axos BANK

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

Wholesale Borrower Paid SFR Ratesheet

Wednesday, November 25, 2026 8:01 AM

PORTFOLIO ARM - BORROWER PAID

Lock Desk

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

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

Base Rate	21 Day	30 Day	45 Day	60 Day
8.125	104.000	103.875	103.750	103.625
8.000	103.750	103.625	103.500	103.375
7.875	103.250	103.125	103.000	102.875
7.750	102.875	102.750	102.625	102.500
7.625	102.500	102.375	102.250	102.125
7.500	102.125	102.000	101.875	101.750
7.375	101.625	101.500	101.375	101.250
7.250	101.250	101.125	101.000	100.875
7.125	100.875	100.750	100.625	100.500
7.000	100.375	100.250	100.125	100.000
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

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

Base Rate	21 Day	30 Day	45 Day	60 Day
8.375	104.875	104.750	104.625	104.500
8.250	104.500	104.375	104.250	104.125
8.125	104.000	103.875	103.750	103.625
8.000	103.500	103.375	103.250	103.125
7.875	103.000	102.875	102.750	102.625
7.750	102.500	102.375	102.250	102.125
7.625	102.000	101.875	101.750	101.625
7.500	101.500	101.375	101.250	101.125
7.375	101.000	100.875	100.750	100.625
7.250	100.500	100.375	100.250	100.125
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

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

Base Rate	21 Day	30 Day	45 Day	60 Day
8.625	106.125	106.000	105.875	105.750
8.500	105.750	105.625	105.500	105.375
8.375	105.125	105.000	104.875	104.750
8.250	104.625	104.500	104.375	104.250
8.125	104.000	103.875	103.750	103.625
8.000	103.500	103.375	103.250	103.125
7.875	102.250	102.125	102.000	101.875
7.750	101.750	101.625	101.500	101.375
7.625	101.125	101.000	100.875	100.750
7.500	100.500	100.375	100.250	100.125
7.375	100.000	99.875	99.750	99.625
7.250	99.875	99.750	99.625	99.500
7.125	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	-0.125
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	0.250
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 6.625%
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

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.

Member FDIC EQUAL HOUSING LENDER

Axos Bank
www.axosbank.com

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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				

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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
7.875	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 7.875%

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Wholesale SFR Ratesheet

Wednesday, November 25, 2026 8:01 AM

12, 18, or 24 Month Investor Construction Loan

Lock Desk
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Lock Requests:
https://thirdpartylending.axosbank.com

30-Day Average SOFR ARM (Interest Only)

18-Month Base Note Rate	
*8.426%	PAR

**30-Day Average SOFR (3.926% as of 11/25/26) + 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 30-Day Average SOFR
12 or 18 Month Pre-Payment Penalty Required

AXOS BANK

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Wholesale SFR Ratesheet

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Jumbo Cash-flow mAXimizer
Interest Only

Lock Desk

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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	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**

Eligible Income Documentation
Full Doc - 2 Year Tax Returns

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 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**

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.**

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

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.

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 Borrower Paid SFR RateSheet

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Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
8.125	101.543	101.481	101.387	101.200	101.012
8.000	101.493	101.430	101.336	101.149	100.961
7.875	101.406	101.344	101.250	101.062	100.875
7.750	101.319	101.257	101.163	100.976	100.788
7.625	101.233	101.170	101.076	100.889	100.701
7.500	101.168	101.105	101.011	100.824	100.636
7.375	101.097	101.035	100.941	100.753	100.566
7.250	101.007	100.945	100.851	100.663	100.476
7.125	100.819	100.756	100.662	100.475	100.287
7.000	100.482	100.420	100.326	100.139	99.951
6.875	100.034	99.971	99.877	99.690	99.502
6.750	99.476	99.414	99.320	99.133	98.945
6.625	98.892	98.830	98.736	98.549	98.361
6.500	98.312	98.249	98.155	97.968	97.780
6.375	97.797	97.734	97.641	97.453	97.266
6.250	97.325	97.263	97.169	96.982	96.794
6.125	96.815	96.753	96.659	96.471	96.284
6.000	96.344	96.281	96.188	96.000	95.813
5.875	95.714	95.652	95.558	95.370	95.183
5.750	95.221	95.159	95.065	94.878	94.690
5.625	94.681	94.618	94.525	94.337	94.150
5.500	94.209	94.147	94.053	93.865	93.678

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 (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	

axos BANK

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

Wholesale Borrower Paid SFR Ratesheet

Wednesday, November 25, 2026 8:01 AM

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

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Member FDIC EQUAL HOUSING LENDER

