



Full Doc Rate Sheet

Rate Sheet ID G932025NQM
Date/Time 9/3/25 8:05 AM
Lock Hours 8:00 AM - 5:00 PM PST
Turn times: <https://bffws.com/>

Full Doc

Rate	30 YR Fixed
6.250	97.875
6.375	98.875
6.500	99.625
6.625	100.000
6.750	100.375
6.875	100.750
7.000	101.125
7.125	101.375
7.250	101.625
7.375	101.875
7.500	102.125
7.625	102.375
7.750	102.625
7.875	102.875
8.000	103.125
8.125	103.375
8.250	103.625
8.375	103.875
8.500	104.125
8.625	104.375
8.750	104.625
8.875	104.750
9.000	104.875
9.125	105.000
9.250	105.125
9.375	105.250

Loan Level Price Adjustments

FICO/LTV	<= 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+	1.500	1.500	1.375	1.250	1.125	0.875	0.625	-1.000	-2.250
740 - 759	1.500	1.375	1.250	1.125	1.000	0.625	0.375	-1.500	-2.500
720 - 739	1.375	1.250	1.125	1.000	0.625	0.375	-0.250	-1.750	-3.500
700 - 719	1.250	1.125	0.875	0.625	0.375	0.000	-0.875	-2.125	-4.000
680 - 699	0.750	0.625	0.375	0.000	-0.375	-0.750	-2.000	-3.000	-4.500
660 - 679	0.000	0.000	-0.250	-0.500	-1.125	-1.750	-2.500	NA	NA
640 - 659	-3.000	-3.125	-3.250	-3.500	-3.750	-4.000	-5.000	NA	NA

Doc 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%
24 mo Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12 mo Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Loan Purpose	<= 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%
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Refinance C/O >=700	-0.500	-0.500	-0.500	-0.500	-0.625	-0.875	-1.000	NA	NA
Refinance C/O <700	-0.750	-0.875	-0.875	-0.875	-0.875	-0.875	NA	NA	NA

Property 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%
Single Family Residence	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	NA
Non-Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
Condotel	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
2 - 4 units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	NA

Occupancy	<= 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%
Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	NA
Investment	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	NA

Loan Amount	<= 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%
\$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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$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	-0.250	-0.250	-0.375	NA	NA
>\$2.5MM - \$3MM	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
>\$3MM - \$4MM	-0.750	-1.000	-1.500	-1.500	-1.625	NA	NA	NA	NA

Other Adjustments	<= 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%
DTI>43-50%	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250
DTI 50.01-55%	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750
40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-1.000
1x30x12	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA
0x60x12	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA
0x90x12	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	NA
FC/SS/DIL/BK<48M	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA

Prepayment Penalty*	
No PPP	-1.000
1YR PPP	-0.750
2YR PPP	-0.250
3YR PPP	0.000
5YR PPP	0.250

Lock Information	
Lock Period	30 Days
Ext Costs	0.025 / Day
Max Ext.	15 Days

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

Min/Max Pricing	
Primary / 2nd Homes	102.000
Investments >= 3YR PPP	102.000
Investments w/ < 3YR PPP	101.500
No PPP or State Restricted	100.000
Loan Amounts >\$1.5m	101.000
Minimum Price	98.000

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)			

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

Additional Comments:	
Please refer to lock desk policies & procedures on our website.	
Any questions can be directed to lockdesk@bffws.com	

* Prepayment penalties are only allowed on investment properties and are subject to state law.
** All pricing shown is BPC, and subject to change without notice.
*** LLPA does not constitute program eligibility; please see matrices and guides for program qualifications.



Expanded Doc Rate Sheet

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Date/Time 9/3/25 8:05 AM

Lock Hours 8:00 AM - 5:00 PM PST
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Expanded Doc

Rate	30 YR Fixed
6.250	97.750
6.375	98.750
6.500	99.500
6.625	99.875
6.750	100.250
6.875	100.625
7.000	101.000
7.125	101.250
7.250	101.500
7.375	101.750
7.500	102.000
7.625	102.250
7.750	102.500
7.875	102.750
8.000	103.000
8.125	103.250
8.250	103.500
8.375	103.750
8.500	104.000
8.625	104.250
8.750	104.500
8.875	104.625
9.000	104.750
9.125	104.875
9.250	105.000
9.375	105.125

