



Full Doc Rate Sheet

Rate Sheet ID: G11242025NQM
Date/Time: 11/24/25 8:16 AM

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

| Rate | 30 YR Fixed |
|-------|-------------|
| 6.125 | 97.500 |
| 6.250 | 99.000 |
| 6.375 | 99.750 |
| 6.500 | 100.250 |
| 6.625 | 100.750 |
| 6.750 | 101.125 |
| 6.875 | 101.500 |
| 7.000 | 101.875 |
| 7.125 | 102.125 |
| 7.250 | 102.375 |
| 7.375 | 102.625 |
| 7.500 | 102.875 |
| 7.625 | 103.125 |
| 7.750 | 103.375 |
| 7.875 | 103.625 |
| 8.000 | 103.875 |
| 8.125 | 104.125 |
| 8.250 | 104.375 |
| 8.375 | 104.625 |
| 8.500 | 104.875 |
| 8.625 | 105.125 |
| 8.750 | 105.250 |
| 8.875 | 105.375 |
| 9.000 | 105.500 |
| 9.125 | 105.625 |
| 9.250 | 105.750 |

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% |
|-----------|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 760+ | 1.500 | 1.500 | 1.375 | 1.250 | 1.125 | 0.875 | 0.250 | -1.875 | -3.250 |
| 740 - 759 | 1.500 | 1.375 | 1.250 | 1.125 | 1.000 | 0.375 | 0.000 | -2.125 | -3.750 |
| 720 - 739 | 1.375 | 1.250 | 1.125 | 1.000 | 0.500 | 0.250 | -0.500 | -2.625 | -4.625 |
| 700 - 719 | 1.250 | 1.125 | 0.875 | 0.625 | 0.375 | -0.250 | -1.125 | -3.625 | -5.500 |
| 680 - 699 | 0.500 | 0.375 | 0.125 | -0.125 | -0.375 | -1.500 | -2.000 | -4.375 | -6.000 |
| 660 - 679 | 0.000 | 0.000 | -0.250 | -0.500 | -1.125 | -1.875 | -2.750 | NA | NA |
| 640 - 659 | -3.000 | -3.125 | -3.250 | -3.500 | -3.750 | -4.125 | -5.250 | 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 | -0.625 | -0.875 | 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 | NA | NA |
| Interest Only | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 | -0.875 | -0.875 | -1.000 |
| 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 | NA | NA |
| 0x90x12 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | NA | NA | NA | 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 | -2.000 |
| 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
*Pricing Special Valid through 11/30/2025, cannot be combined with PEs.
* Email lockdesk@bffws.com with the loan number to apply the special.

* 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

Rate Sheet ID: G11242025NQM
Date/Time: 11/24/25 8:16 AM

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

Expanded Doc

| Rate | 30 YR Fixed |
|-------|-------------|
| 6.125 | 97.375 |
| 6.250 | 98.875 |
| 6.375 | 99.625 |
| 6.500 | 100.125 |
| 6.625 | 100.625 |
| 6.750 | 101.000 |
| 6.875 | 101.375 |
| 7.000 | 101.750 |
| 7.125 | 102.000 |
| 7.250 | 102.250 |
| 7.375 | 102.500 |
| 7.500 | 102.750 |
| 7.625 | 103.000 |
| 7.750 | 103.250 |
| 7.875 | 103.500 |
| 8.000 | 103.750 |
| 8.125 | 104.000 |
| 8.250 | 104.250 |
| 8.375 | 104.500 |
| 8.500 | 104.750 |
| 8.625 | 105.000 |
| 8.750 | 105.125 |
| 8.875 | 105.250 |
| 9.000 | 105.375 |
| 9.125 | 105.500 |
| 9.250 | 105.625 |

