BROKERS FIRST FUNDING

Full Doc Rate Sheet

Rate Sheet ID	G8122026NQM
Date/Time	8/12/26 8:13 AM
Lock Hours	8:00 AM - 5:00 PM P
Turn times:	https://bffws.com/

Full Doc

Rate	30 YR Fixed
6.000	95.875
6.125	96.750
6.250	97.750
6.375	98.500
6.500	99.125
6.625	99.750
6.750	100.250
6.875	100.750
7.000	101.250
7.125	101.625
7.250	101.875
7.375	102.125
7.500	102.375
7.625	102.625
7.750	102.875
7.875	103.125
8.000	103.375
8.125	103.625
8.250	103.875
8.375	104.125
8.500	104.375
8.625	104.500
8.750	104.625
8.875	104.750
9.000	104.875
9.125	105.000

Prepayment Penalty* // 5% Fixed Fee	
No PPP	-2.000
1YR PPP	-0.500
2YR PPP	0.000
3YR PPP	0.250
5YR PPP	0.500

Prepayment Penalty* // 6 mo Interest	
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

Loan Level Price Adjustments

FICO/CLTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
760+	1.500	1.500	1.375	1.250	1.125	0.875	0.250	-1.500	-3.250
740 - 759	1.500	1.375	1.250	1.125	1.000	0.375	0.000	-1.875	-3.750
720 - 739	1.375	1.250	1.125	1.000	0.500	0.250	-0.500	-2.375	-4.625
700 - 719	1.250	1.125	0.875	0.625	0.375	-0.250	-1.125	-3.000	-5.500
680 - 699	0.500	0.375	0.125	-0.125	-0.375	-1.500	-2.000	-4.000	-6.000
660 - 679	0.000	-0.125	-0.500	-1.000	-1.500	-2.125	-3.250	NA	NA
640 - 659	-2.000	-2.125	-2.250	-2.500	-2.750	-3.125	-4.250	NA	NA
620 - 639	-2.750	-2.875	-3.125	-3.375	-3.625	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%
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 & FICO >=700	-0.500	-0.500	-0.500	-0.500	-0.625	-0.875	-1.000	NA	NA
Refinance C/O & FICO < 700	-0.750	-0.875	-0.875	-0.875	-0.875	-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%	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	-0.375	-0.500	-0.500	NA

Occupancy	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home	0.000	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	-0.500	-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	-0.500	-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

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

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**** 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.**

BFF
BROKERS FIRST FUNDING

Expanded Doc Rate Sheet

Rate Sheet ID	G8122026NQM
Date/Time	8/12/26 8:13 AM
Lock Hours	8:00 AM - 5:00 PM PST
Turn times:	https://bffws.com/

Expanded Doc

Rate	30 YR Fixed
6.000	95.625
6.125	96.500
6.250	97.500
6.375	98.250
6.500	98.875
6.625	99.500
6.750	100.000
6.875	100.500
7.000	101.000
7.125	101.375
7.250	101.625
7.375	101.875
7.500	102.125
7.625	102.375
7.750	102.625
7.875	102.875
8.000	103.125
8.125	103.375
8.250	103.625
8.375	103.875
8.500	104.125
8.625	104.250
8.750	104.375
8.875	104.500
9.000	104.625
9.125	104.750

