

NonQM RATE SHEET

Rate Sheet ID: 071125.V1
Date: 07/11/25
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
6.625	98.809	98.684	98.684
6.750	99.402	99.277	99.277
6.875	99.995	99.870	99.870
7.000	100.088	99.963	99.963
7.125	100.682	100.557	100.557
7.250	101.244	101.119	101.119
7.375	101.807	101.682	101.682
7.500	102.369	102.244	102.244
7.625	102.869	102.744	102.744
7.750	103.307	103.182	103.182
7.875	103.713	103.588	103.588
8.000	104.088	103.963	103.963
8.125	104.431	104.306	104.306
8.250	104.649	104.524	104.524
8.375	104.868	104.743	104.743
8.500	105.056	104.931	104.931
8.625	105.431	105.306	105.306
8.750	105.681	105.556	105.556
8.875	105.806	105.681	105.681
9.000	105.931	105.806	105.806
9.125	106.181	106.056	106.056
9.250	106.431	106.306	106.306
9.375	106.681	106.556	106.556
9.500	106.931	106.931	106.931
9.625	107.118	107.118	107.118
9.750	108.681	108.681	108.681
9.875	108.356	108.356	108.356
10.000	108.356	108.356	108.356
10.125	108.356	108.356	108.356
10.250	108.356	108.356	108.356

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
Condotel	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
NW Condo	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
\$150K - \$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$1.0MM - \$1.5MM	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1.5MM - \$2MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
>\$2MM - \$2.5MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
>\$2.5MM - \$3MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
>\$3MM - \$4MM	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA
40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Purchase or R/T Special - 12, 24 mo Bk Stmt & Full Doc w FICO =>700	1.250	1.250	1.250	1.250	1.250	1.250	1.000	0.500	0.000

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 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	100.000
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: 071125.V1
Date: 07/11/25
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
6.625	98.559	98.559	98.559
6.750	99.152	99.152	99.152
6.875	99.745	99.745	99.745
7.000	99.838	99.838	99.838
7.125	100.432	100.432	100.432
7.250	100.994	100.994	100.994
7.375	101.557	101.557	101.557
7.500	102.119	102.119	102.119
7.625	102.619	102.619	102.619
7.750	103.057	103.057	103.057
7.875	103.463	103.463	103.463
8.000	103.838	103.838	103.838
8.125	104.181	104.181	104.181
8.250	104.399	104.399	104.399
8.375	104.618	104.618	104.618
8.500	104.806	104.806	104.806
8.625	105.181	105.181	105.181
8.750	105.431	105.431	105.431
8.875	105.556	105.556	105.556
9.000	105.681	105.681	105.681
9.125	105.931	105.931	105.931
9.250	106.181	106.181	106.181
9.375	106.431	106.431	106.431
9.500	106.681	106.681	106.681
9.625	106.868	106.868	106.868
9.750	108.431	108.431	108.431
9.875	108.356	108.356	108.356
10.000	108.356	108.356	108.356
10.125	108.356	108.356	108.356
10.250	108.356	108.356	108.356

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
Condotel	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
NW Condo	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
\$150K - \$1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$1.0MM - \$1.5MM	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1.5MM - \$2MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
>\$2MM - \$2.5MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
>\$2.5MM - \$3MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
>\$3MM - \$4MM	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA
40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Purchase or R/T Special - 1Z, 24 mo Bk Stmt & Full Doc w FICO =>700	1.250	1.250	1.250	1.250	1.250	1.250	1.000	0.500	0.000

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 ^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
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	100.000
Loan Amt >1.5M	101.000
PE & Special Offers cannot be Combined and LPC not allowed	

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NonQM RATE SHEET

Rate Sheet ID: 071125.V1
Date: 07/11/25
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
6.625	98.780	98.780	98.780
6.750	99.498	99.498	99.498
6.875	99.716	99.716	99.716
7.000	100.559	100.559	100.559
7.125	101.527	101.527	101.527
7.250	101.995	101.995	101.995
7.375	102.339	102.339	102.339
7.500	102.932	102.932	102.932
7.625	103.370	103.370	103.370
7.750	104.057	104.057	104.057
7.875	104.620	104.620	104.620
8.000	105.088	105.088	105.088
8.125	105.307	105.307	105.307
8.250	105.620	105.620	105.620
8.375	105.995	105.995	105.995
8.500	106.120	106.120	106.120
8.625	106.245	106.245	106.245
8.750	106.620	106.620	106.620
8.875	106.995	106.995	106.995
9.000	107.120	107.120	107.120
9.125	107.245	107.245	107.245
9.250	107.245	107.245	107.245
9.375	107.245	107.245	107.245
9.500	107.245	107.245	107.245
9.625	107.245	107.245	107.245
9.750	107.245	107.245	107.245
9.875	107.245	107.245	107.245
10.000	107.245	107.245	107.245