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 | 0.250 | -1.875 | -3.250 |
| 740 - 759 | 1.500 | 1.375 | 1.250 | 1.125 | 1.000 | 0.375 | 0.000 | -2.125 | -3.750 |
| 720 - 739 | 1.375 | 1.250 | 1.125 | 1.000 | 0.500 | 0.250 | -0.500 | -2.625 | -4.625 |
| 700 - 719 | 1.250 | 1.125 | 0.875 | 0.625 | 0.375 | -0.250 | -1.125 | -3.625 | -5.500 |
| 680 - 699 | 0.500 | 0.375 | 0.125 | -0.125 | -0.375 | -1.500 | -2.000 | -4.375 | -6.000 |
| 660 - 679 | 0.000 | 0.000 | -0.250 | -0.500 | -1.125 | -1.875 | -2.750 | NA | NA |
| 640 - 659 | -3.000 | -3.125 | -3.250 | -3.500 | -3.750 | -4.125 | -5.250 | 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 | 0.125 | 0.000 | 0.000 |
| 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 | -0.625 | -0.875 | 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 | NA | NA |
| Interest Only | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 | -0.875 | -0.875 | 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 | NA | NA |
| 0x90x12 | -3.000 | -3.000 | -3.000 | -3.000 | -3.000 | NA | NA | NA | 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 | -2.000 |
| 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
***Pricing Special Valid through 11/30/2025, cannot be combined with PEs.**
*** Email lockdesk@bffws.com with the loan number to apply the special.**

* 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.



DSCR Rate Sheet

Rate Sheet ID: G11242025NQM
 Date/Time: 11/24/25 8:16 AM
 Lock Hours: 8:00 AM - 5:00 PM PST
 Turn times: <https://bffws.com/>

DSCR

| Rate | 30 YR Fixed |
|-------|-------------|
| 6.125 | 97.375 |
| 6.250 | 98.875 |
| 6.375 | 99.625 |
| 6.500 | 100.125 |
| 6.625 | 100.625 |
| 6.750 | 101.000 |
| 6.875 | 101.375 |
| 7.000 | 101.750 |
| 7.125 | 102.000 |
| 7.250 | 102.250 |
| 7.375 | 102.500 |
| 7.500 | 102.750 |
| 7.625 | 103.000 |
| 7.750 | 103.250 |
| 7.875 | 103.500 |
| 8.000 | 103.750 |
| 8.125 | 104.000 |
| 8.250 | 104.250 |
| 8.375 | 104.500 |
| 8.500 | 104.750 |
| 8.625 | 105.000 |
| 8.750 | 105.125 |
| 8.875 | 105.250 |
| 9.000 | 105.375 |
| 9.125 | 105.500 |
| 9.250 | 105.625 |

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 | 0.875 | 0.500 | -0.250 | -4.375 |
| 740 - 759 | 1.625 | 1.500 | 1.375 | 1.125 | 0.750 | 0.125 | -0.500 | -4.875 |
| 720 - 739 | 1.500 | 1.375 | 1.125 | 0.875 | 0.250 | 0.000 | -0.750 | NA |
| 700 - 719 | 1.375 | 1.000 | 0.750 | 0.500 | 0.000 | -0.875 | -2.125 | NA |
| 680 - 699 | 1.000 | 0.625 | 0.000 | -0.500 | -1.250 | -1.875 | NA | NA |
| 660 - 679 | 0.250 | 0.000 | -0.250 | -1.000 | -1.500 | -3.625 | NA | NA |
| 640 - 659 | -2.500 | -2.500 | -3.000 | -3.500 | -4.000 | -4.625 | 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 |

| Prepayment Penalty* | |
|---------------------|--------|
| No PPP | -2.000 |
| 1YR PPP | -0.750 |
| 2YR PPP | -0.250 |
| 3YR PPP | 0.000 |
| 5YR PPP | 0.250 |

| 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 | -1.000 | -1.000 |
| 0x60x12 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | NA | NA | NA |
| FC/SS/DIL/BK<48M | -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 | \$1,495 |
| Collateral Review | \$300 |