Wholesale Borrower Paid SFR Ratesheet

Wednesday, November 25, 2026 8:01 AM

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
10.250	107.234	107.084	106.934
10.125	107.109	106.959	106.809
10.000	106.984	106.834	106.684
9.875	106.859	106.709	106.559
9.750	106.734	106.584	106.434
9.625	106.609	106.459	106.309
9.490	106.390	106.240	106.090
9.375	106.140	105.990	105.840
9.250	105.890	105.740	105.590
9.125	105.625	105.475	105.325
8.990	105.343	105.193	105.043
8.875	105.046	104.896	104.746
8.750	104.734	104.584	104.434
8.625	104.421	104.271	104.121
8.490	104.109	103.959	103.809
8.375	103.796	103.646	103.496
8.250	103.453	103.303	103.153
8.125	103.078	102.928	102.778
7.990	102.671	102.521	102.371
7.875	102.265	102.115	101.965
7.750	101.828	101.678	101.528
7.625	101.265	101.115	100.965
7.490	100.640	100.490	100.340
7.375	99.953	99.803	99.653
7.250	99.203	99.053	98.903
7.125	98.453	98.303	98.153
6.990	97.703	97.553	97.403

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	-0.125	-1.875
	740 – 759	1.125	1.125	1.000	0.875	0.625	0.000	-0.250	-2.625
	720 – 739	0.875	0.875	0.625	0.500	0.250	-0.125	-0.750	-4.125
	700 – 719	0.625	0.625	0.500	0.250	-0.125	-0.375	-1.250	
	680 – 699	0.375	0.000	-0.250	-0.750	-1.125	-2.500	-3.125	
	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	
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000
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	

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Wholesale Borrower Paid SFR Ratesheet

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Email: lockdesk@axosbank.com
Lock Requests:
https://thirdpartylending.axosbank.com

Express Alt Doc

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
10.250	107.671	107.521	107.371
10.125	107.546	107.396	107.246
10.000	107.421	107.271	107.121
9.875	107.296	107.146	106.996
9.750	107.171	107.021	106.871
9.625	107.046	106.896	106.746
9.490	106.828	106.678	106.528
9.375	106.578	106.428	106.278
9.250	106.328	106.178	106.028
9.125	106.078	105.928	105.778
8.990	105.796	105.646	105.496
8.875	105.500	105.350	105.200
8.750	105.203	105.053	104.903
8.625	104.890	104.740	104.590
8.490	104.578	104.428	104.278
8.375	104.265	104.115	103.965
8.250	103.953	103.803	103.653
8.125	103.546	103.396	103.246
7.990	103.109	102.959	102.809
7.875	102.671	102.521	102.371
7.750	102.203	102.053	101.903
7.625	101.640	101.490	101.340
7.490	101.015	100.865	100.715
7.375	100.328	100.178	100.028
7.250	99.578	99.428	99.278
7.125	98.828	98.678	98.528
6.990	98.078	97.928	97.778

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	-0.125	-1.875
	740 – 759	1.125	1.125	1.000	0.750	0.500	0.000	-0.375	-2.625
	720 – 739	0.875	0.875	0.625	0.500	0.250	-0.500	-1.125	-4.125
	700 – 719	0.750	0.750	0.625	0.375	-0.125	-0.750	-1.375	
	680 – 699	0.375	0.000	-0.250	-0.750	-1.125	-2.500	-3.125	
	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	-1.875	-1.875	-1.875	-2.000	-2.000	-2.625	-3.250	
	12 Month CPA P&L	-2.250	-2.250	-2.250	-2.375	-2.375	-3.000	-3.875	
	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	
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000
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	

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Member FDIC EQUAL HOUSING LENDER

Wholesale Borrower Paid SFR Ratesheet

Wednesday, November 25, 2026 8:01 AM

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
9.750	106.984	106.834	106.684
9.625	106.859	106.709	106.559
9.490	106.734	106.584	106.434
9.375	106.609	106.459	106.309
9.250	106.484	106.334	106.184
9.125	106.359	106.209	106.059
8.990	106.234	106.084	105.934
8.875	106.046	105.896	105.746
8.750	105.859	105.709	105.559
8.625	105.640	105.490	105.340
8.490	105.421	105.271	105.121
8.375	105.203	105.053	104.903
8.250	104.953	104.803	104.653
8.125	104.515	104.365	104.215
7.990	104.015	103.865	103.715
7.875	103.484	103.334	103.184
7.750	102.921	102.771	102.621
7.625	102.234	102.084	101.934
7.490	101.421	101.271	101.121
7.375	100.546	100.396	100.246
7.250	99.609	99.459	99.309
7.125	98.671	98.521	98.371
6.990	97.734	97.584	97.434

