



# Full Doc Rate Sheet

Rate Sheet ID: G12242025NQM  
Date/Time: 12/24/25 8:06 AM

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

### Full 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	-0.125	-0.500	-1.000	-1.500	-2.125	-3.250	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](mailto:lockdesk@bffws.com)  
\*Pricing Special Valid through 12/31/2025, cannot be combined with PEs.  
\* Email [lockdesk@bffws.com](mailto: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

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### Expanded Doc

Rate	30 YR Fixed
6.125	97.250
6.250	98.750
6.375	99.500
6.500	100.000
6.625	100.500
6.750	100.875
6.875	101.250
7.000	101.625
7.125	101.875
7.250	102.125
7.375	102.375
7.500	102.625
7.625	102.875
7.750	103.125
7.875	103.375
8.000	103.625
8.125	103.875
8.250	104.125
8.375	104.375
8.500	104.625
8.625	104.875
8.750	105.000
8.875	105.125
9.000	105.250
9.125	105.375
9.250	105.500

### 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	-0.125	-0.500	-1.000	-1.500	-2.125	-3.250	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](mailto:lockdesk@bffws.com)  
\*Pricing Special Valid through 12/31/2025, cannot be combined with PEs.  
\* Email [lockdesk@bffws.com](mailto: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: G12242025NQM  
 Date/Time: 12/24/25 8:06 AM  
 Lock Hours: 8:00 AM - 5:00 PM PST  
 Turn times: <https://bffws.com/>

## DSCR

Rate	30 YR Fixed
6.125	97.250
6.250	98.750
6.375	99.500
6.500	100.000
6.625	100.500
6.750	100.875
6.875	101.250
7.000	101.625
7.125	101.875
7.250	102.125
7.375	102.375
7.500	102.625
7.625	102.875
7.750	103.125
7.875	103.375
8.000	103.625
8.125	103.875
8.250	104.125
8.375	104.375
8.500	104.625
8.625	104.875
8.750	105.000
8.875	105.125
9.000	105.250
9.125	105.375
9.250	105.500

## 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	-2.000	-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)	-2.000	-2.000	-2.000	-2.500	-2.500	-2.500	NA	NA
DSCR 0.75 - 0.99	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	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	Amort	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

December Pricing Special: +0.250 on 3YR+ PPP! \*

\* Qualifying Rate: All ARMs qualified at the Greater of the 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

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

**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 12/31/2025, 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 G12242025NQM  
Date/Time 12/24/25 8:06 AM

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

## Jumbo

Rate	30 YR Fixed
6.250	97.938
6.375	98.594
6.500	99.219
6.625	99.813
6.750	100.375
6.875	100.931
7.000	101.475
7.125	102.006
7.250	102.506
7.375	103.006
7.500	103.506
7.625	104.006
7.750	104.506
7.875	105.006
8.000	105.506
8.125	105.991
8.250	106.459
8.375	106.913
8.500	107.319
8.625	107.725

## 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](mailto: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: G12242025NQM  
Date/Time: 12/24/25 8:06 AM

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

Rate	30 YR Fixed
6.750	97.620
6.875	98.151
7.000	98.651
7.125	99.120
7.250	99.588
7.375	99.963
7.500	100.338
7.625	100.682
7.750	101.026
7.875	101.370
8.000	101.652
8.125	101.902
8.250	102.152
8.375	102.402
8.500	102.652
8.625	102.902
8.750	103.152
8.875	103.402
9.000	103.589
9.125	103.777
9.250	103.964

### 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

**December 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](mailto:lockdesk@bffws.com)  
**\*Pricing Special Valid through 12/31/2025, 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

G12242025NQM

Date/Time

12/24/25 8:06 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

G12242025NQM

Date/Time

12/24/25 8:06 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	NA	NA
	DSCR 1.25-1.49	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	-0.500	NA	NA
	DSCR 1.00-1.09	-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	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

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	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

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	NA	NA
	>\$125,000 - \$249,000	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	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	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

- \* 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 <a href="mailto:lockdesk@bffws.com">lockdesk@bffws.com</a>



# Foreign Nat'l Rate Sheet

Rate Sheet ID: G12242025NQM  
Date/Time: 12/24/25 8:06 AM

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

## Foreign National

Rate	30 YR Fixed
6.000	94.875
6.125	95.750
6.250	96.625
6.375	97.500
6.500	98.125
6.625	98.875
6.750	99.625
6.875	100.250
7.000	100.875
7.125	101.625
7.250	102.250
7.375	102.875
7.500	103.500
7.625	103.875
7.750	104.375
7.875	104.750
8.000	105.250
8.125	105.625
8.250	106.000
8.375	106.375
8.500	106.750
8.625	107.125
8.750	107.500
8.875	107.875
9.000	108.125
9.125	108.375

## 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:
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\* Prepayment penalties are 5% Fixed, 6-month interest not available.  
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# Multi-Unit & Mixed Use Rate Sheet

Rate Sheet ID: G12242025NQM  
Date/Time: 12/24/25 8:06 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	97.875
8.250	98.500
8.375	99.125
8.500	99.875
8.625	100.625
8.750	101.500
8.875	101.750
9.000	102.000
9.125	102.625
9.250	103.250
9.375	103.750
9.500	104.250
9.625	104.750
9.750	105.375
9.875	105.875
10.000	106.375
10.125	106.875
10.250	107.375
10.375	108.000
10.500	108.500
10.625	109.000
10.750	109.500
10.875	109.875
11.000	110.250
11.125	110.625
11.250	111.125

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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