

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 (18 mo. Pre-Payment Penalty)           | 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  |

| 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)<br>(avail for Cross-coll and TX loans) | \$450.00   |

| 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<br>See Foreign National Specific Program                                      |  |
| TX (a6) "Home Equity" ELIGIBLE                                                                                |  |
| 12 Months Personal or Business Bank Statements<br>ELIGIBLE                                                    |  |
| Loans ≤\$1MM: 5% LTV reduction in the following states:<br>NY, NJ, CT - Applicable to LTVs >55% on grid below |  |

| LTV Eligibility Matrix             |                    |                             |                             |                             |                              |                               |
|------------------------------------|--------------------|-----------------------------|-----------------------------|-----------------------------|------------------------------|-------------------------------|
| Property Type / Loan Amount        | ≤\$1MM<br>LTV/CLTV | >\$1MM - ≤\$2MM<br>LTV/CLTV | >\$2MM - ≤\$3MM<br>LTV/CLTV | >\$3MM - ≤\$5MM<br>LTV/CLTV | >\$5MM - ≤\$10MM<br>LTV/CLTV | >\$10MM - ≤\$20MM<br>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                       |

Tuesday, October 28, 2025

**FOREIGN NATIONAL**  
*2nd Home and Investment Occupancy Only*

**Lock Desk**

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

**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  |
|                                         |        |
|                                         |        |
|                                         |        |
|                                         |        |

**Price Adjustments**

|                                                                      |       |
|----------------------------------------------------------------------|-------|
| <b><u>Max of 2 extensions - Not to exceed original lock term</u></b> |       |
| 7 Day Lock Extension                                                 | 0.125 |
| 15 Day Lock Extension                                                | 0.250 |
| 30 Day Lock Extension                                                | 0.500 |

**Portfolio Wholesale Fees**

|                         |            |
|-------------------------|------------|
| Lender Fee              | \$1,695.00 |
| Trust/Entity Review     | \$350.00   |
| Foreign National Review | \$250.00   |

**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**

|                                    |
|------------------------------------|
| <b>Index = 30 Day Average SOFR</b> |
| <b>Rate Floor = Note Rate</b>      |
| <b>Margin = 3.25</b>               |
| <b>Caps = 5/1/5</b>                |

**Information**

|                                                       |
|-------------------------------------------------------|
| <b>Borrower rebate (after LPC) capped at \$3,000.</b> |
| <b>Minimum Loan Amount \$500,000</b>                  |
| <b>Minimum Rate 7.875%</b>                            |
|                                                       |
| <b>Interest Only - Not Allowed</b>                    |
| <b>Power of Attorney - Not Allowed</b>                |
| <b>Correspondent Maximum Pricing = 102.00</b>         |

**Prepayment Penalty**

|                                                                                                |
|------------------------------------------------------------------------------------------------|
| <b><u>Pre-Payment Penalty (Investor only) is 18 months and equal to 6 months interest.</u></b> |
|------------------------------------------------------------------------------------------------|

**Adverse Market Adjustments**

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

**LTV Eligibility Matrix**

| Property Type                | ≤\$1MM<br>LTV/CLTV | >\$1MM - ≤\$2MM<br>LTV/CLTV | >\$2MM - ≤\$3MM<br>LTV/CLTV | >\$3MM - ≤\$5MM<br>LTV/CLTV | >\$5MM - ≤\$10MM<br>LTV/CLTV | >\$10MM - ≤\$20MM<br>LTV/CLTV |
|------------------------------|--------------------|-----------------------------|-----------------------------|-----------------------------|------------------------------|-------------------------------|
| <b>Purchase</b>              |                    |                             |                             |                             |                              |                               |
| 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                            |
| <b>Refinance (Rate/Term)</b> |                    |                             |                             |                             |                              |                               |
| 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                            |
| <b>Refinance (Cash Out)</b>  |                    |                             |                             |                             |                              |                               |
| 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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