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: 11/27/26 8:43 AM

Table of Contents	
Page	Product
1	Full Doc
2	Expanded Doc
3	DSCR
4	Jumbo
5	PRIME Jumbo
6	ITIN
7	CES OO
8	CES NOO
9	Foreign National
10	Multi-Unit & Mixed Use
11	HELOC

Price Changes	
Full Doc	**-0.250**
Expanded Doc	**-0.250**
DSCR	**-0.250**
Jumbo	**-0.250**
PRIME Jumbo	**No Change**
ITIN	**-0.125**
Foreign National	**No Change**
Multi-Unit & Mixed Use	**No Change**
HELOC	**No Change**
CES OO	**No Change**
CES NOO	**No Change**

Bond Yields			
	LAST	**CHANGE**	**% CHG**
US2Y	4.693%	0.058	-0.113%
US3Y	4.699%	0.067	1.447%
US5Y	4.737%	0.077	1.652%
US7Y	4.820%	0.082	1.731%
US10Y	4.932%	0.084	1.733%

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

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

Lock Extension Fee's
0.125 / 5-days, 0.250 / 7-days, 0.375 / 10-days, or 0.500 / 15-days

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
1180 North Town Center Drive, Suite 100, Office 1036	1180 North Town Center Drive, Suite 100, Office 1036
Las Vegas, NV 89144-6308	Las Vegas, NV 89144-6308

BROKERS FIRST FUNDING

Full Doc Rate Sheet

Rate Sheet ID	GD11272026NQM
Date/Time	11/27/26 8:43 AM
Lock Hours	8:00 AM - 5:00 PM P
Turn times:	https://bffws.com/

Full Doc

Rate	30 YR Fixed
6.875	95.500
7.000	96.625
7.125	97.750
7.250	98.625
7.375	99.250
7.500	99.875
7.625	100.500
7.750	101.125
7.875	101.625
8.000	102.000
8.125	102.375
8.250	102.750
8.375	103.125
8.500	103.500
8.625	103.875
8.750	104.125
8.875	104.375
9.000	104.625
9.125	104.875
9.250	105.125
9.375	105.375
9.500	105.500
9.625	105.625
9.750	105.750
9.875	105.875
10.000	106.000

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	Refer to Cover Page
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+	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	-1.250	-1.250	-1.250	-1.875	-2.375	-3.125	-3.375	NA	NA
620 - 639	-2.250	-2.250	-2.250	-2.625	-3.125	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	-0.750	NA	NA
Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	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
All pricing specials cannot be combined with any other pricing incentives/concessions.

PRICING SPECIAL ELIGIBILITY	Adjustments	
***Max 80% LTV**	Special	0.500

*** 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.**

BROKERS FIRST FUNDING

Expanded Doc Rate Sheet

Rate Sheet ID GD11272026NQM
Date/Time 11/27/26 8:43 AM

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

Expanded Doc

Rate	30 YR Fixed
6.875	95.250
7.000	96.375
7.125	97.500
7.250	98.375
7.375	99.000
7.500	99.625
7.625	100.250
7.750	100.875
7.875	101.375
8.000	101.750
8.125	102.125
8.250	102.500
8.375	102.875
8.500	103.250
8.625	103.625
8.750	103.875
8.875	104.125
9.000	104.375
9.125	104.625
9.250	104.875
9.375	105.125
9.500	105.250
9.625	105.375
9.750	105.500
9.875	105.625
10.000	105.750

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	Refer to Cover Page
Max Ext.	15 Days

Fees	
Lender Fee	$1,995

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	-1.250	-1.250	-1.250	-1.875	-2.375	-3.125	-3.375	NA	NA
620 - 639	-2.250	-2.250	-2.250	-2.625	-3.125	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	-0.750	NA	NA
Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	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

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

PRICING SPECIAL ELIGIBILITY	Adjustments	
***Max 80% LTV**	Special	0.500

*** 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.**

BROKERS FIRST FUNDING

DSCR Rate Sheet

Rate Sheet ID	GD11272026NQM
Date/Time	11/27/26 8:43 AM
Lock Hours	8:00 AM - 5:00 PM PST
Turn times:	https://bffws.com/

DSCR

Rate	30 YR Fixed
6.875	95.750
7.000	96.750
7.125	97.750
7.250	98.625
7.375	99.375
7.500	100.125
7.625	100.750
7.750	101.375
7.875	102.000
8.000	102.500
8.125	103.000
8.250	103.500
8.375	104.000
8.500	104.500
8.625	104.875
8.750	105.250
8.875	105.625
9.000	106.000
9.125	106.250
9.250	106.500
9.375	106.750
9.500	107.000
9.625	107.250
9.750	107.500
9.875	107.750
10.000	108.000

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	Refer to Cover Page
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

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	-2.000	-2.000	-2.500	-3.000	-3.750	-4.375	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	-1.500	-1.500	-1.500	-1.500	-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	-0.750	-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

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.

