

**Wholesale Borrower Paid SFR Ratesheet**

Friday, December 13, 2024

**PORTFOLIO ARM - BORROWER PAID**

**Lock Desk**

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

**5/6 SOFR ARM 5/1/5 (JP51, JP51O)**

Base Rate	21 Day	30 Day	45 Day	60 Day
8.250	103.000	102.875	102.750	102.625
8.125	102.750	102.625	102.500	102.375
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

**7/6 SOFR ARM 5/1/5 (JP71, JP71O)**

Base Rate	21 Day	30 Day	45 Day	60 Day
8.500	103.000	102.875	102.750	102.625
8.375	102.750	102.625	102.500	102.375
8.250	102.500	102.375	102.250	102.125
8.125	102.250	102.125	102.000	101.875
8.000	102.000	101.875	101.750	101.625
7.875	101.750	101.625	101.500	101.375
7.750	101.500	101.375	101.250	101.125
7.625	101.250	101.125	101.000	100.875
7.500	101.000	100.875	100.750	100.625
7.375	100.750	100.625	100.500	100.375
7.250	100.500	100.375	100.250	100.125
7.125	100.250	100.125	100.000	99.875
7.000	100.000	99.875	99.750	99.625

**10/6 SOFR ARM 5/1/5 (JP101)**

Base Rate	21 Day	30 Day	45 Day	60 Day
8.750	103.000	102.875	102.750	102.625
8.625	102.750	102.625	102.500	102.375
8.500	102.500	102.375	102.250	102.125
8.375	102.250	102.125	102.000	101.875
8.250	102.000	101.875	101.750	101.625
8.125	101.750	101.625	101.500	101.375
8.000	101.500	101.375	101.250	101.125
7.875	101.250	101.125	101.000	100.875
7.750	101.000	100.875	100.750	100.625
7.625	100.750	100.625	100.500	100.375
7.500	100.500	100.375	100.250	100.125
7.375	100.250	100.125	100.000	99.875
7.250	100.000	99.875	99.750	99.625

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 679-680 (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) 5/6 and 7/6 only	0.125
Cash Out ≤ \$500,000	0.250
Cash Out >\$500,000	0.500
Condo (Condomax Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
Axos Premier Banking Relationship	-0.250

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

Portfolio Wholesale Fees	
Lender Fee	\$1,695.00
Trust/Entity Review	\$350.00
TX Doc Review	\$150.00
Privacy Mortgage	\$350.00
Departing Residence	0.5% of Loan Amount
Cross Collateral Property	0.5% of Loan Amount

Axos Bank Checking Account Offer	
Axos Bank is currently offering a .250 rate reduction to borrowers who open a new Axos Bank <i>Private Client</i> or <i>World Checking Account</i> , maintain a balance equal to 6 months of loan payments, and sign up for auto-pay.	
<i>Reduction cannot be used to discount below the min rate.</i>	
<i>Rate reduction is contingent on deposit terms being met prior to issuance of CD/Docs.</i>	

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.	
Bank Statement Income LTV Max 65%	
Bank Statement - Interest Only Max LTV 60%	
Minimum Loan Amount \$500,000	
Minimum Rate 6.75%	
Non-Resident Alien (NRA) = Not Eligible	
<a href="#">See Foreign National Program on page 3</a>	

Lender Paid Compensation	
LPC is equal to 1.25% of the loan amount.	
LPC is capped at the lesser of 1.25% or \$50,000.	

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
<b>Primary Residence - Purchase</b>						
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
<b>Primary Residence - Rate &amp; Term</b>						
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
<b>Primary Residence - Cash Out</b>						
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
<b>2nd Home - Purchase</b>						
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
<b>2nd Home - Refinance (Rate/Term)</b>						
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
<b>2nd Home - Refinance (Cash Out)</b>						
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
<b>Investment - Purchase</b>						
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
<b>Investment - Refinance (Rate/Term)</b>						
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
<b>Investment - Refinance (Cash Out)</b>						
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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**DSCR INVESTOR PROGRAM**

**5/6 DSCR SOFR ARM**

Base Rate	21 Day	30 Day	45 Day	60 Day
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

**7/6 DSCR SOFR ARM**

Base Rate	21 Day	30 Day	45 Day	60 Day
8.000	102.000	101.875	101.750	101.625
7.875	101.750	101.625	101.500	101.375
7.750	101.500	101.375	101.250	101.125
7.625	101.250	101.125	101.000	100.875
7.500	101.000	100.875	100.750	100.625
7.375	100.750	100.625	100.500	100.375
7.250	100.500	100.375	100.250	100.125
7.125	100.250	100.125	100.000	99.875
7.000	100.000	99.875	99.750	99.625

**Loan Level Rate Adjustments**

FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
FICO 660-679 (Exception)	0.500
FICO 640-659 (Exception)	0.875
FICO <640 (Exception)	1.250
Loan Amount \$2.5M - \$3,499,999	0.000
Loan Amount \$3.5M - \$5,000,000	0.125
Loan Amount >\$5.0M - <=\$10.0M	0.250
Loan Amount >\$10.0M - <=\$20.0M	0.375
Interest 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
2-4 Unit	0.125
Axos Premier Banking Relationship	-0.250

**Wholesale Fees**

Lender Fee	\$1,695.00
Trust/Entity Review	\$350.00
TX Doc Review	\$150.00

**Lock Term Price Adjustments**

7 Day Lock Extension	0.125
15 Day Lock Extension	0.250
30 Day Lock Extension	0.500

**ARM Features**

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

**Eligibility & Information**

<b>All States Eligible</b>
<b>Minimum Loan Amount \$500,000</b>
<b>Minimum DSCR 1.100</b>
<b>Minimum Rate 6.75%</b>
<b>Loan made to natural person - Eligible</b>
<b>Non-Resident Alien - Not Eligible</b> <i>See Foreign National Program on page 3</i>
<b>Max Borrower Rebate capped at \$3,000</b>

**Lender Paid Compensation (LPC)**

LPC is equal to 1.25% of the loan amount. LPC is capped at the lesser of 1.25% or \$50,000.
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**Pre-Payment Penalty (PPP)**

18-Month Pre-Payment Penalty is equal to 6 months interest.
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**Additional Information**

<b>DSCR shall be calculated as follows: DSCR = *Net Rental Income ÷ Qualifying Monthly Payment (P and I only)</b>
<b>*Net Rental Income = Gross Rents * (1 - Expense Factor)</b>

**Axos Bank Checking Account Offer**

Axos Bank is currently offering a .250 rate reduction to borrowers who open a new Axos Bank Private Client or World Checking Account, maintain a balance equal to 6 months of loan payments, and sign up for auto-pay.
<i>Reduction cannot be used to discount below the min rate. Rate reduction is contingent on deposit terms being met prior to issuance of CD/Docs.</i>

**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
<b>Investment - Purchase</b>						
1 Unit	60 / 65	60 / 65	55 / 60	55 / 60	50 / 55	45 / 50
2-4 Unit	60 / 65	60 / 65	55 / 60	55 / 60	50 / 55	45 / 50
Condo/Co-Op	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
<b>Investment - Refinance (Rate/Term)</b>						
1 Unit	60 / 65	60 / 65	55 / 60	55 / 60	50 / 55	45 / 50
2-4 Unit	60 / 65	60 / 65	55 / 60	55 / 60	50 / 55	45 / 50
Condo/Co-Op	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
<b>Investment - Refinance (Cash Out)</b>						
1 Unit	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
2-4 Unit	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
Condo/Co-Op	45 / 50	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40

