



Brokers First Funding NON-QM Wholesale Rate Sheet

3100 Bristol St., Suite 100, Costa Mesa, CA 92626

bffws.com

Broker Portal: <https://origination.mortgage.meridianlink.com>

Lock Desk: 8:30 AM – 5:00 PM PST

Effective Date: 9/18/26 8:44 AM

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Relock Policy
Locks expired or cancelled ≤ 30 days: Worse-case pricing + 0.25% relock fee including previous extensions
Locks expired or cancelled > 30 days: Current Market Pricing

Lock Extension Fee's
0.025% Per Day/Max Extensions 15 days

Price Changes	
Full Doc	-0.125
Expanded Doc	-0.125
DSCR	-0.125
Jumbo	-0.125
ITIN	New Min Coupon
Foreign National	New Min Coupon
Multi-Unit & Mixed Use	No Change
HELOC	-0.125
CES OO	No Change
CES NOO	No Change

Program Fee's	
Full Doc/Expanded Doc	Lender Fee: \$1,995
DSCR	
Jumbo	
Foreign National	
Multi-Unit & Mixed Use	
HELOC	Lender Fee: \$1,995
ITIN	
CES OO	Lender Fee: \$995
CES NOO	

Bond Yields			
	LAST	CHANGE	% CHG
US2Y	4.743%	0.053	-0.098%
US3Y	4.824%	0.062	1.302%
US5Y	4.856%	0.055	1.146%
US7Y	4.929%	0.060	1.232%
US10Y	5.000%	0.053	1.071%

Contact List		
Lock Desk	Phone:	949-676-0868
	Email:	lockdesk@flexpointinc.com
BFF Pricing Support	Phone:	Email Only
	Email:	bffpricingsupport@bffws.com
Pricing Scenarios	Phone:	Email Only
	Email:	scenario@flexpointinc.com
General Inquiries	Phone:	(866)226-2205
	Email:	inquiries@bffws.com

Additional Comments:
Please refer to lock desk policies & procedures on our website. Any questions can be directed to lockdesk@bffws.com Eligible States: Please refer to Program Matrix: https://www.bffws.com/programs *Lock Desk Turn Times available at https://bffws.com/turn-times/

Mortgagee Clause	
All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
3100 Bristol St., Suite 100	3100 Bristol St., Suite 100
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Full Doc Rate Sheet

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Date/Time: 9/18/26 8:44 AM
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Rate	30 YR Fixed
6.250	95.000
6.375	96.000
6.500	97.000
6.625	97.750
6.750	98.375
6.875	99.000
7.000	99.500
7.125	100.000
7.250	100.375
7.375	100.750
7.500	101.000
7.625	101.250
7.750	101.500
7.875	101.750
8.000	102.000
8.125	102.250
8.250	102.500
8.375	102.750
8.500	103.000
8.625	103.250
8.750	103.500
8.875	103.625
9.000	103.750
9.125	103.875
9.250	104.000
9.375	104.125

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+	2.375	2.375	2.250	2.125	2.000	1.125	0.500	-1.375	-3.250
740 - 759	2.375	2.250	2.125	2.125	1.875	0.875	0.375	-1.875	-4.000
720 - 739	2.250	2.125	2.000	1.875	1.500	0.500	-0.125	-2.250	-4.625
700 - 719	1.875	1.750	1.500	1.375	1.000	0.125	-0.625	-3.000	-5.750
680 - 699	1.000	1.000	0.750	0.500	0.250	-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%
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	0.250	0.250	0.250	0.250	0.250	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	-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	
Lender Fee	\$1,995

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

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

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

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	5.0
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo

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

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

Expanded Doc Rate Sheet

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Rate	30 YR Fixed
6.250	94.750
6.375	95.750
6.500	96.750
6.625	97.500
6.750	98.125
6.875	98.750
7.000	99.250
7.125	99.750
7.250	100.125
7.375	100.500
7.500	100.750
7.625	101.000
7.750	101.250
7.875	101.500
8.000	101.750
8.125	102.000
8.250	102.250
8.375	102.500
8.500	102.750
8.625	103.000
8.750	103.250
8.875	103.375
9.000	103.500
9.125	103.625
9.250	103.750
9.375	103.875

Prepayment Penalty* // 5% Fixed Fee	
No PPP	-2.000
1YR PPP	-0.750
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	
Lender Fee	\$1,995

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

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+	2.375	2.375	2.250	2.125	2.000	1.125	0.500	-1.375	-3.250
740 - 759	2.375	2.250	2.125	2.125	1.875	0.875	0.375	-1.875	-4.000
720 - 739	2.250	2.125	2.000	1.875	1.500	0.500	-0.125	-2.250	-4.625
700 - 719	1.875	1.750	1.500	1.375	1.000	0.125	-0.625	-3.000	-5.750
680 - 699	1.000	1.000	0.750	0.500	0.250	-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	0.250	0.250	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	0.250	0.250	0.250	0.250	0.250	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

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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DSCR Rate Sheet