PRICING SPECIAL ELIGIBILITY	Adjustments	
***Max 80% LTV**	Special	0.500
***Min 1.00 DSCR**	Special	0.750
***50BPS - 2YR/3YR / 5% FIXED PP**		
***75BPS - 5YR / 5% FIXED PP**		

*** 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.**

BROKERS FIRST FUNDING

Jumbo Rate Sheet

Rate Sheet ID GD11272026NQM
Date/Time 11/27/26 8:43 AM

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

Jumbo

Rate	30 YR Fixed
6.875	95.250
7.000	96.125
7.125	96.875
7.250	97.500
7.375	98.125
7.500	98.625
7.625	99.125
7.750	99.500
7.875	99.875
8.000	100.250
8.125	100.500
8.250	100.750
8.375	101.000
8.500	101.250
8.625	101.500
8.750	101.750
8.875	102.000
9.000	102.250
9.125	102.500
9.250	102.750

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+	1.500	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	Refer to Cover Page
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

**** 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

PRIME Jumbo Rate Sheet

Rate Sheet ID GD11272026NQM
Date/Time 11/27/26 8:43 AM

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

PRIME Jumbo

Rate	30 YR Fixed	Rate	15 YR Fixed	Rate	10/6 SOFR ARM	Rate	7/6 SOFR ARM	Rate	5/6 SOFR ARM
6.125	97.515	6.000	96.424	5.625	96.131	5.375	96.228	5.750	97.881
6.250	98.265	6.125	97.049	5.750	96.881	5.500	96.853	5.875	98.381
6.375	98.890	6.250	97.674	5.875	97.631	5.625	97.478	6.000	98.881
6.500	99.515	6.375	98.299	6.000	98.256	5.750	98.103	6.125	99.381
6.625	100.140	6.500	98.924	6.125	98.881	5.875	98.603	6.250	99.881
6.750	100.515	6.625	99.424	6.250	99.381	6.000	99.103	6.375	100.256
6.875	100.765	6.750	99.924	6.375	99.756	6.125	99.603	6.500	100.631
7.000	100.890	6.875	100.299	6.500	100.131	6.250	99.978	6.625	100.881
7.125	101.015	7.000	100.674	6.625	100.506	6.375	100.353	6.750	101.131
7.250	101.265	7.125	100.924	6.750	100.881	6.500	100.728	6.875	101.256
7.375	101.515	7.250	101.174	6.875	101.131	6.625	100.853	7.000	101.381
7.500	101.640	7.375	101.424	7.000	101.381	6.750	100.978	7.125	101.506
7.625	101.765	7.500	101.549	7.125	101.506	6.875	101.103	7.250	101.631
7.750	101.890			7.250	101.631	7.000	101.228	7.375	101.756
7.875	102.015			7.375	101.756	7.125	101.353	7.500	101.881
8.000	102.140			7.500	101.881	7.250	101.478	7.625	102.000
8.125	102.265			7.625	102.000	7.375	101.500		

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

Fees	
Lender Fee	$1,995

Additional Comments:

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

Any questions can be directed to lockdesk@bffws.com

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%
800+	0.500	0.500	0.500	0.500	0.250	0.000	0.000
780-799	0.500	0.500	0.500	0.500	0.250	0.000	0.000
760-779	0.250	0.250	0.250	0.250	0.000	0.000	0.000
740-759	0.250	0.250	0.250	0.250	0.000	0.000	0.000
720- 739	0.250	0.250	0.250	0.250	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%
Purchase	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
Refinance C/O	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A

Occupancy	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%
Owner Occupied	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A
Investment	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A

Property Type	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%
Single Family Residence	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Condo	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125
2 - 4 units	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250

Loan Amount	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%
$832,751 - $1.0MM	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
>$1.5MM - $2.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>$2.0MM - $2.5MM	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
>$2.5MM - $3.0MM	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

Other Adjustments	<= 50%	50.01 - 55%	55.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125

