AXOS BANK

Sales Inquiries
Tel: 1-888-585-4869

**Correspondent SFR Ratesheet**

Tuesday, November 10, 2026

## Lock Desk

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

**PORTFOLIO ARM - Correspondent**

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

| Base Rate | 21 Day | 30 Day | 45 Day | 60 Day |
|---|---|---|---|---|
| 8.000 | 104.875 | 104.750 | 104.625 | 104.500 |
| 7.875 | 104.500 | 104.375 | 104.250 | 104.125 |
| 7.750 | 104.000 | 103.875 | 103.750 | 103.625 |
| 7.625 | 103.750 | 103.625 | 103.500 | 103.375 |
| 7.500 | 103.250 | 103.125 | 103.000 | 102.875 |
| 7.375 | 102.875 | 102.750 | 102.625 | 102.500 |
| 7.250 | 102.500 | 102.375 | 102.250 | 102.125 |
| 7.125 | 102.125 | 102.000 | 101.875 | 101.750 |
| 7.000 | 101.625 | 101.500 | 101.375 | 101.250 |
| 6.875 | 101.250 | 101.125 | 101.000 | 100.875 |
| 6.750 | 100.875 | 100.750 | 100.625 | 100.500 |
| 6.625 | 100.375 | 100.250 | 100.125 | 100.000 |
| 6.500 | 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 |
|---|---|---|---|---|
| 8.000 | 104.875 | 104.750 | 104.625 | 104.500 |
| 7.875 | 104.500 | 104.375 | 104.250 | 104.125 |
| 7.750 | 104.000 | 103.875 | 103.750 | 103.625 |
| 7.625 | 103.500 | 103.375 | 103.250 | 103.125 |
| 7.500 | 103.000 | 102.875 | 102.750 | 102.625 |
| 7.375 | 102.500 | 102.375 | 102.250 | 102.125 |
| 7.250 | 102.000 | 101.875 | 101.750 | 101.625 |
| 7.125 | 101.500 | 101.375 | 101.250 | 101.125 |
| 7.000 | 101.000 | 100.875 | 100.750 | 100.625 |
| 6.875 | 100.500 | 100.375 | 100.250 | 100.125 |
| 6.750 | 100.000 | 99.875 | 99.750 | 99.625 |
| 6.625 | 99.875 | 99.750 | 99.625 | 99.500 |
| 6.500 | 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 |
|---|---|---|---|---|
| 8.250 | 105.625 | 105.500 | 105.375 | 105.250 |
| 8.125 | 105.125 | 105.000 | 104.875 | 104.750 |
| 8.000 | 104.625 | 104.500 | 104.375 | 104.250 |
| 7.875 | 104.000 | 103.875 | 103.750 | 103.625 |
| 7.750 | 103.500 | 103.375 | 103.250 | 103.125 |
| 7.625 | 102.875 | 102.750 | 102.625 | 102.500 |
| 7.500 | 102.250 | 102.125 | 102.000 | 101.875 |
| 7.375 | 101.750 | 101.625 | 101.500 | 101.375 |
| 7.250 | 101.125 | 101.000 | 100.875 | 100.750 |
| 7.125 | 100.500 | 100.375 | 100.250 | 100.125 |
| 7.000 | 100.000 | 99.875 | 99.750 | 99.625 |
| 6.875 | 99.875 | 99.750 | 99.625 | 99.500 |
| 6.750 | 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**<br>**Margin = 3.25**<br>**Caps = 5/1/5** |

| Information |
|---|
| Bank Statement Income LTV Max 65%<br>Bank Statement - Interest Only Max LTV 60% |
| Minimum Loan Amount $500,000 |
| Minimum Rate 6.5% |
| Foreign National - Not Eligible<br>*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.<br>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 |
|---|---|---|---|---|
| 9.375 | 103.500 | 103.375 | 103.250 | 103.125 |
| 9.250 | 103.250 | 103.125 | 103.000 | 102.875 |
| 9.125 | 103.000 | 102.875 | 102.750 | 102.625 |
| 9.000 | 102.750 | 102.625 | 102.500 | 102.375 |
| 8.875 | 102.500 | 102.375 | 102.250 | 102.125 |
| 8.750 | 102.250 | 102.125 | 102.000 | 101.875 |
| 8.625 | 102.000 | 101.875 | 101.750 | 101.625 |
| 8.500 | 101.750 | 101.625 | 101.500 | 101.375 |
| 8.375 | 101.500 | 101.375 | 101.250 | 101.125 |
| 8.250 | 101.250 | 101.125 | 101.000 | 100.875 |
| 8.125 | 101.000 | 100.875 | 100.750 | 100.625 |
| 8.000 | 100.750 | 100.625 | 100.500 | 100.375 |
| 7.875 | 100.500 | 100.375 | 100.250 | 100.125 |

**7/6 FN SOFR ARM**

| Base Rate | 21 Day | 30 Day | 45 Day | 60 Day |
|---|---|---|---|---|
| 9.375 | 103.000 | 102.875 | 102.750 | 102.625 |
| 9.250 | 102.750 | 102.625 | 102.500 | 102.375 |
| 9.125 | 102.500 | 102.375 | 102.250 | 102.125 |
| 9.000 | 102.250 | 102.125 | 102.000 | 101.875 |
| 8.875 | 102.000 | 101.875 | 101.750 | 101.625 |
| 8.750 | 101.750 | 101.625 | 101.500 | 101.375 |
| 8.625 | 101.500 | 101.375 | 101.250 | 101.125 |
| 8.500 | 101.250 | 101.125 | 101.000 | 100.875 |
| 8.375 | 101.000 | 100.875 | 100.750 | 100.625 |
| 8.250 | 100.750 | 100.625 | 100.500 | 100.375 |
| 8.125 | 100.500 | 100.375 | 100.250 | 100.125 |
| 8.000 | 100.250 | 100.125 | 100.000 | 99.875 |
| 7.875 | 100.000 | 99.875 | 99.750 | 99.625 |

**10/6 FN SOFR ARM**

| Base Rate | 21 Day | 30 Day | 45 Day | 60 Day |
|---|---|---|---|---|
| 9.625 | 103.000 | 102.875 | 102.750 | 102.625 |
| 9.500 | 102.750 | 102.625 | 102.500 | 102.375 |
| 9.375 | 102.500 | 102.375 | 102.250 | 102.125 |
| 9.250 | 102.250 | 102.125 | 102.000 | 101.875 |
| 9.125 | 102.000 | 101.875 | 101.750 | 101.625 |
| 9.000 | 101.750 | 101.625 | 101.500 | 101.375 |
| 8.875 | 101.500 | 101.375 | 101.250 | 101.125 |
| 8.750 | 101.250 | 101.125 | 101.000 | 100.875 |
| 8.625 | 101.000 | 100.875 | 100.750 | 100.625 |
| 8.500 | 100.750 | 100.625 | 100.500 | 100.375 |
| 8.375 | 100.500 | 100.375 | 100.250 | 100.125 |
| 8.250 | 100.250 | 100.125 | 100.000 | 99.875 |
| 8.125 | 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 7.875%**

**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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