

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

Base Rate	21 Day	30 Day	45 Day	60 Day
8.250	103.000	102.875	102.750	102.625
8.125	102.750	102.625	102.500	102.375
8.000	102.500	102.375	102.250	102.125
7.875	102.250	102.125	102.000	101.875
7.750	102.000	101.875	101.750	101.625
7.625	101.750	101.625	101.500	101.375
7.500	101.500	101.375	101.250	101.125
7.375	101.250	101.125	101.000	100.875
7.250	101.000	100.875	100.750	100.625
7.125	100.750	100.625	100.500	100.375
7.000	100.500	100.375	100.250	100.125
6.875	100.250	100.125	100.000	99.875
6.750	100.000	99.875	99.750	99.625

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

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

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

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

Rate Adjustments	
Refinance	0.125
2nd Home	0.250
2-4 Unit Property	0.250
Investment (18 mo. Pre-Payment Penalty)	0.250
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
FICO 679-680 (Exception)	0.500
FICO 659-640 (Exception)	0.875
FICO <640 (Exception)	1.250
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
Loan To Value (LTV) ≤ 50%	-0.250
Cross-Collateralization	0.500
Interest Only (Max 60% LTV/CLTV) 5/6 and 7/6 only	0.125
Cash Out ≤ \$500,000	0.250
Cash Out >\$500,000	0.500
Condo (Condolet Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
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

ARM Features	
Index = 30 Day Average SOFR	
Rate Floor = Note Rate	
Margin = 3.25	
Caps = 5/1/5	

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

Information	
Borrower rebate (after LPC) capped at \$3,000.	
Bank Statement Income LTV Max 65%	
Bank Statement - Interest Only Max LTV 60%	
Minimum Loan Amount \$500,000	
Minimum Rate 6.75%	
Non-Resident Alien (NRA) = Not Eligible	
See Foreign National Program on page 3	
TX (a6) "Home Equity" ELIGIBLE	
12 Months Personal or Business Bank Statements ELIGIBLE	
Loans ≤\$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below	
Lender Paid Compensation	
LPC is equal to 1.25% of the loan amount.	
LPC is capped at the lesser of 1.25% or \$50,000.	

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

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

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5/6 FN SOFR ARM

Base Rate	21 Day	30 Day	45 Day	60 Day
9.625	103.000	102.875	102.750	102.625
9.500	102.750	102.625	102.500	102.375
9.375	102.500	102.375	102.250	102.125
9.250	102.250	102.125	102.000	101.875
9.125	102.000	101.875	101.750	101.625
9.000	101.750	101.625	101.500	101.375
8.875	101.500	101.375	101.250	101.125
8.750	101.250	101.125	101.000	100.875
8.625	101.000	100.875	100.750	100.625
8.500	100.750	100.625	100.500	100.375
8.375	100.500	100.375	100.250	100.125
8.250	100.250	100.125	100.000	99.875
8.125	100.000	99.875	99.750	99.625

7/6 FN SOFR ARM

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

10/6 FN SOFR ARM

Base Rate	21 Day	30 Day	45 Day	60 Day
10.125	103.000	102.875	102.750	102.625
10.000	102.750	102.625	102.500	102.375
9.875	102.500	102.375	102.250	102.125
9.750	102.250	102.125	102.000	101.875
9.625	102.000	101.875	101.750	101.625
9.500	101.750	101.625	101.500	101.375
9.375	101.500	101.375	101.250	101.125
9.250	101.250	101.125	101.000	100.875
9.125	101.000	100.875	100.750	100.625
9.000	100.750	100.625	100.500	100.375
8.875	100.500	100.375	100.250	100.125
8.750	100.250	100.125	100.000	99.875
8.625	100.000	99.875	99.750	99.625

Rate Adjustments

Refinance	0.125
2-4 Unit Property	0.250
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
Loan To Value (LTV) ≤ 50%	-0.250
Cross-Collateralization (Wholesale Only)	0.500
Cash Out ≤ \$500,000	0.250
Cash Out >\$500,000	0.500
Condo (Condotel Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
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
Foreign National Review	\$250.00

Axos Bank Checking Account Offer

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

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

Foreign National

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

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

<https://travel.state.gov/content/travel/en/us-visas/tourism/visit/visa-waiver-program.html>

Please see Wholesale Portfolio Guidelines for Visa and income documentation requirements and full eligibility details.