State Adjustments	Fixed		ARM	
State	Escrow	Non-Escrow	Escrow	Non-Escrow
AK	0.250	0.250	0.250	0.250
AL	0.250	0.250	0.250	0.250
AR	0.250	0.250	0.250	0.250
AZ	0.500	0.500	0.500	0.500
CA	0.000	0.000	0.000	0.000
CO	0.500	0.500	0.500	0.500
CT	0.000	0.000	0.000	0.000
DC	0.000	0.000	0.000	0.000
DE	0.250	0.250	0.250	0.250
FL	0.250	0.250	0.250	0.250
GA	0.500	0.500	0.500	0.500
HI	0.250	0.250	0.250	0.250
IA	0.250	0.250	0.250	0.250
ID	0.250	0.250	0.250	0.250
IL	0.000	0.000	0.000	0.000
IN	0.250	0.250	0.250	0.250
KS	0.250	0.250	0.250	0.250
KY	0.250	0.250	0.250	0.250
LA	0.250	0.250	0.250	0.250
MA	0.250	0.250	0.250	0.250
MD	0.000	0.000	0.000	0.000
ME	0.250	0.250	0.250	0.250
MI	0.250	0.250	0.250	0.250
MN	0.250	0.250	0.250	0.250
MO	0.250	0.250	0.250	0.250

State Adjustments	Fixed		ARM	
State	Escrow	Non-Escrow	Escrow	Non-Escrow
MS	0.250	0.250	0.250	0.250
MT	0.250	0.250	0.250	0.250
NC	0.250	0.250	0.250	0.250
ND	0.250	0.250	0.250	0.250
NE	0.250	0.250	0.250	0.250
NH	0.250	0.250	0.250	0.250
NJ	0.000	0.000	0.000	0.000
NM	0.250	0.250	0.250	0.250
NV	0.250	0.250	0.250	0.250
NY	0.000	0.000	0.000	0.000
OH	0.250	0.250	0.250	0.250
OK	0.250	0.250	0.250	0.250
OR	0.250	0.250	0.250	0.250
PA	0.250	0.250	0.250	0.250
RI	0.250	0.250	0.250	0.250
SC	0.250	0.250	0.250	0.250
SD	0.250	0.250	0.250	0.250
TN	0.250	0.250	0.250	0.250
TX	0.500	0.500	0.500	0.500
UT	0.500	0.500	0.500	0.500
VA	0.000	0.000	0.000	0.000
VT	0.250	0.250	0.250	0.250
WA	0.250	0.250	0.250	0.250
WI	0.250	0.250	0.250	0.250
WV	0.250	0.250	0.250	0.250
WY	0.250	0.250	0.250	0.250

**** 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

ITIN Rate Sheet

Rate Sheet ID GD11272026NQM
Date/Time 11/27/26 8:43 AM

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

ITIN

Rate	30 YR Fixed
7.375	96.125
7.500	96.750
7.625	97.375
7.750	97.875
7.875	98.375
8.000	98.750
8.125	99.250
8.250	99.750
8.375	100.125
8.500	100.500
8.625	100.875
8.750	101.125
8.875	101.375
9.000	101.625
9.125	101.875
9.250	102.125
9.375	102.375
9.500	102.625
9.625	102.875
9.750	103.125
9.875	103.250

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+	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	NA	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	NA	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	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

Lock Information	
Lock Period	30 Days
Ext Costs	Refer to Cover Page
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

*** 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.**

BROKERS FIRST FUNDING

CES-OO Rate Sheet

Rate Sheet ID	GD11272026NQM
Date/Time	11/27/26 8:43 AM
Lock Hours	8:00 AM - 5:00 PM PST
Turn times:	https://bffws.com/

Closed End Seconds - Owner Occupied

Rate	30 YR Fixed
7.875	97.625
7.990	98.375
8.000	98.375
8.125	99.000
8.250	99.625
8.375	100.250
8.500	100.875
8.625	101.250
8.750	101.625
8.875	102.000
8.990	102.375
9.000	102.375
9.125	102.750
9.250	103.125
9.375	103.500
9.500	103.875
9.625	104.250
9.750	104.625
9.875	105.000
9.990	105.375
10.000	105.375
10.125	105.625
10.250	105.875
10.375	106.125
10.500	106.375
10.625	106.625
10.750	106.875
10.875	107.125
10.990	107.250
11.000	107.250
11.125	107.375
11.250	107.500
11.375	107.625
11.500	107.750
11.625	107.875
11.750	108.000
11.875	108.125
11.990	108.250
12.000	108.250
12.125	108.375
12.250	108.500