Loan Level Price Adjustments

FICO/CLTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
760+	1.875	1.875	1.750	1.625	1.500	1.125	0.500	-1.375	-3.250
740 - 759	1.875	1.750	1.625	1.625	1.375	0.875	0.375	-1.875	-4.000
720 - 739	1.750	1.625	1.500	1.375	1.000	0.500	-0.125	-2.250	-4.625
700 - 719	1.625	1.500	1.250	1.125	0.750	0.125	-0.625	-3.000	-5.750
680 - 699	0.750	0.750	0.500	0.250	0.000	-1.125	-1.750	-4.000	-7.000
660 - 679	0.000	-0.125	-0.500	-1.000	-1.500	-2.125	-3.250	NA	NA
640 - 659	-2.000	-2.125	-2.250	-2.500	-2.750	-3.125	-4.250	NA	NA
620 - 639	-2.750	-2.875	-3.125	-3.375	-3.625	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%
12/24 mo BS	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.000	0.000
CPA P&L w/ BS	0.125	0.125	0.000	0.000	0.000	-0.125	-0.250	-0.875	NA
CPA P&L w/o BS	-0.125	-0.125	-0.375	-0.375	-0.500	-0.500	-0.750	NA	NA
W2 + Rental Income	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	NA	NA
Asset Util / WVOE	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	0.125	0.125	0.125	0.125	0.125	0.125	0.125	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 & FICO >=700	-0.500	-0.500	-0.500	-0.500	-0.625	-0.875	-1.000	NA	NA
Refinance C/O & FICO < 700	-0.750	-0.875	-0.875	-0.875	-0.875	-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%	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	-0.375	-0.500	-0.500	NA

Occupancy	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home	0.000	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	-0.500	-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	-0.500	-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* // 5% Fixed Fee	
No PPP	-2.000
1YR PPP	-0.500
2YR PPP	0.000
3YR PPP	0.250
5YR PPP	0.500

Prepayment Penalty* // 6 mo Interest	
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:

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Any questions can be directed to lockdesk@bffws.com

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BROKERS FIRST FUNDING

DSCR Rate Sheet

Rate Sheet ID	G8122026NQM
Date/Time	8/12/26 8:13 AM
Lock Hours	8:00 AM - 5:00 PM PST
Turn times:	https://bffws.com/

DSCR

Rate	30 YR Fixed
6.000	96.250
6.125	97.125
6.250	98.125
6.375	98.875
6.500	99.500
6.625	100.125
6.750	100.625
6.875	101.125
7.000	101.625
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	104.875
8.750	105.000
8.875	105.125
9.000	105.250
9.125	105.375

Prepayment Penalty* // 5% Fixed Fee	
No PPP	-2.000
1YR PPP	-1.000
2YR PPP	0.000
3YR PPP	0.500
5YR PPP	1.250

Prepayment Penalty* // 6 mo Interest	
No PPP	-2.000
1YR PPP	-1.000
2YR PPP	-0.250
3YR PPP	0.000
5YR PPP	0.250

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

Fees	
Underwriting Fee	$1,495
Collateral Review	$300

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

Loan Level Price Adjustments

FICO/CLTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
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)	-2.250	-2.250	-2.250	-3.000	-3.000	-4.000	NA	NA
DSCR 0.75 - 0.99	-1.250	-1.250	-1.250	-1.750	-1.750	-1.750	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	0.250	0.250	0.250	0.250	0.250	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Refinance C/O & FICO >=700	-0.625	-0.625	-0.625	-0.625	-1.000	-1.500	NA	NA
Refinance C/O & FICO < 700	-0.750	-0.750	-0.750	-0.750	-1.250	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	-1.250	NA

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

Miscellaneous Adjustments	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA
40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	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

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.
*40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

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

Additional Comments:

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

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BROKERS FIRST FUNDING

Jumbo Rate Sheet

Rate Sheet ID	G8122026NQM
Date/Time	8/12/26 8:13 AM
Lock Hours	8:00 AM - 5:00 PM PST
Turn times:	https://bffws.com/

Jumbo

Rate	30 YR Fixed
6.000	95.625
6.125	96.500
6.250	97.250
6.375	97.875
6.500	98.500
6.625	99.000
6.750	99.500
6.875	99.875
7.000	100.250
7.125	100.625
7.250	100.875
7.375	101.125
7.500	101.375
7.625	101.625
7.750	101.875
7.875	102.125
8.000	102.375
8.125	102.625
8.250	102.875
8.375	103.125

