

PORTFOLIO ARM - Correspondent

5/6 SOFR ARM 5/1/5 (JP56, JP56I0)

| 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, JP76I0)

| 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 679-680 (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 (Condolet Max 50% LTV) | 0.125 |
| Co-Op (New York Only) | 0.250 |
| 2 Year Prepayment Penalty (Invest. Only) | -0.125 |

| Price Adjustments | |
|---|--------------|
| <i>Max of 2 extensions - Not to exceed original lock term</i> | |
| 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. | |

| Property Type / Loan Amount | LTV Eligibility Matrix | | | | | |
|--|------------------------|--------------------------|--------------------------|--------------------------|---------------------------|----------------------------|
| | ≤\$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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Friday, May 08, 2026

Tel: 1-858-764-6597 x 1550
Email: lockdesk@axosbank.com
Lock Requests:
<https://thirdparty.lending.axosbank.com>

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/tourism/visit/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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