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DSCR

Rate	30 YR Fixed
6.250	95.500
6.375	96.000
6.500	97.000
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7.250	100.875
7.375	101.250
7.500	101.500
7.625	101.750
7.750	102.000
7.875	102.250
8.000	102.500
8.125	102.750
8.250	103.000
8.375	103.250
8.500	103.500
8.625	103.750
8.750	104.000
8.875	104.125
9.000	104.250
9.125	104.375
9.250	104.500
9.375	104.625

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+	2.250	2.125	2.000	1.750	1.375	0.500	-0.250	-4.375
740 - 759	2.125	2.000	1.875	1.625	1.250	0.125	-0.500	-4.875
720 - 739	1.750	1.625	1.375	1.125	0.500	0.000	-0.750	NA
700 - 719	1.625	1.250	1.000	0.750	0.250	-0.875	-2.125	NA
680 - 699	1.125	0.750	0.125	-0.375	-1.125	-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	0.125	0.125	0.125	0.125	0.125	0.125	0.125	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

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

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* // 6 mo Interest	
No PPP	-2.000
1YR PPP	-1.000
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	-0.750	NA
Short-Term Rental	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	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	
Lender Fee	\$1,995

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 specials cannot be combined with any other pricing incentives/concessions.	

* Prepayment penalties are only allowed on investment properties and are subject to state law.
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*** LLPA does not constitute program eligibility; please see matrices and guides for program qualifications.

PRICING SPECIAL ELIGIBILITY	Adjustments
*Max 80% LTV	Special 0.500
*Min 1.00 DSCR	Special 0.750
*50BPS - 3YR / 5% FIXED PP	
*75BPS - 5YR / 5% FIXED PP	



Jumbo Rate Sheet

Rate Sheet ID GD9182026NQM

Date/Time 9/18/26 8:44 AM

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

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

Jumbo

Rate	30 YR Fixed
6.250	94.750
6.375	95.625
6.500	96.375
6.625	97.000
6.750	97.625
6.875	98.125
7.000	98.625
7.125	99.000
7.250	99.375
7.375	99.750
7.500	100.000
7.625	100.250
7.750	100.500
7.875	100.750
8.000	101.000
8.125	101.250
8.250	101.500
8.375	101.750
8.500	102.000
8.625	102.250

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	0.250	0.250	0.250	0.250	0.250	0.125	0.125	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	
Lender Fee	\$1,995

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

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.	
Any questions can be directed to lockdesk@bffws.com	

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ITIN Rate Sheet

Rate Sheet ID: GD9182026NQM
Date/Time: 9/18/26 8:44 AM
Lock Hours: 8:00 AM - 5:00 PM PST
Turn times: <https://bffws.com/>

ITIN

Rate	30 YR Fixed
6.875	95.500
7.000	96.000
7.125	96.625
7.250	97.125
7.375	97.625
7.500	98.000
7.625	98.375
7.750	98.750
7.875	99.000
8.000	99.375
8.125	99.750
8.250	100.000
8.375	100.250
8.500	100.500
8.625	100.750
8.750	101.000
8.875	101.250
9.000	101.500
9.125	101.625
9.250	101.875
9.375	102.125

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+	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	
Lender Fee	\$1,995

Max Pricing	
Primary / 2nd Homes	102.000

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

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

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

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

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CES-OO Rate Sheet

Rate Sheet ID
Date/Time

GD9182026NQM
9/18/26 8:44 AM

Lock Hours
Turn times:

8:00 AM - 5:00 PM PST
<https://bffws.com/>

Closed End Seconds - Owner Occupied

Rate	30 YR Fixed
7.250	95.500
7.375	96.250
7.500	97.000
7.625	97.750
7.750	98.500
7.875	99.125
7.990	99.750
8.000	99.750
8.125	100.375
8.250	101.000
8.375	101.500
8.500	102.000
8.625	102.500
8.750	103.000
8.875	103.375
8.990	103.750
9.000	103.750
9.125	104.125
9.250	104.500
9.375	104.875
9.500	105.250
9.625	105.625
9.750	106.000
9.875	106.375
9.990	106.750
10.000	106.750
10.125	107.000
10.250	107.250
10.375	107.500
10.500	107.750
10.625	108.000
10.750	108.250
10.875	108.500
10.990	108.625
11.000	108.625
11.125	108.750
11.250	108.875
11.375	109.000
11.500	109.125
11.625	109.250
11.750	109.375

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%
Full Document	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

	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%
Bank Statement / 1099	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

	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%
P&L Only	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

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

Fees	
Underwriting Fee	\$995
Collateral Review	\$300

Max Pricing	
Maximum Price	100.500

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



CES-NOO Rate Sheet

Rate Sheet ID
Date/Time

GD9182026NQM
9/18/26 8:44 AM

Lock Hours
Turn times:

