axos BANK

Sales Inquiries
Tel: 1-888-585-4869

Correspondent SFR Ratesheet

Friday, November 20, 2026 8:31 AM

PORTFOLIO ARM - Correspondent

Lock Desk
Tel: 1-858-764-6597 x 1550
Email: lockdesk@axosbank.com
Lock Requests:
https://thirdpartylending.axosbank.com

5/6 SOFR ARM 5/1/5 (JP56, JP56IO)

Base Rate	21 Day	30 Day	45 Day	60 Day
8.125	104.875	104.750	104.625	104.500
8.000	104.500	104.375	104.250	104.125
7.875	104.000	103.875	103.750	103.625
7.750	103.750	103.625	103.500	103.375
7.625	103.250	103.125	103.000	102.875
7.500	102.875	102.750	102.625	102.500
7.375	102.500	102.375	102.250	102.125
7.250	102.125	102.000	101.875	101.750
7.125	101.625	101.500	101.375	101.250
7.000	101.250	101.125	101.000	100.875
6.875	100.875	100.750	100.625	100.500
6.750	100.375	100.250	100.125	100.000
6.625	100.000	99.875	99.750	99.625

7/6 SOFR ARM 5/1/5 (JP76, JP76IO)

Base Rate	21 Day	30 Day	45 Day	60 Day
8.125	104.875	104.750	104.625	104.500
8.000	104.500	104.375	104.250	104.125
7.875	104.000	103.875	103.750	103.625
7.750	103.500	103.375	103.250	103.125
7.625	103.000	102.875	102.750	102.625
7.500	102.500	102.375	102.250	102.125
7.375	102.000	101.875	101.750	101.625
7.250	101.500	101.375	101.250	101.125
7.125	101.000	100.875	100.750	100.625
7.000	100.500	100.375	100.250	100.125
6.875	100.000	99.875	99.750	99.625
6.750	99.875	99.750	99.625	99.500
6.625	99.500	99.375	99.250	99.125

10/6 SOFR ARM 5/1/5 (JP106)

Base Rate	21 Day	30 Day	45 Day	60 Day
8.375	105.625	105.500	105.375	105.250
8.250	105.125	105.000	104.875	104.750
8.125	104.625	104.500	104.375	104.250
8.000	104.000	103.875	103.750	103.625
7.875	103.500	103.375	103.250	103.125
7.750	102.875	102.750	102.625	102.500
7.625	102.250	102.125	102.000	101.875
7.500	101.750	101.625	101.500	101.375
7.375	101.125	101.000	100.875	100.750
7.250	100.500	100.375	100.250	100.125
7.125	100.000	99.875	99.750	99.625
7.000	99.875	99.750	99.625	99.500
6.875	99.500	99.375	99.250	99.125

Rate Adjustments

Refinance	0.125
2nd Home	0.250
2-4 Unit Property	0.250
Investment	0.250
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
FICO 679-660 (Exception)	0.500
FICO 659-640 (Exception)	0.875
FICO <640 (Exception)	1.250
Loan Amount <$2,500,000	-0.125
Loan Amount $2,500,000 - $3,499,999	0.000
Loan Amount $3,500,000 - $5,000,000	0.125
Loan Amount $5,000,001 - $10,000,000	0.250
Loan Amount $10,000,001 - $20,000,000	0.375
Loan To Value (LTV) ≤ 50%	-0.250
Cross-Collateralization	0.250
Interest Only (Max 60% LTV/CLTV) 5/1 and 7/1 only	0.125
Cash Out ≤ $500,000	0.250
Cash Out >$500,000	0.500
Condo (Condotel Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
2 Year Prepayment Penalty (Invest. Only)	-0.125

Price Adjustments

Max of 2 extensions - Not to exceed original lock term

7 Day Lock Extension	0.125
15 Day Lock Extension	0.250
30 Day Lock Extension	0.500
NY Loans (Correspondent Only)	**0.250**

Portfolio Correspondent Fees

Lender Fee	$1,695.00
Trust/Entity Review	$350.00
TX Doc Review	$150.00
Privacy Mortgage	$350.00
Corr. Doc Service (optional) (avail for Cross-coll and TX loans)	$450.00
No Pre-Payment Penalty (Inv. Only)	1% of Loan Amount

Max Pricing

Max Correspondent Pricing 102.000

ARM Features

Rate Floor = Note Rate
Margin = 3.25
Caps = 5/1/5

Information

Bank Statement Income LTV Max 65%
Bank Statement - Interest Only Max LTV 60%

Minimum Loan Amount $500,000

Minimum Rate 6.625%

Foreign National - Not Eligible
See Foreign National Specific Program

TX (a6) "Home Equity" ELIGIBLE

12 Months Personal or Business Bank Statements ELIGIBLE

Loans ≤$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below

Pre-Payment Penalty is optional for Investment Occupancies. None, 1 Year, and 2 Year options available. 1 Year PPP is no fee or rate adjustment.