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	-1.000	-1.000	-1.125	-1.250	-2.500	-4.000	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 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	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	NA	NA	NA
Special - DSCR =>1 & FICO =>700 ⁶	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) ^{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
Prepay Penalty (5% Fixed) ^{1,4,5} DSCR 5+ Units & 2-8 Mixed Use Only!!	0 Months	-2.750
	12 Months	-2.250
	24 Months	-2.000
	36 Months	-1.000
	60 Months	0.000
Lock Period	30 days	0.000
Extension Fee ⁶	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	100.000
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: 071125.V1
Date: 07/11/25
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
6.000	96.894	96.894	96.894
6.125	97.556	97.556	97.556
6.250	98.196	98.196	98.196
6.375	98.810	98.810	98.810
6.500	99.394	99.394	99.394
6.625	99.969	99.969	99.969
6.750	100.528	100.528	100.528
6.875	101.072	101.072	101.072
7.000	101.609	101.609	101.609
7.125	102.141	102.141	102.141
7.250	102.656	102.656	102.656
7.375	103.156	103.156	103.156
7.500	103.656	103.656	103.656
7.625	104.156	104.156	104.156
7.750	104.641	104.641	104.641
7.875	105.109	105.109	105.109
8.000	105.563	105.563	105.563
8.125	105.969	105.969	105.969
8.250	106.371	106.371	106.371
8.375	106.770	106.770	106.770

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	98.281	98.281	98.281
8.500	98.531	98.531	98.531
8.625	98.781	98.781	98.781
8.750	99.031	99.031	99.031
8.875	99.281	99.281	99.281
9.000	99.531	99.531	99.531
9.125	99.781	99.781	99.781
9.250	100.031	100.031	100.031
9.375	100.281	100.281	100.281
9.500	100.531	100.531	100.531
9.625	100.781	100.781	100.781
9.750	101.031	101.031	101.031
9.875	101.281	101.281	101.281
10.000	101.531	101.531	101.531
10.125	101.781	101.781	101.781
10.250	102.031	102.031	102.031
10.375	102.281	102.281	102.281
10.500	102.531	102.531	102.531
10.625	102.781	102.781	102.781
10.750	103.031	103.031	103.031

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	0.250	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 ^c	Per day	-0.025

^c 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****



Rate Sheet ID: 071125.V1
 Date: 07/11/25
 Time: 7:45 AM
 NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST
 2ndTD Lock Desk Hours: 8:00 AM - 4:00 PM PST
 Turn Times: <https://bffws.com/>

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

OO - 30 Day Lock Period -BPC

Loan Level Price Adjustments

Rate	Fixed Rate	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
7.625	97.125	Full Doc	>= 800	1.625	1.625	1.375	1.125	0.875	0.000	-0.750	-4.500	-6.125
7.750	97.875		780-799	1.625	1.625	1.375	1.125	0.875	-0.125	-0.875	-4.750	-6.375
7.875	98.625		760-779	1.125	1.125	0.875	0.625	0.375	-0.750	-1.625	-5.375	-7.375
8.000	99.375		740 - 759	0.750	0.750	0.375	0.125	-0.125	-1.375	-2.875	-6.750	-9.000
8.125	100.125		720 - 739	0.125	0.125	-0.375	-0.750	-1.000	-2.000	-4.000	-8.125	-10.000
8.250	100.625		700 - 719	-0.750	-0.750	-1.375	-1.875	-2.375	-3.125	-5.500	-9.375	-11.500
8.375	101.125		680 - 699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	-8.375	-11.125	NA
8.500	101.625		660 - 679	-4.250	-4.375	-4.875	-5.500	-6.000	-7.250	-10.250	NA	NA
8.625	102.125	Bank Statement or 1099	>= 800	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	-5.875	-7.625
8.750	102.625		780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	-6.125	-7.875
8.875	103.000		760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	-6.750	-8.875
9.000	103.375		740 - 759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	-8.250	-10.750
9.125	103.750		720 - 739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750
9.250	104.125		700 - 719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	-6.750	-11.250	NA
9.375	104.500		680 - 699	-4.000	-4.000	-4.750	-5.250	-5.875	-7.000	-9.750	NA	NA
9.500	104.875		660 - 679	-5.750	-5.875	-6.375	-7.125	-7.625	-9.000	NA	NA	NA
9.625	105.250	P&L Only	>= 800	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	NA	NA
9.750	105.625		780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	NA	NA
9.875	106.000		760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	NA	NA
10.000	106.375		740 - 759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	NA	NA
10.125	106.750		720 - 739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	NA	NA
10.250	107.125		700 - 719	-3.375	-3.375	-4.000	-4.750	-5.250	-6.250	-9.000	NA	NA
10.375	107.375		680 - 699	-5.750	-5.750	-6.500	-7.125	-7.750	-9.000	NA	NA	NA
10.500	107.625		660 - 679	-7.750	-7.875	-8.375	-9.375	-9.875	NA	NA	NA	NA
10.625	107.875	Product	10Yr; 15Yr or 20Yr	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
10.750	108.125		30Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.875	108.375		30/15Yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
11.000	108.625		40/15Yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
11.125	108.875	Loan Amount	125k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
11.250	109.125		>125,000-150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.375	109.375		>150,000-750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.500	109.625	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.625	109.875		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
11.750	110.125		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
11.875	110.375	Occupancy	Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
12.000	110.625	Property Type	Warrantable Condo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA
12.125	110.875		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
12.250	111.125		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
12.375	111.375		SFR - Rural	NA	NA	NA	NA	NA	NA	NA	NA	NA
12.500	111.625											

