Wholesale Sales Inquiries
Tel: 1-888-585-4869

Wholesale Borrower Paid SFR Ratesheet

Friday, August 21, 2026

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

PORTFOLIO ARM - BORROWER PAID

5/6 SOFR ARM 5/1/5 (JP51, JP51IO)

Base Rate	21 Day	30 Day	45 Day	60 Day
7.875	102.500	102.375	102.250	102.125
7.750	102.250	102.125	102.000	101.875
7.625	102.000	101.875	101.750	101.625
7.500	101.750	101.625	101.500	101.375
7.375	101.500	101.375	101.250	101.125
7.250	101.250	101.125	101.000	100.875
7.125	101.000	100.875	100.750	100.625
7.000	100.750	100.625	100.500	100.375
6.875	100.500	100.375	100.250	100.125
6.750	100.250	100.125	100.000	99.875
6.625	100.000	99.875	99.750	99.625
6.500	99.875	99.750	99.625	99.500
6.375	99.500	99.375	99.250	99.125

7/6 SOFR ARM 5/1/5 (JP71, JP71IO)

Base Rate	21 Day	30 Day	45 Day	60 Day
8.125	102.500	102.375	102.250	102.125
8.000	102.250	102.125	102.000	101.875
7.875	102.000	101.875	101.750	101.625
7.750	101.750	101.625	101.500	101.375
7.625	101.500	101.375	101.250	101.125
7.500	101.250	101.125	101.000	100.875
7.375	101.000	100.875	100.750	100.625
7.250	100.750	100.625	100.500	100.375
7.125	100.500	100.375	100.250	100.125
7.000	100.250	100.125	100.000	99.875
6.875	100.000	99.875	99.750	99.625
6.750	99.875	99.750	99.625	99.500
6.625	99.500	99.375	99.250	99.125

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

Base Rate	21 Day	30 Day	45 Day	60 Day
8.375	102.500	102.375	102.250	102.125
8.250	102.250	102.125	102.000	101.875
8.125	102.000	101.875	101.750	101.625
8.000	101.750	101.625	101.500	101.375
7.875	101.500	101.375	101.250	101.125
7.750	101.250	101.125	101.000	100.875
7.625	101.000	100.875	100.750	100.625
7.500	100.750	100.625	100.500	100.375
7.375	100.500	100.375	100.250	100.125
7.250	100.250	100.125	100.000	99.875
7.125	100.000	99.875	99.750	99.625
7.000	99.875	99.750	99.625	99.500
6.875	99.500	99.375	99.250	99.125

Rate Adjustments	
Refinance	0.125
2nd Home	0.250
2-4 Unit Property	0.250
Investment	0.250
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
FICO 679-660 (Exception)	0.500
FICO 659-640 (Exception)	0.875
FICO <640 (Exception)	1.250
Loan Amount $2,500,000 - $3,499,999	0.000
Loan Amount $3,500,000 - $5,000,000	0.125
Loan Amount $5,000,001 - $10,000,000	0.250
Loan Amount $10,000,001 - $20,000,000	0.375
Loan To Value (LTV) ≤ 50%	-0.250
Cross-Collateralization	0.500
Interest Only (**Max 60% LTV/CLTV**) 5/6 and 7/6 only	0.125
Cash Out ≤ $500,000	0.250
Cash Out >$500,000	0.500
Condo (Condotel Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
2 Year Prepayment Penalty (Invest. Only)	**-0.125**
Axos Premier Banking Relationship	**-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

Portfolio Wholesale Fees	
Lender Fee	$1,695.00
Trust/Entity Review	$350.00
TX Doc Review	$150.00
Privacy Mortgage	$350.00
Departing Residence Cross Collateral Property	0.5% of Loan Amount
No Pre-Payment Penalty (Inv Only)	1% 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 *Private Client* or *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.*

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%

Min. Loan Amount $500,000 | **Min Rate 6.375%**

Non-Resident Alien (NRA) = Not Eligible

TX (a6) "Home Equity" ELIGIBLE

12 Months Personal or Business Bank Statements ELIGIBLE

Loans ≤$1M: 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.

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

Max Borrower Paid Origination Fee = 2%

LTV Eligibility Matrix

Property Type / Loan Amount	≤$1MM LTV/CLTV	>$1MM - ≤$2MM LTV/CLTV	>$2MM - ≤$3MM LTV/CLTV	>$3MM - ≤$5MM LTV/CLTV	>$5MM - ≤$10MM LTV/CLTV	>$10MM - ≤$20MM LTV/CLTV
Primary Residence - Purchase						
1 Unit	70 / 75	70 / 75	65 / 70	65 / 65	60 / 60	55 / 55
2-4 Unit	65 / 70	65 / 70	65 / 70	60 / 65	55 / 60	50 / 55
Condo/Co-Op	60 / 65	60 / 65	60 / 65	55 / 60	50 / 55	45 / 50
Primary Residence - Rate & Term						
1 Unit	70 / 75	70 / 75	65 / 70	65 / 65	60 / 60	55 / 55
2-4 Unit	65 / 70	65 / 70	65 / 70	60 / 65	55 / 60	50 / 55
Condo/Co-Op	60 / 65	60 / 65	55 / 60	55 / 60	50 / 55	45 / 50
Primary Residence - Cash Out						
1 Unit	65 / 70	65 / 70	65 / 65	60 / 60	55 / 55	50 / 50
2-4 Unit	65 / 70	65 / 70	65 / 65	60 / 60	55 / 55	50 / 50
Condo/Co-Op	55 / 60	55 / 60	55 / 55	50 / 50	45 / 45	40 / 40
2nd Home - Purchase						
1 Unit	65 / 70	65 / 70	65 / 65	60 / 65	55 / 60	50 / 55
2-4 Unit	65 / 70	65 / 70	65 / 65	60 / 65	55 / 60	50 / 55
Condo/Co-Op	55 / 60	55 / 60	55 / 60	50 / 55	45 / 50	40 / 45
2nd Home - Refinance (Rate/Term)						
1 Unit	65 / 70	65 / 70	65 / 70	60 / 65	55 / 60	50 / 55
2-4 Unit	65 / 70	65 / 70	65 / 70	60 / 65	55 / 60	50 / 55
Condo/Co-Op	55 / 60	55 / 60	55 / 60	50 / 55	45 / 50	40 / 45
2nd Home - Refinance (Cash Out)						
1 Unit	60 / 60	60 / 60	60 / 60	55 / 55	50 / 50	45 / 45
2-4 Unit	60 / 60	60 / 60	60 / 60	55 / 55	50 / 50	45 / 45
Condo/Co-Op	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
Investment - Purchase						
1 Unit	65 / 65	65 / 65	65 / 65	60 / 65	55 / 60	50 / 55
2-4 Unit	65 / 65	65 / 65	65 / 65	60 / 65	55 / 60	50 / 55
Condo/Co-Op	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
Investment - Refinance (Rate/Term)						
1 Unit	65 / 65	65 / 65	65 / 65	60 / 65	55 / 60	50 / 55
2-4 Unit	65 / 65	65 / 65	65 / 65	60 / 65	55 / 60	50 / 55
Condo/Co-Op	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
Investment - Refinance (Cash Out)						
1 Unit	60 / 60	60 / 60	60 / 60	55 / 60	50 / 55	45 / 50
2-4 Unit	60 / 60	60 / 60	60 / 60	55 / 60	50 / 55	45 / 50
Condo/Co-Op	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45

