

PORTFOLIO ARM - BORROWER PAID

Lock Desk

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

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

Base Rate	21 Day	30 Day	45 Day	60 Day
8.000	102.500	102.375	102.250	102.125
7.875	102.250	102.125	102.000	101.875
7.750	102.000	101.875	101.750	101.625
7.625	101.750	101.625	101.500	101.375
7.500	101.500	101.375	101.250	101.125
7.375	101.250	101.125	101.000	100.875
7.250	101.000	100.875	100.750	100.625
7.125	100.750	100.625	100.500	100.375
7.000	100.500	100.375	100.250	100.125
6.875	100.250	100.125	100.000	99.875
6.750	100.000	99.875	99.750	99.625
6.625	99.875	99.750	99.625	99.500
6.500	99.500	99.375	99.250	99.125

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

Base Rate	21 Day	30 Day	45 Day	60 Day
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
6.875	99.875	99.750	99.625	99.500
6.750	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
8.500	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
7.125	99.875	99.750	99.625	99.500
7.000	99.500	99.375	99.250	99.125

Rate Adjustments	
Refinance	0.125
2nd Home	0.250
2-4 Unit Property	0.250
Investment (18 mo. Pre-Payment Penalty)	0.250
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
FICO 679-680 (Exception)	0.500
FICO 659-640 (Exception)	0.875
FICO <640 (Exception)	1.250
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
Loan To Value (LTV) ≤ 50%	-0.250
Cross-Collateralization	0.500
Interest Only (Max 60% LTV/CLTV) 5/6 and 7/6 only	0.125
Cash Out ≤ \$500,000	0.250
Cash Out >\$500,000	0.500
Condo (Condomax 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
TX Doc Review	\$150.00
Privacy Mortgage	\$350.00
Departing Residence	0.5% of Loan Amount
Cross Collateral Property	

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

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

Information	
Borrower rebate (after LPC) capped at \$3,000.	
Bank Statement Income LTV Max 65%	
Bank Statement - Interest Only Max LTV 60%	
Minimum Loan Amount \$500,000	
Minimum Rate 6.5%	
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.	

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

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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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Tuesday, June 10, 2025

**Jumbo Cash-flow mAXimizer
Interest Only**

Lock Desk

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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 lesser of 1.25% or \$50,000.	

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

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

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	Lender Fee
8.75% @ Par (100.00)	Axos Bank Origination Fee = 1% of Loan Amount Axos Bank Lender Fee = \$1695.00 All Bridge-to-Sale loans require an Axos Bank pledge account setup fee of \$250 Trust/Entity Review Fee = \$350.00

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



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

Wholesale SFR Ratesheet

Tuesday, June 10, 2025

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
8.250	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	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
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)
Permanent Loan Conversion	\$1,000.00

One-Time Closing
Loan will automatically convert to permanent 5/6 ARM upon completion of construction.

Permanent 5/6 ARM Interest Rate
Borrower can lock the interest rate at market rate pricing on a permanent 5/6 ARM up to 90 days prior to construction completion. CofO must be provided within the ratelock period.

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. <u>Interest Reserve Required</u>

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Eligibility & Information
<u>Maximum Loan Amount is Lessor Of:</u> 55% Loan-To-Value of "As Is" Appraised Value Or 60% Loan-To-Cost
50% Minimum Equity Contribution to Land
<u>Construction Related Documents:</u> 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 or 2nd Home Only
US Citizens or Permanent Resident Aliens Only
Permanent Loan - 5/6 Fixed Period ARM Amortized over 30 years



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Wholesale SFR Ratesheet

Tuesday, June 10, 2025

12, 18, or 24 Month Investor Construction Loan

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1 Month Term SOFR ARM (Interest Only)

18-Month Base Note Rate	
*8.824%	PAR

*SOFR (4.324% as of 5/21/25)+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

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. <u>Interest Reserve Required</u>	

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 is Lessor Of: 55% Loan-To-Value of "As Is" Appraised Value Or 60% Loan-To-Cost	
Minimum Loan Amount \$1,000,000	
Construction Period: 12, 18, or 24 Months	
Ground Up or Rehab	
Residential 1-4 Family Properties Only	
Investor Only	
Fully Adjustable - Based on 1 Month SOFR	
12 or 18 Month Pre-Payment Penalty Required	