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
8.500	98.375
8.625	99.125
8.750	99.875
8.875	100.625
9.000	101.125
9.125	101.625
9.250	102.125
9.375	102.625
9.500	103.000
9.625	103.375
9.750	103.750
9.875	104.125
10.000	104.500
10.125	104.875
10.250	105.250
10.375	105.500
10.500	105.750
10.625	106.000
10.750	106.250
10.875	106.500
11.000	106.750
11.125	107.000
11.250	107.250
11.375	107.500
11.500	107.750
11.625	108.000
11.750	108.250
11.875	108.500
12.000	108.750
12.125	109.000
12.250	109.250
12.375	109.500
12.500	109.750
12.625	110.000
12.750	110.250
12.875	110.375
13.000	110.500
13.125	110.625
13.250	110.750
13.375	110.875

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	1.375	1.125	0.875	0.000	-0.750	NA	NA
	780-799	1.625	1.625	1.375	1.125	0.875	-0.125	-0.875	NA	NA
	760-779	1.125	1.125	0.875	0.625	0.375	-0.750	-1.625	NA	NA
	740 - 759	0.750	0.750	0.375	0.125	-0.125	-1.375	-2.875	NA	NA
	720 - 739	0.125	0.125	-0.375	-0.750	-1.000	-2.000	-4.000	NA	NA
	700 - 719	-0.750	-0.750	-1.375	-1.875	-2.375	-3.125	-5.500	NA	NA
	680 - 699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	NA	NA	NA
	660 - 679	-4.250	-4.375	-4.875	-5.500	-6.000	NA	NA	NA	NA
Bank Statement or 1099	>= 800	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	NA	NA
	780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	NA	NA
	760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	NA	NA
	740 - 759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	NA	NA
	720 - 739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	NA	NA
	700 - 719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	NA	NA	NA
	680 - 699	-4.000	-4.000	-4.750	-5.250	-5.875	NA	NA	NA	NA
	660 - 679	-5.750	-5.875	-6.375	NA	NA	NA	NA	NA	NA
P&L Only	>= 800	-0.500	-0.500	-0.750	-1.375	-1.625	NA	NA	NA	NA
	780-799	-0.500	-0.500	-0.750	-1.375	-1.625	NA	NA	NA	NA
	760-779	-1.000	-1.000	-1.250	-1.875	-2.125	NA	NA	NA	NA
	740 - 759	-1.375	-1.375	-1.750	-2.375	-2.625	NA	NA	NA	NA
	720 - 739	-2.125	-2.125	-2.625	-3.375	-3.625	NA	NA	NA	NA
	700 - 719	-3.375	-3.375	-4.000	-4.750	NA	NA	NA	NA	NA
	680 - 699	-5.750	-5.750	-6.500	-7.125	NA	NA	NA	NA	NA
	660 - 679	-7.750	-7.875	-8.375	NA	NA	NA	NA	NA	NA
DSCR	>= 800	-1.000	-1.000	-1.250	-1.875	-2.125	-3.250	-4.250	#N/A	#N/A
	780-799	-1.000	-1.000	-1.250	-1.875	-2.125	-3.375	-4.500	#N/A	#N/A
	760-779	-1.500	-1.500	-1.750	-2.375	-2.625	-4.000	-5.250	#N/A	#N/A
	740 - 759	-1.875	-1.875	-2.250	-2.875	-3.125	-4.625	-6.500	#N/A	#N/A
	720 - 739	-2.625	-2.625	-3.125	-3.875	-4.125	-5.375	-7.750	#N/A	#N/A
	700 - 719	-3.875	-3.875	-4.500	-5.250	-5.750	-6.750	#N/A	#N/A	#N/A
	680 - 699	-6.250	-6.250	-7.000	-7.625	-8.250	#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****