ARM Features

Index = 30 Day Average SOFR
Rate Floor = Note Rate
Margin = 3.25
Caps = 5/1/5

Information

Borrower rebate (after LPC) capped at \$3,000.

Minimum Loan Amount \$500,000

Minimum Rate 8.125%

Interest Only - Not Allowed

Power of Attorney - Not Allowed

Pre-Payment Penalty (Investor only) is 18 months and equal to 6 months interest.

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

Lock Desk

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

5/6 DEF INT (Interest Only) SOFR ARM

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

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

Rate Adjustments	
2nd Home	0.250
Investment (18 mo. Pre-Payment Penalty)	0.250
Loan Amount \$647,201 - \$2,499,999	0.000
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
Cross-Collateralization (Wholesale Only)	0.500
Cash Out ≤ \$500,000	0.250
Cash Out > \$500,000	0.500
Condo (Condotel Max 50% LTV)	0.125

Price Adjustments	
Max of 2 extensions - Not to exceed original lock term	
7 Day Lock Extension	-0.125
15 Day Lock Extension	-0.250
30 Day Lock Extension	-0.500
Lender Paid Compensation	-1.250

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

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

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

Eligible Income Documentation	
Full Doc - 2 Year Tax Returns	

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

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

Property Type	LTV Eligibility Matrix					
	≤\$1MM LTV/CLTV	>\$1MM - ≤\$2MM LTV/CLTV	>\$2MM - ≤\$3MM LTV/CLTV	>\$3MM - ≤\$5MM LTV/CLTV	>\$5MM - ≤\$10MM LTV/CLTV	>\$10MM - ≤\$20MM LTV/CLTV
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	50 / 55	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

Axos Bankwww.axosbank.comWholesale Sales Inquiries

Tel: 1-888-585-4869

Wholesale SFR Ratesheet Borrower Paid**Lock Desk**

Tel: 1-858-764-6597 x 1550

Email: lockdesk@axosbank.com

Lock Requests:

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

Base Rate
9.75% @ 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

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



Wholesale Borrower Paid SFR RateSheet

Tuesday, January 14, 2025

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
8.000	102.297	102.234	102.140	101.953	101.765
7.875	102.030	101.967	101.874	101.686	101.499
7.750	101.762	101.700	101.606	101.418	101.231
7.625	101.505	101.443	101.349	101.162	100.974
7.500	101.223	101.161	101.067	100.880	100.692
7.375	100.932	100.870	100.776	100.589	100.401
7.250	100.635	100.573	100.479	100.292	100.104
7.125	100.304	100.241	100.147	99.960	99.772
7.000	99.969	99.906	99.812	99.625	99.437
6.875	99.616	99.554	99.460	99.272	99.085
6.750	99.239	99.176	99.083	98.895	98.708
6.625	98.863	98.801	98.707	98.519	98.332
6.500	98.367	98.304	98.211	98.023	97.836
6.375	97.770	97.708	97.614	97.426	97.239
6.250	97.205	97.143	97.049	96.862	96.674
6.125	96.536	96.474	96.380	96.193	96.005
6.000	95.968	95.906	95.812	95.624	95.437
5.875	95.595	95.533	95.439	95.252	95.064
5.750	95.248	95.185	95.091	94.904	94.716
5.625	94.888	94.826	94.732	94.545	94.357
5.500	94.544	94.482	94.388	94.201	94.013
5.375	94.145	94.083	93.989	93.801	93.614