Axos Bank
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Wholesale SFR Ratesheet Borrower Paid

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12 Month Bridge Loan (Interest Only) - BORROWER PAID ONLY

Base Rate
8.5% @ Par (100.00)

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 Trust/Entity Review Fee = $350.00

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			
Maximum LTVS	Loan Size	≥$1M - ≤$5M	≥$5M - ≤$10M	≥$10M - ≤$20M
	LTV	60%	55%	50%
	Loan Amounts >$5M are an exception and LTVs may be reduced on larger loan sizes			
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. *All appraisals require comparable rent survey.*			
Ineligible States	CT, DE, DC, HI, IL, IN, IA, KS, KY, LA, ME, NJ, NM, NY, ND, OH, OK, PA, SC, VT, WI **Texas Homestead properties are ineligible for Bridge program.*			
Please see full guidelines online for more information				

Wholesale Borrower Paid SFR RateSheet

Friday, August 21, 2026

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
7.625	101.464	101.402	101.308	101.120	100.933
7.500	101.397	101.335	101.241	101.053	100.866
7.375	101.306	101.244	101.150	100.963	100.775
7.250	101.203	101.140	101.046	100.859	100.671
7.125	101.103	101.040	100.947	100.759	100.572
7.000	100.972	100.910	100.816	100.628	100.441
6.875	100.798	100.736	100.642	100.454	100.267
6.750	100.596	100.533	100.439	100.252	100.064
6.625	100.376	100.313	100.220	100.032	99.845
6.500	100.157	100.094	100.001	99.813	99.626
6.375	99.912	99.850	99.756	99.568	99.381
6.250	99.587	99.524	99.431	99.243	99.056
6.125	99.144	99.082	98.988	98.800	98.613
6.000	98.647	98.584	98.490	98.303	98.115
5.875	98.107	98.045	97.951	97.763	97.576
5.750	97.594	97.531	97.437	97.250	97.062
5.625	97.079	97.016	96.923	96.735	96.548
5.500	96.558	96.495	96.402	96.214	96.027
5.375	96.006	95.944	95.850	95.662	95.475
5.250	95.455	95.393	95.299	95.112	94.924
5.125	94.869	94.807	94.713	94.525	94.338
5.000	94.262	94.200	94.106	93.919	93.731

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

Occupancy	Max Loan Amount	Max LTV/CLTV	Min Credit Score	Reserves	DTI
Purchase / Rate & Term Refinance					
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 (Max $500K Cash-Out)					
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. Cash-Out not eligible.
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	

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12, 18, 24, or 36 Month Construction to Permanent
One-Time Closing

12, 18, 24, or 36 Month Construction Rate (Interest Only)

18-Month Base Note Rate	30-Day Lock Term
7.75	PAR

Rate Adjustments	
12-Month Construction Term	-0.125
18-Month Construction Term	0.000
24-Month Construction Term	0.125
36-Month Construction Term	0.250
2nd Home or Investment	0.250
2-4 Unit	0.250
Loan Amount $1,000,000 - $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
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
Mid-Construction Refinance (Pre-Start)	0.500
Interest Only *(After Initial Construction Term)*	0.125

Fees	
Lender Processing Fee	$1,695
Trust/Entity Review	$350
Privacy Mortgage	$350
Lender Origination Fee	1% of Loan Amount
6-Month Extension *Max of 2*	0.50% of Loan Amount (Each)

One-Time Closing

Loan will automatically convert to permanent 5/6 ARM upon completion of construction.

Permanent Loan ARM Features

Index = 30 Day Average SOFR
Rate Floor = Initial Note Rate
Margin = 4.0
Caps = 5/1/5

Banking Requirement

Borrower must open a Axos Bank checking account for interest reserve, disbursements, and fund control.
Interest Reserve Required

Eligibility & Information

Maximum Loan Amount

Up to the lesser of 60% of the as-completed appraised value or 65% of total project costs, subject to underwriting; final loan amount may be less.

Construction Related Documents:

Fully Approved Plans, Permits and Budget Must Be Provided at Registration

Construction Period:
12, 18, 24, or 36 Months

Minimum Loan Amount $1,000,000

Ground Up or Rehab

Residential 1-4 Family Properties Only

Primary Residence, 2nd Home, Investment

US Citizens or Permanent Resident Aliens Only

Permanent Loan - 5/6 Fixed Period ARM
Amortized over 30 years

Rate Floor 7.75%

axos BANK

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Wholesale SFR Ratesheet

Friday, August 21, 2026

12, 18, or 24 Month Investor Construction Loan

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1 Month Term SOFR ARM (Interest Only)

18-Month Base Note Rate	
*8.12%	PAR

**SOFR (3.62% as of 7/29/26)+Margin (4.5) = Fully Indexed Rate*

Additional Margin Rate Adjustments	
12-Month Construction Term	-0.125
18-Month Construction Term	0.000
24-Month Construction Term	0.125
2-4 Unit	0.250
Loan Amount $1,000,000 - $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
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
Mid-Construction Refinance (Pre-Start)	0.500

Fees	
Lender Processing Fee	$1,695
Trust/Entity Review	$350
Privacy Mortgage	$350
Legal Fees / Doc Prep	$5,000
Lender Origination Fee	1% of Loan Amount
6-Month Extension *Max of 2, Can be used post construction through sale.*	0.50% of Loan Amount (Each)

ARM Features

Rate Floor = Initial Note Rate
Margin = 4.5
Ceiling Cap = 8% Over Initial Start Rate

Banking Requirement

Borrower must open a Axos Bank checking account for interest reserve, disbursements, and fund control.
Interest Reserve Required

Construction Related Documents

Fully approved plans, permits, and budget must be provided at registration.

Business Purpose / Entity Loan

Guarantee required for all individual member(s) with 25% or more ownership interest.

Mandatory pledge of membership interest in ownership entity.

Entity must be approved by Axos Bank legal counsel.

Eligibility & Information

Maximum Loan Amount

Up to the lesser of 60% of the as-completed appraised value or 65% of total project costs, subject to underwriting; final loan amount may be less.