Loan Level Price Adjustments

FICO/CLTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
760+	1.500	1.500	1.375	1.250	1.125	0.875	0.625	-1.500	NA
740 - 759	1.500	1.375	1.250	1.125	0.875	0.500	0.125	-1.875	NA
720 - 739	1.375	1.250	1.125	1.000	0.625	0.125	-0.375	-2.375	NA
700 - 719	1.250	-0.125	-0.125	-0.125	-0.125	-0.250	-1.000	-3.000	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	0.000	0.000	0.000	0.000	NA
12 mo Bank Statements	-0.250	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	-1.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Refinance C/O	-0.500	-0.500	-0.500	-0.500	-0.625	-0.875	-1.000	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	-0.250	-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	NA
Second Home	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	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%
$832,751 - $1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
>$1.0MM - $1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
>$1.5MM - $2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
>$2.0MM - $2.5MM	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA	NA
>$2.5MM - $3.0MM	0.000	0.000	0.000	-0.250	-0.375	-0.375	NA	NA	NA
>$3.0MM - $3.5MM	-0.250	-0.375	-0.625	-0.750	-1.375	-2.625	NA	NA	NA
>$3.5MM - $4MM	-2.000	-2.000	-2.000	-2.125	-2.250	-2.875	NA	NA	NA
>$4MM - $5MM	-3.000	-3.125	-3.250	-3.250	-3.250	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	NA
Escrow waiver	-0.250	-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	-0.875	-0.875	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
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.

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.

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BFF BROKERS FIRST FUNDING

ITIN Rate Sheet

Rate Sheet ID	G8122026NQM
Date/Time	8/12/26 8:13 AM
Lock Hours	8:00 AM - 5:00 PM PST
Turn times:	https://bffws.com/

ITIN

Rate	30 YR Fixed
6.625	95.875
6.750	96.406
6.875	96.906
7.000	97.475
7.125	97.943
7.250	98.318
7.375	98.693
7.500	99.037
7.625	99.350
7.750	99.600
7.875	99.850
8.000	100.100
8.125	100.350
8.250	100.600
8.375	100.850
8.500	101.100
8.625	101.319
8.750	101.538
8.875	101.757
9.000	101.976
9.125	102.195

Loan Level Price Adjustments

FICO/CLTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
760+	0.875	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	-0.250	-0.875	NA	NA
700 - 719	0.375	0.375	0.125	0.000	-0.375	-0.625	-1.375	NA	NA
680 - 699	0.250	0.125	-0.250	-0.375	-1.250	-2.625	-3.250	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	0.250	0.250	0.250	0.250	0.250	0.250	0.250	NA	NA
Refinance	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	NA	NA
Refinance C/O	-0.375	-0.375	-0.500	-0.750	-0.875	-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%	85.01 - 90%
Single Family Residence	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-1.000	NA	NA
Non-Warrantable Condo	NA	NA	NA	NA	NA	NA	NA	NA	NA
2 - 4 units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-1.000	NA	NA

Occupancy	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Second Home	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	NA	NA

Loan Amount	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
$150K - $1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA

Other Adjustments	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
DTI>43-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

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

Fees	
Underwriting Fee	$1,695
Collateral Review	$300

Min/Max Pricing	
Primary / 2nd Homes	102.000
Minimum Price	98.000

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.
*40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

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

Additional Comments:

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BROKERS FIRST FUNDING

CES-OO Rate Sheet

Rate Sheet ID	G8122026NQM
Date/Time	8/12/26 8:13 AM
Lock Hours	8:00 AM - 5:00 PM PST
Turn times:	https://bffws.com/

Closed End Seconds - Owner Occupied

Rate	30 YR Fixed
7.625	99.250
7.750	100.000
7.875	100.625
7.990	101.250
8.125	101.875
8.250	102.500
8.375	103.000
8.500	103.500
8.625	104.000
8.750	104.500
8.875	104.875
9.000	105.250
9.125	105.625
9.250	106.000
9.375	106.375
9.500	106.750
9.625	107.125
9.750	107.500
9.990	108.250
10.000	108.250
10.125	108.500
10.250	108.750
10.375	109.000
10.500	109.250
10.625	109.500
10.750	109.750
10.875	110.000
10.990	110.125
11.000	110.125
11.125	110.250
11.250	110.375
11.375	110.500
11.500	110.625
11.625	110.750
11.750	110.875
0.000	0.000
0.000	0.000
0.000	0.000