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	-0.875	
	740 – 759	1.625	1.375	1.250	1.125	0.625	-0.125	-1.375	
	720 – 739	1.125	0.750	0.625	0.500	0.250	-0.375	-2.125	
	700 – 719	0.750	0.500	0.125	-0.125	-0.500	-1.250	-3.125	
	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	-0.750	-1.500	
	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		
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.000	
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	

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Member FDIC

Wholesale Borrower Paid SFR Ratesheet

Wednesday, November 25, 2026 8:01 AM

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

Expanded Prime

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	106.652	106.502	106.352
9.125	106.371	106.221	106.071
9.000	106.090	105.940	105.790
8.875	105.777	105.627	105.477
8.750	105.465	105.315	105.165
8.625	105.152	105.002	104.852
8.500	104.777	104.627	104.477
8.375	104.402	104.252	104.102
8.250	103.965	103.815	103.665
8.125	103.527	103.377	103.227
8.000	103.090	102.940	102.790
7.875	102.590	102.440	102.290
7.750	102.059	101.909	101.759
7.625	101.496	101.346	101.196
7.500	100.902	100.752	100.602
7.375	100.277	100.127	99.977
7.250	99.652	99.502	99.352
7.125	98.965	98.815	98.665
7.000	98.277	98.127	97.977
6.875	97.527	97.377	97.227
6.750	96.746	96.596	96.446
6.625	95.934	95.784	95.634
6.500	95.121	94.971	94.821
6.375	94.371	94.221	94.071
6.250	93.621	93.471	93.321
6.125	92.871	92.721	92.571
6.000	92.121	91.971	91.821
5.875	91.371	91.221	91.071
5.750	90.621	90.471	90.321
5.625	89.871	89.721	89.571
5.500	89.121	88.971	88.821

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

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https://thirdpartylending.axosbank.com

Expanded Non-QM / Flex Non-QM

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	105.402	105.252	105.102
9.125	105.121	104.971	104.821
9.000	104.840	104.690	104.540
8.875	104.527	104.377	104.227
8.750	104.215	104.065	103.915
8.625	103.902	103.752	103.602
8.500	103.527	103.377	103.227
8.375	103.152	103.002	102.852
8.250	102.715	102.565	102.415
8.125	102.277	102.127	101.977
8.000	101.840	101.690	101.540
7.875	101.340	101.190	101.040
7.750	100.809	100.659	100.509
7.625	100.246	100.096	99.946
7.500	99.652	99.502	99.352
7.375	99.027	98.877	98.727
7.250	98.402	98.252	98.102
7.125	97.715	97.565	97.415
7.000	97.027	96.877	96.727
6.875	96.277	96.127	95.977
6.750	95.496	95.346	95.196
6.625	94.684	94.534	94.384
6.500	93.871	93.721	93.571
6.375	93.121	92.971	92.821
6.250	92.371	92.221	92.071
6.125	91.621	91.471	91.321
6.000	90.871	90.721	90.571
5.875	90.121	89.971	89.821
5.750	89.371	89.221	89.071
5.625	88.621	88.471	88.321
5.500	87.871	87.721	87.571

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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Member FDIC EQUAL HOUSING LENDER

Wholesale Borrower Paid SFR Ratesheet

Wednesday, November 25, 2026 8:01 AM

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

Expanded DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	108.712	108.562	108.412
9.125	108.337	108.187	108.037
9.000	107.962	107.812	107.662
8.875	107.524	107.374	107.224
8.750	107.087	106.937	106.787
8.625	106.649	106.499	106.349
8.500	106.212	106.062	105.912
8.375	105.774	105.624	105.474
8.250	105.274	105.124	104.974
8.125	104.774	104.624	104.474
8.000	104.243	104.093	103.943
7.875	103.681	103.531	103.381
7.750	103.087	102.937	102.787
7.625	102.493	102.343	102.193
7.500	101.806	101.656	101.506
7.375	101.118	100.968	100.818
7.250	100.431	100.281	100.131
7.125	99.712	99.562	99.412
7.000	98.962	98.812	98.662
6.875	98.212	98.062	97.912
6.750	97.462	97.312	97.162
6.625	96.649	96.499	96.349
6.500	95.774	95.624	95.474
6.375	94.899	94.749	94.599
6.250	94.024	93.874	93.724
6.125	93.212	93.062	92.912
6.000	92.399	92.249	92.099
5.875	91.587	91.437	91.287
5.750	90.774	90.624	90.474
5.625	89.962	89.812	89.662
5.500	89.149	88.999	88.849