Minimum Loan Amount $1,000,000

Construction Period: 12, 18, or 24 Months

Ground Up or Rehab

Residential 1-4 Family Properties Only

Investor Only

Fully Adjustable - Based on 1 Month SOFR

12 or 18 Month Pre-Payment Penalty Required

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Wholesale SFR Ratesheet

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Jumbo Cash-flow mAXimizer
Interest Only

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5/6 DEF INT (Interest Only) SOFR ARM

Pay Rate	Note Rate	21 Day	30 Day	45 Day
5.125	7.625	102.000	101.875	101.750
5.000	7.500	101.750	101.625	101.500
4.875	7.375	101.500	101.375	101.250
4.750	7.250	101.250	101.125	101.000
Max Borrower Rebate (after LPC) capped at $3,000				

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

Eligibility & Information
Minimum Loan Amount: $1 over Conforming Loan Limit
Minimum Credit Score: 700
Minimum Note Rate = 7.25% Minimum Pay Rate = 4.75%
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

Rate Adjustments	
2nd Home	0.250
Investment	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 $5,0000,001 - $10,000,000	0.250
Loan Amount $10,0000,001 - $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
2 Year Prepayment Penalty (Inv Only)	**-0.125**

Portfolio Wholesale Fees	
Lender Fee	$1,695.00
Trust/Entity Review	$350.00
Privacy Mortgage	$350.00
Departing Residence Cross Collateral Property	0.5% of Loan Amount
No Pre-Payment Penalty (Inv Only)	1% of Loan Amount

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

Pre-Payment Penalty (PPP)
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.

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.**

Eligible Income Documentation
Full Doc - 2 Year Tax Returns

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
Primary Residence - Purchase						
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
Primary Residence - Rate & Term						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	50 / 55	50 / 55	45 / 50	45 / 50	40 / 45	35 / 40
Primary Residence - Cash Out						
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
2nd Home - Purchase						
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
2nd Home - Refinance (Rate/Term)						
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
2nd Home - Refinance (Cash Out)						
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
Investment - Purchase						
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
Investment - Refinance (Rate/Term)						
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
Investment - Refinance (Cash Out)						
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

Wholesale Sales Inquiries
Tel: 1-888-585-4869

Wholesale Borrower Paid SFR Ratesheet

Friday, August 21, 2026

Non-Resident Alien - BORROWER PAID
2nd Home and Investment Occupancy Only

Lock Desk

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

5/6 FN SOFR ARM

Base Rate	21 Day	30 Day	45 Day	60 Day
9.500	103.000	102.875	102.750	102.625
9.375	102.750	102.625	102.500	102.375
9.250	102.500	102.375	102.250	102.125
9.125	102.250	102.125	102.000	101.875
9.000	102.000	101.875	101.750	101.625
8.875	101.750	101.625	101.500	101.375
8.750	101.500	101.375	101.250	101.125
8.625	101.250	101.125	101.000	100.875
8.500	101.000	100.875	100.750	100.625
8.375	100.750	100.625	100.500	100.375
8.250	100.500	100.375	100.250	100.125
8.125	100.250	100.125	100.000	99.875
8.000	100.000	99.875	99.750	99.625

7/6 FN SOFR ARM

Base Rate	21 Day	30 Day	45 Day	60 Day
9.750	103.000	102.875	102.750	102.625
9.625	102.750	102.625	102.500	102.375
9.500	102.500	102.375	102.250	102.125
9.375	102.250	102.125	102.000	101.875
9.250	102.000	101.875	101.750	101.625
9.125	101.750	101.625	101.500	101.375
9.000	101.500	101.375	101.250	101.125
8.875	101.250	101.125	101.000	100.875
8.750	101.000	100.875	100.750	100.625
8.625	100.750	100.625	100.500	100.375
8.500	100.500	100.375	100.250	100.125
8.375	100.250	100.125	100.000	99.875
8.250	100.000	99.875	99.750	99.625

10/6 FN SOFR ARM

Base Rate	21 Day	30 Day	45 Day	60 Day
10.000	103.000	102.875	102.750	102.625
9.875	102.750	102.625	102.500	102.375
9.750	102.500	102.375	102.250	102.125
9.625	102.250	102.125	102.000	101.875
9.500	102.000	101.875	101.750	101.625
9.375	101.750	101.625	101.500	101.375
9.250	101.500	101.375	101.250	101.125
9.125	101.250	101.125	101.000	100.875
9.000	101.000	100.875	100.750	100.625
8.875	100.750	100.625	100.500	100.375
8.750	100.500	100.375	100.250	100.125
8.625	100.250	100.125	100.000	99.875
8.500	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
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

Portfolio Wholesale Fees	
Lender Fee	$1,695.00
Trust/Entity Review	$350.00
Foreign National Review	$250.00
No Pre-Payment Penalty (Inv Only)	1% of Loan Amount

Foreign National

A Foreign National is a non-resident alien who is not authorized to live or work in the U.S, but they may periodically visit. If a borrower does not have a valid work VISA or work authorization card, and lives or works outside the U.S., they are considered a non-resident alien. This does not include permanent resident aliens or non-permanent resident aliens employed by a U.S. employer.

Borrowers are required to provide a current valid VISA, unless they are from a country who is approved under the Visa Waiver Program (VWP), in which case they may be exempt from certain documentation requirements.

https://travel.state.gov/content/travel/en/us-visas/tourismvisit/visa-waiver-program.html

Please see 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

Borrower rebate (after LPC) capped at $3,000.
Minimum Loan Amount $500,000
Minimum Rate 8.0%
Interest Only - Not Allowed
Power of Attorney - Not Allowed

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

Lender Paid Compensation
LPC is equal to 1.25% of the loan amount.
LPC is capped at the lessor of 1.25% or $50,000.
LPC price adjustment: -1.25

2nd Home = Standard Full Doc
Investment = Standard Full Doc

Valid SSN or ITIN required on URLA

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

Wholesale Borrower Paid SFR Ratesheet

Friday, August 21, 2026

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

Express Full Doc

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	106.875	106.725	106.575
9.125	106.750	106.600	106.450
8.990	106.625	106.475	106.325
8.875	106.500	106.350	106.200
8.750	106.281	106.131	105.981
8.625	106.031	105.881	105.731
8.490	105.781	105.631	105.481
8.375	105.516	105.366	105.216
8.250	105.234	105.084	104.934
8.125	104.938	104.788	104.638
7.990	104.625	104.475	104.325
7.875	104.297	104.147	103.997
7.750	103.969	103.819	103.669
7.625	103.625	103.475	103.325
7.490	103.250	103.100	102.950
7.375	102.875	102.725	102.575
7.250	102.469	102.319	102.169
7.125	102.063	101.913	101.763
6.990	101.625	101.475	101.325
6.875	101.063	100.913	100.763
6.750	100.406	100.256	100.106
6.625	99.781	99.631	99.481
6.490	99.156	99.006	98.856
6.375	98.531	98.381	98.231
6.250	97.906	97.756	97.606
6.125	97.281	97.131	96.981
5.990	96.656	96.506	96.356

