  | 101.445  | 101.445  | 101.445    |
| 7.375  | 102.414  | 102.414  | 102.414    |
| 7.500  | 102.882  | 102.882  | 102.882    |
| 7.625  | 103.195  | 103.195  | 103.195    |
| 7.750  | 103.757  | 103.757  | 103.757    |
| 7.875  | 104.070  | 104.070  | 104.070    |
| 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  | 106.445  | 106.445  | 106.445    |
| 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  | 107.445  | 107.445  | 107.445    |
| 9.625  | 107.445  | 107.445  | 107.445    |
| 9.750  | 107.445  | 107.445  | 107.445    |
| 9.875  | 107.445  | 107.445  | 107.445    |
| 10.000 | 107.445  | 107.445  | 107.445    |
| 10.125 | 107.445  | 107.445  | 107.445    |
| 10.250 | 107.445  | 107.445  | 107.445    |

## 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    | 0.000    | NA       | NA       |
| DSCR => 1.25                                 | 0.500  | 0.500    | 0.500    | 0.500    | 0.500    | 0.500    | 0.250    | 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   | -0.500   | 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>         | -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    | 0.000    | 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 =>700 <sup>6</sup> | 1.000  | 1.000    | 1.000    | 1.000    | 1.000    | 0.750    | 0.500    | 0.000    | NA       |

| Other Price Adjustments                                                                                                                                                                                                                                                                                                                                                                   |           |        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------|
| Prepay Penalty (6Mos of Interest) <sup>1,3, 5</sup> (Investor Only)                                                                                                                                                                                                                                                                                                                       | 0 Months  | -1.250 |
|                                                                                                                                                                                                                                                                                                                                                                                           | 12 Months | -1.125 |
|                                                                                                                                                                                                                                                                                                                                                                                           | 24 Months | -0.375 |
|                                                                                                                                                                                                                                                                                                                                                                                           | 36 Months | 0.000  |
|                                                                                                                                                                                                                                                                                                                                                                                           | 60 Months | 0.500  |
| Prepay Penalty (5% Fixed) <sup>1,4,5</sup><br>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 <sup>6</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>4) 5% Fixed PPP - DSCR 5+ Units & 2-8 Mixed Use Only. 5% fixed to the entire outstanding principal 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) |            |            |            |
| 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** |             |
| (6) Mixed use/5+ Units or Foreign National are not eligilbe    |             |

**\*\*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: 052925.V1  
Date: 05/29/25  
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  | 98.719   | 98.719   | 98.719     |
| 8.500  | 98.969   | 98.969   | 98.969     |
| 8.625  | 99.219   | 99.219   | 99.219     |
| 8.750  | 99.469   | 99.469   | 99.469     |
| 8.875  | 99.719   | 99.719   | 99.719     |
| 9.000  | 99.969   | 99.969   | 99.969     |
| 9.125  | 100.219  | 100.219  | 100.219    |
| 9.250  | 100.469  | 100.469  | 100.469    |
| 9.375  | 100.719  | 100.719  | 100.719    |
| 9.500  | 100.969  | 100.969  | 100.969    |
| 9.625  | 101.219  | 101.219  | 101.219    |
| 9.750  | 101.469  | 101.469  | 101.469    |
| 9.875  | 101.719  | 101.719  | 101.719    |
| 10.000 | 101.969  | 101.969  | 101.969    |
| 10.125 | 102.219  | 102.219  | 102.219    |
| 10.250 | 102.469  | 102.469  | 102.469    |
| 10.375 | 102.719  | 102.719  | 102.719    |
| 10.500 | 102.969  | 102.969  | 102.969    |
| 10.625 | 103.219  | 103.219  | 103.219    |
| 10.750 | 103.469  | 103.469  | 103.469    |

## 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         | NA     | NA       | NA       | NA       | NA       | NA       | 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 <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  | 96.875     |
| 7.875  | 97.625     |
| 8.000  | 98.375     |
| 8.125  | 99.125     |
| 8.250  | 99.875     |
| 8.375  | 100.375    |
| 8.500  | 100.875    |
| 8.625  | 101.375    |
| 8.750  | 101.875    |
| 8.875  | 102.375    |
| 9.000  | 102.750    |
| 9.125  | 103.125    |
| 9.250  | 103.500    |
| 9.375  | 103.875    |
| 9.500  | 104.250    |
| 9.625  | 104.625    |
| 9.750  | 105.000    |
| 9.875  | 105.375    |
| 10.000 | 105.750    |
| 10.125 | 106.125    |
| 10.250 | 106.500    |
| 10.375 | 106.875    |
| 10.500 | 107.125    |
| 10.625 | 107.375    |
| 10.750 | 107.625    |
| 10.875 | 107.875    |
| 11.000 | 108.125    |
| 11.125 | 108.375    |
| 11.250 | 108.625    |
| 11.375 | 108.875    |
| 11.500 | 109.125    |
| 11.625 | 109.375    |
| 11.750 | 109.625    |
| 11.875 | 109.875    |
| 12.000 | 110.125    |
| 12.125 | 110.375    |
| 12.250 | 110.625    |
| 12.375 | 110.875    |
| 12.500 | 111.125    |
| 12.625 | 111.375    |

### 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   | -11.250  | 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   | -9.000   | NA       | NA       |
|                        | 680 - 699          | -5.750 | -5.750   | -6.375   | -7.000   | -7.500   | -8.750   | NA       | NA       | NA       |
|                        | 660 - 679          | -7.750 | -7.875   | -8.250   | -9.250   | -9.625   | 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  | 98.125     |
| 8.750  | 98.875     |
| 8.875  | 99.625     |
| 9.000  | 100.375    |
| 9.125  | 100.875    |
| 9.250  | 101.375    |
| 9.375  | 101.875    |
| 9.500  | 102.375    |
| 9.625  | 102.750    |
| 9.750  | 103.125    |
| 9.875  | 103.500    |
| 10.000 | 103.875    |
| 10.125 | 104.250    |
| 10.250 | 104.625    |
| 10.375 | 105.000    |
| 10.500 | 105.250    |
| 10.625 | 105.500    |
| 10.750 | 105.750    |
| 10.875 | 106.000    |
| 11.000 | 106.250    |
| 11.125 | 106.500    |
| 11.250 | 106.750    |
| 11.375 | 107.000    |
| 11.500 | 107.250    |
| 11.625 | 107.500    |
| 11.750 | 107.750    |
| 11.875 | 108.000    |
| 12.000 | 108.250    |
| 12.125 | 108.500    |
| 12.250 | 108.750    |
| 12.375 | 109.000    |
| 12.500 | 109.250    |
| 12.625 | 109.500    |
| 12.750 | 109.750    |
| 12.875 | 110.000    |
| 13.000 | 110.125    |
| 13.125 | 110.250    |
| 13.250 | 110.375    |
| 13.375 | 110.500    |
| 13.500 | 110.625    |

| 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   | -7.000   | NA       | NA       | NA       | NA       | NA       |
|                        | 660 - 679         | -7.750 | -7.875   | -8.250   | 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\*\***