**FOREIGN NATIONAL - BORROWER PAID**  
2nd Home and Investment Occupancy Only

**5/6 FN SOFR ARM & 5/6 FN DSCR 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

**7/6 FN SOFR ARM & 7/6 FN DSCR ARM**

Base Rate	21 Day	30 Day	45 Day	60 Day
9.875	103.000	102.875	102.750	102.625
9.750	102.750	102.625	102.500	102.375
9.625	102.500	102.375	102.250	102.125
9.500	102.250	102.125	102.000	101.875
9.375	102.000	101.875	101.750	101.625
9.250	101.750	101.625	101.500	101.375
9.125	101.500	101.375	101.250	101.125
9.000	101.250	101.125	101.000	100.875
8.875	101.000	100.875	100.750	100.625
8.750	100.750	100.625	100.500	100.375
8.625	100.500	100.375	100.250	100.125
8.500	100.250	100.125	100.000	99.875
8.375	100.000	99.875	99.750	99.625

**10/6 FN SOFR ARM**

Base Rate	21 Day	30 Day	45 Day	60 Day
10.125	103.000	102.875	102.750	102.625
10.000	102.750	102.625	102.500	102.375
9.875	102.500	102.375	102.250	102.125
9.750	102.250	102.125	102.000	101.875
9.625	102.000	101.875	101.750	101.625
9.500	101.750	101.625	101.500	101.375
9.375	101.500	101.375	101.250	101.125
9.250	101.250	101.125	101.000	100.875
9.125	101.000	100.875	100.750	100.625
9.000	100.750	100.625	100.500	100.375
8.875	100.500	100.375	100.250	100.125
8.750	100.250	100.125	100.000	99.875
8.625	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 (Wholesale Only)	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
<b>Axos Premier Banking Relationship</b>	<b>-0.250</b>

**Price Adjustments**

<b>Max of 2 extensions - Not to exceed original lock term</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

**Axos Bank Checking Account Offer**

Axos Bank is currently offering a .250 rate reduction to borrowers who open a new Axos Bank World Checking Account, maintain a balance equal to 6 months of loan payments, and sign up for auto-pay.

Reduction cannot be used to discount below the min rate. Rate reduction is contingent on deposit terms being met prior to issuance of CD/Docs.

**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 Wholesale 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**

<b>Borrower rebate (after LPC) capped at \$3,000.</b>
<b>Minimum Loan Amount \$500,000</b>
<b>Minimum Rate 8.125%</b>
<b>Minimum DSCR 1.100</b>
<b>Interest Only - Not Allowed</b>
<b>Power of Attorney - Not Allowed</b>
<b>Pre-Payment Penalty (Investor only) is 18 months and equal to 6 months interest.</b>
<b>Loans ≤\$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs &gt;55% on grid below</b>
<b>Lender Paid Compensation</b> LPC is equal to 1.25% of the loan amount. LPC is capped at the lesser of 1.25% or \$50,000. LPC price adjustment: -1.25
<b>2nd Home = Standard Full Doc</b> <b>Investment = Standard Full Doc or DSCR</b>
<b>Valid SSN or ITIN required on URLA</b>

**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
<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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**Jumbo Cash-flow mAXimizer  
Interest Only**

**Lock Desk**

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

**5/6 DEF INT (Interest Only) SOFR ARM**

Pay Rate	Note Rate	21 Day	30 Day	45 Day
5.250	7.750	102.000	101.875	101.750
5.125	7.625	101.750	101.625	101.500
5.000	7.500	101.500	101.375	101.250
4.875	7.375	101.250	101.125	101.000

Max Borrower Rebate (after LPC) capped at \$3,000

Rate Adjustments	
2nd Home	0.250
Investment (18 mo. Pre-Payment Penalty)	0.250
Loan Amount \$647,201 - \$2,499,999	0.000
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
Cross-Collateralization (Wholesale Only)	0.500
Cash Out ≤ \$500,000	0.250
Cash Out > \$500,000	0.500
Condo (Condotel Max 50% LTV)	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
Lender Paid Compensation	-1.250

Portfolio Wholesale Fees	
Lender Fee	\$1,695.00
Trust/Entity Review	\$350.00
Privacy Mortgage	\$350.00
Departing Residence	0.5% of Loan Amount
Cross Collateral Property	

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

Eligibility & Information	
Minimum Loan Amount: \$1 over Conforming Loan Limit	
Minimum Credit Score: 700	
Minimum Note Rate = 7.375% Minimum Pay Rate = 4.875%	
CA, FL, and NY Properties Only	
NY properties are subject to a 5% max LTV reduction	
Interest Only & Deferred Int. for first 5 years, then fully amortized for remaining 25 year term.	
Deferred Interest Payment Rate: Greater of 2% or Note Rate less 2.5%	
Debt qualification uses max UPB (month 60) on a 25 year fully amortized pmt at fully indexed rate.	
Co-Op, 2-4 Unit and NRA borrowers are Not Eligible	

Eligible Income Documentation	
Full Doc - 2 Year Tax Returns	

Lender Paid Compensation (LPC)	
LPC is equal to 1.25% of the loan amount. LPC is capped at the lessor of 1.25% or \$50,000.	

Pre-Payment Penalty (PPP)	
18-Month Pre-Payment Penalty is equal to 6 months interest. (Investment Purpose Only)	

Property Type	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
<b>Primary Residence - Purchase</b>						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
<b>Primary Residence - Rate &amp; Term</b>						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
<b>Primary Residence - Cash Out</b>						
1 Unit	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
Condo/Co-Op	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35	25 / 30
<b>2nd Home - Purchase</b>						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
<b>2nd Home - Refinance (Rate/Term)</b>						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
<b>2nd Home - Refinance (Cash Out)</b>						
1 Unit	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
Condo/Co-Op	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35	25 / 30
<b>Investment - Purchase</b>						
1 Unit	45 / 50	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40
Condo/Co-Op	40 / 45	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35
<b>Investment - Refinance (Rate/Term)</b>						
1 Unit	45 / 50	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40
Condo/Co-Op	40 / 45	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35
<b>Investment - Refinance (Cash Out)</b>						
1 Unit	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
Condo/Co-Op	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35	25 / 30

**Axos Bank**[www.axosbank.com](http://www.axosbank.com)Wholesale Sales Inquiries

Tel: 1-888-585-4869

**Wholesale SFR Ratesheet Borrower Paid****Lock Desk**

Tel: 1-858-764-6597 x 1550

Email: [lockdesk@axosbank.com](mailto:lockdesk@axosbank.com)

Lock Requests:

<https://thirdparty.lending.axosbank.com>**12 Month Bridge Loan (Interest Only) - BORROWER PAID ONLY**

Base Rate
<b>9.75% @ Par (100.00)</b>

Lender Fee
Axos Bank Origination Fee = 1% of Loan Amount
Axos Bank Lender Fee = \$1695.00
All Bridge-to-Sale loans require an Axos Bank pledge account setup fee of \$250