8:00 AM - 5:00 PM PST
<https://bffws.com/>

Closed End Seconds - Non-Owner Occupied

Loan Level Price Adjustments

Rate	30 YR Fixed
7.750	94.875
7.875	95.625
7.990	96.375
8.000	96.375
8.125	97.125
8.250	97.875
8.375	98.500
8.500	99.125
8.625	99.750
8.750	100.375
8.875	101.000
8.990	101.625
9.000	101.625
9.125	102.125
9.250	102.625
9.375	103.125
9.500	103.500
9.625	103.875
9.750	104.250
9.875	104.625
9.990	105.000
10.000	105.000
10.125	105.375
10.250	105.750
10.375	106.125
10.500	106.375
10.625	106.625
10.750	106.875
10.875	107.125
10.990	107.375
11.000	107.375
11.125	107.625
11.250	107.875
11.375	108.000
11.500	108.125
11.625	108.250
11.750	108.375
11.875	108.500
11.990	108.625
12.000	108.625

	FICO/CLTV	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Full Document	800+	2.875	2.875	2.875	2.500	2.125	1.375	0.500	NA	NA
	780 - 799	2.875	2.875	2.875	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

	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%
Bank Statement / 1099	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

	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%
P&L Only	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

	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%
DSCR	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

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

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	0.750	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

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

Max Pricing	
Maximum Price	100.500

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	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	

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

Foreign Nat'l Rate Sheet

Rate Sheet ID: GD9182026NQM
Date/Time: 9/18/26 8:44 AM
Lock Hours: 8:00 AM - 5:00 PM PST
Turn times: <https://bffws.com/>

Foreign National

Rate	30 YR Fixed
6.250	93.750
6.375	94.500
6.500	95.250
6.625	96.000
6.750	96.750
6.875	97.375
7.000	98.125
7.125	98.750
7.250	99.375
7.375	100.000
7.500	100.625
7.625	101.250
7.750	101.750
7.875	102.250
8.000	102.625
8.125	103.125
8.250	103.500
8.375	103.875
8.500	104.250
8.625	104.625
8.750	105.000
8.875	105.250
9.000	105.625
9.125	105.875
9.250	106.250
9.375	106.500

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

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	
Lender Fee	\$1,995

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

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

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

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

Additional Comments:
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Any questions can be directed to lockdesk@bffws.com

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Multi-Unit & Mixed Use Rate Sheet

Rate Sheet ID: GD9182026NQM
Date/Time: 9/18/26 8:44 AM
Lock Hours: 8:00 AM - 5:00 PM PST
Turn times: <https://bffws.com/>

Multi-Unit & Mixed Use

Rate	30 YR Fixed
7.750	93.375
7.875	94.000
8.000	94.750
8.125	95.375
8.250	96.000
8.375	96.750
8.500	97.375
8.625	98.000
8.750	98.625
8.875	99.375
9.000	99.875
9.125	100.500
9.250	101.125
9.375	101.750
9.500	102.250
9.625	102.750
9.750	103.250
9.875	103.750
10.000	104.375
10.125	104.875
10.250	105.375
10.375	105.875
10.500	106.375
10.625	107.000
10.750	107.500
10.875	107.875

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	
Lender Fee	\$1,995

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

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

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

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

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

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

* Prepayment penalties are 5% Fixed, 6-month interest not available.
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Margin	Note Rate	30 YR
0.625	7.375	97.410
0.750	7.500	97.820
0.875	7.625	98.250
1.000	7.750	98.690
1.125	7.875	99.140
1.250	8.000	99.610
1.375	8.125	100.080
1.500	8.250	100.550
1.625	8.375	100.960
1.750	8.500	101.420
1.875	8.625	101.890
2.000	8.750	102.385
2.125	8.875	102.855
2.250	9.000	103.419
2.375	9.125	103.900
2.500	9.250	104.490
2.625	9.375	104.890
2.750	9.500	105.270
2.875	9.625	105.640
3.000	9.750	106.020
3.125	9.875	106.390
3.250	10.000	106.740
3.375	10.125	107.050
3.500	10.250	107.330
3.625	10.375	107.580
3.750	10.500	107.800
3.875	10.625	107.990
4.000	10.750	108.173
4.125	10.875	108.345
4.250	11.000	108.550
4.375	11.125	108.744
4.500	11.250	108.910
4.625	11.375	109.047
4.750	11.500	109.173
4.875	11.625	109.299
5.000	11.750	109.425
5.125	11.875	109.500
5.250	12.000	109.520
5.375	12.125	109.540
5.500	12.250	109.560
5.625	12.375	109.570

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

Fees	
Lender Fee	\$1,995

Max Pricing	
Maximum Price	102.000

HELOC Requirements		
Index	WSJ Prime Rate	6.750
* Qualifying rate at Index + Margin		

	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%
Full Doc	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

	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%
Bank Statements	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

	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%
CPA P&L	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

	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%
DSCR*	≥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	0.000	0.000	0.000	-0.250	-0.500	-0.500	-0.500	N/A	N/A
Non-Warrantable Condo	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A
2 - 4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-2.000	-3.000

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	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
Investment	-2.000	-2.000	-2.500	-3.000	-3.500	-4.000	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%	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
DTI 45.01-50%	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	-0.875	-1.375	-2.000

* DSCR LLPA is additive to the Full Doc LLPA on DSCR scenarios.
 ** 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	