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	2.625	2.375	1.625	0.625	-3.875	-6.125
	780 - 799	2.875	2.875	2.875	2.625	2.375	1.625	0.500	-4.125	-6.375
	760 - 779	2.375	2.375	2.375	1.875	1.625	1.125	-0.250	-4.750	-7.375
	740 - 759	2.125	2.125	1.875	1.500	1.250	0.500	-1.500	-6.000	-8.875
	720 - 739	1.375	1.375	1.000	0.625	0.375	-0.375	-2.750	-7.625	-9.875
	700 - 719	0.625	0.625	0.125	-0.375	-0.875	-1.625	-4.375	-9.000	-11.375
	680 - 699	-2.000	-2.000	-2.750	-3.250	-3.875	-4.875	-7.875	-11.125	NA
	660 - 679	-4.250	-4.375	-4.875	-5.500	-6.000	-7.250	-10.250	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	1.875	1.500	0.500	-0.500	-5.000	-7.500
	780 - 799	2.125	2.125	2.125	1.875	1.500	0.500	-0.625	-5.250	-7.750
	760 - 779	1.625	1.625	1.625	1.125	0.750	0.000	-1.375	-5.875	-8.750
	740 - 759	1.250	1.250	1.000	0.625	0.125	-0.750	-2.750	-7.375	-10.375
	720 - 739	0.500	0.500	0.125	-0.250	-0.750	-1.625	-4.000	-9.000	-11.375
	700 - 719	-0.375	-0.375	-0.875	-1.375	-2.125	-3.000	-5.750	-10.500	NA
	680 - 699	-3.125	-3.125	-3.875	-4.375	-5.250	-6.375	-9.000	NA	NA
	660 - 679	-5.375	-5.500	-6.000	-6.625	-7.375	-8.750	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	-0.750	-1.250	-2.500	-3.750	NA	NA
	780 - 799	-0.375	-0.375	-0.375	-0.750	-1.250	-2.500	-3.875	NA	NA
	760 - 779	-0.875	-0.875	-0.875	-1.500	-2.000	-3.000	-4.625	NA	NA
	740 - 759	-1.375	-1.375	-1.625	-2.000	-2.500	-3.625	-6.000	NA	NA
	720 - 739	-2.125	-2.125	-2.500	-2.875	-3.375	-4.500	-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	Refer to Cover Page
Max Ext.	15 Days

Fees	
Underwriting Fee	$995
Collateral Review	$300

Max Pricing	
Maximum Price	101.500

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.**

BROKERS FIRST FUNDING

CES-NOO Rate Sheet

Rate Sheet ID	GD11272026NQM
Date/Time	11/27/26 8:43 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
8.375	96.625
8.500	97.375
8.625	98.000
8.750	98.625
8.875	99.125
8.990	99.625
9.000	99.625
9.125	100.125
9.250	100.625
9.375	101.125
9.500	101.625
9.625	102.000
9.750	102.375
9.875	102.750
9.990	103.125
10.000	103.125
10.125	103.500
10.250	103.750
10.375	104.000
10.500	104.250
10.625	104.500
10.750	104.750
10.875	105.000
10.990	105.250
11.000	105.250
11.125	105.500
11.250	105.750
11.375	105.875
11.500	106.000
11.625	106.125
11.750	106.250
11.875	106.375
11.990	106.500
12.000	106.500
12.125	106.625
12.250	106.750
12.375	106.875
12.500	107.000
12.625	107.125
12.750	107.250