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	



Wholesale Borrower Paid SFR Ratesheet

Tuesday, January 14, 2025

Lock Desk

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

Express Full Doc

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
10.000	105.813	105.663	105.513
9.875	105.688	105.538	105.388
9.750	105.563	105.413	105.263
9.625	105.438	105.288	105.138
9.500	105.313	105.163	105.013
9.375	105.188	105.038	104.888
9.250	105.063	104.913	104.763
9.125	104.813	104.663	104.513
9.000	104.563	104.413	104.263
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7.125	100.813	100.663	100.513
7.000	100.563	100.413	100.263
6.875	100.313	100.163	100.013
6.750	99.813	99.313	97.888

Minimum Final Price 98.50

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

Loan Level Price Adjustments

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

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 lesser of 1.25% or \$50,000. •Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000	
Borrower Paid	
•Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000	
Wholesale Fee	
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".	

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Wholesale Borrower Paid SFR Ratesheet

Tuesday, January 14, 2025

Lock Desk

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 Email: lockdesk@axosbank.com
 Lock Requests:
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Express Alt Doc

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
10.000	105.938	105.788	105.638	
9.875	105.813	105.663	105.513	
9.750	105.688	105.538	105.388	
9.625	105.563	105.413	105.263	
9.500	105.438	105.288	105.138	
9.375	105.313	105.163	105.013	
9.250	105.188	105.038	104.888	
9.125	104.938	104.788	104.638	
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7.250	100.313	100.163	100.013	
7.125	99.813	99.663	99.513	
6.990	99.313	99.163	99.013	
6.875	98.813	98.663	98.513	
6.750	98.313	98.163	98.013	

Minimum Final Price 98.50

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

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

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

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Tuesday, January 14, 2025

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 Lock Requests:
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Express DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.625	107.563	107.413	107.263
9.500	107.313	107.163	107.013
9.375	107.063	106.913	106.763
9.250	106.813	106.663	106.513
9.125	106.563	106.413	106.263
9.000	106.188	106.038	105.888
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7.750	102.438	102.288	102.138
7.625	102.063	101.850	101.700
7.490	101.563	101.413	101.263
7.375	101.125	100.975	100.825
7.250	100.625	100.475	100.325
7.125	100.125	99.975	99.825
6.990	99.625	99.475	99.325
6.875	99.125	98.975	98.825

Minimum Final Price 98.50

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

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

Wholesale Fee	
Wholesale Lender Fee	\$1,695

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

No Pre-Payment Penalty	
<i>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".</i>	

Loan Level Price Adjustments

	LTV/CLTV Range									
	FICO	≤60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-100
FICO / LTV LLPAs	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000		
	740 - 759	1.500	1.250	1.125	0.875	0.375	0.000	-1.125		
	720 - 739	1.375	1.000	0.875	0.625	0.125	-0.125	-1.625		
	700 - 719	1.250	1.000	0.625	0.125	-0.375	-0.625	-2.625		
	≥\$100K - < \$150K	-3.000	-3.000	-3.000	-3.000	-3.250	-3.250			
Loan Size LLPAs	≥\$150K - ≤ \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500		
	>\$200K - ≤ \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750		
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250		
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625		
	>\$500K - ≤ \$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125		
	>\$1.0M - ≤ \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
	>\$1.5M - ≤ \$2.0M	0.000	0.000	0.000	0.000	0.000	0.000	-0.750		
	>\$2.0M - ≤ \$3.0M	0.125	0.125	-0.125	-0.375	-0.625				
	DSCR ≥1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.000		
	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000			
Loan Type LLPAs	Cash-Out w/ ≥700	-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			
	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		
Pre-Payment Penalty LLPAs <i>Investor Only</i>	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
	1 year PPP	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500		
	No PPP	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750		

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Wholesale Borrower Paid SFR Ratesheet