Wholesale Borrower Paid SFR RateSheet

Tuesday, June 10, 2025

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
8.000	102.290	102.227	102.133	101.946	101.758
7.875	102.118	102.056	101.962	101.774	101.587
7.750	101.948	101.886	101.792	101.605	101.417
7.625	101.763	101.701	101.607	101.419	101.232
7.500	101.560	101.498	101.404	101.217	101.029
7.375	101.330	101.268	101.174	100.987	100.799
7.250	101.080	101.018	100.924	100.737	100.549
7.125	100.801	100.738	100.644	100.457	100.269
7.000	100.542	100.480	100.386	100.198	100.011
6.875	100.225	100.163	100.069	99.882	99.694
6.750	99.897	99.835	99.741	99.554	99.366
6.625	99.518	99.455	99.361	99.174	98.986
6.500	99.072	99.009	98.915	98.728	98.540
6.375	98.600	98.537	98.443	98.256	98.068
6.250	98.090	98.028	97.934	97.746	97.559
6.125	97.597	97.535	97.441	97.253	97.066
6.000	97.121	97.059	96.965	96.778	96.590
5.875	96.680	96.618	96.524	96.337	96.149
5.750	96.265	96.203	96.109	95.922	95.734
5.625	95.839	95.776	95.682	95.495	95.307
5.500	95.403	95.341	95.247	95.059	94.872
5.375	94.968	94.906	94.812	94.624	94.437

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, June 10, 2025

Lock Desk

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

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.625	106.000	105.850	105.700	
9.500	105.875	105.725	105.575	
9.375	105.750	105.600	105.450	
9.250	105.625	105.475	105.325	
9.125	105.500	105.350	105.200	
9.000	105.375	105.225	105.075	
8.875	105.125	104.975	104.825	
8.750	104.875	104.725	104.575	
8.625	104.625	104.475	104.325	
8.500	104.375	104.225	104.075	
8.375	104.125	103.975	103.825	
8.250	103.875	103.725	103.575	
8.125	103.625	103.475	103.325	
8.000	103.375	103.225	103.075	
7.875	103.125	102.975	102.825	
7.750	102.875	102.725	102.575	
7.625	102.625	102.475	102.325	
7.490	102.375	102.225	102.075	
7.375	102.031	101.881	101.731	
7.250	101.625	101.475	101.325	
7.125	101.188	101.038	100.888	
6.990	100.688	100.538	100.388	
6.875	100.125	99.975	99.825	
6.750	99.500	99.350	99.200	
6.625	98.875	98.725	98.575	
6.490	98.250	98.100	97.950	
6.375	97.625	97.475	97.325	

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%
Rate & Term Refi	>\$2.0M	Min FICO 680
	≤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
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%
	Credit Event Seasoning	36 Months
Credit	Mtg DQ 12 Month	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
Residual Income	Monthly Minimum	\$1,500

Lender Paid (LPC)		UPDATE
•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		Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose loans. Business purpose (investment occupancy) remain eligible.
Borrower Paid		
•Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000		
Wholesale Fee		
Wholesale Lender Fee		\$1,695
Lock Extensions		
<u>Max of 2 extensions - Not to exceed original lock term</u>		
7 Days		0.125
15 Days		0.250
30 Days		0.500
<u>Max Lock Period (including extensions) is 60 days.</u> <u>Loans that go beyond 60 days are subject to worse case re-lock.</u>		
No Pre-Payment Penalty		
<u>If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.</u>		
<u>Lender Paid compensation is available if pre-payment penalty is not "none".</u>		

Loan Level Price Adjustments

LTV/CLTV Range									
FICO / LTV LLPAs	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250
	740 – 759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500
	720 – 739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250
	700 – 719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	
	680 – 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	
	660 – 679	-0.125	-0.250	-0.750	-1.125	-1.875			
	≥\$125K - < \$150K	-3.000	-3.000	-3.000	-3.000	-3.250	-3.250	-3.250	
Loan Size LLPAs	≥\$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 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	-0.250	-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	-0.250	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	
Pre-Payment Penalty LLPAs Investor Only	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	

This information is prepared as an advertisement for real estate and mortgage professionals only. It is not intended for public distribution or consumer information as it is not presented within the guidelines required by the Truth-In-Lending Act or other pertinent federal regulations.