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	$125,000
	Max Loan Amount	$3,000,000
	<$150,000	Max LTV/CLTV 80%
	>$1.5M - $2.0M	Max LTV/CLTV 85%
	>$2.0M - $2.5M	Max LTV/CLTV 80%
	>$2.5M	Max LTV/CLTV 75%
	>$2.0M	Min FICO 680
Reserve Requirement	<$1M	3 Months
	≥$1M - $1.5M	6 Months
	>$1.5M	9 Months
Rate & Term Refi	≤65% LTV	No Minimum Reserves
Interest Only	Min 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
	Interest Only	Eligible
DTI	Max DTI	50%
	FTHB Max DTI	45%
	DTI >45%	Max LTV 80%
Investment	Max LTV	80%
	>75% LTV Min FICO	700
	Baltimore City, MD & Philadelphia, PA	Not Eligible
Second Home	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mortgage DQ	1x30x12
	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
Residual Income	Monthly Minimum	$1,500

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

Max of 2 extensions - Not to exceed original lock term

7 Days	0.125
15 Days	0.250
30 Days	0.500

Max Lock Period (including extensions) is 60 days.
Loans that go beyond 60 days are subject to worse case re-lock.

No Pre-Payment Penalty

If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.

Lender Paid compensation is available if pre-payment penalty is not "none".

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**	**80.01-85**
FICO / LTV LLPAs	760+	1.250	1.250	1.125	0.875	0.625	0.250	0.000	-1.750
	740 – 759	1.125	1.125	1.000	0.875	0.625	0.000	-0.125	-2.500
	720 – 739	0.875	0.875	0.625	0.500	0.250	-0.125	-0.625	-4.000
	700 – 719	0.625	0.625	0.500	0.250	-0.125	-0.375	-1.125	
	680 – 699	0.375	0.000	-0.250	-0.750	-1.125	-2.500	-3.000	
	660 – 679	-0.125	-0.250	-0.750	-1.125	-1.875			
Loan Size LLPAs	≥$125K - < $150K	-3.875	-3.875	-3.875	-3.875	-4.125	-4.125	-4.125	
	≥$150K - ≤ $200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625
	>$200K - ≤ $250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
	>$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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>$1.0M - ≤ $1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>$1.5M - ≤ $2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	-0.125
	>$2.0M - ≤ $2.5M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.625	
	>$2.5M - ≤ $3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125		
Loan Type LLPAs	12 Month Full-Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250
	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	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	
	DTI >45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	
	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 *Investor Only*	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	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	1 year PPP	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	

Wholesale Borrower Paid SFR Ratesheet

Friday, August 21, 2026

Lock Desk

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

Express Alt Doc

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	107.219	107.069	106.919
9.125	107.094	106.944	106.794
8.990	106.969	106.819	106.669
8.875	106.844	106.694	106.544
8.750	106.625	106.475	106.325
8.625	106.375	106.225	106.075
8.490	106.125	105.975	105.825
8.375	105.875	105.725	105.575
8.250	105.594	105.444	105.294
8.125	105.297	105.147	104.997
7.990	105.000	104.850	104.700
7.875	104.688	104.538	104.388
7.750	104.359	104.209	104.059
7.625	104.031	103.881	103.731
7.490	103.688	103.538	103.388
7.375	103.250	103.100	102.950
7.250	102.781	102.631	102.481
7.125	102.281	102.131	101.981
6.990	101.750	101.600	101.450
6.875	101.188	101.038	100.888
6.750	100.563	100.413	100.263
6.625	99.906	99.756	99.606
6.490	99.250	99.100	98.950
6.375	98.594	98.444	98.294
6.250	97.906	97.756	97.606
6.125	97.219	97.069	96.919
5.990	96.531	96.381	96.231

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	$125,000
	Max Loan Amount	$3,000,000
	<$150,000	Max 80% LTV
	>$1.5M - <$2.0M	Max LTV/CLTV 85%
	≥$2.0M - ≤$2.5M	Max LTV/CLTV 80%
	>$2.5M	Max LTV/CLTV 75%
	>$2.0M	Minimum FICO 680
Reserve Requirements	<$1M	3 Months
	≥$1M - ≤$1.5M	6 Months
	>$1.5M	9 Months
Rate & Term Refi	≤65% LTV	No Minimum Reserves
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
	Interest Only	Eligible
DTI	Max DTI	50%
	FTHB Max DTI	45%
	DTI>45%	Max LTV 80%
Investment	Max LTV	80%
	>75% LTV Min FICO	700
	Baltimore City, MD & Philadelphia, PA	Not Eligible
Second Home	Max LTV	80%
Asset Utilization	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mortgage DQ	1x30x12
	Mtg DQ or Credit Event	Max 80% LTV
	WVOE Mtg DQ 24 Month	0x30x24
Property Type	Condo (Warrantable)	Max LTV 85%
	2-4 Unit	Max LTV 80%
WVOE	Occupancy	Primary Only
	Minimum FICO	680
	Max LTV ≥720 FICO	80% P/R&T, 70% CO/FTHB
	Max LTV <720 FICO	75% P/R&T, 70% CO/FTHB
	Assets	No Gift Funds Allowed
P&L Only (12&24Mo)	FICO <720	Max LTV 75%
	Max LTV	80%
Residual Income	Monthly Minimum	$1,500

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

Max of 2 extensions - Not to exceed original lock term

7 Days	0.125
15 Days	0.250
30 Days	0.500

Max Lock Period (including extensions) is 60 days.
Loans that go beyond 60 days are subject to worse case re-lock.

Program Options

Express Alt Doc 30 year Fixed
Express Alt Doc 30 year Fixed I-O
Express Alt Doc 40 Year Fixed I-O

No Pre-Payment Penalty

If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.

Lender Paid compensation is available if pre-payment penalty is not "none".