Lock Desk

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

Tuesday, January 14, 2025

Closed End Second

Rate	Fixed 10 30 Day	Fixed 15 30 Day	Fixed 20 30 Day	Fixed 30 30 Day
13.125	110.375	110.375	110.375	110.125
13.000	110.125	110.125	110.125	109.875
12.875	109.875	109.875	109.875	109.625
12.750	109.625	109.625	109.625	109.375
12.625	109.375	109.375	109.375	109.125
12.500	109.125	109.125	109.125	108.875
12.375	108.875	108.875	108.875	108.625
12.250	108.625	108.625	108.625	108.375
12.125	108.375	108.375	108.375	108.125
12.000	108.125	108.125	108.125	107.875
11.875	107.875	107.875	107.875	107.625
11.750	107.625	107.625	107.625	107.375
11.625	107.375	107.375	107.375	107.125
11.500	107.125	107.125	107.125	106.875
11.375	106.875	106.875	106.875	106.625
11.250	106.625	106.625	106.625	106.375
11.125	106.375	106.375	106.375	106.125
11.000	106.125	106.125	106.125	105.875
10.875	105.875	105.875	105.875	105.625
10.750	105.625	105.625	105.625	105.375
10.625	105.375	105.375	105.375	105.125
10.500	105.125	105.125	105.125	104.875
10.375	104.875	104.875	104.875	104.625
10.250	104.625	104.625	104.625	104.375
10.125	104.375	104.375	104.375	104.125
10.000	104.125	104.125	104.125	103.875
9.875	103.875	103.875	103.875	103.625
9.750	103.500	103.500	103.500	103.250
9.625	103.125	103.125	103.125	102.875
9.500	102.750	102.750	102.750	102.500
9.375	102.375	102.375	102.375	102.125
9.250	102.000	102.000	102.000	101.750
9.125	101.625	101.625	101.625	101.375
9.000	101.250	101.250	101.250	101.000
8.875	100.875	100.875	100.875	100.625
8.750	100.500	100.500	100.500	100.250
8.625	100.125	100.125	100.125	99.875
8.500	99.750	99.750	99.750	99.500
8.375	99.250	99.250	99.250	99.000
8.250	98.750	98.750	98.750	98.500
8.125	98.250	98.250	98.250	98.000

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

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

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

Compensation	
Lender Paid	<ul style="list-style-type: none"> •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+	3.000	3.000	2.750	2.250	1.750	0.500	-3.750	-6.000
	760 - 779	2.500	2.250	2.000	1.500	1.250	-0.250	-4.250	-7.250
	740 - 759	1.500	1.250	1.000	0.750	0.500	-1.000	-5.250	
	720 - 739	0.250	0.000	-0.250	-0.500	-2.000	-3.500		
	700 - 719	-0.750	-1.000	-1.250	-1.500	-3.000	-4.500		
	680 - 699	-2.750	-3.250	-3.750	-4.500	-5.000	-6.500		
Loan Size LLPAs	≥\$75K - ≤ \$100K	-3.375	-3.375	-3.375	-3.375	-3.625	-3.875	-3.875	-3.875
	>\$100K - ≤ \$150K	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625
	>\$150K - ≤ \$200K	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
	>\$200K - ≤ \$250K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$250K - ≤ \$300K	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	>\$300K - ≤ \$500K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Loan Type LLPAs	DTI >43%	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000
	Condo	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500
	Second Home	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000		
	Investor Property	-1.500	-1.500	-2.000	-2.500	-3.000	-3.500		

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Wholesale Borrower Paid SFR Ratesheet

Tuesday, January 14, 2025

Lock Desk

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 Lock Requests:
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Expanded Prime