Wholesale Borrower Paid SFR Ratesheet

Tuesday, June 10, 2025

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Closed End Second

	Fixed 10	Fixed 15	Fixed 20	Fixed 30
Rate	30 Day	30 Day	30 Day	30 Day
12.625	108.563	108.438	108.438	108.063
12.500	108.313	108.188	108.188	107.813
12.375	108.063	107.938	107.938	107.563
12.250	107.813	107.688	107.688	107.313
12.125	107.563	107.438	107.438	107.063
12.000	107.313	107.188	107.188	106.813
11.875	107.063	106.938	106.938	106.563
11.750	106.813	106.688	106.688	106.313
11.625	106.563	106.438	106.438	106.063
11.500	106.313	106.188	106.188	105.813
11.375	106.063	105.938	105.938	105.563
11.250	105.813	105.688	105.688	105.313
11.125	105.563	105.438	105.438	105.063
11.000	105.313	105.188	105.188	104.813
10.875	105.063	104.938	104.938	104.563
10.750	104.813	104.688	104.688	104.313
10.625	104.563	104.438	104.438	104.063
10.500	104.313	104.188	104.188	103.813
10.375	104.063	103.938	103.938	103.563
10.250	103.813	103.688	103.688	103.313
10.125	103.563	103.438	103.438	103.063
10.000	103.313	103.188	103.188	102.813
9.875	103.063	102.938	102.938	102.563
9.750	102.813	102.688	102.688	102.313
9.625	102.563	102.438	102.438	102.063
9.500	102.313	102.188	102.188	101.813
9.375	102.063	101.938	101.938	101.563
9.250	101.813	101.688	101.688	101.313
9.125	101.563	101.438	101.438	101.063
9.000	101.313	101.188	101.188	100.813
8.875	101.063	100.938	100.938	100.563
8.750	100.813	100.688	100.688	100.313
8.625	100.563	100.438	100.438	100.063
8.500	100.313	100.188	100.188	99.813
8.375	99.563	99.438	99.438	99.188
8.250	99.313	99.188	99.188	98.938
8.125	99.063	98.938	98.938	98.688
8.000	98.813	98.688	98.688	98.438
7.875	98.563	98.438	98.438	98.188
7.750	98.313	98.188	98.188	97.938
7.625	98.063	97.938	97.938	97.688
7.500	97.813	97.688	97.688	97.438
7.375	97.563	97.438	97.438	97.188
7.250	97.313	97.188	97.188	96.938
7.125	97.063	96.938	96.938	96.688
7.000	96.813	96.688	96.688	96.438

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		

Loan Level Price Adjustments

CLTV Range									
FICO / LTV LLPAs	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
	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		
Loan Size LLPAs	680 - 699	-0.750	-1.000	-1.250	-1.500	-2.750	-3.750		
	≥\$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	
Loan Type LLPAs	>\$300K - ≤ \$500K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	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		

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	•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
UPDATE	Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose (owner occupied, 2nd home) loans. Business purpose (investment occupancy) remain eligible.

This information is prepared as an advertisement for real estate and mortgage professionals only. It is not intended for public distribution or consumer information as it is not presented within the guidelines required by the Truth-In-Lending Act or other pertinent federal regulations.





Wholesale Borrower Paid SFR Ratesheet

Tuesday, June 10, 2025

Lock Desk

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

Expanded Prime

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.750	107.217	107.067	106.917
9.625	106.967	106.817	106.667
9.500	106.717	106.567	106.417
9.375	106.467	106.317	106.167
9.250	106.217	106.067	105.917
9.125	105.967	105.817	105.667
9.000	105.717	105.567	105.417
8.875	105.467	105.317	105.167
8.750	105.217	105.067	104.917
8.625	104.967	104.817	104.667
8.500	104.717	104.567	104.417
8.375	104.467	104.317	104.167
8.250	104.217	104.067	103.917
8.125	103.935	103.785	103.635
8.000	103.654	103.504	103.354
7.875	103.342	103.192	103.042
7.750	103.029	102.879	102.729
7.625	102.654	102.504	102.354
7.500	102.279	102.129	101.979
7.375	101.904	101.754	101.604
7.250	101.529	101.379	101.229
7.125	101.154	101.004	100.854
7.000	100.779	100.629	100.479
6.875	100.342	100.192	100.042
6.750	99.904	99.754	99.604
6.625	99.404	99.254	99.104
6.500	98.904	98.754	98.604
6.375	98.342	98.192	98.042
6.250	97.779	97.629	97.479
6.125	97.154	97.004	96.854
6.000	96.529	96.379	96.229