| Product | Amortization | I/O Term |
|-------------------------------|--------------|----------|
| 5yr ARM & 7yr ARM | 36 | 0 |
| 5yr I/O & 7yr ARM I/O (30 Yr) | | 0 |
| 5yr I/O & 7yr ARM I/O (40 Yr) | | 0 |
| 15 YR FIXED | | |
| 30 YR FIXED | | |
| 30 YR FIXED I/O | | |
| 40 YR FIXED | | |
| 40 YR FIXED I/O | | 20 |



| 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:
 Please refer to lock desk policies & procedures on our website.
 *Pricing special applies to purchases with 3YR+ PPPs & DSCR >= 1 only.
 *Pricing Special Valid through 11/30/2025, cannot be combined with PEs.
 * Email lockdesk@bffws.com with the loan number to apply the special.

* 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 G11242025NQM

Date/Time 11/24/25 8:16 AM

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

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

Jumbo

| Rate | 30 YR Fixed |
|-------|-------------|
| 6.250 | 98.063 |
| 6.375 | 98.719 |
| 6.500 | 99.344 |
| 6.625 | 99.938 |
| 6.750 | 100.500 |
| 6.875 | 101.056 |
| 7.000 | 101.600 |
| 7.125 | 102.131 |
| 7.250 | 102.631 |
| 7.375 | 103.131 |
| 7.500 | 103.631 |
| 7.625 | 104.131 |
| 7.750 | 104.631 |
| 7.875 | 105.131 |
| 8.000 | 105.631 |
| 8.125 | 106.116 |
| 8.250 | 106.584 |
| 8.375 | 107.038 |
| 8.500 | 107.444 |
| 8.625 | 107.850 |

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 | 0.500 | 0.500 | 0.375 | -0.125 | -0.750 | -2.250 | NA |
| 740 - 759 | 0.625 | 0.500 | 0.500 | 0.375 | 0.250 | -0.375 | -0.875 | -2.625 | NA |
| 720 - 739 | -0.250 | -0.375 | -0.375 | -0.500 | -0.625 | -1.250 | -1.875 | -3.875 | NA |
| 700 - 719 | -0.375 | -0.500 | -0.500 | -0.625 | -0.750 | -1.375 | -2.625 | -4.625 | 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 | NA |
| 12 mo Full Doc | 0.000 | 0.000 | 0.000 | 0.000 | -0.125 | -0.125 | -0.375 | -0.500 | 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 | 0.000 | NA |
| 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 | -0.750 | -2.000 | -2.500 | 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 | NA |
| Condo | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | NA |
| 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 | NA |
| 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 | NA |
| >\$1.0MM - \$1.5MM | -0.150 | -0.150 | -0.150 | -0.150 | -0.150 | -0.150 | -0.150 | -0.150 | NA |
| >\$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 | NA |
| Escrow waiver | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.250 | NA |
| 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

- * 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.



ITIN Rate Sheet

Rate Sheet ID: G11242025NQM
Date/Time: 11/24/25 8:16 AM

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

| Rate | 30 YR Fixed |
|-------|-------------|
| 6.750 | 97.970 |
| 6.875 | 98.501 |
| 7.000 | 99.001 |
| 7.125 | 99.470 |
| 7.250 | 99.938 |
| 7.375 | 100.313 |
| 7.500 | 100.688 |
| 7.625 | 101.032 |
| 7.750 | 101.376 |
| 7.875 | 101.720 |
| 8.000 | 102.002 |
| 8.125 | 102.252 |
| 8.250 | 102.502 |
| 8.375 | 102.752 |
| 8.500 | 103.002 |
| 8.625 | 103.252 |
| 8.750 | 103.502 |
| 8.875 | 103.752 |
| 9.000 | 103.939 |
| 9.125 | 104.127 |
| 9.250 | 104.314 |