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
10.250	107.222	107.072	106.922
10.125	106.972	106.822	106.672
10.000	106.722	106.572	106.422
9.875	106.472	106.322	106.172
9.750	106.222	106.072	105.922
9.625	105.972	105.822	105.672
9.500	105.722	105.572	105.422
9.375	105.472	105.322	105.172
9.250	105.222	105.072	104.922
9.125	104.972	104.822	104.672
9.000	104.722	104.572	104.422
8.875	104.472	104.322	104.172
8.750	104.222	104.072	103.922
8.625	103.972	103.822	103.672
8.500	103.722	103.572	103.422
8.375	103.472	103.322	103.172
8.250	103.222	103.072	102.922
8.125	102.940	102.790	102.640
8.000	102.659	102.509	102.359
7.875	102.347	102.197	102.047
7.750	102.034	101.884	101.734
7.625	101.659	101.509	101.359
7.500	101.284	101.134	100.984
7.375	100.909	100.759	100.609
7.250	100.472	100.322	100.172
7.125	100.034	99.884	99.734
7.000	99.534	99.384	99.234
6.875	99.034	98.884	98.734
6.750	98.472	98.322	98.172
6.625	97.909	97.759	97.609
6.500	97.347	97.197	97.047

Minimum Final Price 98.00

Product Information
<ul style="list-style-type: none"> Expanded Prime Program is for Borrowers with a clean derogatory housing event history (<math>\leq 48</math> months) and mortgage history (<math>0 \times 30 \times 12</math>). 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. <ul style="list-style-type: none"> Min Loan Size of \$150,000 Max Loan Size of \$3,500,000 <ul style="list-style-type: none"> Max LTV of 90% Minimum FICO of 660 Interest Only Eligible (Min 700 FICO, Max 85% LTV) <ul style="list-style-type: none"> 6 Months Minimum reserves Cash Out can be used as reserves DTI up to 55% subject to: <ul style="list-style-type: none"> Requires a FICO score of 700 or greater Maximum LTV 80% Primary Residence only, no FTHB Requires 1.5x Residual Income

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

	FICO	LTV/CLTV Range									
		≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Full Doc	>=780	1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.125	-4.000	
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125	
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000	
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625		
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750		
	680 - 699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000			
	660 - 679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125			
	>=780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250	
	760 - 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375	
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625	
Alt Doc	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000		
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125		
	680 - 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500			
	660 - 679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125			
	>=780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250	
	760 - 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375	
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625	
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000		
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125		
	680 - 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500			
Loan Size LLPAs	>=\$150K - \leq \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-3.500	-4.000	
	>=\$200K - \leq \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-2.000	-2.000	-2.750	-3.250	
	>=\$250K - \leq \$300K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	>=\$300K - \leq \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
	>=\$500K - \leq \$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	>\$1.0M - \leq \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
	>\$1.5M - \leq \$2.0M	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
	>\$2.0M - \leq \$2.5M	0.375	0.375	0.250	0.125	0.125	0.000	0.000			
	>\$2.5M - \leq \$3.0M	0.375	0.375	0.125	0.000	0.000	0.000				
	>\$3.0M - \leq \$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	-0.375			
	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	-0.125	-0.125	-0.125	
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	Cash-Out	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-1.125			
	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750		
	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750		
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750		
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250		
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	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250			
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	12 Mo. Bank State	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000	
Alt Doc LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625			
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375			
Pre-Payment Penalty LLPAs Investor Only	5 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
	4 Year PPP	0.375	0.375	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	0.000	0.000	
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
	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

Tuesday, January 14, 2025

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Expanded Non-QM / Flex Non-QM

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
10.250	106.347	106.197	106.047
10.125	106.097	105.947	105.797
10.000	105.847	105.697	105.547
9.875	105.597	105.447	105.297
9.750	105.347	105.197	105.047
9.625	105.097	104.947	104.797
9.500	104.847	104.697	104.547
9.375	104.597	104.447	104.297
9.250	104.347	104.197	104.047
9.125	104.097	103.947	103.797
9.000	103.847	103.697	103.547
8.875	103.597	103.447	103.297
8.750	103.347	103.197	103.047
8.625	103.097	102.947	102.797
8.500	102.847	102.697	102.547
8.375	102.597	102.447	102.297
8.250	102.347	102.197	102.047
8.125	102.065	101.915	101.765
8.000	101.784	101.634	101.484
7.875	101.472	101.322	101.172
7.750	101.159	101.009	100.859
7.625	100.784	100.634	100.484
7.500	100.409	100.259	100.109
7.375	100.034	99.884	99.734
7.250	99.597	99.447	99.297
7.125	99.159	99.009	98.859
7.000	98.659	98.509	98.359
6.875	98.159	98.009	97.859
6.750	97.597	97.447	97.297
6.625	97.034	96.884	96.734
6.500	96.472	96.322	96.172