LTV Eligibility Matrix

Property Type / Loan Amount	≤$1MM LTV/CLTV	>$1MM - ≤$2MM LTV/CLTV	>$2MM - ≤$3MM LTV/CLTV	>$3MM - ≤$5MM LTV/CLTV	>$5MM - ≤$10MM LTV/CLTV	>$10MM - ≤$20MM LTV/CLTV
Primary Residence - Purchase						
1 Unit	70 / 75	70 / 75	65 / 70	65 / 65	60 / 60	55 / 55
2-4 Unit	65 / 70	65 / 70	65 / 70	60 / 65	55 / 60	50 / 55
Condo/Co-Op	60 / 65	60 / 65	60 / 65	55 / 60	50 / 55	45 / 50
Primary Residence - Rate & Term						
1 Unit	70 / 75	70 / 75	65 / 70	65 / 65	60 / 60	55 / 55
2-4 Unit	65 / 70	65 / 70	65 / 70	60 / 65	55 / 60	50 / 55
Condo/Co-Op	60 / 65	60 / 65	55 / 60	55 / 60	50 / 55	45 / 50
Primary Residence - Cash Out						
1 Unit	65 / 70	65 / 70	65 / 65	60 / 60	55 / 55	50 / 50
2-4 Unit	65 / 70	65 / 70	65 / 65	60 / 60	55 / 55	50 / 50
Condo/Co-Op	55 / 60	55 / 60	55 / 55	50 / 50	45 / 45	40 / 40
2nd Home - Purchase						
1 Unit	65 / 70	65 / 70	65 / 65	60 / 65	55 / 60	50 / 55
2-4 Unit	65 / 70	65 / 70	65 / 65	60 / 65	55 / 60	50 / 55
Condo/Co-Op	55 / 60	55 / 60	55 / 60	50 / 55	45 / 50	40 / 45
2nd Home - Refinance (Rate/Term)						
1 Unit	65 / 70	65 / 70	65 / 70	60 / 65	55 / 60	50 / 55
2-4 Unit	65 / 70	65 / 70	65 / 70	60 / 65	55 / 60	50 / 55
Condo/Co-Op	55 / 60	55 / 60	55 / 60	50 / 55	45 / 50	40 / 45
2nd Home - Refinance (Cash Out)						
1 Unit	60 / 60	60 / 60	60 / 60	55 / 55	50 / 50	45 / 45
2-4 Unit	60 / 60	60 / 60	60 / 60	55 / 55	50 / 50	45 / 45
Condo/Co-Op	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
Investment - Purchase						
1 Unit	65 / 65	65 / 65	65 / 65	60 / 65	55 / 60	50 / 55
2-4 Unit	65 / 65	65 / 65	65 / 65	60 / 65	55 / 60	50 / 55
Condo/Co-Op	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
Investment - Refinance (Rate/Term)						
1 Unit	65 / 65	65 / 65	65 / 65	60 / 65	55 / 60	50 / 55
2-4 Unit	65 / 65	65 / 65	65 / 65	60 / 65	55 / 60	50 / 55
Condo/Co-Op	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
Investment - Refinance (Cash Out)						
1 Unit	60 / 60	60 / 60	60 / 60	55 / 60	50 / 55	45 / 50
2-4 Unit	60 / 60	60 / 60	60 / 60	55 / 60	50 / 55	45 / 50
Condo/Co-Op	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45

This information is prepared as an advertisement for real estate and mortgage professionals only. It is not intended for public distribution or consumer information as it is not presented within the guidelines required by the Truth-In-Lending Act or other pertinent federal regulations.

Member FDIC
EQUAL HOUSING LENDER

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Non-Resident Alien
2nd Home and Investment Occupancy Only

5/6 FN SOFR ARM

Base Rate	21 Day	30 Day	45 Day	60 Day
9.500	103.500	103.375	103.250	103.125
9.375	103.250	103.125	103.000	102.875
9.250	103.000	102.875	102.750	102.625
9.125	102.750	102.625	102.500	102.375
9.000	102.500	102.375	102.250	102.125
8.875	102.250	102.125	102.000	101.875
8.750	102.000	101.875	101.750	101.625
8.625	101.750	101.625	101.500	101.375
8.500	101.500	101.375	101.250	101.125
8.375	101.250	101.125	101.000	100.875
8.250	101.000	100.875	100.750	100.625
8.125	100.750	100.625	100.500	100.375
8.000	100.500	100.375	100.250	100.125