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+ | 0.875 | 0.875 | 0.625 | 0.500 | 0.250 | 0.000 | -0.250 | NA | NA |
| 740 - 759 | 0.750 | 0.750 | 0.500 | 0.375 | 0.125 | -0.125 | -0.375 | NA | NA |
| 720 - 739 | 0.625 | 0.625 | 0.375 | 0.125 | 0.000 | -0.375 | -1.125 | NA | NA |
| 700 - 719 | 0.375 | 0.375 | 0.125 | 0.000 | -0.375 | -0.750 | -1.625 | NA | NA |
| 680 - 699 | 0.250 | 0.125 | -0.375 | -0.500 | -1.500 | -2.875 | -3.625 | NA | NA |
| 660 - 679 | NA | NA | NA | NA | NA | NA | NA | 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 | -0.750 | -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 | -0.250 | -1.000 | NA | NA |
| Non-Warrantable Condo | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 2 - 4 units | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 | -1.375 | -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 | -0.250 | -0.250 | -0.375 | -0.500 | -0.750 | 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% |
|------------------|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| \$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 |

November Pricing Special: +0.250 on Purchases!

| 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:
Please refer to lock desk policies & procedures on our website. Any questions can be directed to lockdesk@bffws.com
***Pricing Special Valid through 11/30/2025, cannot be combined with PEs.**
*** Email lockdesk@bffws.com with the loan number to apply the special.**

* 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.



CES-00 Rate Sheet

Rate Sheet ID

G11242025NQM

Date/Time

11/24/25 8:16 AM

Lock Hours

8:00 AM - 5:00 PM PST

Turn times:

<https://bffws.com/>

Closed End Seconds - Owner Occupied

| Rate | 30 YR Fixed |
|--------|-------------|
| 7.375 | 97.750 |
| 7.500 | 98.500 |
| 7.625 | 99.250 |
| 7.750 | 100.000 |
| 7.875 | 100.625 |
| 8.000 | 101.250 |
| 8.125 | 101.875 |
| 8.250 | 102.375 |
| 8.375 | 102.875 |
| 8.500 | 103.375 |
| 8.625 | 103.875 |
| 8.750 | 104.250 |
| 8.875 | 104.625 |
| 9.000 | 105.000 |
| 9.125 | 105.375 |
| 9.250 | 105.750 |
| 9.375 | 106.125 |
| 9.500 | 106.500 |
| 9.625 | 106.875 |
| 9.750 | 107.250 |
| 9.875 | 107.625 |
| 10.000 | 107.875 |
| 10.125 | 108.125 |
| 10.250 | 108.375 |
| 10.375 | 108.625 |
| 10.500 | 108.875 |
| 10.625 | 109.125 |
| 10.750 | 109.375 |
| 10.875 | 109.500 |
| 11.000 | 109.625 |
| 11.125 | 109.750 |
| 11.250 | 109.875 |
| 11.375 | 110.000 |
| 11.500 | 110.125 |
| 11.625 | 110.250 |
| 11.750 | 110.375 |
| 11.875 | 110.500 |
| 12.000 | 110.625 |
| 12.125 | 110.750 |
| 12.250 | 110.875 |
| 12.375 | 111.000 |

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+ | 2.625 | 2.625 | 2.375 | 1.875 | 1.625 | 0.750 | -0.375 | -4.500 | -6.125 |
| | 780 - 799 | 2.625 | 2.625 | 2.375 | 1.875 | 1.625 | 0.625 | -0.500 | -4.750 | -6.375 |
| | 760 - 779 | 2.125 | 2.125 | 1.875 | 1.375 | 1.125 | 0.000 | -1.250 | -5.375 | -7.375 |
| | 740 - 759 | 1.500 | 1.500 | 1.125 | 0.875 | 0.625 | -0.625 | -2.500 | -6.750 | -9.000 |
| | 720 - 739 | 0.625 | 0.625 | 0.125 | -0.250 | -0.500 | -1.500 | -3.750 | -8.125 | -10.000 |
| | 700 - 719 | -0.500 | -0.500 | -1.125 | -1.625 | -2.125 | -2.875 | -5.250 | -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 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| >\$125,000 - \$249,999 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| >=\$250,000 - \$850,000 | 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 |

* 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.