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

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Member FDIC EQUAL HOUSING LENDER

Wholesale Borrower Paid SFR Ratesheet

Wednesday, November 25, 2026 8:01 AM

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

Closed End Second

	Fixed 10	Fixed 15	Fixed 20	Fixed 30
Rate	30 Day	30 Day	30 Day	30 Day
13.625	110.250	110.250	110.250	110.250
13.500	110.000	110.000	110.000	110.000
13.375	109.750	109.750	109.750	109.750
13.250	109.500	109.500	109.500	109.500
13.125	109.250	109.250	109.250	109.250
13.000	109.000	109.000	109.000	109.000
12.875	108.750	108.750	108.750	108.750
12.750	108.500	108.500	108.500	108.500
12.625	108.250	108.250	108.250	108.250
12.500	108.000	108.000	108.000	108.000
12.375	107.750	107.750	107.750	107.750
12.250	107.500	107.500	107.500	107.500
12.125	107.250	107.250	107.250	107.250
12.000	107.000	107.000	107.000	107.000
11.875	106.750	106.750	106.750	106.750
11.750	106.500	106.500	106.500	106.500
11.625	106.250	106.250	106.250	106.250
11.500	106.000	106.000	106.000	106.000
11.375	105.750	105.750	105.750	105.750
11.250	105.500	105.500	105.500	105.500
11.125	105.250	105.250	105.250	105.250
11.000	105.000	105.000	105.000	105.000
10.875	104.750	104.750	104.750	104.750
10.750	104.500	104.500	104.500	104.500
10.625	104.250	104.250	104.250	104.250
10.500	104.000	104.000	104.000	104.000
10.375	103.750	103.750	103.750	103.750
10.250	103.500	103.500	103.500	103.500
10.125	103.250	103.250	103.250	103.250
10.000	103.000	103.000	103.000	103.000
9.875	102.750	102.750	102.750	102.750
9.750	102.500	102.500	102.500	102.500
9.625	102.125	102.125	102.125	102.125
9.500	101.750	101.750	101.750	101.750
9.375	101.375	101.375	101.375	101.375
9.250	101.000	101.000	101.000	101.000
9.125	100.500	100.500	100.500	100.500
9.000	100.000	100.000	100.000	100.000
8.875	99.500	99.500	99.500	99.500
8.750	99.000	99.000	99.000	99.000
8.625	98.625	98.500	98.500	98.500

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		

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.

Member FDIC EQUAL HOUSING LENDER

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

WHOLESALE BORROWER PAID

Wednesday, November 25, 2026 8:01 AM

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	103.321	103.196	103.071	102.946
8.500	103.109	102.984	102.859	102.734
8.375	102.779	102.654	102.529	102.404
8.250	102.614	102.489	102.364	102.239
8.125	102.818	102.693	102.568	102.443
8.000	102.571	102.446	102.321	102.196
7.875	102.308	102.183	102.058	101.933
7.750	102.006	101.881	101.756	101.631
7.625	102.362	102.237	102.112	101.987
7.500	102.048	101.923	101.798	101.673
7.375	101.691	101.566	101.441	101.316
7.250	101.299	101.174	101.049	100.924
7.125	101.178	101.053	100.928	100.803
7.000	100.778	100.653	100.528	100.403
6.875	100.397	100.272	100.147	100.022
6.750	99.917	99.792	99.667	99.542
6.625	99.568	99.443	99.318	99.193
6.500	99.021	98.896	98.771	98.646
6.375	98.443	98.318	98.193	98.068
6.250	97.878	97.753	97.628	97.503
6.125	97.327	97.202	97.077	96.952
6.000	96.747	96.622	96.497	96.372
5.875	96.032	95.907	95.782	95.657
5.750	95.375	95.250	95.125	95.000
5.625	94.793	94.668	94.543	94.418