Minimum Final Price 98.00

Expanded Non-QM Information	Expanded Flex Non-QM Information
<ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • 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 48% • Interest Only NOT Eligible • 3 Months minimum reserves • Cash Out can be used as reserves

Lender Paid (LPC)	
<ul style="list-style-type: none"> •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	
<ul style="list-style-type: none"> •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

	FICO	LTV/CLTV Range									
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Full Doc	≥780	1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.125	-4.000	
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125	
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000	
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625		
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750		
	680 - 699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000			
	660 - 679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125			
Alt Doc	≥780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250	
	760 - 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375	
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625	
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000		
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125		
	680 - 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500			
	660 - 679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125			
Loan Size LLPAs	≤\$150K - ≤\$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.750	-3.500	-4.000	
	>\$200K - ≤\$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-2.000	-2.000	-2.750	-3.250	
	>\$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	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	>\$1.0M - ≤\$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
	>\$1.5M - ≤\$2.0M	0.250	0.250	0.250	0.250	0.250	0.250	0.250			
>\$2.0M - ≤\$2.5M	0.375	0.375	0.250	0.125	0.125	0.000					
>\$2.5M - ≤\$3.0M	0.375	0.375	0.125	0.000	0.000						
Credit Event LLPAs	1x30x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
	2x30x12 or 1x60x24	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	
	FC/SS/DIL/BK7 36-47	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	
	FC/SS/DIL/BK7 24-35	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-1.500	-1.500	-1.500	
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	-0.125	-0.125	-0.125	
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	Cash-Out	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875				
Property LLPAs	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750		
	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750		
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500			
Full Doc LLPAs	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750			
	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	Asset Depletion	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
Alt Doc LLPAs	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	12 Mo. Bank State	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000	
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625			
Pre-Payment Penalty LLPAs	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375			
	5 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
	4 Year PPP	0.375	0.375	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	0.000	0.000	
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
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

Tuesday, January 14, 2025

Lock Desk

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

Expanded DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
10.250	107.931	107.781	107.631
10.125	107.681	107.531	107.381
10.000	107.431	107.281	107.131
9.875	107.181	107.031	106.881
9.750	106.931	106.781	106.631
9.625	106.681	106.531	106.381
9.500	106.431	106.281	106.131
9.375	106.181	106.031	105.881
9.250	105.931	105.781	105.631
9.125	105.681	105.531	105.381
9.000	105.431	105.281	105.131
8.875	105.181	105.031	104.881
8.750	104.931	104.781	104.631
8.625	104.681	104.531	104.381
8.500	104.431	104.281	104.131
8.375	104.181	104.031	103.881
8.250	103.931	103.781	103.631
8.125	103.681	103.499	103.349
8.000	103.368	103.218	103.068
7.875	103.056	102.906	102.756
7.750	102.743	102.593	102.443
7.625	102.368	102.218	102.068
7.500	101.993	101.843	101.693
7.375	101.618	101.468	101.318
7.250	101.181	101.031	100.881
7.125	100.743	100.593	100.443
7.000	100.243	100.093	99.943
6.875	99.743	99.593	99.443
6.750	99.181	99.031	98.881
6.625	98.618	98.468	98.318
6.500	98.056	97.906	97.756