CES-NOO Rate Sheet

Rate Sheet ID

G11242025NQM

Date/Time

11/24/25 8:16 AM

Lock Hours

8:00 AM - 5:00 PM PST

Turn times:

<https://bffws.com/>

Closed End Seconds - Non-Owner Occupied

| Rate | 30 YR Fixed |
|--------|-------------|
| 8.500 | 100.500 |
| 8.625 | 101.125 |
| 8.750 | 101.750 |
| 8.875 | 102.375 |
| 9.000 | 102.875 |
| 9.125 | 103.375 |
| 9.250 | 103.875 |
| 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 | 106.875 |
| 10.375 | 107.125 |
| 10.500 | 107.375 |
| 10.625 | 107.625 |
| 10.750 | 107.875 |
| 10.875 | 108.125 |
| 11.000 | 108.375 |
| 11.125 | 108.625 |
| 11.250 | 108.875 |
| 11.375 | 109.000 |
| 11.500 | 109.125 |
| 11.625 | 109.250 |
| 11.750 | 109.375 |
| 11.875 | 109.500 |
| 12.000 | 109.625 |
| 12.125 | 109.750 |
| 12.250 | 109.875 |
| 12.375 | 110.000 |
| 12.500 | 110.125 |
| 12.625 | 110.250 |
| 12.750 | 110.375 |
| 12.875 | 110.500 |
| 13.000 | 110.625 |
| 13.125 | 110.750 |
| 13.250 | 110.875 |
| 13.375 | 111.000 |

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+ | 2.625 | 2.625 | 2.375 | 1.875 | 1.625 | 0.750 | -0.375 | NA | NA |
| | 780 - 799 | 2.625 | 2.625 | 2.375 | 1.875 | 1.625 | 0.625 | -0.500 | NA | NA |
| | 760 - 779 | 2.125 | 2.125 | 1.875 | 1.375 | 1.125 | 0.000 | -1.250 | NA | NA |
| | 740 - 759 | 1.500 | 1.500 | 1.125 | 0.875 | 0.625 | -0.625 | -2.500 | NA | NA |
| | 720 - 739 | 0.625 | 0.625 | 0.125 | -0.250 | -0.500 | -1.500 | -3.750 | NA | NA |
| | 700 - 719 | -0.500 | -0.500 | -1.125 | -1.625 | -2.125 | -2.875 | -5.250 | 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 |

| | 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 | 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 |

| | 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 | 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 |

| | 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% |
|------|-----------|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| DSCR | 800+ | -0.625 | -0.625 | -0.875 | -1.500 | -1.750 | -3.000 | -4.000 | NA | NA |
| | 780 - 799 | -0.625 | -0.625 | -0.875 | -1.500 | -1.750 | -3.125 | -4.250 | NA | NA |
| | 760 - 779 | -1.125 | -1.125 | -1.375 | -2.000 | -2.250 | -3.750 | -5.000 | NA | NA |
| | 740 - 759 | -1.500 | -1.500 | -1.875 | -2.500 | -2.750 | -4.375 | -6.250 | NA | NA |
| | 720 - 739 | -2.375 | -2.375 | -2.875 | -3.625 | -3.875 | -5.125 | -7.500 | NA | NA |
| | 700 - 719 | -3.625 | -3.625 | -4.250 | -5.000 | -5.500 | -6.500 | 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 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | NA | NA |
| DSCR 1.25-1.49 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | NA | NA |
| DSCR 1.10-1.24 | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | NA | NA |
| DSCR 1.00-1.09 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -1.000 | NA | NA |

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

| | 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 | 0.500 | NA | NA |
| 20yr | 0.375 | 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 | 0.000 | NA | NA |
| 30/15yr Balloon | -0.375 | -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 | -0.750 | NA | NA |