Loan Level Price Adjustments

FICO/LTV	<= 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+	1.500	1.500	1.375	1.250	1.125	0.875	0.625	-1.000	-2.250
740 - 759	1.500	1.375	1.250	1.125	1.000	0.625	0.375	-1.500	-2.500
720 - 739	1.375	1.250	1.125	1.000	0.625	0.375	-0.250	-1.750	-3.500
700 - 719	1.250	1.125	0.875	0.625	0.375	0.000	-0.875	-2.125	-4.000
680 - 699	0.750	0.625	0.375	0.000	-0.375	-0.750	-2.000	-3.000	-4.500
660 - 679	0.000	0.000	-0.250	-0.500	-1.125	-1.750	-2.500	NA	NA
640 - 659	-3.000	-3.125	-3.250	-3.500	-3.750	-4.000	-5.000	NA	NA

Doc 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%
24 mo BS	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
CPA P&L w/ BS	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-0.625	-1.000	NA
CPA P&L w/o BS	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.250	NA	NA
Asset Util / WVOE / 12 mo BS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Loan Purpose	<= 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%
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Refinance C/O >=700	-0.500	-0.500	-0.500	-0.500	-0.625	-0.875	-1.000	NA	NA
Refinance C/O <700	-0.750	-0.875	-0.875	-0.875	-0.875	-0.875	NA	NA	NA

Property 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%
Single Family Residence	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	NA
Non-Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
Condotel	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
2 - 4 units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	NA

Occupancy	<= 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%
Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	NA
Investment	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	NA

Loan Amount	<= 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%
\$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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$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	-0.250	-0.250	-0.375	NA	NA
>\$2.5MM - \$3MM	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
>\$3MM - \$4MM	-0.750	-1.000	-1.500	-1.500	-1.625	NA	NA	NA	NA

Other Adjustments	<= 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%
DTI>43-50%	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA
40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA
1x30x12	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA
0x60x12	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA
0x90x12	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	-3.000	NA
FC/SS/DIL/BK<48M	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA

Prepayment Penalty*

No PPP	-1.000
1YR PPP	-0.750
2YR PPP	-0.250
3YR PPP	0.000
5YR PPP	0.250

Lock Information

Lock Period	30 Days
Ext Costs	0.025 / Day
Max Ext.	15 Days

Fees

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

Min/Max Pricing

Primary / 2nd Homes	102.000
Investments >= 3YR PPP	102.000
Investments w/ < 3YR PPP	101.500
No PPP or State Restricted	100.000
Loan Amounts >\$1.5m	101.000
Minimum Price	98.000

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)			

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

Additional Comments:

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Any questions can be directed to lockdesk@bffws.com

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DSCR Rate Sheet

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DSCR

Rate	30 YR Fixed
6.250	97.875
6.375	98.875
6.500	99.625
6.625	100.000
6.750	100.375
6.875	100.750
7.000	101.125
7.125	101.375
7.250	101.625
7.375	101.875
7.500	102.125
7.625	102.375
7.750	102.625
7.875	102.875
8.000	103.125
8.125	103.375
8.250	103.625
8.375	103.875
8.500	104.125
8.625	104.375
8.750	104.625
8.875	104.750
9.000	104.875
9.125	105.000
9.250	105.125
9.375	105.250

Loan Level Price Adjustments

FICO/LTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
760+	1.750	1.625	1.500	1.250	1.000	0.500	0.000	-3.500
740 - 759	1.625	1.500	1.375	1.000	0.875	0.250	-0.250	-4.000
720 - 739	1.500	1.375	1.000	0.875	0.500	0.000	-0.500	NA
700 - 719	1.375	1.000	0.750	0.500	0.125	-0.500	-1.875	NA
680 - 699	1.000	0.750	0.250	-0.250	-0.750	-1.250	NA	NA
660 - 679	0.250	0.000	-0.250	-1.000	-1.500	-3.500	NA	NA
640 - 659	-2.500	-2.500	-3.000	-3.500	-4.000	-4.500	NA	NA

DSCR	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
No Ratio (DSCR < 0.75)	-1.500	-1.500	-1.500	-2.000	-2.000	-2.000	NA	NA
DSCR 0.75 - 0.99	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
DSCR >= 1.25	0.500	0.500	0.500	0.500	0.375	0.250	0.125	0.000