7/6 FN SOFR ARM

Base Rate	21 Day	30 Day	45 Day	60 Day
9.500	103.000	102.875	102.750	102.625
9.375	102.750	102.625	102.500	102.375
9.250	102.500	102.375	102.250	102.125
9.125	102.250	102.125	102.000	101.875
9.000	102.000	101.875	101.750	101.625
8.875	101.750	101.625	101.500	101.375
8.750	101.500	101.375	101.250	101.125
8.625	101.250	101.125	101.000	100.875
8.500	101.000	100.875	100.750	100.625
8.375	100.750	100.625	100.500	100.375
8.250	100.500	100.375	100.250	100.125
8.125	100.250	100.125	100.000	99.875
8.000	100.000	99.875	99.750	99.625

10/6 FN SOFR ARM

Base Rate	21 Day	30 Day	45 Day	60 Day
9.750	103.000	102.875	102.750	102.625
9.625	102.750	102.625	102.500	102.375
9.500	102.500	102.375	102.250	102.125
9.375	102.250	102.125	102.000	101.875
9.250	102.000	101.875	101.750	101.625
9.125	101.750	101.625	101.500	101.375
9.000	101.500	101.375	101.250	101.125
8.875	101.250	101.125	101.000	100.875
8.750	101.000	100.875	100.750	100.625
8.625	100.750	100.625	100.500	100.375
8.500	100.500	100.375	100.250	100.125
8.375	100.250	100.125	100.000	99.875
8.250	100.000	99.875	99.750	99.625

Rate Adjustments	
Refinance	0.125
2-4 Unit Property	0.250
Loan Amount $2,500,000 - $3,499,999	0.000
Loan Amount $3,500,000 - $5,000,000	0.125
Loan Amount $5,000,001 - $10,000,000	0.250
Loan Amount $10,000,001 - $20,000,000	0.375
Loan To Value (LTV) ≤ 50%	-0.250
Cross-Collateralization	0.500
Cash Out ≤ $500,000	0.250
Cash Out >$500,000	0.500
Condo (Condotel Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
2 Year Prepayment Penalty (Inv Only)	-0.125

Price Adjustments	
Max of 2 extensions - Not to exceed original lock term	
7 Day Lock Extension	0.125
15 Day Lock Extension	0.250
30 Day Lock Extension	0.500

Correspondent Fees	
Lender Fee	$1,695.00
Trust/Entity Review	$350.00
Foreign National Review	$250.00
No Pre-Payment Penalty (Inv Only)	1% of Loan Amount

Foreign National

A Foreign National is a non-resident alien who is not authorized to live or work in the U.S, but they may periodically visit. If a borrower does not have a valid work VISA or work authorization card, and lives or works outside the U.S., they are considered a non-resident alien. This does not include permanent resident aliens or non-permanent resident aliens employed by a U.S. employer.

Borrowers are required to provide a current valid VISA, unless they are from a country who is approved under the Visa Waiver Program (VWP), in which case they may be exempt from certain documentation requirements.

https://travel.state.gov/content/travel/en/us-visas/tourismvisit/visa-waiver-program.html

Please see Correspondent Portfolio Guidelines for Visa and income documentation requirements and full eligibility details.

ARM Features

Index = 30 Day Average SOFR
Rate Floor = Note Rate
Margin = 3.25
Caps = 5/1/5

Information

Borrower rebate (after LPC) capped at $3,000.
Minimum Loan Amount $500,000
Minimum Rate 8.0%

Interest Only - Not Allowed
Power of Attorney - Not Allowed
Correspondent Maximum Pricing = 102.00

Prepayment Penalty

Pre-Payment Penalty is optional for Investment Occupancies.
None, 1 Year, and 2 Year options available.
1 Year PPP is no fee or rate adjustment.

Loans ≤ $1MM: 5% LTV reduction in the following states:

NY, NJ, CT - Applicable to LTVs > 55% on grid below

LTV Eligibility Matrix

Property Type	≤$1MM LTV/CLTV	>$1MM - ≤$2MM LTV/CLTV	>$2MM - ≤$3MM LTV/CLTV	>$3MM - ≤$5MM LTV/CLTV	>$5MM - ≤$10MM LTV/CLTV	>$10MM - ≤$20MM LTV/CLTV
Purchase						
1 Unit	60	60	55	55	50	45
2-4 Unit	60	60	55	55	50	45
Condo/Co-Op	50	50	50	50	45	40
Refinance (Rate/Term)						
1 Unit	60	60	55	55	50	45
2-4 Unit	60	60	55	55	50	45
Condo/Co-Op	50	50	50	50	45	40
Refinance (Cash Out)						
1 Unit	50	50	50	50	45	40
2-4 Unit	50	50	50	50	45	40
Condo/Co-Op	45	45	45	45	40	35

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Member FDIC EQUAL HOUSING LENDER