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%
Full Document	800+	2.875	2.875	2.875	2.750	2.375	1.625	0.750	NA	NA
	780 - 799	2.875	2.875	2.875	2.750	2.375	1.625	0.625	NA	NA
	760 - 779	2.375	2.375	2.375	2.000	1.625	1.125	-0.125	NA	NA
	740 - 759	2.125	2.125	1.875	1.500	1.250	0.500	-1.250	NA	NA
	720 - 739	1.375	1.375	1.000	0.625	0.375	-0.375	-2.500	NA	NA
	700 - 719	0.625	0.625	0.125	-0.375	-0.875	-1.750	-4.250	NA	NA
	680 - 699	-1.875	-1.875	-2.375	-3.000	-3.875	-4.875	NA	NA	NA
	660 - 679	-4.250	-4.375	-4.875	-5.500	-6.000	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	2.000	1.500	0.500	-0.375	NA	NA
	780 - 799	2.125	2.125	2.125	2.000	1.500	0.500	-0.500	NA	NA
	760 - 779	1.625	1.625	1.625	1.250	0.750	0.000	-1.250	NA	NA
	740 - 759	1.250	1.250	1.000	0.625	0.125	-0.750	-2.500	NA	NA
	720 - 739	0.500	0.500	0.125	-0.250	-0.750	-1.625	-3.750	NA	NA
	700 - 719	-0.375	-0.375	-0.875	-1.375	-2.125	-3.125	NA	NA	NA
	680 - 699	-3.000	-3.000	-3.500	-4.125	-5.250	NA	NA	NA	NA
	660 - 679	-5.375	-5.500	-6.000	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	-0.625	-1.250	NA	NA	NA	NA
	780 - 799	-0.375	-0.375	-0.375	-0.625	-1.250	NA	NA	NA	NA
	760 - 779	-0.875	-0.875	-0.875	-1.375	-2.000	NA	NA	NA	NA
	740 - 759	-1.375	-1.375	-1.625	-2.000	-2.500	NA	NA	NA	NA
	720 - 739	-2.125	-2.125	-2.500	-2.875	-3.375	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	-0.750	-1.375	-2.625	-3.500	NA	NA
	780 - 799	-0.500	-0.500	-0.500	-0.750	-1.375	-2.625	-3.625	NA	NA
	760 - 779	-1.000	-1.000	-1.000	-1.500	-2.125	-3.125	-4.375	NA	NA
	740 - 759	-1.250	-1.250	-1.500	-2.000	-2.500	-3.750	-5.500	NA	NA
	720 - 739	-2.000	-2.000	-2.375	-2.875	-3.375	-4.625	-6.750	NA	NA
	700 - 719	-3.000	-3.000	-3.500	-4.125	-4.875	-6.250	NA	NA	NA
	680 - 699	-5.625	-5.625	-6.125	-6.875	-8.000	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	0.625
2YR PPP	1.250
3YR PPP	2.000
4YR PPP	2.250
5YR PPP	2.750

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	Refer to Cover Page
Max Ext.	15 Days

Fees	
Underwriting Fee	$995
Collateral Review	$300

Max Pricing	
Maximum Price	101.500

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.**

BROKERS FIRST FUNDING

Foreign Nat'l Rate Sheet

Rate Sheet ID GD11272026NQM
Date/Time 11/27/26 8:43 AM

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

Foreign National

Rate	30 YR Fixed
6.750	94.125
6.875	95.125
7.000	96.125
7.125	97.000
7.250	97.875
7.375	98.625
7.500	99.500
7.625	100.250
7.750	101.000
7.875	101.750
8.000	102.375
8.125	103.125
8.250	103.750
8.375	104.250
8.500	104.750
8.625	105.250
8.750	105.625
8.875	106.125
9.000	106.500
9.125	106.875
9.250	107.250
9.375	107.625
9.500	107.875
9.625	108.250
9.750	108.500
9.875	108.875

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	Refer to Cover Page
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 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	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375

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.**

BROKERS FIRST FUNDING

Multi-Unit & Mixed Use Rate Sheet

Rate Sheet ID	GD11272026NQM
Date/Time	11/27/26 8:43 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	94.875
8.250	95.500
8.375	96.250
8.500	96.875
8.625	97.500
8.750	98.250
8.875	98.875
9.000	99.500
9.125	100.250
9.250	100.875
9.375	101.500
9.500	102.000
9.625	102.625
9.750	103.250
9.875	103.750
10.000	104.250
10.125	104.750
10.250	105.250
10.375	105.875
10.500	106.375
10.625	106.875
10.750	107.375
10.875	107.875
11.000	108.500
11.125	109.000
11.250	109.500

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

Lock Information	
Lock Period	30 Days
Ext Costs	Refer to Cover Page
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
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.