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**	**80.01-85**
FICO / LTV LLPAs	760+	1.250	1.250	1.125	0.875	0.625	0.250	0.000	-1.750
	740 – 759	1.125	1.125	1.000	0.750	0.500	0.000	-0.250	-2.500
	720 – 739	0.875	0.875	0.625	0.500	0.250	-0.500	-1.000	-4.000
	700 – 719	0.750	0.750	0.625	0.375	-0.125	-0.750	-1.250	
	680 – 699	0.375	0.000	-0.250	-0.750	-1.125	-2.500	-3.000	
	660 – 679	-0.250	-0.375	-0.625	-1.000	-1.750			
Loan Size LLPAs	≥$125K - < $150K	-3.875	-3.875	-3.875	-3.875	-4.125	-4.125	-4.125	
	≥$150K - ≤ $200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625
	>$200K - ≤ $250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
	>$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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>$1.0M - ≤ $1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>$1.5M - ≤ $2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	-0.125
	>$2.0M - ≤ $2.5M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.625	
	>$2.5M - ≤ $3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125		
Loan Type LLPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250
	24 Month CPA P&L	-1.375	-1.375	-1.375	-1.500	-1.500	-2.125	-2.750	
	12 Month CPA P&L	-1.750	-1.750	-1.750	-1.875	-1.875	-2.500	-3.375	
	Asset Utilization/Depletion	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	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	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	
	DTI >45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	
	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 ***Investor Only***	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	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	1 year PPP	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	

Wholesale Borrower Paid SFR Ratesheet

Friday, August 21, 2026

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

Express DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
8.750	107.156	107.006	106.856
8.625	107.031	106.881	106.731
8.490	106.906	106.756	106.606
8.375	106.781	106.631	106.481
8.250	106.656	106.506	106.356
8.125	106.469	106.319	106.169
7.990	106.281	106.131	105.981
7.875	106.031	105.881	105.731
7.750	105.781	105.631	105.481
7.625	105.469	105.319	105.169
7.490	105.031	104.881	104.731
7.375	104.531	104.381	104.231
7.250	103.969	103.819	103.669
7.125	103.344	103.194	103.044
6.990	102.719	102.569	102.419
6.875	102.031	101.881	101.731
6.750	101.281	101.131	100.981
6.625	100.563	100.413	100.263
6.490	99.844	99.694	99.544
6.375	99.125	98.975	98.825
6.250	98.406	98.256	98.106
6.125	97.688	97.538	97.388
5.990	96.969	96.819	96.669

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	$100,000
	Max Loan Amount	$3,000,000
	<$150,000	Max LTV/CLTV 75%
	>$1.5M - ≤$2.0M	Max LTV/CLTV 75%
	>$2.0M	Max LTV/CLTV 70%
	>$1.5M	Min 700 FICO
Reserve Requirement	<$1M	3 Months
	≥$1M - ≤$1.5M	6 Months
	>$1.5M	9 Months
Rate & Term Refi	≤65% LTV	No Minimum Reserves
Interest Only	Minimum FICO	700
	Maximum Loan Amount	$3,000,000
	Maximum LTV	80%
Cash-Out	Max Cash-Out on LTV >65%	$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Loan Amount >$1.5M	Max LTV 65%
	Loan Amount >$1.5M	700
	Interest Only	Eligible
DSCR <1.0	Minimum DSCR	0.800
	Minimum FICO	720
	Max LTV	75%
	Max LTV Cash Out	70%
	Max Loan Amount	$1,500,000
	Interest Only	Not Eligible
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30x12
	Mtg DQ 1x30x12 or Credit Event	Max LTV 75%
Property Type	Condo (Warrantable)	Max LTV 80%
	2-4 Unit	Max LTV 80%
First Time Investor	Max LTV	75%
	Min Reserves	12
	Min DSCR	1.00
Short Term Rents	DSCR Calc'd Using STR	Reduce Max LTV by 5%

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

No Pre-Payment Penalty

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".

Geographic Restriction

Properties located in Baltimore City, MD and Philadelphia, PA are not eligible.

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**	**80.01-85**
FICO / LTV LLPAs	760+	1.875	1.625	1.500	1.375	0.875	0.250	-0.750	
	740 – 759	1.625	1.375	1.250	1.125	0.625	-0.125	-1.250	
	720 – 739	1.125	0.750	0.625	0.500	0.250	-0.375	-2.000	
	700 – 719	0.750	0.500	0.125	-0.125	-0.500	-1.250	-3.000	
	680 – 699	0.000	0.000	-0.250	-0.750	-1.250			
Loan Size LLPAs	≥$125K - < $150K	-3.875	-3.875	-3.875	-3.875	-4.125	-4.125		
	≥$150K - ≤ $200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625
	>$200K - ≤ $250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
	>$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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>$1.0M - ≤ $1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>$1.5M - ≤ $2.0M	0.125	0.125	0.125	0.125	0.125	-0.125		
	>$2.0M - ≤ $2.5M	0.125	0.125	-0.125	-0.375	-0.625			
	>$2.5M - ≤ $3.0M	0.125	0.125	-0.125	-0.375	-0.625			
Loan Type LLPAs	DCSR ≥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 *Investor Only*	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	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	No PPP	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	

Wholesale Borrower Paid SFR Ratesheet

Friday, August 21, 2026

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Expanded Prime

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	106.827	106.677	106.527
9.125	106.577	106.427	106.277
9.000	106.327	106.177	106.027
8.875	106.077	105.927	105.777
8.750	105.827	105.677	105.527
8.625	105.577	105.427	105.277
8.500	105.327	105.177	105.027
8.375	105.077	104.927	104.777
8.250	104.827	104.677	104.527
8.125	104.577	104.427	104.277
8.000	104.327	104.177	104.027
7.875	104.045	103.895	103.745
7.750	103.764	103.614	103.464
7.625	103.452	103.302	103.152
7.500	103.139	102.989	102.839
7.375	102.764	102.614	102.464
7.250	102.389	102.239	102.089
7.125	102.014	101.864	101.714
7.000	101.639	101.489	101.339
6.875	101.202	101.052	100.902
6.750	100.764	100.614	100.464
6.625	100.327	100.177	100.027
6.500	99.889	99.739	99.589
6.375	99.389	99.239	99.089
6.250	98.889	98.739	98.589
6.125	98.326	98.176	98.026
6.000	97.764	97.614	97.464
5.875	97.139	96.989	96.839
5.750	96.514	96.364	96.214
5.625	95.826	95.676	95.526
5.500	95.139	94.989	94.839

Minimum Final Price 98.00

Product Information

- **Expanded Prime Program is for Borrowers with a clean housing event history (≥48 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 55% 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 = -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

Max of 2 extensions - Not to exceed original lock term

7 Days	0.125
15 Days	0.250
30 Days	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

	LTV/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**	**85.01-90**
Full Doc	≥780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 – 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 – 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 – 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	
	700 – 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	
	680 – 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250		
	660 – 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375		
Alt Doc	≥780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 – 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 – 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 – 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	
	700 – 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	
	680 – 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000		
	660 – 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625		
Loan Size LLPAs	≥$150K - ≤ $200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.875	-2.875	-3.625	-4.125
	>$200K - ≤ $250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.125	-2.125	-2.875	-3.375
	>$250K - ≤ $350K	-1.250	-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	-0.625
	>$500K - ≤ $1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>$1.0M - ≤ $1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>$1.5M - ≤ $2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>$2.0M - ≤ $2.5M	0.375	0.375	0.250	0.125	0.000	-0.125	-0.250		
	>$2.5M - ≤ $3.0M	0.375	0.250	0.125	0.000	-0.125	-0.250			
	>$3.0M - ≤ $3.5M	0.125	0.125	-0.125	-0.250					
Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500		
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	Cash-Out	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500		
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property Type LLPAs	Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	
	Florida Condo	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-0.875	-1.250	
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
	Florida	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.750
Full Doc LLPAs	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125
Alt Doc LLPAs	12 Mo. Bank State.	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750		
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000		
Pre-Payment Penalty LLPAs *Investor Only*	5 Year PPP	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750
	4 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250
	3 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	2 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