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

Loan Level Price Adjustments

Full Document

FICO/CLTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
800+	2.875	2.875	2.875	2.375	2.125	1.375	0.375	-4.000	-6.125
780 - 799	2.875	2.875	2.875	2.375	2.125	1.375	0.250	-4.250	-6.375
760 - 779	2.375	2.375	2.375	1.875	1.625	0.875	-0.500	-4.875	-7.375
740 - 759	1.750	1.750	1.500	1.125	0.875	0.125	-1.875	-6.250	-9.000
720 - 739	1.000	1.000	0.625	0.250	0.000	-0.750	-3.125	-7.875	-10.000
700 - 719	0.250	0.250	-0.250	-0.750	-1.250	-2.000	-4.750	-9.250	-11.500
680 - 699	-2.250	-2.250	-3.000	-3.500	-4.125	-5.125	-8.125	-11.250	NA
660 - 679	-4.375	-4.500	-5.000	-5.625	-6.125	-7.375	-10.375	NA	NA

Bank Statement / 1099

FICO/CLTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
800+	2.125	2.125	2.125	1.625	1.250	0.250	-0.750	-5.250	-7.625
780 - 799	2.125	2.125	2.125	1.625	1.250	0.250	-0.875	-5.500	-7.875
760 - 779	1.625	1.625	1.625	1.125	0.750	-0.250	-1.625	-6.125	-8.875
740 - 759	1.000	1.000	0.750	0.375	0.000	-1.000	-3.000	-7.500	-10.500
720 - 739	0.250	0.250	-0.125	-0.500	-0.875	-1.875	-4.250	-9.125	-11.500
700 - 719	-0.625	-0.625	-1.125	-1.625	-2.250	-3.250	-6.000	-10.625	NA
680 - 699	-3.250	-3.250	-4.000	-4.500	-5.250	-6.500	-9.500	NA	NA
660 - 679	-5.500	-5.625	-6.125	-6.750	-7.375	-8.875	NA	NA	NA

P&L Only

FICO/CLTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
800+	-0.375	-0.375	-0.375	-1.000	-1.500	-2.625	-3.750	NA	NA
780 - 799	-0.375	-0.375	-0.375	-1.000	-1.500	-2.625	-3.875	NA	NA
760 - 779	-0.875	-0.875	-0.875	-1.500	-2.000	-3.125	-4.625	NA	NA
740 - 759	-1.500	-1.500	-1.750	-2.250	-2.750	-3.875	-6.000	NA	NA
720 - 739	-2.250	-2.250	-2.625	-3.125	-3.625	-4.750	-7.250	NA	NA
700 - 719	-3.125	-3.125	-3.625	-4.250	-5.000	-6.125	-9.000	NA	NA
680 - 699	-5.875	-5.875	-6.625	-7.250	-8.125	-9.500	NA	NA	NA
660 - 679	-8.125	-8.250	-8.750	-9.500	-10.250	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	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
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	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA	NA
2-4 Unit	-0.250	-0.250	-0.250	-0.375	-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	-0.875	-1.000
DTI >45 - 50%	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	-1.375	-1.500
Second Home	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750	NA	NA

Additional Comments:

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BROKERS FIRST FUNDING

CES-NOO Rate Sheet

Rate Sheet ID	G8122026NQM
Date/Time	8/12/26 8:13 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
7.750	96.375
7.875	97.125
7.990	97.875
8.000	97.875
8.125	98.625
8.250	99.375
8.375	100.000
8.500	100.625
8.625	101.250
8.750	101.875
8.875	102.500
8.990	103.125
9.000	103.125
9.125	103.625
9.250	104.125
9.375	104.625
9.500	105.000
9.625	105.375
9.750	105.750
9.875	106.125
9.990	106.500
10.000	106.500
10.125	106.875
10.250	107.250
10.375	107.625
10.500	107.875
10.625	108.125
10.750	108.375
10.875	108.625
10.990	108.875
11.000	108.875
11.125	109.125
11.250	109.375
11.375	109.500
11.500	109.625
11.625	109.750
11.750	109.875
11.875	110.000
11.990	110.125
12.000	110.125