Minimum Final Price 98.00

Product Information
- Expanded Prime Program is for Borrowers with a clean derogatory 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)	UPDATE
- 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	Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose loans. Business purpose (investment occupancy) remain eligible.

Borrower Paid
Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000

Wholesale Fee	
Wholesale Lender Fee	\$1,695

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

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		
	≥780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
Alt Doc	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		
	≥\$150K - ≤ \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.750	-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
Loan Size LLPAs	>\$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	0.250	
	>\$2.0M - ≤ \$2.5M	0.375	0.375	0.250	0.125	0.125	-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	0.250	0.250
	Cash-Out	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500		
	Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-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	-0.375	-0.500	-0.500	-0.625	-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	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
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	0.250	
	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	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, June 10, 2025

Lock Desk

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Expanded Non-QM / Flex Non-QM

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.750	105.967	105.817	105.667	
9.625	105.717	105.567	105.417	
9.500	105.467	105.317	105.167	
9.375	105.217	105.067	104.917	
9.250	104.967	104.817	104.667	
9.125	104.717	104.567	104.417	
9.000	104.467	104.317	104.167	
8.875	104.217	104.067	103.917	
8.750	103.967	103.817	103.667	
8.625	103.717	103.567	103.417	
8.500	103.467	103.317	103.167	
8.375	103.217	103.067	102.917	
8.250	102.967	102.817	102.667	
8.125	102.685	102.535	102.385	
8.000	102.404	102.254	102.104	
7.875	102.092	101.942	101.792	
7.750	101.779	101.629	101.479	
7.625	101.404	101.254	101.104	
7.500	101.029	100.879	100.729	
7.375	100.654	100.504	100.354	
7.250	100.279	100.129	99.979	
7.125	99.904	99.754	99.604	
7.000	99.529	99.379	99.229	
6.875	99.092	98.942	98.792	
6.750	98.654	98.504	98.354	
6.625	98.154	98.004	97.854	
6.500	97.654	97.504	97.354	
6.375	97.092	96.942	96.792	
6.250	96.529	96.379	96.229	
6.125	95.904	95.754	95.604	
6.000	95.279	95.129	94.979	

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 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	\$1,695.00
Lock Extensions	
<u>Max of 2 extensions - Not to exceed original lock term</u>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<u>Max Lock Period (including extensions) is 60 days.</u> <u>Loans that go beyond 60 days are subject to re-lock.</u>	
UPDATE	
Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose (owner occ., 2nd home) loans. Business purpose (investment occupancy) remain 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	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		
	≥780	1.125	1.000	0.875	0.750	0.625	0.375	0.000	-2.500	-4.500
Alt Doc	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		
	≥\$150K – ≤\$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.750	-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
Loan Size LLPAs	>\$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	-0.125			
	>\$2.5M – ≤\$3.0M	0.375	0.250	0.125	0.000	-0.125				
	1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750
Credit Event LLPAs	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	
	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	0.250	0.250
	Cash-Out	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250			
	Second Home	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Loan Type LLPAs	Investor	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-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
	Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750		
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-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	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	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	0.250	
Full Doc LLPAs	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125
	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		
	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
Pre-Payment Penalty LLPAs <u>Investor Only</u>	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, June 10, 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
9.750	108.117	107.967	107.817
9.625	107.852	107.702	107.552
9.500	107.586	107.436	107.286
9.375	107.320	107.170	107.020
9.250	107.055	106.905	106.755
9.125	106.789	106.639	106.489
9.000	106.524	106.374	106.224
8.875	106.242	106.092	105.942
8.750	105.961	105.811	105.661
8.625	105.680	105.530	105.380
8.500	105.399	105.249	105.099
8.375	105.117	104.967	104.817
8.250	104.836	104.686	104.536
8.125	104.554	104.404	104.254
8.000	104.273	104.123	103.973
7.875	103.991	103.841	103.691
7.750	103.648	103.498	103.348
7.625	103.273	103.123	102.973
7.500	102.898	102.748	102.598
7.375	102.523	102.373	102.223
7.250	102.086	101.936	101.786
7.125	101.648	101.498	101.348
7.000	101.148	100.998	100.848
6.875	100.648	100.498	100.348
6.750	100.086	99.936	99.786
6.625	99.523	99.373	99.223
6.500	98.961	98.811	98.661
6.375	98.336	98.186	98.036
6.250	97.648	97.498	97.348
6.125	96.961	96.811	96.661
6.000	96.273	96.123	95.973