Wholesale Borrower Paid SFR Ratesheet

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Expanded Non-QM / Flex Non-QM

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	105.577	105.427	105.277
9.125	105.327	105.177	105.027
9.000	105.077	104.927	104.777
8.875	104.827	104.677	104.527
8.750	104.577	104.427	104.277
8.625	104.327	104.177	104.027
8.500	104.077	103.927	103.777
8.375	103.827	103.677	103.527
8.250	103.577	103.427	103.277
8.125	103.327	103.177	103.027
8.000	103.077	102.927	102.777
7.875	102.795	102.645	102.495
7.750	102.514	102.364	102.214
7.625	102.202	102.052	101.902
7.500	101.889	101.739	101.589
7.375	101.514	101.364	101.214
7.250	101.139	100.989	100.839
7.125	100.764	100.614	100.464
7.000	100.389	100.239	100.089
6.875	99.952	99.802	99.652
6.750	99.514	99.364	99.214
6.625	99.076	98.926	98.776
6.500	98.639	98.489	98.339
6.375	98.139	97.989	97.839
6.250	97.639	97.489	97.339
6.125	97.076	96.926	96.776
6.000	96.514	96.364	96.214
5.875	95.889	95.739	95.589
5.750	95.264	95.114	94.964
5.625	94.576	94.426	94.276
5.500	93.889	93.739	93.589

Minimum Final Price 98.00

Expanded Non-QM Information	Expanded Flex Non-QM Information
▪ Axos Bank Expanded Non-QM (Credit Grade A+) is for Borrowers with the following housing event history (>=36 months clean) and mortgage history (1x30x12) **▪ 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 $3,000,000** **▪ Max LTV of 90%** **▪ Minimum FICO of 660** **▪ DTI up to 50%** **▪ Interest Only Eligible** ***(Min 700 FICO, Max 80% LTV)*** **▪ 3 Months Minimum reserves** **▪ Cash Out can be used as reserves**	**▪ Axos Bank Expanded Flex Non-QM (Credit Grade A-) is for Borrowers with the following derogatory housing event history (>=24 months clean) and mortgage history (2x30x12 and 1x60x24)** **▪ Borrowers can qualify with Full Documentation (including 1099s), Streamline Documentation (including 1099s) and 12M/24M Personal and Business Bank Statements** **▪ Asset Depletion, 12 Month 3rd Party P&L, and WVOE are NOT eligible** **▪ Min Loan Size of $150,000** **▪ Max Loan Size of $2,000,000** **▪ Max LTV of 85%** **▪ Minimum FICO of 660** **▪ DTI up to 45%** **▪ Interest Only NOT Eligible** **▪ 3 Months minimum reserves** **▪ Cash Out can be used as reserves**

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	$1,695.00

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

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**	**80.01-85**	**85.01-90**
Full Doc	≥780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 – 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 – 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 – 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	
	700 – 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	
	680 – 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250		
	660 – 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375		
Alt Doc	≥780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 – 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 – 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 – 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	
	700 – 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	
	680 – 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000		
	660 – 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625		
Loan Size LLPAs	≥$150K - ≤ $200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.875	-2.875	-3.625	-4.125
	>$200K - ≤ $250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.125	-2.125	-2.875	-3.375
	>$250K - ≤ $350K	-1.250	-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	-0.625
	>$500K - ≤ $1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>$1.0M - ≤ $1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>$1.5M - ≤ $2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>$2.0M - ≤ $2.5M	0.375	0.375	0.250	0.125	0.125	-0.125			
	>$2.5M - ≤ $3.0M	0.375	0.250	0.125	0.000	-0.125				
Credit Event LLPAs	1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750
	2x30x12 or 1x60x24	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
	FC/SS/DIL/BK7 36-47	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	-1.500
	FC/SS/DIL/BK7 24-35	-1.250	-1.250	-1.250	-1.250	-1.500	-1.750	-1.750	-1.750	
Loan Type LLPAs	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000		
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	Cash-Out	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250			
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property LLPAs	Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750		
	Florida Condo	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-0.875		
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750		
	Florida	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.750
Full Doc LLPAs	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125
Alt Doc LLPAs	12 Mo. Bank State.	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750		
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000		
Pre-Payment Penalty LLPAs *Investor Only*	5 Year PPP	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750
	4 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250
	3 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	2 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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Wholesale Borrower Paid SFR Ratesheet

Friday, August 21, 2026

Expanded DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	108.655	108.505	108.355
9.125	108.405	108.255	108.105
9.000	108.155	108.005	107.855
8.875	107.905	107.755	107.605
8.750	107.655	107.505	107.355
8.625	107.405	107.255	107.105
8.500	107.155	107.005	106.855
8.375	106.905	106.755	106.605
8.250	106.655	106.505	106.355
8.125	106.374	106.224	106.074
8.000	106.061	105.911	105.761
7.875	105.749	105.599	105.449
7.750	105.436	105.286	105.136
7.625	105.124	104.974	104.824
7.500	104.749	104.599	104.449
7.375	104.374	104.224	104.074
7.250	103.936	103.786	103.636
7.125	103.499	103.349	103.199
7.000	102.999	102.849	102.699
6.875	102.499	102.349	102.199
6.750	101.936	101.786	101.636
6.625	101.374	101.224	101.074
6.500	100.749	100.599	100.449
6.375	100.124	99.974	99.824
6.250	99.436	99.286	99.136
6.125	98.748	98.598	98.448
6.000	98.061	97.911	97.761
5.875	97.311	97.161	97.011
5.750	96.561	96.411	96.261
5.625	95.811	95.661	95.511
5.500	95.061	94.911	94.761