Prepayment Penalty* - DSCR Only	
1YR PPP	0.500
2YR PPP	0.875
3YR PPP	1.625
4YR PPP	2.000
5YR PPP	2.500

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

Fees	
Underwriting Fee	$995
Collateral Review	$300

Min/Max Pricing	
Maximum Price	100.500
Minimum Price	98.000

Loan Level Price Adjustments

Full Document

FICO/CLTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
800+	2.875	2.875	2.875	2.500	2.125	1.375	0.500	NA	NA
780 - 799	2.875	2.875	2.375	2.500	2.125	1.375	0.375	NA	NA
760 - 779	2.375	2.375	2.375	2.000	1.625	0.875	-0.375	NA	NA
740 - 759	1.750	1.750	1.500	1.125	0.875	0.125	-1.625	NA	NA
720 - 739	1.000	1.000	0.625	0.250	0.000	-0.750	-2.875	NA	NA
700 - 719	0.250	0.250	-0.250	-0.750	-1.250	-2.125	-4.625	NA	NA
680 - 699	-2.125	-2.125	-2.625	-3.250	-4.125	-5.125	NA	NA	NA
660 - 679	-4.375	-4.500	-5.000	-5.625	-6.125	NA	NA	NA	NA

Bank Statement / 1099

FICO/CLTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
800+	2.125	2.125	2.125	1.750	1.250	0.250	-0.625	NA	NA
780 - 799	2.125	2.125	2.125	1.750	1.250	0.250	-0.750	NA	NA
760 - 779	1.625	1.625	1.625	1.250	0.750	-0.250	-1.500	NA	NA
740 - 759	1.000	1.000	0.750	0.375	0.000	-1.000	-2.750	NA	NA
720 - 739	0.250	0.250	-0.125	-0.500	-0.875	-1.875	-4.000	NA	NA
700 - 719	-0.625	-0.625	-1.125	-1.625	-2.250	-3.375	NA	NA	NA
680 - 699	-3.125	-3.125	-3.625	-4.250	-5.250	NA	NA	NA	NA
660 - 679	-5.500	-5.625	-6.125	NA	NA	NA	NA	NA	NA

P&L Only

FICO/CLTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
800+	-0.375	-0.375	-0.375	-0.875	-1.500	NA	NA	NA	NA
780 - 799	-0.375	-0.375	-0.375	-0.875	-1.500	NA	NA	NA	NA
760 - 779	-0.875	-0.875	-0.875	-1.375	-2.000	NA	NA	NA	NA
740 - 759	-1.500	-1.500	-1.750	-2.250	-2.750	NA	NA	NA	NA
720 - 739	-2.250	-2.250	-2.625	-3.125	-3.625	NA	NA	NA	NA
700 - 719	-3.125	-3.125	-3.625	-4.250	NA	NA	NA	NA	NA
680 - 699	-5.750	-5.750	-6.250	-7.000	NA	NA	NA	NA	NA
660 - 679	-8.125	-8.250	-8.750	NA	NA	NA	NA	NA	NA

DSCR

FICO/CLTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
800+	-0.500	-0.500	-0.500	-1.000	-1.625	-2.875	-3.750	NA	NA
780 - 799	-0.500	-0.500	-0.500	-1.000	-1.625	-2.875	-3.875	NA	NA
760 - 779	-1.000	-1.000	-1.000	-1.500	-2.125	-3.375	-4.625	NA	NA
740 - 759	-1.625	-1.625	-1.875	-2.375	-2.875	-4.125	-5.875	NA	NA
720 - 739	-2.375	-2.375	-2.750	-3.250	-3.750	-5.000	-7.125	NA	NA
700 - 719	-3.375	-3.375	-3.875	-4.500	-5.250	-6.625	NA	NA	NA
680 - 699	-5.875	-5.875	-6.375	-7.125	-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	0.500	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
DSCR 1.25-1.49	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
DSCR 1.10-1.24	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	NA	NA
DSCR 1.00-1.09	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA

Product	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
10Yr or 15yr	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA	NA
20yr	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA	NA
30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA

Property Type	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
SFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
Warrantable Condo	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA	NA
2-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.500	NA	NA	NA	NA
Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA

Loan Amount	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
$125,000	0.000	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

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%	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	NA	NA

Additional Comments:

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

*** 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.**

BFF BROKERS FIRST FUNDING

Foreign Nat'l Rate Sheet

Rate Sheet ID	G8122026NQM
Date/Time	8/12/26 8:13 AM
Lock Hours	8:00 AM - 5:00 PM PST
Turn times:	https://bffws.com/

Foreign National

Rate	30 YR Fixed
6.000	94.625
6.125	95.250
6.250	96.000
6.375	96.625
6.500	97.375
6.625	98.000
6.750	98.625
6.875	99.250
7.000	99.875
7.125	100.500
7.250	101.125
7.375	101.625
7.500	102.125
7.625	102.500
7.750	103.000
7.875	103.375
8.000	103.750
8.125	104.125
8.250	104.500
8.375	104.875
8.500	105.125
8.625	105.500
8.750	105.750
8.875	106.000
9.000	106.250
9.125	106.500

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

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

Fees	
Underwriting Fee	$1,495
Collateral Review	$300

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

Loan Level Price Adjustments

FICO/CLTV	<= 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	0.250	0.250	0.250	0.250	0.250	0.250
Refinance	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250
Refinance C/O & DSCR >= 1.00	-0.500	-0.500	-0.500	-0.625	NA	NA
Refinance C/O & DSCR < 1.00	-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%
SFR	0.000	0.000	0.000	0.000	0.000	0.000
Condo	-0.125	-0.125	-0.125	-0.250	-0.500	NA
Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	NA
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.750	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	-0.375
$250,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000

Miscellaneous Adjustments	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%
Escrow waiver	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625
Interest Only	-0.500	-0.500	-0.500	-0.500	-0.750	NA
40 Year Maturity	-1.500	-1.500	-1.500	-1.500	-1.500	NA

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.
*40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

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

Additional Comments:

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

Any questions can be directed to lockdesk@bffws.com

**** 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

BROKERS FIRST FUNDING

Rate Sheet ID	G8122026NQM
Date/Time	8/12/26 8:13 AM
Lock Hours	8:00 AM - 5:00 PM PST
Turn times:	https://bffws.com/

Multi-Unit & Mixed Use

Rate	30 YR Fixed
7.625	94.875
7.750	95.500
7.875	96.125
8.000	96.875
8.125	97.500
8.250	98.125
8.375	98.750
8.500	99.500
8.625	100.125
8.750	100.750
8.875	101.375
9.000	102.000
9.125	102.500
9.250	103.125
9.375	103.625
9.500	104.250
9.625	104.750
9.750	105.250
9.875	105.750
10.000	106.250
10.125	106.875
10.250	107.375
10.375	107.875
10.500	108.375
10.625	108.875
10.750	109.375

FICO/CLTV	<= 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%	0	60.01 - 65%	65.01 - 70%	70.01 - 75%
Purchase	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
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

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)