Purpose	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Refinance R/T	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Refinance C/O & FICO >= 700	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125	NA	NA
Refinance C/O & FICO < 700	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA	NA

Property Type	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA
Non-Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA
Condotel	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	NA	NA
2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	NA

Loan Amount	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
<=\$150,000	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	NA
\$150,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	-0.250	NA	NA
\$2,000,001 - \$3,000,000	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA
\$3,000,001 - \$3,500,000	-1.250	-1.250	-1.250	-1.250	-1.250	NA	NA	NA

Miscellaneous Adjustments	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA
40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA
Short-Term Rental	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
1x30x12	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
0x60x12	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
FC/SS/DIL/BK<48M	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA

Prepayment Penalty*	
No PPP	-1.000
1YR PPP	-0.500
2YR PPP	-0.250
3YR PPP	0.000
5YR PPP	0.250

Lock Information	
Lock Period	30 Days
Ext Costs	0.025 / Day
Max Ext.	15 Days

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

Min/Max Pricing	
Investments >= 3YR PPP	102.000
Investments w/ < 3YR PPP	101.500
No PPP or State Restricted	100.000
Loan Amounts >\$1.5m	101.000
Minimum Price	98.000

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)			

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

Additional Comments:	
Please refer to lock desk policies & procedures on our website.	
Any questions can be directed to lockdesk@bffws.com	

* Prepayment penalties are only allowed on investment properties and are subject to state law.
** All pricing shown is BPC, and subject to change without notice.
*** LLPA does not constitute program eligibility; please see matrices and guides for program qualifications.



Jumbo Rate Sheet

Rate Sheet ID G932025NQM

Date/Time 9/3/25 8:05 AM

Lock Hours 8:00 AM - 5:00 PM PST

Turn times: <https://bffws.com/>

Jumbo

Rate	30 YR Fixed
6.000	98.181
6.125	98.821
6.250	99.435
6.375	100.019
6.500	100.594
6.625	101.153
6.750	101.697
6.875	102.234
7.000	102.766
7.125	103.906
7.250	104.406
7.375	104.906
7.500	105.406
7.625	105.891
7.750	106.359
7.875	106.813
8.000	107.219
8.125	107.621
8.250	108.020
8.375	108.415

Loan Level Price Adjustments

FICO/LTV	<= 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+	0.750	0.625	0.625	0.625	0.375	-0.125	-0.375	-1.125	-2.125
740 - 759	0.625	0.500	0.500	0.375	0.250	-0.375	-0.625	-1.375	-2.625
720 - 739	-0.250	-0.375	-0.375	-0.500	-0.625	-1.250	-1.625	-2.375	-3.875
700 - 719	-0.375	-0.500	-0.500	-0.625	-0.750	-1.375	-1.875	-2.625	-4.750

Doc 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%
24 mo Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12 mo Full Doc	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375

Loan Purpose	<= 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%
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Refinance	-0.125	-0.250	-0.375	-0.375	-0.375	-0.375	-0.500	-0.625	NA
Refinance C/O	-0.375	-0.500	-0.625	-0.625	-0.625	-0.750	-1.125	NA	NA

Property 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%
Single Family Residence	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Condo	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
2 - 4 units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA

Occupancy	<= 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%
Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	NA

Loan Amount	<= 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%
\$766,551 - \$1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$1.0MM - \$1.5MM	-0.150	-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

Other Adjustments	<= 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%
DTI>43-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
Escrow waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250
Interest Only	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	-1.250	-1.375	NA
40 Year Maturity	NA	NA	NA	NA	NA	NA	NA	NA	NA

Lock Information	
Lock Period	30 Days
Ext Costs	0.025 / Day
Max Ext.	15 Days

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

Min/Max Pricing	
Primary / 2nd Homes	102.000
Loan Amounts >\$1.5m	101.000
Minimum Price	98.000

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)

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	6.0
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo

Additional Comments:
Please refer to lock desk policies & procedures on our website.
Any questions can be directed to lockdesk@bffws.com

