axos BANK

Sales Inquiries
Tel: 1-888-585-4869

Correspondent SFR Ratesheet

Wednesday, December 31, 2025

Lock Desk

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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
7.750	103.000	102.875	102.750	102.625
7.625	102.750	102.625	102.500	102.375
7.500	102.500	102.375	102.250	102.125
7.375	102.250	102.125	102.000	101.875
7.250	102.000	101.875	101.750	101.625
7.125	101.750	101.625	101.500	101.375
7.000	101.500	101.375	101.250	101.125
6.875	101.250	101.125	101.000	100.875
6.750	101.000	100.875	100.750	100.625
6.625	100.750	100.625	100.500	100.375
6.500	100.500	100.375	100.250	100.125
6.375	100.375	100.250	100.125	100.000
6.250	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
7.750	102.500	102.375	102.250	102.125
7.625	102.250	102.125	102.000	101.875
7.500	102.000	101.875	101.750	101.625
7.375	101.750	101.625	101.500	101.375
7.250	101.500	101.375	101.250	101.125
7.125	101.250	101.125	101.000	100.875
7.000	101.000	100.875	100.750	100.625
6.875	100.750	100.625	100.500	100.375
6.750	100.500	100.375	100.250	100.125
6.625	100.250	100.125	100.000	99.875
6.500	100.000	99.875	99.750	99.625
6.375	99.875	99.750	99.625	99.500
6.250	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
8.000	102.500	102.375	102.250	102.125
7.875	102.250	102.125	102.000	101.875
7.750	102.000	101.875	101.750	101.625
7.625	101.750	101.625	101.500	101.375
7.500	101.500	101.375	101.250	101.125
7.375	101.250	101.125	101.000	100.875
7.250	101.000	100.875	100.750	100.625
7.125	100.750	100.625	100.500	100.375
7.000	100.500	100.375	100.250	100.125
6.875	100.250	100.125	100.000	99.875
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

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 - $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
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 6.25%
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

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FOREIGN NATIONAL
2nd Home and Investment Occupancy Only

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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