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.375	103.848	103.723	103.598	103.473
8.250	103.611	103.486	103.361	103.236
8.125	103.757	103.632	103.507	103.382
8.000	103.516	103.391	103.266	103.141
7.875	103.249	103.124	102.999	102.874
7.750	102.949	102.824	102.699	102.574
7.625	102.931	102.806	102.681	102.556
7.500	102.620	102.495	102.370	102.245
7.375	102.292	102.167	102.042	101.917
7.250	101.933	101.808	101.683	101.558
7.125	102.295	102.170	102.045	101.920
7.000	101.929	101.804	101.679	101.554
6.875	101.536	101.411	101.286	101.161
6.750	101.101	100.976	100.851	100.726
6.625	101.181	101.056	100.931	100.806
6.500	100.744	100.619	100.494	100.369
6.375	100.267	100.142	100.017	99.892
6.250	99.760	99.635	99.510	99.385
6.125	99.223	99.098	98.973	98.848
6.000	98.653	98.528	98.403	98.278
5.875	98.061	97.936	97.811	97.686
5.750	97.451	97.326	97.201	97.076
5.625	96.829	96.704	96.579	96.454
5.500	96.215	96.090	95.965	95.840
5.375	95.654	95.529	95.404	95.279

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	102.856	102.731	102.606	102.481
7.500	102.668	102.543	102.418	102.293
7.375	102.460	102.335	102.210	102.085
7.250	102.233	102.108	101.983	101.858
7.125	102.448	102.323	102.198	102.073
7.000	102.221	102.096	101.971	101.846
6.875	101.968	101.843	101.718	101.593
6.750	101.694	101.569	101.444	101.319
6.625	101.517	101.392	101.267	101.142
6.500	101.243	101.118	100.993	100.868
6.375	100.955	100.830	100.705	100.580
6.250	100.638	100.513	100.388	100.263
6.125	100.303	100.178	100.053	99.928
6.000	99.937	99.812	99.687	99.562
5.875	99.549	99.424	99.299	99.174
5.750	99.150	99.025	98.900	98.775
5.625	98.731	98.606	98.481	98.356
5.500	98.319	98.194	98.069	97.944
5.375	97.894	97.769	97.644	97.519
5.250	97.461	97.336	97.211	97.086
5.125	96.844	96.719	96.594	96.469
5.000	96.408	96.283	96.158	96.033
4.875	95.962	95.837	95.712	95.587
4.750	95.502	95.377	95.252	95.127
4.625	94.901	94.776	94.651	94.526

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	100.128	100.003	99.878	99.753
8.500	99.942	99.817	99.692	99.567
8.375	99.751	99.626	99.501	99.376
8.250	99.631	99.506	99.381	99.256
8.125	100.601	100.476	100.351	100.226
8.000	100.374	100.249	100.124	99.999
7.875	100.114	99.989	99.864	99.739
7.750	99.817	99.692	99.567	99.442
7.625	101.701	101.576	101.451	101.326
7.500	101.404	101.279	101.154	101.029
7.375	101.067	100.942	100.817	100.692
7.250	100.683	100.558	100.433	100.308
7.125	100.500	100.375	100.250	100.125
7.000	100.104	99.979	99.854	99.729
6.875	99.682	99.557	99.432	99.307
6.750	99.217	99.092	98.967	98.842
6.625	98.717	98.592	98.467	98.342
6.500	98.182	98.057	97.932	97.807
6.375	97.538	97.413	97.288	97.163
6.250	96.898	96.773	96.648	96.523
6.125	96.253	96.128	96.003	95.878
6.000	95.601	95.476	95.351	95.226
5.875	94.870	94.745	94.620	94.495
5.750	94.181	94.056	93.931	93.806
5.625	92.889	92.764	92.639	92.514

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	100.379	100.254	100.129	100.004
7.500	100.229	100.104	99.979	99.854
7.375	100.056	99.931	99.806	99.681
7.250	99.861	99.736	99.611	99.486
7.125	100.175	100.050	99.925	99.800
7.000	99.978	99.853	99.728	99.603
6.875	99.755	99.630	99.505	99.380
6.750	99.507	99.382	99.257	99.132
6.625	99.603	99.478	99.353	99.228
6.500	99.355	99.230	99.105	98.980
6.375	99.082	98.957	98.832	98.707
6.250	98.780	98.655	98.530	98.405
6.125	98.790	98.665	98.540	98.415
6.000	98.481	98.356	98.231	98.106
5.875	98.164	98.039	97.914	97.789
5.750	97.819	97.694	97.569	97.444
5.625	97.464	97.339	97.214	97.089
5.500	97.065	96.940	96.815	96.690
5.375	96.646	96.521	96.396	96.271
5.250	96.218	96.093	95.968	95.843
5.125	95.282	95.157	95.032	94.907
5.000	94.849	94.724	94.599	94.474
4.875	94.407	94.282	94.157	94.032
4.750	93.941	93.816	93.691	93.566
4.625	92.480	92.355	92.230	92.105

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

axos BANK
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