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

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.**

BFF
BROKERS FIRST FUNDING

HELOC

Rate Sheet ID GD11272026NQM
Date/Time 11/27/26 8:43 AM

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

HELOC		30 Year Term	
Margin	Note Rate	Full Doc	Alt Doc
0.875	7.875	97.268	96.643
1.000	8.000	97.794	97.169
1.125	8.125	98.329	97.704
1.250	8.250	98.864	98.239
1.375	8.375	99.366	98.741
1.500	8.500	99.847	99.222
1.625	8.625	100.338	99.713
1.750	8.750	100.808	100.183
1.875	8.875	101.279	100.654
2.000	9.000	101.749	101.124
2.125	9.125	102.199	101.574
2.250	9.250	102.659	102.034
2.375	9.375	103.100	102.475
2.500	9.500	103.540	102.915
2.625	9.625	103.960	103.335
2.750	9.750	104.400	103.775
2.875	9.875	104.820	104.195
3.000	10.000	105.230	104.605
3.125	10.125	105.660	105.035
3.250	10.250	106.070	105.445
3.375	10.375	106.470	105.845
3.500	10.500	106.880	106.255
3.625	10.625	107.250	106.625
3.750	10.750	107.590	106.965
3.875	10.875	107.870	107.245
4.000	11.000	108.050	107.425
4.125	11.125	108.240	107.615
4.250	11.250	108.420	107.795
4.375	11.375	108.600	107.975
4.500	11.500	108.770	108.145
4.625	11.625	108.940	108.315
4.750	11.750	109.110	108.485
4.875	11.875	109.280	108.655
5.000	12.000	109.450	108.825
5.125	12.125	109.610	108.985
5.250	12.250	109.770	109.145
5.375	12.375	109.940	109.315
5.500	12.500	110.090	109.465
5.625	12.625	110.240	109.615
5.750	12.750	110.370	109.745
5.875	12.875	110.500	109.875

Lock Information	
Lock Period	30 Days
Ext Costs	Refer to Cover Page
Max Ext.	15 Days

Fees	
Lender Fee	$1,995

Max Pricing	
Maximum Price	102.000

HELOC Requirements		
Index	WSJ Prime Rate	7.000
*** 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+	2.000	2.000	2.000	1.500	0.500	0.000	0.000	-4.500	-6.000
	760 - 779	1.750	1.750	1.750	1.250	0.250	0.000	-1.000	-5.500	-7.000
	740 - 759	0.750	0.750	0.750	0.500	0.000	0.000	-2.000	-6.500	-9.000
	720 - 739	0.250	0.250	0.250	0.250	0.000	-1.000	-3.125	-7.500	-11.000
	700 - 719	0.000	0.000	0.000	-0.500	-1.000	-1.750	-5.750	-8.500	-12.500
	680 - 699	-0.625	-0.625	-0.875	-1.125	-2.250	-3.500	-8.000	-10.500	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+	0.750	0.750	0.750	0.250	-0.750	-1.250	-1.500	-6.750	-10.000
	760 - 779	0.500	0.500	0.500	0.000	-1.000	-1.250	-2.500	-7.750	-11.000
	740 - 759	-0.500	-0.500	-0.500	-0.750	-1.250	-1.250	-3.500	-8.750	-13.000
	720 - 739	-1.000	-1.000	-1.000	-1.000	-1.250	-2.250	-4.625	-9.750	-15.000
	700 - 719	-1.750	-1.750	-1.750	-2.250	-2.750	-3.500	-7.750	-11.500	-17.000
	680 - 699	-2.375	-2.375	-2.625	-2.875	-4.000	-5.250	-10.000	-13.500	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+	-0.875	-0.875	-1.250	-2.125	-3.500	-4.500	-4.875	N/A	N/A
	760 - 779	-1.125	-1.125	-1.500	-2.375	-3.750	-4.500	-5.875	N/A	N/A
	740 - 759	-2.125	-2.125	-2.500	-3.125	-4.000	-4.500	-6.875	N/A	N/A
	720 - 739	-2.625	-2.625	-3.000	-3.375	-4.000	-5.500	-8.000	N/A	N/A
	700 - 719	-4.000	-4.000	-4.250	-5.000	-5.875	-6.875	-11.375	N/A	N/A
	680 - 699	-4.625	-4.625	-5.125	-5.625	-7.125	-8.625	-13.625	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	-3.125	-3.125	-3.125	-3.125	-3.625	-3.750	N/A	N/A	N/A
	1.10 - 1.29	-3.875	-3.875	-3.875	-3.875	-4.375	-4.500	N/A	N/A	N/A
	<1.10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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%
24 month	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000
36 month	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.000	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	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.750	-3.250	-4.500

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 - $499,999	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	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
20 Year Term	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI >40%	0.000	0.000	0.000	-0.500	-0.625	-1.750	-2.500	-3.000	-4.000

*** 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