Eligibility				
Property Type	1-4 Unit SFR only			
Occupancy Type	Owner Occupied, 2nd Home, and Investment			
Minimum FICO	680			
Minimum Loan Size	1,000,000 (minimum of \$500,000 allowed if borrower funds a concurrent Axos Bank Portfolio ARM for the purchase of an owner-occupied single-family residence)			
Maximum LTVS	Loan Size	≥\$1M - ≤\$5M	≥\$5M - ≤\$10M	≥\$10M - ≤\$20M
	LTV	60%	55%	50%
<i>Loan Amounts &gt;\$5M are an exception and LTVs may be reduced on larger loan sizes</i>				
Loan Term	1 Year with option to renew. Two extensions of 6 months are allowed (12 months total). The 6 month extension option is at a cost of .50% of the original loan amount and a \$500 renewal review fee for each renewal requested.			
Payment Term	Interest Only			
Listing Requirements	Average Marketing Time for the neighborhood may not exceed 6 months			
Citizenship	NRA (Non Resident Alien) NOT ELIGIBLE			
Appraisal	Loan amounts > \$1.5M require 2 appraisals; one engaged by Axos Bank's Residential Appraisal Mgr and one ordered from an Axos Bank approved AMC. Loan amounts ≤ \$1.5M require an appraisal engaged by Axos Bank's Residential Appraisal Manager. <i>All appraisals require comparable rent survey.</i>			
Ineligible States	CT, DE, DC, HI, IL, IN, IA, KS, KY, LA, ME, NJ, NM, NY, ND, OH, OK, PA, SC, VT, WI <i>*Texas Homestead properties are ineligible for Bridge program.</i>			
<i>Please see full guidelines online for more information</i>				



Wholesale Borrower Paid SFR RateSheet

Friday, December 13, 2024

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
8.000	102.011	101.948	101.855	101.667	101.480
7.875	101.862	101.799	101.705	101.518	101.330
7.750	101.709	101.647	101.553	101.366	101.178
7.625	101.529	101.467	101.373	101.186	100.998
7.500	101.333	101.270	101.177	100.989	100.802
7.375	101.129	101.067	100.973	100.785	100.598
7.250	100.912	100.850	100.756	100.568	100.381
7.125	100.717	100.655	100.561	100.373	100.186
7.000	100.533	100.471	100.377	100.189	100.002
6.875	100.298	100.236	100.142	99.955	99.767
6.750	100.069	100.007	99.913	99.726	99.538
6.625	99.824	99.762	99.668	99.480	99.293
6.500	99.554	99.491	99.397	99.210	99.022
6.375	99.164	99.102	99.008	98.820	98.633
6.250	98.805	98.743	98.649	98.462	98.274
6.125	98.261	98.198	98.104	97.917	97.729
6.000	97.863	97.801	97.707	97.520	97.332
5.875	97.501	97.439	97.345	97.158	96.970
5.750	97.191	97.128	97.035	96.847	96.660
5.625	96.881	96.819	96.725	96.538	96.350
5.500	96.530	96.467	96.374	96.186	95.999
5.375	96.156	96.093	96.000	95.812	95.625

Lender Paid (LPC)

- LPC is equal to 1.25% of the loan amount.
- LPC adjustment to posted price = -1.25
- LPC is capped at the lessor of 1.25% or \$50,000.
- Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000

Purchase / Rate & Term Refinance						
Occupancy	Max Loan Amount	Max LTV/CLTV	Min Credit Score	Reserves	DTI	
Primary	\$2,000,000	80	680	6	43	
Primary	\$2,500,000	80	720	12	43	
Primary	\$3,000,000	80	740	18	43	
2nd Home	\$2,000,000	80	680	6	43	
2nd Home	\$2,500,000	80	720	12	43	
2nd Home	\$3,000,000	80	740	18	43	
Investment	\$2,000,000	75	700	12	43	
Investment	\$2,500,000	75	720	12	43	
Cash-Out Refinance						
Primary	\$2,000,000	80	680	6	43	
Primary	\$3,000,000	80	740	18	43	
2nd Home	\$2,000,000	75	700	12	43	
2nd Home	\$3,000,000	75	740	18	43	
Investment	\$2,000,000	60	700	12	43	
30 Year Fixed Interest Only - Purchase & R/T Refinance (Cash-Out Not Eligible)						
Primary / 2nd Home	\$1,000,000	75	700	12	43	
Primary / 2nd Home	\$1,000,000	80	740	12	43	
Primary / 2nd Home	\$2,000,000	75	720	24	43	
Primary / 2nd Home	\$3,000,000	75	760	24	43	
Information						
Interest Only	30 year Fixed Primary Residence and 2nd Home only. 10 Year IO w/ 20 Year Amortization.					
AUS Approve / Ineligible	Maximum loan amount of \$2,000,000 may defer to AUS requirement for reserves.					
Minimum Loan Amount	\$1 above the maximum county limit for Agency High Balance					
2-4 Unit	Max LTV is lowered by 5% in all cases (e.g. if 70 LTV is required for a single family property, 65 LTV is required for a 2-4 unit with the same loan attributes)					
Wholesale Lender Fee	\$1,695					

Loan Level Price Adjustments

Credit Score	LTV/CLTV Range						
	0-50.00	50.01 - 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
800+	0.625	0.625	0.625	0.625	0.500	0.375	0.250
780-799	0.500	0.500	0.500	0.500	0.375	0.250	0.000
760-779	0.500	0.500	0.500	0.500	0.375	0.250	0.000
740-759	0.375	0.375	0.375	0.375	0.250	0.125	-0.125
720-739	0.250	0.250	0.250	0.125	0.125	-0.250	-0.750
700-719	-0.250	-0.250	-0.250	-0.375	-0.625	-0.750	-1.500
680-699	-1.500	-1.500	-1.500	-1.750	-2.000	-3.000	-3.500
Transaction Type LLPAs							
	LTV/CLTV Range						
	0-50.00	50.01 - 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
Purchase / R&T - Primary Res. (680 Min)	0.500	0.500	0.500	0.375	0.250	0.125	0.000
Purchase / R&T - 2nd Home (680 Min)	0.375	0.375	0.375	0.125	-0.125	-0.375	-0.750
Purchase / R&T - Investment (700 Min)	-0.750	-0.750	-0.750	-1.125	-1.750	-2.375	
Cash-Out - Primary Residence (680 Min)	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000	-1.250
Cash-Out - 2nd Home (700 Min)	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
Cash-Out - Investment (700 Min)	-1.625	-1.625	-1.625				
Other LLPAs							
	LTV/CLTV Range						
	0-50.00	50.01 - 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500
Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500
2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	



Wholesale Borrower Paid SFR Ratesheet

Friday, December 13, 2024

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 Lock Requests:  
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Express Full Doc