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ITIN Rate Sheet

Rate Sheet ID G932025NQM

Date/Time 9/3/25 8:05 AM

Lock Hours 8:00 AM - 5:00 PM PST

Turn times: <https://bffws.com/>

ITIN

Rate	30 YR Fixed
6.875	98.013
7.000	98.513
7.125	99.013
7.250	99.451
7.375	99.888
7.500	100.263
7.625	100.638
7.750	100.981
7.875	101.324
8.000	101.668
8.125	101.981
8.250	102.231
8.375	102.481
8.500	102.731
8.625	102.981
8.750	103.231
8.875	103.481
9.000	103.731
9.125	103.981
9.250	104.168
9.375	104.356

Loan Level Price Adjustments

FICO/LTV	<= 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+	0.750	0.750	0.500	0.375	0.250	0.000	-0.250	NA	NA
740 - 759	0.625	0.625	0.375	0.250	0.125	-0.125	-0.375	NA	NA
720 - 739	0.500	0.500	0.250	0.125	0.000	-0.375	-0.875	NA	NA
700 - 719	0.375	0.375	0.125	0.000	-0.375	-0.750	-1.375	NA	NA
680 - 699	0.250	0.125	-0.375	-0.500	-1.250	-2.125	-2.750	NA	NA
660 - 679	-0.250	-0.500	-0.875	-1.375	-2.375	-2.875	-4.875	NA	NA

Doc 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%
12 Mo Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12 Mo Bk Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12 Mo 1099	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA

Loan Purpose	<= 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%
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Refinance C/O	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	NA	NA	NA

Property 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%
Single Family Residence	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-1.000	NA	NA
Non-Warrantable Condo	NA	NA	NA	NA	NA	NA	NA	NA	NA
2 - 4 units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-2.000	NA	NA

Occupancy	<= 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%
Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Second Home	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	NA	NA

Loan Amount	<= 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%
\$150K - \$1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA

Other Adjustments	<= 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%
DTI>43-50%	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

Lock Information

Lock Period	30 Days
Ext Costs	0.025 / Day
Max Ext.	15 Days

Fees

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

Min/Max Pricing

Primary / 2nd Homes	102.000
Minimum Price	98.000

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)

ARM Requirements

ARM Index	SOFR 30AVG
ARM Margin	6.0
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo

Additional Comments:

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Any questions can be directed to lockdesk@bffws.com

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CES-00 Rate Sheet

Rate Sheet ID

Date/Time

Lock Hours

Turn times:

G932025NQM

9/3/25 8:05 AM

8:00 AM - 5:00 PM PST

<https://bffws.com/>

Closed End Seconds - Owner Occupied

Rate	30 YR Fixed
7.625	98.000
7.750	98.750
7.875	99.500
8.000	100.250
8.125	101.000
8.250	101.500
8.375	102.000
8.500	102.500
8.625	103.000
8.750	103.500
8.875	103.875
9.000	104.250
9.125	104.625
9.250	105.000
9.375	105.375
9.500	105.750
9.625	106.125
9.750	106.500
9.875	106.875
10.000	107.250
10.125	107.625
10.250	108.000
10.375	108.250
10.500	108.500
10.625	108.750
10.750	109.000
10.875	109.250
11.000	109.500
11.125	109.750
11.250	110.000
11.375	110.250
11.500	110.500
11.625	110.750
11.750	111.000
11.875	111.250
12.000	111.500
12.125	111.750
12.250	112.000
12.375	112.250
12.500	112.500
12.625	112.750

Loan Level Price Adjustments

	FICO/LTV	<= 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 Document	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

	FICO/LTV	<= 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%
Bank Statement / 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

	FICO/LTV	<= 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%
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	<= 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%
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

Property 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%
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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

Loan Amount	<= 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%
\$125,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
>\$125,000 - \$249,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>=\$250,000 - \$750,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500

Miscellaneous Adjustments	<= 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%
DTI <= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DTI 43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
DTI >45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA

Lock Information	
Lock Period	30 Days
Ext Costs	0.025 / Day
Max Ext.	15 Days

Fees	
Underwriting Fee	\$995
Collateral Review	\$300

Min/Max Pricing	
Maximum Price	100.500
Minimum Price	98.000

Additional Comments:
Please refer to lock desk policies & procedures on our website.
Any questions can be directed to lockdesk@bffws.com

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CES-NOO Rate Sheet

Rate Sheet ID

Date/Time

Lock Hours

Turn times:

