

NonQM RATE SHEET

Rate Sheet ID: 071725.V1
Date: 07/17/25
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	98.859	98.734	98.734
6.750	99.452	99.327	99.327
6.875	100.045	99.920	99.920
7.000	100.138	100.013	100.013
7.125	100.732	100.607	100.607
7.250	101.294	101.169	101.169
7.375	101.857	101.732	101.732
7.500	102.419	102.294	102.294
7.625	102.919	102.794	102.794
7.750	103.357	103.232	103.232
7.875	103.763	103.638	103.638
8.000	104.138	104.013	104.013
8.125	104.481	104.356	104.356
8.250	104.699	104.574	104.574
8.375	104.918	104.793	104.793
8.500	105.106	104.981	104.981
8.625	105.481	105.356	105.356
8.750	105.731	105.606	105.606
8.875	105.856	105.731	105.731
9.000	105.981	105.856	105.856
9.125	106.231	106.106	106.106
9.250	106.481	106.356	106.356
9.375	106.731	106.606	106.606
9.500	106.981	106.981	106.981
9.625	107.168	107.168	107.168
9.750	108.731	108.731	108.731
9.875	108.406	108.406	108.406
10.000	108.406	108.406	108.406
10.125	108.406	108.406	108.406
10.250	108.406	108.406	108.406

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	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: 071725.V1
Date: 07/17/25
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	98.609	98.609	98.609
6.750	99.202	99.202	99.202
6.875	99.795	99.795	99.795
7.000	99.888	99.888	99.888
7.125	100.482	100.482	100.482
7.250	101.044	101.044	101.044
7.375	101.607	101.607	101.607
7.500	102.169	102.169	102.169
7.625	102.669	102.669	102.669
7.750	103.107	103.107	103.107
7.875	103.513	103.513	103.513
8.000	103.888	103.888	103.888
8.125	104.231	104.231	104.231
8.250	104.449	104.449	104.449
8.375	104.668	104.668	104.668
8.500	104.856	104.856	104.856
8.625	105.231	105.231	105.231
8.750	105.481	105.481	105.481
8.875	105.606	105.606	105.606
9.000	105.731	105.731	105.731
9.125	105.981	105.981	105.981
9.250	106.231	106.231	106.231
9.375	106.481	106.481	106.481
9.500	106.731	106.731	106.731
9.625	106.918	106.918	106.918
9.750	108.481	108.481	108.481
9.875	108.406	108.406	108.406
10.000	108.406	108.406	108.406
10.125	108.406	108.406	108.406
10.250	108.406	108.406	108.406

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	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
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 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	98.830	98.830	98.830
6.750	99.548	99.548	99.548
6.875	99.766	99.766	99.766
7.000	100.609	100.609	100.609
7.125	101.577	101.577	101.577
7.250	102.045	102.045	102.045
7.375	102.389	102.389	102.389
7.500	102.982	102.982	102.982
7.625	103.420	103.420	103.420
7.750	104.107	104.107	104.107
7.875	104.670	104.670	104.670
8.000	105.138	105.138	105.138
8.125	105.357	105.357	105.357
8.250	105.670	105.670	105.670
8.375	106.045	106.045	106.045
8.500	106.170	106.170	106.170
8.625	106.295	106.295	106.295
8.750	106.670	106.670	106.670
8.875	107.045	107.045	107.045
9.000	107.170	107.170	107.170
9.125	107.295	107.295	107.295
9.250	107.295	107.295	107.295
9.375	107.295	107.295	107.295
9.500	107.295	107.295	107.295
9.625	107.295	107.295	107.295
9.750	107.295	107.295	107.295
9.875	107.295	107.295	107.295
10.000	107.295	107.295	107.295

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	-0.250	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} <i>DSCR 5+ Units & 2-8 Mixed Use Only!!</i>	0 Months	-2.750
	12 Months	-2.250
	24 Months	-2.000
	36 Months	-1.000
	60 Months	0.000
Lock Period	30 days	0.000
Extension Fee⁶	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
<i>* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.</i>			
<i>*40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)</i>			

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
<i>**PE & Special Offers cannot be Combined and LPC not allowed**</i>	
<i>(6) Mixed use/5+ Units or Foreign National are not eligilbe</i>	

****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: 071725.V1
Date: 07/17/25
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
6.125	96.894	96.894	96.894
6.250	97.556	97.556	97.556
6.375	98.196	98.196	98.196
6.500	98.810	98.810	98.810
6.625	99.394	99.394	99.394
6.750	99.969	99.969	99.969
6.875	100.528	100.528	100.528
7.000	101.072	101.072	101.072
7.125	101.609	101.609	101.609
7.250	102.141	102.141	102.141
7.375	102.656	102.656	102.656
7.500	103.156	103.156	103.156
7.625	103.656	103.656	103.656
7.750	104.156	104.156	104.156
7.875	104.641	104.641	104.641
8.000	105.109	105.109	105.109
8.125	105.563	105.563	105.563
8.250	105.969	105.969	105.969
8.375	106.371	106.371	106.371
8.500	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	98.219	98.219	98.219
8.500	98.469	98.469	98.469
8.625	98.719	98.719	98.719
8.750	98.969	98.969	98.969
8.875	99.219	99.219	99.219
9.000	99.469	99.469	99.469
9.125	99.719	99.719	99.719
9.250	99.969	99.969	99.969
9.375	100.219	100.219	100.219
9.500	100.469	100.469	100.469
9.625	100.719	100.719	100.719
9.750	100.969	100.969	100.969
9.875	101.219	101.219	101.219
10.000	101.469	101.469	101.469
10.125	101.719	101.719	101.719
10.250	101.969	101.969	101.969
10.375	102.219	102.219	102.219
10.500	102.469	102.469	102.469
10.625	102.719	102.719	102.719
10.750	102.969	102.969	102.969