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.750	105.825	105.475	105.325
9.625	105.500	105.350	105.200
9.500	105.375	105.225	105.075
9.375	105.250	105.100	104.950
9.250	105.125	104.975	104.825
9.125	105.000	104.850	104.700
9.000	104.875	104.725	104.575
8.875	104.625	104.475	104.325
8.750	104.375	104.225	104.075
8.625	104.125	103.975	103.825
8.500	103.875	103.725	103.575
8.375	103.625	103.475	103.325
8.250	103.375	103.225	103.075
8.125	103.125	102.975	102.825
8.000	102.875	102.725	102.575
7.875	102.625	102.475	102.325
7.750	102.375	102.225	102.075
7.625	102.125	101.975	101.825
7.490	101.875	101.725	101.575
7.375	101.500	101.350	101.200
7.250	101.000	100.850	100.700
7.125	100.500	100.350	100.200
6.990	100.000	99.850	99.700
6.875	99.500	99.350	99.200
6.750	99.000	98.850	98.700
6.625	98.500	98.350	98.200
6.490	98.000	97.850	97.700

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$125,000
	Max Loan Amount	\$3,000,000
	<\$1M Reserves Required	3 Months
	>\$1M - \$1.5M Reserves Required	6 Months
	>\$1.5M Reserves Required	9 Months
	<\$150,000	Max 80% LTV
	>\$1.5M - \$2.5M	Max LTV/CLTV 80%
	>\$2.5M	Max LTV/CLTV 75%
	>\$2.0M	Min FICO 680
	Rate & Term Refi	≤65% LTV
Interest Only	Minimum FICO	660
	≤ \$2.0M	Max LTV 80%
	>\$2.0M - \$2.5M	Max LTV 75%
	>\$2.5M	Max LTV 70%
Cash-Out	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Max LTV	80%
	Minimum FICO	660
DTI	Interest Only	Eligible
	Max DTI	50%
	DTI >45%	Max LTV 80%
Investment	FTHB Max DTI	45%
	Max LTV	80%
Second Home	>75% LTV Min FICO	700
Credit	Max LTV	80%
	Credit Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30
Residual Income	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
	Monthly Minimum	\$1,500

Lender Paid (LPC)	
<p>•LPC is equal to 1.25% of the loan amount.          •LPC adjustment to posted price = -1.25          •LPC is capped at the lesser of 1.25% or \$50,000.          •Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000</p>	
Borrower Paid	
<p>•Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000</p>	
Wholesale Fee	
Wholesale Lender Fee	\$1,695
Lock Extensions	
<b>Max of 2 extensions - Not to exceed original lock term</b>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<b>Max Lock Period (including extensions) is 60 days. Loans that go beyond 60 days are subject to worse case re-lock.</b>	
No Pre-Payment Penalty	
<b>If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.</b>	
<b>Lender Paid compensation is available if pre-payment penalty is not "none".</b>	

Loan Level Price Adjustments

	FICO	LTV/CLTV Range							
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO / LTV LLPAs	760+	1.000	1.000	1.000	0.750	0.625	0.375	0.125	-1.250
	740 - 759	0.875	0.875	0.875	0.625	0.500	0.250	-0.125	-1.500
	720 - 739	0.750	0.750	0.750	0.500	0.250	0.000	-0.500	-2.250
	700 - 719	0.625	0.625	0.625	0.375	-0.250	-0.500	-1.000	
	680 - 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	
	660 - 679	-0.125	-0.250	-0.750	-1.125	-1.875			
	≥\$125K - < \$150K	-3.000	-3.000	-3.000	-3.000	-3.250	-3.250	-3.250	
	≥\$150K - < \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500
Loan Size LLPAs	>\$200K - < \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
	>\$250K - < \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - < \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - < \$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>\$1.0M - < \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	>\$1.5M - < \$2.0M	0.250	0.250	0.250	0.250	0.000	-0.250	-0.250	
	>\$2.0M - < \$3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.625	
	12 Month Full-Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250
Loan Type LLPAs	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	
	Cash-Out w/ < 700	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500		
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	DTI >45	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	
	4 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Pre-Payment Penalty LLPAs Investor Only	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	1 year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	No PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	

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.





Wholesale Borrower Paid SFR Ratesheet

Friday, December 13, 2024

Lock Desk

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Lock Requests:  
<https://thirdparty.lending.axosbank.com>

Express Alt Doc

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.750	105.750	105.600	105.450
9.625	105.625	105.475	105.325
9.500	105.500	105.350	105.200
9.375	105.375	105.225	105.075
9.250	105.250	105.100	104.950
9.125	105.125	104.975	104.825
9.000	105.000	104.850	104.700
8.875	104.750	104.600	104.450
8.750	104.500	104.350	104.200
8.625	104.250	104.100	103.950
8.500	104.000	103.850	103.700
8.375	103.750	103.600	103.450
8.250	103.500	103.350	103.200
8.125	103.250	103.100	102.950
8.000	103.000	102.850	102.700
7.875	102.750	102.600	102.450
7.750	102.500	102.350	102.200
7.625	102.250	102.100	101.950
7.490	102.000	101.850	101.700
7.375	101.625	101.475	101.325
7.250	101.125	100.975	100.825
7.125	100.625	100.475	100.325
6.990	100.125	99.975	99.825
6.875	99.625	99.475	99.325
6.750	99.125	98.975	98.825
6.625	98.625	98.475	98.325
6.490	98.125	97.975	97.825

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$125,000
	Max Loan Amount	\$3,000,000
	<\$1M Reserves Required	3 Months
	≥\$1M - \$1.5M Reserves Required	6 Months
	>\$1.5M Reserves Required	9 Months
	<\$150,000	Max 80% LTV
Rate & Term Refi	>\$1.5M - \$2.5M	Max LTV/CLTV 80%
	>\$2.5M	Max LTV/CLTV 75%
	>\$2.0M	Minimum FICO 680
Interest Only	≤65% LTV	No Minimum Reserves
	Minimum FICO	660
	≤ \$2.0M	Max LTV 80%
	>\$2.0M - \$2.5M	Max LTV 75%
Cash-Out	>\$2.5M	Max LTV 70%
	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Max LTV	80%
DTI	Minimum FICO	660
	Interest Only	Eligible
	Max DTI	50%
	DTI >45%	Max LTV 80%
Investment	FTHB Max DTI	45%
	Max LTV	80%
Second Home	>75% LTV Min FICO	700
	Max LTV	80%
Credit	Asset Utilization	80%
	Credit Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
Residual Income	WVOE Mtg DQ 24 Month	0x30
	Monthly Minimum	\$1,500
WVOE	Occupancy	Primary Only
	Minimum FICO	680
	Max LTV ≥70 FICO	80 P/R&T, 70 RF/CO, FTHB 70
	Max LTV <70 FICO	75 P/R&T, 70 RF/CO, FTHB 70
P&L Only (12&24Mo)	Assets	No Gift Funds Allowed
	FICO <720	Max 75% LTV

Lender Paid (LPC)	
<p>LPC is equal to 1.25% of the loan amount. LPC adjustment to posted price = -1.25 LPC is capped at the lessor of 1.25% or \$50,000. Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000</p>	
Borrower Paid	
<p>Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000</p>	
Wholesale Fee	
Wholesale Lender Fee	\$1,695
Lock Extensions	
<p>Max of 2 extensions - Not to exceed original lock term</p>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<p>Max Lock Period (including extensions) is 60 days. Loans that go beyond 60 days are subject to worse case re-lock.</p>	
Program Options	
<p>Express Alt Doc 30 year Fixed Express Alt Doc 30 year Fixed I-O Express Alt Doc 40 Year Fixed I-O</p>	
No Pre-Payment Penalty	
<p>If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.</p>	
<p>Lender Paid compensation is available if pre-payment penalty is not "none".</p>	