G932025NQM

9/3/25 8:05 AM

8:00 AM - 5:00 PM PST

<https://bffws.com/>

Closed End Seconds - Non-Owner Occupied

Rate	30 YR Fixed
8.500	99.250
8.625	100.000
8.750	100.750
8.875	101.500
9.000	102.000
9.125	102.500
9.250	103.000
9.375	103.500
9.500	103.875
9.625	104.250
9.750	104.625
9.875	105.000
10.000	105.375
10.125	105.750
10.250	106.125
10.375	106.375
10.500	106.625
10.625	106.875
10.750	107.125
10.875	107.375
11.000	107.625
11.125	107.875
11.250	108.125
11.375	108.375
11.500	108.625
11.625	108.875
11.750	109.125
11.875	109.375
12.000	109.625
12.125	109.875
12.250	110.125
12.375	110.375
12.500	110.625
12.625	110.875
12.750	111.125
12.875	111.250
13.000	111.375
13.125	111.500
13.250	111.625
13.375	111.750

Prepayment Penalty* - DSCR Only	
1YR PPP	0.250
2YR PPP	0.500
3YR PPP	1.000
4YR PPP	1.375
5YR PPP	1.500

Lock Information	
Lock Period	30 Days
Ext Costs	0.025 / Day
Max Ext.	15 Days

Fees	
Underwriting Fee	\$995
Collateral Review	\$300

Min/Max Pricing	
Maximum Price	100.500
Minimum Price	98.000

* Prepayment penalties are only allowed on investment properties and are subject to state law.

** All pricing shown is BPC, and subject to change without notice.

*** LLPA does not constitute program eligibility; please see matrices and guides for program qualifications.

Loan Level Price Adjustments

Full Document	FICO/LTV	<= 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%
	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 / 1099	FICO/LTV	<= 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%
	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	FICO/LTV	<= 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%
	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	FICO/LTV	<= 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%
	800+	-1.000	-1.000	-1.250	-1.875	-2.125	-3.250	-4.250	NA	NA
	780 - 799	-1.000	-1.000	-1.250	-1.875	-2.125	-3.375	-4.500	NA	NA
	760 - 779	-1.500	-1.500	-1.750	-2.375	-2.625	-4.000	-5.250	NA	NA
	740 - 759	-1.875	-1.875	-2.250	-2.875	-3.125	-4.625	-6.500	NA	NA
	720 - 739	-2.625	-2.625	-3.125	-3.875	-4.125	-5.375	-7.750	NA	NA
	700 - 719	-3.875	-3.875	-4.500	-5.250	-5.750	NA	NA	NA	NA
	680 - 699	-6.250	-6.250	-7.000	-7.625	-8.250	NA	NA	NA	NA

DSCR Ratio	<= 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%
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

Product	<= 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%
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

Property 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%
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
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

Loan Amount	<= 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%
\$125,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
>\$125,000 - \$249,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
>=\$250,000 - \$750,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA

Miscellaneous Adjustments	<= 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%
DTI <= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
DTI 43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	NA
DTI >45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA

Additional Comments:

Please refer to lock desk policies & procedures on our website.

Any questions can be directed to lockdesk@bffws.com



Foreign Nat'l Rate Sheet

Rate Sheet ID G932025NQM
Date/Time 9/3/25 8:05 AM

Lock Hours 8:00 AM - 5:00 PM PST
Turn times: <https://bffws.com/>

Foreign National

Rate	30 YR Fixed
6.250	95.875
6.375	96.750
6.500	97.625
6.625	98.375
6.750	99.125
6.875	99.875
7.000	100.500
7.125	101.125
7.250	101.875
7.375	102.500
7.500	103.250
7.625	103.875
7.750	104.500
7.875	104.875
8.000	105.375
8.125	105.875
8.250	106.250
8.375	106.625
8.500	107.000
8.625	107.375
8.750	107.750
8.875	108.125
9.000	108.500
9.125	108.875
9.250	109.250
9.375	109.500

Loan Level Price Adjustments

FICO/LTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%
680+	0.500	0.125	-0.125	-0.625	-2.000	-3.250
No FICO	0.500	0.125	-0.125	-0.625	-2.000	-3.250