Minimum Final Price 98.00

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

Lender Paid (LPC)
<ul style="list-style-type: none"> 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
<ul style="list-style-type: none"> 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	0.125	-0.375	-0.875	-1.500
	760 – 779	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625
	740 – 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625
	720 – 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875
	700 – 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 – 699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	
Loan Size LLPAs	660 – 679	0.000	-0.375	-0.750	-2.000	-3.000		
	≥\$150K - ≤ \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.875	-3.000
	>\$200K - ≤ \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-2.125	-2.250
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤ \$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
DSCR	>\$1.0M - ≤ \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	
	>\$1.5M - ≤ \$2.0M	0.250	0.250	0.250	0.250	0.250	0.250	
	No Ratio	-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	
Credit Event LLPAs	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25+	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Loan Type LLPAs	FC/SS/DIL/BK7 36 - 47	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875
	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R&T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash Out	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Property LLPAs	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	
	Multi-Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
Pre-Payment Penalty LLPAs <i>Investor Only</i>	5 Year PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	4 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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WHOLESALE BORROWER PAID

Tuesday, January 14, 2025

CONFORMING / CONVENTIONAL (DU)

Lock Desk

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

30 & 25 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.000	103.763	103.638	103.513	103.388
7.875	103.376	103.251	103.126	103.001
7.750	102.967	102.842	102.717	102.592
7.625	102.743	102.618	102.493	102.368
7.500	102.353	102.228	102.103	101.978
7.375	101.945	101.820	101.695	101.570
7.250	101.513	101.388	101.263	101.138
7.125	101.043	100.918	100.793	100.668
7.000	100.556	100.431	100.306	100.181
6.875	100.035	99.910	99.785	99.660
6.750	99.526	99.401	99.276	99.151
6.625	98.989	98.864	98.739	98.614
6.500	98.479	98.354	98.229	98.104
6.375	97.962	97.837	97.712	97.587
6.250	97.407	97.282	97.157	97.032
6.125	96.868	96.743	96.618	96.493
6.000	96.306	96.181	96.056	95.931
5.875	95.700	95.575	95.450	95.325
5.750	95.063	94.938	94.813	94.688
5.625	94.509	94.384	94.259	94.134
5.500	93.874	93.749	93.624	93.499
5.375	93.208	93.083	92.958	92.833
5.250	92.523	92.398	92.273	92.148
5.125	91.945	91.820	91.695	91.570
5.000	91.257	91.132	91.007	90.882

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.000	104.135	104.010	103.885	103.760
7.875	103.776	103.651	103.526	103.401
7.750	103.413	103.288	103.163	103.038
7.625	103.042	102.917	102.792	102.667
7.500	102.661	102.536	102.411	102.286
7.375	102.258	102.133	102.008	101.883
7.250	101.834	101.709	101.584	101.459
7.125	101.457	101.332	101.207	101.082
7.000	101.066	100.941	100.816	100.691
6.875	100.663	100.538	100.413	100.288
6.750	100.235	100.110	99.985	99.860
6.625	100.003	99.878	99.753	99.628
6.500	99.564	99.439	99.314	99.189
6.375	99.108	98.983	98.858	98.733
6.250	98.611	98.486	98.361	98.236
6.125	98.205	98.080	97.955	97.830
6.000	97.719	97.594	97.469	97.344
5.875	97.197	97.072	96.947	96.822
5.750	96.647	96.522	96.397	96.272
5.625	96.073	95.948	95.823	95.698
5.500	95.472	95.347	95.222	95.097
5.375	94.852	94.727	94.602	94.477
5.250	94.212	94.087	93.962	93.837
5.125	93.529	93.404	93.279	93.154
5.000	92.890	92.765	92.640	92.515