Loan Level Price Adjustments

	FICO	LTV/CLTV Range							
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO / LTV LLPAs	760+	1.000	1.000	1.000	0.750	0.625	0.375	0.125	-1.000
	740 - 759	0.875	0.875	0.875	0.625	0.500	0.250	-0.125	-1.250
	720 - 739	0.750	0.750	0.750	0.500	0.250	0.125	-0.250	-2.000
	700 - 719	0.625	0.625	0.625	0.375	-0.250	-0.375	-0.750	
	680 - 699	0.625	0.500	0.375	-0.125	-0.625	-1.750	-2.250	
	660 - 679	-0.125	-0.250	-0.750	-1.000	-1.625			
Loan Size LLPAs	≥\$125K - <\$150K	-3.000	-3.000	-3.000	-3.000	-3.250	-3.250	-3.250	-2.500
	≥\$150K - ≤\$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500
	>\$200K - ≤\$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
	>\$250K - ≤\$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤\$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤\$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>\$1.0M - ≤\$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	>\$1.5M - ≤\$2.0M	0.250	0.250	0.250	0.250	0.000	-0.250	-0.250	
>\$2.0M - ≤\$3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.625		
Loan Type LLPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250
	12/24 Month CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.250	-2.000
	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	
	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	
	Cash-Out w/ < 700	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500		
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	DTI >45	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	
Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750		
Pre-Payment Penalty LLPAs <i>Investor Only</i>	4 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	1 year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	No PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	

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Wholesale Borrower Paid SFR Ratesheet

Friday, December 13, 2024

Lock Desk

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 Email: lockdesk@axosbank.com  
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Express DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.375	107.375	107.225	107.075
9.250	107.125	106.975	106.825
9.125	106.875	106.725	106.575
9.000	106.625	106.475	106.325
8.875	106.375	106.225	106.075
8.750	106.000	105.850	105.700
8.625	105.625	105.475	105.325
8.500	105.250	105.100	104.950
8.375	104.875	104.725	104.575
8.250	104.500	104.350	104.200
8.125	104.125	103.975	103.825
8.000	103.750	103.600	103.450
7.875	103.375	103.225	103.075
7.750	103.000	102.850	102.700
7.625	102.625	102.475	102.325
7.490	102.250	102.100	101.950
7.375	101.813	101.663	101.513
7.250	101.375	101.225	101.075
7.125	100.938	100.788	100.638
6.990	100.500	100.350	100.200
6.875	100.063	99.913	99.763
6.750	99.625	99.475	99.325
6.625	99.188	99.038	98.888

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$100,000
	Max Loan Amount	\$3,000,000
	<\$1M Reserves Required	3 Months
	≥\$1M - \$1.5M Reserves Required	6 Months
	>\$1.5M Reserves Required	9 Months
	<\$150,000	Max 75% LTV
Rate & Term Ref	>\$1.5M - \$2.0M	Max LTV/CLTV 75%
	>\$2.0M	Max LTV/CLTV 70%
	>\$2.0M	Min 700 FICO
Interest Only	≤65% LTV	No Minimum Reserves
	Minimum FICO	700
Cash-Out	Maximum Loan Amount	\$3,000,000
	Maximum LTV	80%
	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
DSCR <1.0	Loan Amount >\$1.5M	Max LTV 65%
	Loan Amount >\$1.5M	700
	Interest Only	Eligible
	Minimum DSCR	0.800
	Minimum FICO	720
	Max LTV	75%
Credit	Max LTV Cash Out	70%
	Max Loan Amount	\$1,500,000
	Interest Only	Not Eligible
	Credit Event Seasoning	36 Months
Short Term Rents	Mtg DQ 12 Month	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 75% LTV
First Time Investor	DSCR Calc'd Using STR	Reduce Max LTV by 5%
	Max LTV	75%
	Min Reserves	12
	Min DSCR	1.00

Lender Paid (LPC)	
•LPC is equal to 1.25% of the loan amount. •LPC adjustment to posted price = -1.25 •LPC is capped at the lessor of 1.25% or \$50,000. •Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000	
Borrower Paid	
•Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000	

Wholesale Fee	
Wholesale Lender Fee	\$1,695

Lock Extensions	
<b>Max of 2 extensions - Not to exceed original lock term</b>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<b>Max Lock Period (including extensions) is 60 days.</b>	
<b>Loans that go beyond 60 days are subject to worse case re-lock.</b>	

No Pre-Payment Penalty	
<b>If pre-pay is none then compensation is limited to Borrower Paid only. Lender Paid compensation is available if pre-payment penalty is not "none".</b>	

Loan Level Price Adjustments

	LTV/CLTV Range									
	FICO	≤60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85			
FICO / LTV LLPAs	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000		
	740 - 759	1.500	1.250	1.125	0.875	0.375	0.000	-1.125		
	720 - 739	1.375	1.000	0.875	0.625	0.125	-0.125	-1.625		
	700 - 719	1.250	1.000	0.625	0.125	-0.375	-0.625	-2.625		
Loan Size LLPAs	≥\$100K - < \$150K	-3.000	-3.000	-3.000	-3.000	-3.250	-3.250			
	≥\$150K - ≤ \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500		
	>\$200K - ≤ \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750		
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250		
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625		
	>\$500K - ≤ \$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125		
	>\$1.0M - ≤ \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
>\$1.5M - ≤ \$2.0M	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.750		
>\$2.0M - ≤ \$3.0M	0.125	0.125	-0.125	-0.375	-0.625					
Loan Type LLPAs	DSCR ≥1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.000		
	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000			
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000			
	Condo	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500		
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000		
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500		
	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000		
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500			
Pre-Payment Penalty LLPAs <i>Investor Only</i>	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625		
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
	1 year PPP	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500		
No PPP	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750			

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Wholesale Borrower Paid SFR Ratesheet

Lock Desk

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Friday, December 13, 2024

Closed End Second

Rate	Fixed 10 30 Day	Fixed 15 30 Day	Fixed 20 30 Day	Fixed 30 30 Day
12.875	110.438	110.438	110.438	110.188
12.750	110.188	110.188	110.188	109.938
12.625	109.938	109.938	109.938	109.688
12.500	109.688	109.688	109.688	109.438
12.375	109.438	109.438	109.438	109.188
12.250	109.188	109.188	109.188	108.938
12.125	108.938	108.938	108.938	108.688
12.000	108.688	108.688	108.688	108.438
11.875	108.438	108.438	108.438	108.188
11.750	108.188	108.188	108.188	107.938
11.625	107.938	107.938	107.938	107.688
11.500	107.688	107.688	107.688	107.438
11.375	107.438	107.438	107.438	107.188
11.250	107.188	107.188	107.188	106.938
11.125	106.938	106.938	106.938	106.688
11.000	106.688	106.688	106.688	106.438
10.875	106.438	106.438	106.438	106.188
10.750	106.188	106.188	106.188	105.938
10.625	105.938	105.938	105.938	105.688
10.500	105.688	105.688	105.688	105.438
10.375	105.438	105.438	105.438	105.188
10.250	105.188	105.188	105.188	104.938
10.125	104.938	104.938	104.938	104.688
10.000	104.688	104.688	104.688	104.438
9.875	104.438	104.438	104.438	104.188
9.750	104.188	104.188	104.188	103.938
9.625	103.938	103.938	103.938	103.688
9.500	103.688	103.688	103.688	103.438
9.375	103.438	103.438	103.438	103.188
9.250	103.188	103.188	103.188	102.938
9.125	102.938	102.938	102.938	102.688
9.000	102.688	102.688	102.688	102.438
8.875	102.438	102.438	102.438	102.188
8.750	102.188	102.188	102.188	101.938
8.625	101.938	101.938	101.938	101.688
8.500	101.688	101.688	101.688	101.438
8.375	101.438	101.438	101.438	101.188
8.250	101.188	101.188	101.188	100.938
8.125	100.938	100.938	100.938	100.688
8.000	100.688	100.688	100.688	100.438
7.875	100.438	100.438	100.438	100.188