Minimum Final Price 98.00

Product Information
- 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) - 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 - Max Loan Size of \$2.0mm - Max LTV of 80% - Minimum FICO of 660 - Interest Only acceptable with restrictions 3 Months minimum reserves - No requirement for additional reserves for other financed properties. Subject Property reserves only - 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

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								
DSCR	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
	≥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	
Loan Size LLPAs	660 – 679	-0.125	-0.500	-1.000	-2.250	-3.375		
	≥\$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
	>\$1.0M - ≤ \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	
DSCR	>\$1.5M - ≤ \$2.0M	0.250	0.250	0.250	0.250	0.250	0.250	
	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
Credit Event LLPAs	DSCR 1.25+	0.250	0.250	0.250	0.375	0.375	0.375	0.375
	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
Property LLPAs	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo	0.000	-0.250	-0.375	-0.625	-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	-0.125	-0.250	-0.375	-0.500
Pre-Payment Penalty LLPAs <i>Investor Only</i>	5 Year PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	4 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

This information is prepared as an advertisement for real estate and mortgage professionals only. It is not intended for public distribution or consumer information as it is not presented within the guidelines required by the Truth-in-Lending Act or other pertinent federal regulations.



30 & 25 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	105.017	104.892	104.767	104.642
8.500	104.798	104.673	104.548	104.423
8.375	104.581	104.456	104.331	104.206
8.250	104.343	104.218	104.093	103.968
8.125	104.511	104.386	104.261	104.136
8.000	104.274	104.149	104.024	103.899
7.875	104.031	103.906	103.781	103.656
7.750	103.734	103.609	103.484	103.359
7.625	103.605	103.480	103.355	103.230
7.500	103.280	103.155	103.030	102.905
7.375	102.940	102.815	102.690	102.565
7.250	102.685	102.560	102.435	102.310
7.125	102.266	102.141	102.016	101.891
7.000	101.827	101.702	101.577	101.452
6.875	101.397	101.272	101.147	101.022
6.750	100.949	100.824	100.699	100.574
6.625	100.547	100.422	100.297	100.172
6.500	100.094	99.969	99.844	99.719
6.375	99.604	99.479	99.354	99.229
6.250	99.069	98.944	98.819	98.694
6.125	98.638	98.513	98.388	98.263
6.000	98.102	97.977	97.852	97.727
5.875	97.500	97.375	97.250	97.125
5.750	96.886	96.761	96.636	96.511
5.625	96.374	96.249	96.124	95.999

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	105.377	105.252	105.127	105.002
8.500	105.054	104.929	104.804	104.679
8.375	105.105	104.980	104.855	104.730
8.250	104.840	104.715	104.590	104.465
8.125	105.021	104.896	104.771	104.646
8.000	104.762	104.637	104.512	104.387
7.875	104.475	104.350	104.225	104.100
7.750	104.170	104.045	103.920	103.795
7.625	103.845	103.720	103.595	103.470
7.500	103.503	103.378	103.253	103.128
7.375	103.125	103.000	102.875	102.750
7.250	102.714	102.589	102.464	102.339
7.125	102.523	102.398	102.273	102.148
7.000	102.165	102.040	101.915	101.790
6.875	101.773	101.648	101.523	101.398
6.750	101.339	101.214	101.089	100.964
6.625	101.823	101.698	101.573	101.448
6.500	101.402	101.277	101.152	101.027
6.375	100.944	100.819	100.694	100.569
6.250	100.452	100.327	100.202	100.077
6.125	100.499	100.374	100.249	100.124
6.000	100.004	99.879	99.754	99.629
5.875	99.467	99.342	99.217	99.092
5.750	98.903	98.778	98.653	98.528
5.625	98.314	98.189	98.064	97.939