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

Fees	
Underwriting Fee	$1,495
Collateral Review	$300

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

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.**

BROKERS FIRST FUNDING

HELOC

Rate Sheet ID G8122026NQM
Date/Time 8/12/26 8:13 AM

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

HELOC

Margin	Note Rate	30 YR
0.625	7.375	97.660
0.750	7.500	98.070
0.875	7.625	98.500
1.000	7.750	98.940
1.125	7.875	99.390
1.250	8.000	99.860
1.375	8.125	100.330
1.500	8.250	100.800
1.625	8.375	101.210
1.750	8.500	101.670
1.875	8.625	102.140
2.000	8.750	102.635
2.125	8.875	103.105
2.250	9.000	103.669
2.375	9.125	104.150
2.500	9.250	104.740
2.625	9.375	105.140
2.750	9.500	105.520
2.875	9.625	105.890
3.000	9.750	106.270
3.125	9.875	106.640
3.250	10.000	106.990
3.375	10.125	107.300
3.500	10.250	107.580
3.625	10.375	107.830
3.750	10.500	108.050
3.875	10.625	108.240
4.000	10.750	108.423
4.125	10.875	108.595
4.250	11.000	108.800
4.375	11.125	108.994
4.500	11.250	109.160
4.625	11.375	109.297
4.750	11.500	109.423
4.875	11.625	109.549
5.000	11.750	109.675
5.125	11.875	109.750
5.250	12.000	109.770
5.375	12.125	109.790
5.500	12.250	109.810
5.625	12.375	109.820

Full Doc

FICO/HCLTV	<= 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%
780+	2.500	2.500	2.500	2.000	1.500	0.500	0.250	-2.625	-3.500
760 - 779	2.000	2.000	2.000	2.000	1.500	0.500	-0.750	-3.125	-5.000
740 - 759	1.500	1.500	1.500	1.500	0.500	0.500	-1.750	-5.125	-6.750
720 - 739	0.500	0.500	0.500	0.500	0.500	-0.500	-3.000	-6.750	-8.250
700 - 719	0.000	0.000	0.000	-0.500	-1.000	-2.000	-5.000	-7.250	-10.000
680 - 699	-0.500	-0.500	-1.000	-2.000	-2.500	-3.500	-6.000	-8.250	N/A

Bank Statements

FICO/HCLTV	<= 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%
780+	1.250	1.250	1.250	0.750	0.250	-0.750	-1.250	-4.875	-7.500
760 - 779	0.750	0.750	0.750	0.750	0.250	-0.750	-2.250	-5.375	-9.000
740 - 759	0.250	0.250	0.250	0.250	-0.750	-0.750	-3.250	-7.375	-10.750
720 - 739	-0.750	-0.750	-0.750	-0.750	-0.750	-1.750	-4.500	-9.000	-12.250
700 - 719	-1.750	-1.750	-1.750	-2.250	-2.750	-3.750	-7.000	-10.250	-14.500
680 - 699	-2.250	-2.250	-2.750	-3.750	-4.250	-5.250	-8.000	-11.250	N/A

CPA P&L

FICO/HCLTV	<= 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%
780+	-0.375	-0.375	-0.750	-1.625	-2.500	-4.000	-4.625	N/A	N/A
760 - 779	-0.875	-0.875	-1.250	-1.625	-2.500	-4.000	-5.625	N/A	N/A
740 - 759	-1.375	-1.375	-1.750	-2.125	-3.500	-4.000	-6.625	N/A	N/A
720 - 739	-2.375	-2.375	-2.750	-3.125	-3.500	-5.000	-7.875	N/A	N/A
700 - 719	-4.000	-4.000	-4.250	-5.000	-5.875	-7.125	-10.625	N/A	N/A
680 - 699	-4.500	-4.500	-5.250	-6.500	-7.375	-8.625	-11.625	N/A	N/A

DSCR*

FICO/HCLTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
≥1.30	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	N/A	N/A	N/A
1.10 - 1.29	-3.375	-3.375	-3.375	-3.375	-3.375	-3.375	N/A	N/A	N/A
<1.10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.000

Draw Term	<= 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%
36 month	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.000
60 month	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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
Condo	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
Non-Warrantable Condo	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
2 - 4 Unit	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	-0.375

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	1.250	1.250	1.250	1.250	1.250	1.250	1.250	0.000	N/A
Investment	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A

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%
\$100,000 - \$249,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$250,000 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$500,000 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A

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%
1st Lien Position	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
DTI 43.01 - 45%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-2.000	-3.000
DTI 45.01-50%	0.000	0.000	0.000	-0.250	-0.500	-0.500	-0.500	N/A	N/A

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	
Minimum Price	102.000
Minimum Price	98.000

HELOC Requirements		
Index	WSJ Prime Rate	-0.500
* Qualifying rate at Index + Margin		

*** 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