Min/Max Final Prices / Lock Adjustments			
Minimum Final Price 99.50	Lock Term Adjustments		
	15 Day		0.150
Maximum Final Price 100.50	45 Day		-0.150
	60 Day		-0.300
Extensions and Fees			
Lock Extensions		Fee's	
7 Day	-0.125	Lender Fee	495.000
15 Day	-0.250		
30 Day	-0.500		

Eligibility Criteria		
Product Type	10, 15, 20, and 30 Year Fixed	
Loan Amount	Min Loan Size	\$75,000
	Max Loan Size	\$500,000
Occupancy	Primary Residence, 2nd Home, Investment	
DTI	Max DTI	45% (2nd Home / Inv) 50% (Primary)
Pay History	Mtg DQ 12 Months	0x30
Credit Event Seasoning	Bankruptcy, Short Sale, Deed-in-Lieu, Charge Off	60 Months
	Foreclosure, Forbearance, Multiple Credit Events	84 Months
Interest Only	Not Eligible	
Doc Type	Full Doc	24 Month W2 / Tax Returns
	Bank Statement	Not Eligible
Second Home / Investor	Min FICO	720
	Max CLTV	75%
Purpose	Stand Alone Purchase	Not Permitted
Borrower	POA	Not Eligible
	Non-Occupant Co-Borrower	Not Eligible
	Permanent Resident Alien	Eligible - See Guidelines
	Non-Permanent Resident Alien	Not Eligible
Property Type	2-4 Units	Not Eligible
	Non-Warrantable Condo/Co-Op	Not Eligible
	Rural Properties	Not Eligible
	Declining Markets	Not Eligible
Reserve Requirements	Not Required	
States	Tennessee	Not Eligible
	Texas	Not Eligible

FICO / CLTV			
FICO	Loan Size	Maximum CLTV	
		Primary Residence	Second Home / Investment
760+	\$75,000 - \$250,000	85%	75%
	\$250,001 - \$500,000	80%	75%
740	\$75,000 - \$500,000	80%	75%
720	\$75,000 - \$500,000	75%	75%
680	\$75,000 - \$500,000	75%	N/A

Compensation	
Lender Paid	<ul style="list-style-type: none"> <li>•LPC is equal to 1.25% of the loan amount.</li> <li>•LPC adjustment to posted price = -1.25</li> </ul>
Borrower Paid	Borrower Rebate Pricing capped at 100.50

Loan Level Price Adjustments

	CLTV Range								
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO / LTV LLPAs	780+	3.000	3.000	2.750	2.250	1.750	0.500	-3.750	-6.000
	760 - 779	2.500	2.250	2.000	1.500	1.250	-0.250	-4.250	-7.250
	740 - 759	1.500	1.250	1.000	0.750	0.500	-1.000	-5.250	
	720 - 739	0.250	0.000	-0.250	-0.500	-2.000	-3.500		
	700 - 719	-0.750	-1.000	-1.250	-1.500	-3.000	-4.500		
	680 - 699	-2.750	-3.250	-3.750	-4.500	-5.000	-6.500		
Loan Size LLPAs	≥\$75K - ≤ \$100K	-3.375	-3.375	-3.375	-3.375	-3.625	-3.875	-3.875	-3.875
	>\$100K - ≤ \$150K	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625
	>\$150K - ≤ \$200K	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
	>\$200K - ≤ \$250K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$250K - ≤ \$300K	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	>\$300K - ≤ \$500K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Loan Type LLPAs	DTI >43%	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000
	Condo	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500
	Second Home	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000		
	Investor Property	-1.500	-1.500	-2.000	-2.500	-3.000	-3.500		

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Expanded Prime

30 YEAR FIXED

Table with 4 columns: Rate, 15-Day, 30-Day, 45-Day. Lists various interest rates for different loan types and terms.

Minimum Final Price 98.00

Product Information

- Expanded Prime Program is for Borrowers with a clean derogatory housing event history (<math>\geq 48</math> months) and mortgage history (0x30x12).
Borrowers can qualify with Full Documentation (including 1099s), Streamline Documentation (including 1099s), Written Verification of Employment (WVOE), Asset Depletion, 12 Month 3rd Party P&L, 12M/24M Personal and Business Bank Statements.

- Min Loan Size of \$150,000
Max Loan Size of \$3,500,000
Max LTV of 90%
Minimum FICO of 660
Interest Only Eligible (Min 700 FICO, Max 85% LTV)
6 Months Minimum reserves
Cash Out can be used as reserves
DTI up to 85% subject to:
Requires a FICO score of 700 or greater
Maximum LTV 80%
Primary Residence only, no FTHB
Requires 1.5x Residual Income

Lender Paid (LPC)

- LPC is equal to 1.25% of the loan amount.
LPC adjustment to posted price = -.125
LPC is capped at the lesser of 1.25% or \$50,000.
Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000

Borrower Paid

- Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000

Wholesale Fee

Table with 2 columns: Wholesale Lender Fee, \$1.695

Lock Extensions

Max of 2 extensions - Not to exceed original lock term

Table with 2 columns: Lock Extension Term (7 Days, 15 Days, 30 Days), Lock Extension Rate (0.125, 0.250, 0.500)

Max Lock Period (including extensions) is 60 days.

Loans that go beyond 60 days are subject to worse case re-lock.

Loan Level Price Adjustments

Large table with columns for FICO, LTV/CLTV Range (50, 55, 60, 65, 70, 75, 80, 85) and rows for Full Doc, Alt Doc, Loan Size LLPAs, Loan Type LLPAs, Property Type LLPAs, Full Doc LLPAs, Alt Doc LLPAs, Pre-Payment Penalty LLPAs. Shows various adjustments for different loan scenarios.

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Expanded Non-QM / Flex Non-QM

Table with 4 columns: Rate, 15-Day, 30-Day, 45-Day. Rows show various interest rates for different terms.

Comparison table between Expanded Non-QM Information and Expanded Flex Non-QM Information, detailing credit requirements and documentation.

Table detailing Lender Paid (LPC) fees, Borrower Paid fees, Wholesale Fee, and Lock Extensions.