DSCR	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%
No Ratio (DSCR < 0.75)	-2.250	-2.250	-2.250	-2.750	NA	NA
DSCR 0.75 - 0.99	-0.750	-0.750	-0.750	-1.000	NA	NA
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
DSCR >= 1.25	0.500	0.500	0.500	0.625	0.625	0.625

Purpose	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%
Purchase	0.000	0.000	0.000	0.000	0.000	0.000
Refinance R/T	0.000	0.000	0.000	0.000	0.000	0.000
Refinance C/O & DSCR >= 1.00	-0.375	-0.375	-0.375	-0.500	NA	NA
Refinance C/O & DSCR < 1.00	-0.750	-0.750	-0.750	NA	NA	NA

Property Type	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%
SFR	0.000	0.000	0.000	0.000	0.000	0.000
Condo	-0.125	-0.125	-0.125	-0.250	-0.500	NA
Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	NA
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.625	NA

Loan Amount	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%
<=\$150,000	-0.750	-0.750	-0.875	-0.875	-0.875	-1.750
\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
\$250,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000

Miscellaneous Adjustments	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375

Prepayment Penalty*	
No PPP	-1.250
1YR PPP	-0.875
2YR PPP	-0.500
3YR PPP	0.000
5YR PPP	0.750

Lock Information	
Lock Period	30 Days
Ext Costs	0.025 / Day
Max Ext.	15 Days

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

Min/Max Pricing	
Investments >= 3YR PPP	102.000
Investments w/ < 3YR PPP	101.500
No PPP or State Restricted	100.000
Minimum Price	98.000

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)

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

Additional Comments:
Please refer to lock desk policies & procedures on our website.
Any questions can be directed to lockdesk@bffws.com

* Prepayment penalties are 5% Fixed, 6-month interest not available.

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Multi-Unit & Mixed Use Rate Sheet

Rate Sheet ID G932025NQM
Date/Time 9/3/25 8:05 AM

Lock Hours 8:00 AM - 5:00 PM PST
Turn times: <https://bffws.com/>

Multi-Unit & Mixed Use

Rate	30 YR Fixed
8.125	97.250
8.250	98.000
8.375	98.625
8.500	99.375
8.625	100.000
8.750	100.875
8.875	101.250
9.000	101.500
9.125	102.125
9.250	102.625
9.375	103.250
9.500	103.750
9.625	104.250
9.750	104.750
9.875	105.250
10.000	105.875
10.125	106.375
10.250	106.875
10.375	107.375
10.500	107.875
10.625	108.500
10.750	108.875
10.875	109.375
11.000	109.750
11.125	110.125
11.250	110.500

FICO/LTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%
760+	1.250	1.000	0.750	0.375	0.125	-0.250
740 - 759	1.125	0.875	0.500	0.250	-0.125	-0.625
720 - 739	0.625	0.375	0.250	0.000	-0.375	-1.000
700 - 719	0.000	-0.250	-0.375	-0.625	-1.000	-1.625

DSCR	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%
DSCR < 1.00	NA	NA	NA	NA	NA	NA
DSCR >= 1.00	0.000	0.000	0.000	0.000	0.000	0.000

Purpose	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%
Purchase	0.000	0.000	0.000	0.000	0.000	0.000
Refinance R/T	0.000	0.000	0.000	0.000	0.000	0.000
Refinance C/O	-0.375	-0.375	-0.375	-0.500	NA	NA

Property Type	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%
2 - 8 Mixed Use	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
5 - 8 Residential	0.000	0.000	0.000	0.000	0.000	0.000

Loan Amount	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%
\$400,000 - \$500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000
\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	NA

Miscellaneous Adjustments	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750

Prepayment Penalty*	
No PPP	-2.250
1YR PPP	-1.750
2YR PPP	-0.750
3YR PPP	0.000
5YR PPP	0.625

Lock Information	
Lock Period	30 Days
Ext Costs	0.025 / Day
Max Ext.	15 Days

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

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)

Min/Max Pricing	
Investments >= 3YR PPP	102.000
Investments w/ < 3YR PPP	101.500
No PPP or State Restricted	100.000
Loan Amounts >\$1.5m	101.000
Minimum Price	98.000

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

Additional Comments:
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* Prepayment penalties are 5% Fixed, 6-month interest not available.

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