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.250	101.891	101.766	101.641	101.516
7.125	101.899	101.774	101.649	101.524
7.000	101.641	101.516	101.391	101.266
6.875	101.373	101.248	101.123	100.998
6.750	101.100	100.975	100.850	100.725
6.625	100.990	100.865	100.740	100.615
6.500	100.724	100.599	100.474	100.349
6.375	100.449	100.324	100.199	100.074
6.250	100.154	100.029	99.904	99.779
6.125	99.926	99.801	99.676	99.551
6.000	99.619	99.494	99.369	99.244
5.875	99.292	99.167	99.042	98.917
5.750	98.949	98.824	98.699	98.574
5.625	98.594	98.469	98.344	98.219
5.500	98.226	98.101	97.976	97.851
5.375	97.834	97.709	97.584	97.459
5.250	97.425	97.300	97.175	97.050
5.125	96.727	96.602	96.477	96.352
5.000	96.315	96.190	96.065	95.940
4.875	95.888	95.763	95.638	95.513
4.750	95.449	95.324	95.199	95.074
4.625	95.197	95.072	94.947	94.822
4.500	94.782	94.657	94.532	94.407
4.375	94.344	94.219	94.094	93.969
4.250	93.903	93.778	93.653	93.528

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.000	101.921	101.796	101.671	101.546
7.875	101.589	101.464	101.339	101.214
7.750	101.239	101.114	100.989	100.864
7.625	101.391	101.266	101.141	101.016
7.500	101.090	100.965	100.840	100.715
7.375	100.779	100.654	100.529	100.404
7.250	100.451	100.326	100.201	100.076
7.125	100.104	99.979	99.854	99.729
7.000	99.688	99.563	99.438	99.313
6.875	99.239	99.114	98.989	98.864
6.750	98.762	98.637	98.512	98.387
6.625	98.157	98.032	97.907	97.782
6.500	97.696	97.571	97.446	97.321
6.375	97.260	97.135	97.010	96.885
6.250	96.778	96.653	96.528	96.403
6.125	96.252	96.127	96.002	95.877
6.000	95.683	95.558	95.433	95.308
5.875	95.074	94.949	94.824	94.699
5.750	94.423	94.298	94.173	94.048
5.625	93.149	93.024	92.899	92.774
5.500	92.506	92.381	92.256	92.131
5.375	91.874	91.749	91.624	91.499
5.250	91.183	91.058	90.933	90.808
5.125	89.637	89.512	89.387	89.262
5.000	88.959	88.834	88.709	88.584

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	101.119	100.994	100.869	100.744
7.500	100.929	100.804	100.679	100.554
7.375	100.707	100.582	100.457	100.332
7.250	100.481	100.356	100.231	100.106
7.125	100.249	100.124	99.999	99.874
7.000	100.011	99.886	99.761	99.636
6.875	99.765	99.640	99.515	99.390
6.750	99.508	99.383	99.258	99.133
6.625	98.990	98.865	98.740	98.615
6.500	98.765	98.640	98.515	98.390
6.375	98.533	98.408	98.283	98.158
6.250	98.286	98.161	98.036	97.911
6.125	98.020	97.895	97.770	97.645
6.000	97.734	97.609	97.484	97.359
5.875	97.426	97.301	97.176	97.051
5.750	97.098	96.973	96.848	96.723
5.625	96.475	96.350	96.225	96.100
5.500	96.148	96.023	95.898	95.773
5.375	95.791	95.666	95.541	95.416
5.250	95.409	95.284	95.159	95.034
5.125	94.369	94.244	94.119	93.994
5.000	93.990	93.865	93.740	93.615
4.875	93.605	93.480	93.355	93.230
4.750	93.192	93.067	92.942	92.817
4.625	92.255	92.130	92.005	91.880

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-pays, property taxes, or home owners insurance.	

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

CONFORMING / CONVENTIONAL (DU)

LOAN LEVEL PRICE ADJUSTMENTS

Purchase Money Loans - LLPA By Credit Score/LTV Ratio									
LTV Range - Applicable for all loans with terms >15 years									
Credit Score	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760 – 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740 – 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720 – 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700 – 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680 – 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660 – 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640 – 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620 – 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-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				