Loan Level Price Adjustments

Large table showing Loan Level Price Adjustments based on LTV/CLTV Range, FICO, and various loan characteristics.

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Expanded DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
10.250	108.422	108.272	108.122
10.125	108.172	108.022	107.872
10.000	107.922	107.772	107.622
9.875	107.672	107.522	107.372
9.750	107.422	107.272	107.122
9.625	107.172	107.022	106.872
9.500	106.922	106.772	106.622
9.375	106.672	106.522	106.372
9.250	106.422	106.272	106.122
9.125	106.172	106.022	105.872
9.000	105.922	105.772	105.622
8.875	105.672	105.522	105.372
8.750	105.391	105.241	105.091
8.625	105.110	104.960	104.810
8.500	104.828	104.678	104.528
8.375	104.547	104.397	104.247
8.250	104.266	104.116	103.966
8.125	103.985	103.835	103.685
8.000	103.703	103.553	103.403
7.875	103.391	103.241	103.091
7.750	103.078	102.928	102.778
7.625	102.766	102.616	102.466
7.500	102.453	102.303	102.153
7.375	102.078	101.928	101.778
7.250	101.703	101.553	101.403
7.125	101.328	101.178	101.028
7.000	100.953	100.803	100.653
6.875	100.578	100.428	100.278
6.750	100.078	99.928	99.778
6.625	99.578	99.428	99.278
6.500	99.078	98.928	98.778

Minimum Final Price 98.00

Product Information
<ul style="list-style-type: none"> <li>Expanded DSCR Plus Program is for professional investors with the following derogatory housing event history (&gt;=36 months clean) and mortgage history (0x30x12) seeking a business purpose, non-owner-occupied loan</li> <li>Borrowers will qualify with property income (Debt Service Coverage Ratio)</li> <li>Debt Service Coverage Ratio = Gross Rent/PITIA (Amortizing loan) or Gross Rent/ITIA (Interest Only)                             <ul style="list-style-type: none"> <li>DSCR eligible at .75x</li> <li>No Ratio DSCR is acceptable with restrictions</li> <li>No personal income to qualify</li> </ul> </li> <li>Personal recourse required for all entity members. No additional Borrowers are allowed to join an entity on Title or on the subject loan                             <ul style="list-style-type: none"> <li>Max Loan Size of \$2.0mm</li> <li>Max LTV of 80%</li> <li>Minimum FICO of 660</li> </ul> </li> <li>Interest Only acceptable with restrictions                             <ul style="list-style-type: none"> <li>3 Months minimum reserves</li> </ul> </li> <li>No requirement for additional reserves for other financed properties. Subject Property reserves only                             <ul style="list-style-type: none"> <li>Cash Out can be used as reserves</li> </ul> </li> </ul>

Lender Paid (LPC)
<ul style="list-style-type: none"> <li>LPC is equal to 1.25% of the loan amount.</li> <li>LPC adjustment to posted price = -1.25</li> <li>LPC is capped at the lessor of 1.25% or \$50,000.</li> <li>Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000</li> </ul>

Borrower Paid
<ul style="list-style-type: none"> <li>Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000</li> </ul>

Wholesale Fee	
Wholesale Lender Fee	\$1,695

Lock Extensions	
<b>Max of 2 extensions - Not to exceed original lock term</b>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<b>Max Lock Period (including extensions) is 60 days.</b>	
<b>Loans that go beyond 60 days are subject to re-lock.</b>	

Loan Level Price Adjustments

	LTV/CLTV Range							
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	≥780	0.875	0.625	0.500	0.125	-0.375	-0.875	-1.500
	760 – 779	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625
	740 – 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625
	720 – 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875
	700 – 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 – 699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	
Loan Size LLPAs	660 – 679	0.000	-0.375	-0.750	-2.000	-3.000		
	≥\$150K - ≤ \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.875	-3.000
	>\$200K - ≤ \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-2.125	-2.250
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤ \$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
DSCR	>\$1.0M - ≤ \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	
	>\$1.5M - ≤ \$2.0M	0.250	0.250	0.250	0.250	0.250	0.250	
	No Ratio	-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	
Credit Event LLPAs	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25+	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Loan Type LLPAs	FC/SS/DIL/BK7 36 - 47	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875
	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R&T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash Out	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Property LLPAs	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	
	Multi-Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
Pre-Payment Penalty LLPAs <i>Investor Only</i>	5 Year PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	4 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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.



**WHOLESALE BORROWER PAID**

Friday, December 13, 2024

**CONFORMING / CONVENTIONAL (DU)**

**Lock Desk**

Tel: 1-858-764-6597 x 1550  
 Email: lockdesk@axosbank.com

**30 & 25 YEAR FIXED**

Rate	15 Day	30 Day	45 Day	60 Day
8.000	103.502	103.377	103.252	103.127
7.875	103.174	103.049	102.924	102.799
7.750	102.832	102.707	102.582	102.457
7.625	103.127	103.002	102.877	102.752
7.500	102.831	102.706	102.581	102.456
7.375	102.537	102.412	102.287	102.162
7.250	102.216	102.091	101.966	101.841
7.125	102.199	102.074	101.949	101.824
7.000	101.818	101.693	101.568	101.443
6.875	101.418	101.293	101.168	101.043
6.750	100.971	100.846	100.721	100.596
6.625	100.962	100.837	100.712	100.587
6.500	100.522	100.397	100.272	100.147
6.375	100.043	99.918	99.793	99.668
6.250	99.522	99.397	99.272	99.147
6.125	99.368	99.263	99.138	99.013
6.000	98.862	98.737	98.612	98.487
5.875	98.286	98.161	98.036	97.911
5.750	97.676	97.551	97.426	97.301
5.625	97.368	97.243	97.118	96.993
5.500	96.757	96.632	96.507	96.382
5.375	96.112	95.987	95.862	95.737
5.250	95.446	95.321	95.196	95.071
5.125	94.975	94.850	94.725	94.600
5.000	94.303	94.178	94.053	93.928

**20 YEAR FIXED**

Rate	15 Day	30 Day	45 Day	60 Day
8.000	103.815	103.690	103.565	103.440
7.875	103.512	103.387	103.262	103.137
7.750	103.212	103.087	102.962	102.837
7.625	103.053	102.928	102.803	102.678
7.500	102.758	102.633	102.508	102.383
7.375	102.460	102.335	102.210	102.085
7.250	102.137	102.012	101.887	101.762
7.125	102.369	102.244	102.119	101.994
7.000	102.045	101.920	101.795	101.670
6.875	101.709	101.584	101.459	101.334
6.750	101.338	101.213	101.088	100.963
6.625	101.505	101.380	101.255	101.130
6.500	101.128	101.003	100.878	100.753
6.375	100.707	100.582	100.457	100.332
6.250	100.248	100.123	99.998	99.873
6.125	100.206	100.081	99.956	99.831
6.000	99.760	99.635	99.510	99.385
5.875	99.270	99.145	99.020	98.895
5.750	98.751	98.626	98.501	98.376
5.625	98.292	98.167	98.042	97.917
5.500	97.765	97.640	97.515	97.390
5.375	97.206	97.081	96.956	96.831
5.250	96.625	96.500	96.375	96.250
5.125	96.027	95.902	95.777	95.652
5.000	95.409	95.284	95.159	95.034