Minimum Final Price 98.00

General Requirements		
Product Type	30 YR Fixed, 30 Year IO, 40 Year IO	
Loan Amount	Min: $150,000, Max: $3,000,000	
Occupancy	Investment Only	
Max LTV / Min FICO	80% / 660	
Min DSCR	0.75x or No Ratio Permissible	
DSCR Calculation	Gross Rent / PITIA (P&I), Gross Rent / ITIA (IO)	
DSCR No Ratio	Eligible	
Payment History	0x30x12	
Housing Event History	3+ Years	
Interest Only	Eligible (10/20 IO & 10/30 IO)	
IO Restrictions (DSCR ≤1.00)	Min 700 FICO, Max 75% LTV/CLTV/HCLTV	
IO Restrictions (DSCR ≥0.75)	Min 700 FICO, Max 70% LTV/CLTV/HCLTV	
IO Restrictions (No Ratio)	Not Permissible	
IO Restrictions (Loan Amount)	$2.0M-$2.5M: Max 65% LTV/CLTV/HCLTV >$2.5M - $3.0M: Max 60% LTV/CLTV/HCLTV	
First Time Investor	Max $2.0M Loan Amount	
Short Term Rental	Max $2.0M Loan Amount	
Prepay Penalties by State	Permissible by Law	
Reserve Requirements by Loan Amount	$150,000 - $500,000	3 Months
	$500,001 - $1,000,000	6 Months
	$1,000,001 - $2,000,000	6 Months
	$2,000,001 - $3,000,000	9 Months
	Additional Financed Properties	None
	Cash-Out Used as Reserves	Allowable
Property Type	2-4 Unit & Warrantable Condo	Max 75% LTV/CLTV/HCLTV
		$2.0M-$2.5M: Max 65% LTV/CLTV/HCLTV
		>$2.5M-$3.0M: Max 60% LTV/CTLV/HCTLV
	Rural Properties	Not Eligible
	Declining Markets	5% LTV Reduction
Borrower Eligibility	Permanent Resident Alien	Eligible, No Restrictions
	Non-Permanent Resident Alien	Max 75% LTV/CLTV/HCLTV No Cash-Out Max $2.0mm Loan Amount
Cash-Out Requirements	Max Loan Amount	$2.0M
	LTV >60%	$500K (Max Cash-Out)
	LTV ≤60%$	Unlimited Cash-Out

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	
Max of 2 extensions ***Not to exceed original lock term***	
7 Days	0.125
15 Days	0.250
30 Days	0.500

Max Lock Period (including extensions) is 60 days.
Loans that go beyond 60 days are subject to re-lock.

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	0.375	-0.125	-0.625	-1.500
	760 – 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 – 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
	720 – 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
	700 – 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 – 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
	660 – 679	-0.125	-0.500	-1.000	-2.250	-3.375		
Loan Size LLPAs	≥$150K - ≤ $200K	-2.625	-2.625	-2.625	-2.625	-2.625	-3.000	-3.125
	>$200K - ≤ $250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.250	-2.375
	>$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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>$1.0M - ≤ $1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>$1.5M - ≤ $2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>$2.0M - ≤ $2.5M	0.000	0.000	0.000	-0.125	-0.375		
	>$2.5M - ≤ $3.0M	-0.125	-0.125	-0.375	-0.500			
DSCR	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
	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
Credit Event LLPAs	FC/SS/DIL/BK7 36 - 47	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
Loan Type LLPAs	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	R&T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash Out	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
	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	-0.250	-0.375
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Condo	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo	0.000	-0.125	-0.250	-0.500	-0.750	-0.875	
	Multi-Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Florida	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500
Pre-Payment Penalty LLPAs ***Investor Only***	5 Year PPP	1.750	1.750	1.750	1.750	1.750	1.750	1.750
	4 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250
	3 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	2 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

Wholesale Borrower Paid SFR Ratesheet

Friday, August 21, 2026

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Closed End Second

	Fixed 10	Fixed 15	Fixed 20	Fixed 30
Rate	30 Day	30 Day	30 Day	30 Day
13.125	110.688	110.688	110.688	110.688
13.000	110.438	110.438	110.438	110.438
12.875	110.188	110.188	110.188	110.188
12.750	109.938	109.938	109.938	109.938
12.625	109.688	109.688	109.688	109.688
12.500	109.438	109.438	109.438	109.438
12.375	109.188	109.188	109.188	109.188
12.250	108.938	108.938	108.938	108.938
12.125	108.688	108.688	108.688	108.688
12.000	108.438	108.438	108.438	108.438
11.875	108.188	108.188	108.188	108.188
11.750	107.938	107.938	107.938	107.938
11.625	107.688	107.688	107.688	107.688
11.500	107.438	107.438	107.438	107.438
11.375	107.188	107.188	107.188	107.188
11.250	106.938	106.938	106.938	106.938
11.125	106.688	106.688	106.688	106.688
11.000	106.438	106.438	106.438	106.438
10.875	106.188	106.188	106.188	106.188
10.750	105.938	105.938	105.938	105.938
10.625	105.688	105.688	105.688	105.688
10.500	105.438	105.438	105.438	105.438
10.375	105.188	105.188	105.188	105.188
10.250	104.938	104.938	104.938	104.938
10.125	104.688	104.688	104.688	104.688
10.000	104.438	104.438	104.438	104.438
9.875	104.188	104.188	104.188	104.188
9.750	103.938	103.938	103.938	103.938
9.625	103.688	103.688	103.688	103.688
9.500	103.438	103.438	103.438	103.438
9.375	103.188	103.188	103.188	103.188
9.250	102.938	102.938	102.938	102.938
9.125	102.563	102.563	102.563	102.563
9.000	102.188	102.188	102.188	102.188
8.875	101.813	101.813	101.813	101.813
8.750	101.438	101.438	101.438	101.438
8.625	100.938	100.938	100.938	100.938
8.500	100.438	100.438	100.438	100.438
8.375	99.938	99.938	99.938	99.938
8.250	99.438	99.438	99.438	99.438
8.125	99.063	98.938	98.938	98.938

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
Investment Property	Baltimore City, MD & Philadelphia, PA	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	**▪LPC is equal to 1.25% of the loan amount.** **▪LPC adjustment to posted price = -1.25**
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+	2.750	2.750	2.500	2.250	1.500	0.750	0.000	-2.500
	760 - 779	2.000	1.750	1.750	1.375	0.875	0.500	-0.500	-3.500
	740 – 759	1.250	1.250	1.250	1.000	0.500	0.000	-1.500	
	720 – 739	0.750	0.750	0.750	0.500	0.000	-0.500		
	700 – 719	0.250	0.125	0.000	-0.375	-1.000	-1.750		
	680 – 699	-0.750	-1.000	-1.250	-1.500	-2.750	-3.750		
Loan Size LLPAs	≥$75K - < $100K	-3.000	-3.000	-3.000	-3.000	-3.250	-3.500	-3.500	-3.500
	≥$100K - ≤ $150K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
	>$150K - ≤ $200K	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875
	>$200K - ≤ $250K	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	>$250K - ≤ $300K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	>$300K - ≤ $350K	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>$350K - ≤ $500K	0.250	0.250	0.250	0.250	0.250	0.250	0.125	
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		