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

| | 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 | NA | NA |
| Warrantable Condo | -0.250 | -0.250 | -0.250 | -0.375 | -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 | NA |
| Modular | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 | NA | NA |

| Fees | |
|-------------------|-------|
| Underwriting Fee | \$995 |
| Collateral Review | \$300 |

| | 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 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA |
| >\$125,000 - \$249,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA |
| >=\$250,000 - \$850,000 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | NA | NA |

| Min/Max Pricing | |
|-----------------|---------|
| Maximum Price | 100.500 |
| Minimum Price | 98.000 |

| | 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 | NA | NA |
| DTI 43.01 - 45% | -0.250 | -0.250 | -0.250 | -0.375 | -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 | -0.750 | -1.000 | NA | NA |

* 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.

| 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: G11242025NQM
Date/Time: 11/24/25 8:16 AM

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

Foreign National

| Rate | 30 YR Fixed |
|-------|-------------|
| 6.000 | 95.125 |
| 6.125 | 96.000 |
| 6.250 | 96.875 |
| 6.375 | 97.750 |
| 6.500 | 98.500 |
| 6.625 | 99.250 |
| 6.750 | 99.875 |
| 6.875 | 100.625 |
| 7.000 | 101.250 |
| 7.125 | 102.000 |
| 7.250 | 102.625 |
| 7.375 | 103.250 |
| 7.500 | 103.750 |
| 7.625 | 104.250 |
| 7.750 | 104.750 |
| 7.875 | 105.125 |
| 8.000 | 105.625 |
| 8.125 | 106.000 |
| 8.250 | 106.375 |
| 8.375 | 106.750 |
| 8.500 | 107.125 |
| 8.625 | 107.500 |
| 8.750 | 107.875 |
| 8.875 | 108.250 |
| 9.000 | 108.500 |
| 9.125 | 108.750 |

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 | -1.000 | -2.500 | -3.750 |
| No FICO | 0.500 | 0.125 | -0.125 | -1.000 | -2.500 | -3.750 |

| DSCR | <= 50% | 50.01 - 55% | 55.01 - 60% | 60.01 - 65% | 65.01 - 70% | 70.01 - 75% |
|------------------------|--------|-------------|-------------|-------------|-------------|-------------|
| No Ratio (DSCR < 0.75) | -1.750 | -2.000 | -2.000 | -2.750 | NA | NA |
| DSCR 0.75 - 0.99 | -0.500 | -0.625 | -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 | 0.000 | 0.000 | -0.125 | -0.125 | NA | NA |
| Refinance C/O & DSCR < 1.00 | -0.375 | -0.375 | -0.500 | 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 | -0.375 | -0.375 | -0.375 | -0.500 | -0.750 | NA |
| Condotel | -0.750 | -0.750 | -0.750 | -0.875 | -2.000 | NA |
| 2-4 Units | -0.125 | -0.125 | -0.125 | -0.250 | -0.500 | 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 | -1.250 | -1.250 | -1.500 | -1.500 | -1.750 | -1.750 |
| Interest Only | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 40 Year Maturity | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 |

| 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 |

| 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 |
| 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: |
|---|
| 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.
** 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.



Multi-Unit & Mixed Use Rate Sheet

Rate Sheet ID: G11242025NQM
Date/Time: 11/24/25 8:16 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 | 98.125 |
| 8.250 | 98.875 |
| 8.375 | 99.500 |
| 8.500 | 100.250 |
| 8.625 | 100.875 |
| 8.750 | 101.875 |
| 8.875 | 102.125 |
| 9.000 | 102.375 |
| 9.125 | 103.000 |
| 9.250 | 103.625 |
| 9.375 | 104.125 |
| 9.500 | 104.625 |
| 9.625 | 105.125 |
| 9.750 | 105.625 |
| 9.875 | 106.250 |
| 10.000 | 106.750 |
| 10.125 | 107.250 |
| 10.250 | 107.750 |
| 10.375 | 108.250 |
| 10.500 | 108.875 |
| 10.625 | 109.375 |
| 10.750 | 109.875 |
| 10.875 | 110.250 |
| 11.000 | 110.625 |
| 11.125 | 111.000 |
| 11.250 | 111.375 |

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