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
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
7.625	97.000
7.750	97.750
7.875	98.500
8.000	99.250
8.125	100.000
8.250	100.500
8.375	101.000
8.500	101.500
8.625	102.000
8.750	102.500
8.875	102.875
9.000	103.250
9.125	103.625
9.250	104.000
9.375	104.375
9.500	104.750
9.625	105.125
9.750	105.500
9.875	105.875
10.000	106.250
10.125	106.625
10.250	107.000
10.375	107.250
10.500	107.500
10.625	107.750
10.750	108.000
10.875	108.250
11.000	108.500
11.125	108.750
11.250	109.000
11.375	109.250
11.500	109.500
11.625	109.750
11.750	110.000
11.875	110.250
12.000	110.500
12.125	110.750
12.250	111.000
12.375	111.250
12.500	111.500

Loan Level Price Adjustments

Documentation	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	>= 800	1.625	1.625	1.375	1.125	0.875	0.000	-0.750	-4.500	-6.125
	780-799	1.625	1.625	1.375	1.125	0.875	-0.125	-0.875	-4.750	-6.375
	760-779	1.125	1.125	0.875	0.625	0.375	-0.750	-1.625	-5.375	-7.375
	740 - 759	0.750	0.750	0.375	0.125	-0.125	-1.375	-2.875	-6.750	-9.000
	720 - 739	0.125	0.125	-0.375	-0.750	-1.000	-2.000	-4.000	-8.125	-10.000
	700 - 719	-0.750	-0.750	-1.375	-1.875	-2.375	-3.125	-5.500	-9.375	-11.500
	680 - 699	-3.000	-3.000	-3.750	-4.125	-4.750	-5.750	-8.375	-11.125	NA
	660 - 679	-4.250	-4.375	-4.875	-5.500	-6.000	-7.250	-10.250	NA	NA
Bank Statement or 1099	>= 800	0.875	0.875	0.625	0.250	0.000	-1.000	-1.875	-5.875	-7.625
	780-799	0.875	0.875	0.625	0.250	0.000	-1.125	-2.000	-6.125	-7.875
	760-779	0.375	0.375	0.125	-0.250	-0.500	-1.750	-2.750	-6.750	-8.875
	740 - 759	0.000	0.000	-0.375	-0.750	-1.000	-2.375	-4.000	-8.250	-10.750
	720 - 739	-0.625	-0.625	-1.125	-1.625	-1.875	-3.000	-5.125	-9.625	-11.750
	700 - 719	-1.625	-1.625	-2.250	-2.875	-3.375	-4.250	-6.750	-11.250	NA
	680 - 699	-4.000	-4.000	-4.750	-5.250	-5.875	-7.000	-9.750	NA	NA
	660 - 679	-5.750	-5.875	-6.375	-7.125	-7.625	-9.000	NA	NA	NA
P&L Only	>= 800	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	NA	NA
	780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	NA	NA
	760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	NA	NA
	740 - 759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	NA	NA
	720 - 739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	NA	NA
	700 - 719	-3.375	-3.375	-4.000	-4.750	-5.250	-6.250	-9.000	NA	NA
	680 - 699	-5.750	-5.750	-6.500	-7.125	-7.750	-9.000	NA	NA	NA
	660 - 679	-7.750	-7.875	-8.375	-9.375	-9.875	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
8.500	98.250
8.625	99.000
8.750	99.750
8.875	100.500
9.000	101.000
9.125	101.500
9.250	102.000
9.375	102.500
9.500	102.875
9.625	103.250
9.750	103.625
9.875	104.000
10.000	104.375
10.125	104.750
10.250	105.125
10.375	105.375
10.500	105.625
10.625	105.875
10.750	106.125
10.875	106.375
11.000	106.625
11.125	106.875
11.250	107.125
11.375	107.375
11.500	107.625
11.625	107.875
11.750	108.125
11.875	108.375
12.000	108.625
12.125	108.875
12.375	109.375
12.500	109.625
12.625	109.875
12.750	110.125
12.875	110.250
13.000	110.375
13.125	110.500
13.250	110.625
13.375	110.750

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	#N/A	NA	NA
	660 - 679	-4.250	-4.375	-4.875	-5.500	-6.000	#N/A	#N/A	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	N/A	NA	NA
	680 - 699	-4.000	-4.000	-4.750	-5.250	-5.875	#N/A	N/A	NA	NA
	660 - 679	-5.750	-5.875	-6.375	#N/A	#N/A	#N/A	#N/A	NA	NA
P&L Only	>= 800	-0.500	-0.500	-0.750	-1.375	-1.625	-2.750	-3.750	NA	NA
	780-799	-0.500	-0.500	-0.750	-1.375	-1.625	-2.875	-4.000	NA	NA
	760-779	-1.000	-1.000	-1.250	-1.875	-2.125	-3.500	-4.750	NA	NA
	740 - 759	-1.375	-1.375	-1.750	-2.375	-2.625	-4.125	-6.000	NA	NA
	720 - 739	-2.125	-2.125	-2.625	-3.375	-3.625	-4.875	-7.250	NA	NA
	700 - 719	-3.375	-3.375	-4.000	-4.750	-5.250	#N/A	#N/A	NA	NA
	680 - 699	-5.750	-5.750	-6.500	-7.125	#N/A	#N/A	#N/A	NA	NA
	660 - 679	-7.750	-7.875	-8.375	#N/A	#N/A	#N/A	#N/A	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	0.500	0.500	0.500	0.500	0.500	0.500	0.500	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	0.500	0.500	0.500	0.500	0.500	0.500	0.500	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****