Wholesale Sales Inquiries
Tel: 1-888-585-4869

WHOLESALE BORROWER PAID

Friday, August 21, 2026

Lock Desk

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

CONFORMING / CONVENTIONAL (DU)

30 & 25 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	105.262	105.137	105.012	104.887
8.500	105.108	104.983	104.858	104.733
8.375	104.843	104.718	104.593	104.468
8.250	104.743	104.618	104.493	104.368
8.125	104.580	104.455	104.330	104.205
8.000	104.402	104.277	104.152	104.027
7.875	104.203	104.078	103.953	103.828
7.750	103.967	103.842	103.717	103.592
7.625	103.978	103.853	103.728	103.603
7.500	103.644	103.519	103.394	103.269
7.375	103.363	103.238	103.113	102.988
7.250	103.126	103.001	102.876	102.751
7.125	102.735	102.610	102.485	102.360
7.000	102.290	102.165	102.040	101.915
6.875	101.846	101.721	101.596	101.471
6.750	101.394	101.269	101.144	101.019
6.625	100.903	100.778	100.653	100.528
6.500	100.438	100.313	100.188	100.063
6.375	99.945	99.820	99.695	99.570
6.250	99.322	99.197	99.072	98.947
6.125	98.763	98.638	98.513	98.388
6.000	98.170	98.045	97.920	97.795
5.875	97.439	97.314	97.189	97.064
5.750	96.831	96.706	96.581	96.456
5.625	96.186	96.061	95.936	95.811

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.375	106.011	105.886	105.761	105.636
8.250	105.806	105.681	105.556	105.431
8.125	105.665	105.540	105.415	105.290
8.000	105.454	105.329	105.204	105.079
7.875	105.217	105.092	104.967	104.842
7.750	104.939	104.814	104.689	104.564
7.625	104.640	104.515	104.390	104.265
7.500	104.306	104.181	104.056	103.931
7.375	103.930	103.805	103.680	103.555
7.250	103.525	103.400	103.275	103.150
7.125	103.207	103.082	102.957	102.832
7.000	102.860	102.735	102.610	102.485
6.875	102.470	102.345	102.220	102.095
6.750	102.042	101.917	101.792	101.667
6.625	101.974	101.849	101.724	101.599
6.500	101.547	101.422	101.297	101.172
6.375	101.075	100.950	100.825	100.700
6.250	100.576	100.451	100.326	100.201
6.125	100.416	100.291	100.166	100.041
6.000	99.913	99.788	99.663	99.538
5.875	99.390	99.265	99.140	99.015
5.750	98.833	98.708	98.583	98.458
5.625	98.307	98.182	98.057	97.932
5.500	97.697	97.572	97.447	97.322
5.375	97.082	96.957	96.832	96.707

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	103.401	103.276	103.151	103.026
7.500	103.235	103.110	102.985	102.860
7.375	103.061	102.936	102.811	102.686
7.250	102.857	102.732	102.607	102.482
7.125	103.180	103.055	102.930	102.805
7.000	102.979	102.854	102.729	102.604
6.875	102.739	102.614	102.489	102.364
6.750	102.483	102.358	102.233	102.108
6.625	102.335	102.210	102.085	101.960
6.500	102.079	101.954	101.829	101.704
6.375	101.807	101.682	101.557	101.432
6.250	101.510	101.385	101.260	101.135
6.125	101.196	101.071	100.946	100.821
6.000	100.893	100.768	100.643	100.518
5.875	100.569	100.444	100.319	100.194
5.750	100.227	100.102	99.977	99.852
5.625	99.863	99.738	99.613	99.488
5.500	99.477	99.352	99.227	99.102
5.375	99.076	98.951	98.826	98.701
5.250	98.656	98.531	98.406	98.281
5.125	98.033	97.908	97.783	97.658
5.000	97.615	97.490	97.365	97.240
4.875	97.188	97.063	96.938	96.813
4.750	96.754	96.629	96.504	96.379
4.625	96.152	96.027	95.902	95.777

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	101.974	101.849	101.724	101.599
8.500	101.856	101.731	101.606	101.481
8.375	101.738	101.613	101.488	101.363
8.250	101.694	101.569	101.444	101.319
8.125	102.253	102.128	102.003	101.878
8.000	102.097	101.972	101.847	101.722
7.875	101.922	101.797	101.672	101.547
7.750	101.705	101.580	101.455	101.330
7.625	101.985	101.860	101.735	101.610
7.500	101.766	101.641	101.516	101.391
7.375	101.552	101.427	101.302	101.177
7.250	101.280	101.155	101.030	100.905
7.125	101.819	101.694	101.569	101.444
7.000	101.482	101.357	101.232	101.107
6.875	101.097	100.972	100.847	100.722
6.750	100.671	100.546	100.421	100.296
6.625	100.196	100.071	99.946	99.821
6.500	99.679	99.554	99.429	99.304
6.375	99.190	99.065	98.940	98.815
6.250	98.670	98.545	98.420	98.295
6.125	98.680	98.555	98.430	98.305
6.000	98.151	98.026	97.901	97.776
5.875	97.501	97.376	97.251	97.126
5.750	96.919	96.794	96.669	96.544
5.625	96.296	96.171	96.046	95.921

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	103.328	103.203	103.078	102.953
7.500	103.170	103.045	102.920	102.795
7.375	103.005	102.880	102.755	102.630
7.250	102.810	102.685	102.560	102.435
7.125	103.139	103.014	102.889	102.764
7.000	102.944	102.819	102.694	102.569
6.875	102.709	102.584	102.459	102.334
6.750	102.458	102.333	102.208	102.083
6.625	102.315	102.190	102.065	101.940
6.500	102.063	101.938	101.813	101.688
6.375	101.796	101.671	101.546	101.421
6.250	101.503	101.378	101.253	101.128
6.125	101.183	101.058	100.933	100.808
6.000	100.881	100.756	100.631	100.506
5.875	100.557	100.432	100.307	100.182
5.750	100.214	100.089	99.964	99.839
5.625	99.868	99.743	99.618	99.493
5.500	99.486	99.361	99.236	99.111
5.375	99.089	98.964	98.839	98.714
5.250	98.673	98.548	98.423	98.298
5.125	98.054	97.929	97.804	97.679
5.000	97.641	97.516	97.391	97.266
4.875	97.217	97.092	96.967	96.842
4.750	96.788	96.663	96.538	96.413
4.625	96.189	96.064	95.939	95.814

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. https://selling-guide.fanniemae.com	
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.	
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 Fee	$995.00
Borrower rebate capped at total of 3rd party closing costs, not to include any type of broker compensation, escrow pre-paids, property taxes, or home owners insurance.	

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

Wholesale Sales Inquiries
Tel: 1-888-585-4869

WHOLESALE BORROWER PAID

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

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	-2.250	-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