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	103.503	103.378	103.253	103.128
7.500	103.314	103.189	103.064	102.939
7.375	103.109	102.984	102.859	102.734
7.250	102.895	102.770	102.645	102.520
7.125	102.860	102.735	102.610	102.485
7.000	102.647	102.522	102.397	102.272
6.875	102.436	102.311	102.186	102.061
6.750	102.205	102.080	101.955	101.830
6.625	102.119	101.994	101.869	101.744
6.500	101.886	101.761	101.636	101.511
6.375	101.596	101.471	101.346	101.221
6.250	101.317	101.192	101.067	100.942
6.125	101.022	100.897	100.772	100.647
6.000	100.719	100.594	100.469	100.344
5.875	100.409	100.284	100.159	100.034
5.750	100.090	99.965	99.840	99.715
5.625	99.685	99.560	99.435	99.310
5.500	99.364	99.239	99.114	98.989
5.375	98.999	98.874	98.749	98.624
5.250	98.611	98.486	98.361	98.236
5.125	98.076	97.951	97.826	97.701
5.000	97.693	97.568	97.443	97.318
4.875	97.310	97.185	97.060	96.935
4.750	96.885	96.760	96.635	96.510
4.625	96.674	96.549	96.424	96.299

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	101.349	101.224	101.099	100.974
8.500	101.180	101.055	100.930	100.805
8.375	101.022	100.897	100.772	100.647
8.250	100.841	100.716	100.591	100.466
8.125	101.764	101.639	101.514	101.389
8.000	101.579	101.454	101.329	101.204
7.875	101.376	101.251	101.126	101.001
7.750	101.137	101.012	100.887	100.762
7.625	103.091	102.966	102.841	102.716
7.500	102.905	102.780	102.655	102.530
7.375	102.685	102.560	102.435	102.310
7.250	102.576	102.451	102.326	102.201
7.125	102.230	102.105	101.980	101.855
7.000	101.849	101.724	101.599	101.474
6.875	101.397	101.272	101.147	101.022
6.750	100.949	100.824	100.699	100.574
6.625	100.486	100.361	100.236	100.111
6.500	100.025	99.900	99.775	99.650
6.375	99.513	99.388	99.263	99.138
6.250	99.039	98.914	98.789	98.664
6.125	98.512	98.387	98.262	98.137
6.000	97.977	97.852	97.727	97.602
5.875	97.433	97.308	97.183	97.058
5.750	96.867	96.742	96.617	96.492
5.625	96.260	96.135	96.010	95.885

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	100.812	100.687	100.562	100.437
7.500	100.691	100.566	100.441	100.316
7.375	100.567	100.442	100.317	100.192
7.250	100.415	100.290	100.165	100.040
7.125	100.525	100.400	100.275	100.150
7.000	100.387	100.262	100.137	100.012
6.875	100.231	100.106	99.981	99.856
6.750	100.053	99.928	99.803	99.678
6.625	100.030	99.905	99.780	99.655
6.500	99.848	99.723	99.598	99.473
6.375	99.633	99.508	99.383	99.258
6.250	99.405	99.280	99.155	99.030
6.125	99.163	99.038	98.913	98.788
6.000	98.912	98.787	98.662	98.537
5.875	98.640	98.515	98.390	98.265
5.750	98.359	98.234	98.109	97.984
5.625	97.840	97.715	97.590	97.465
5.500	97.552	97.427	97.302	97.177
5.375	97.225	97.100	96.975	96.850
5.250	96.864	96.739	96.614	96.489
5.125	96.179	96.054	95.929	95.804
5.000	95.821	95.696	95.571	95.446
4.875	95.458	95.333	95.208	95.083
4.750	95.058	94.933	94.808	94.683
4.625	93.895	93.770	93.645	93.520

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				