**15 & 10 YEAR FIXED**

Rate	15 Day	30 Day	45 Day	60 Day
7.250	102.440	102.315	102.190	102.065
7.125	102.380	102.255	102.130	102.005
7.000	102.139	102.014	101.889	101.764
6.875	101.902	101.777	101.652	101.527
6.750	101.649	101.524	101.399	101.274
6.625	101.734	101.609	101.484	101.359
6.500	101.491	101.366	101.241	101.116
6.375	101.223	101.098	100.973	100.848
6.250	100.941	100.816	100.691	100.566
6.125	100.998	100.873	100.748	100.623
6.000	100.704	100.579	100.454	100.329
5.875	100.402	100.277	100.152	100.027
5.750	100.082	99.957	99.832	99.707
5.625	99.767	99.642	99.517	99.392
5.500	99.446	99.321	99.196	99.071
5.375	99.108	98.983	98.858	98.733
5.250	98.755	98.630	98.505	98.380
5.125	98.380	98.255	98.130	98.005
5.000	97.988	97.863	97.738	97.613
4.875	97.576	97.451	97.326	97.201
4.750	97.147	97.022	96.897	96.772
4.625	96.830	96.705	96.580	96.455
4.500	96.435	96.310	96.185	96.060
4.375	96.013	95.888	95.763	95.638
4.250	95.582	95.457	95.332	95.207

**30 YEAR FIXED - HB**

Rate	15 Day	30 Day	45 Day	60 Day
8.000	101.582	101.457	101.332	101.207
7.875	101.319	101.194	101.069	100.944
7.750	101.041	100.916	100.791	100.666
7.625	101.672	101.547	101.422	101.297
7.500	101.445	101.320	101.195	101.070
7.375	101.217	101.092	100.967	100.842
7.250	100.968	100.843	100.718	100.593
7.125	100.961	100.836	100.711	100.586
7.000	100.656	100.531	100.406	100.281
6.875	100.332	100.207	100.082	99.957
6.750	99.968	99.843	99.718	99.593
6.625	99.824	99.699	99.574	99.449
6.500	99.469	99.344	99.219	99.094
6.375	99.096	98.971	98.846	98.721
6.250	98.656	98.531	98.406	98.281
6.125	98.164	98.039	97.914	97.789
6.000	97.626	97.501	97.376	97.251
5.875	97.046	96.921	96.796	96.671
5.750	96.421	96.296	96.171	96.046
5.625	95.576	95.451	95.326	95.201
5.500	94.951	94.826	94.701	94.576
5.375	94.334	94.209	94.084	93.959
5.250	93.656	93.531	93.406	93.281
5.125	92.588	92.463	92.338	92.213
5.000	91.925	91.800	91.675	91.550

**15 YEAR FIXED - HB**

Rate	15 Day	30 Day	45 Day	60 Day
7.625	101.604	101.479	101.354	101.229
7.500	101.423	101.298	101.173	101.048
7.375	101.224	101.099	100.974	100.849
7.250	101.022	100.897	100.772	100.647
7.125	100.818	100.693	100.568	100.443
7.000	100.610	100.485	100.360	100.235
6.875	100.391	100.266	100.141	100.016
6.750	100.159	100.034	99.909	99.784
6.625	99.689	99.564	99.439	99.314
6.500	99.498	99.373	99.248	99.123
6.375	99.287	99.162	99.037	98.912
6.250	99.062	98.937	98.812	98.687
6.125	98.824	98.699	98.574	98.449
6.000	98.571	98.446	98.321	98.196
5.875	98.280	98.155	98.030	97.905
5.750	97.985	97.860	97.735	97.610
5.625	97.628	97.503	97.378	97.253
5.500	97.320	97.195	97.070	96.945
5.375	96.983	96.858	96.733	96.608
5.250	96.625	96.500	96.375	96.250
5.125	96.023	95.898	95.773	95.648
5.000	95.661	95.536	95.411	95.286
4.875	95.288	95.163	95.038	94.913
4.750	94.883	94.758	94.633	94.508
4.625	93.962	93.837	93.712	93.587

Information and Overlay	
Minimum Loan Amount	\$150,000
Manufactured Home - Not Eligible	
DU Only	
DU PIW (Appraisal Waiver) - Eligible	
DU Day 1 Certainty (Income & Assets) - Eligible	
Refer to the Fannie Mae Selling Guide for eligibility. <a href="https://selling-guide.fanniemae.com">https://selling-guide.fanniemae.com</a>	
Lender Paid Compensation (LPC) is equal to 1.25% of the loan amount. LPC price adjustment: -1.25	
Lender Fee and Extension Cost Price Adj.	
<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
Lender Fee	\$995.00
<i>Borrower rebate capped at total of 3rd party closing costs, not to include any type of broker compensation, escrow pre-pays, property taxes, or home owners insurance.</i>	

**LOAN LEVEL PRICE ADJUSTMENTS - See Conventional LLPAs (DU) Tab**

CONFORMING / CONVENTIONAL (DU)

LOAN LEVEL PRICE ADJUSTMENTS

Purchase Money Loans - LLPA By Credit Score/LTV Ratio									
LTV Range - Applicable for all loans with terms >15 years									
Credit Score	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760 – 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740 – 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720 – 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700 – 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680 – 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660 – 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640 – 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620 – 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.500	-1.750
Limited Cash-Out Refinances - LLPA By Credit Score/LTV Ratio									
LTV Range - Applicable for all loans with terms >15 years									
Credit Score	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760 – 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740 – 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720 – 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700 – 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680 – 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660 – 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640 – 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620 – 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500
Purchase Money and Limited Cash-Out Refinance Loans - Additional LLPAs by Loan Attribute									
LTV Range - Applicable for all loans									
Loan Attribute	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
*Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High-Balance Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
**Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
Cash-Out Refinances - LLPA By Credit Score/LTV Ratio									
LTV Range - Applicable for all loans									
Credit Score	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375				
760 – 779	-0.375	-0.375	-0.875	-1.250	-1.875				
740 – 759	-0.375	-0.375	-1.000	-1.625	-2.375				
720 – 739	-0.375	-0.500	-1.375	-2.000	-2.750				
700 – 719	-0.375	-0.500	-1.625	-2.625	-3.250				
680 – 699	-0.375	-0.625	-2.000	-2.875	-3.750				
660 – 679	-0.375	-0.875	-2.750	-4.000	-4.750				
640 – 659	-0.375	-1.375	-3.125	-4.625	-5.125				
620 – 639	-0.375	-1.375	-3.375	-4.875	-5.125				
Cash-Out Refinances - Additional LLPAs by Loan Attribute									
LTV Range - Applicable for all loans									
Loan Attribute	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
*Condo	0.000	0.000	-0.125	-0.125	-0.750				
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375				
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375				
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625				
High-Balance Fixed Rate	-1.250	-1.250	-1.500	-1.500	-1.750				
**Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125				
Additional LLPAs by Loan Size									
Applicable for 30 Year Fixed Only									
Loan Amount					Price Enhancement				
\$150,000 - \$175,000					1.250				
\$175,001 - \$200,000					1.000				
\$200,001 - \$225,000					0.750				
\$225,001 - \$250,000					0.500				