

**PORTFOLIO ARM - BORROWER PAID**

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

Base Rate	21 Day	30 Day	45 Day	60 Day
7.750	102.500	102.375	102.250	102.125
7.625	102.250	102.125	102.000	101.875
7.500	102.000	101.875	101.750	101.625
7.375	101.750	101.625	101.500	101.375
7.250	101.500	101.375	101.250	101.125
7.125	101.250	101.125	101.000	100.875
7.000	101.000	100.875	100.750	100.625
6.875	100.750	100.625	100.500	100.375
6.750	100.500	100.375	100.250	100.125
6.625	100.250	100.125	100.000	99.875
6.500	100.000	99.875	99.750	99.625
6.375	99.875	99.750	99.625	99.500
6.250	99.500	99.375	99.250	99.125

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

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

**10/6 SOFR ARM 5/1/5 (JP10)**

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

Rate Adjustments	
Refinance	0.125
2nd Home	0.250
2-4 Unit Property	0.250
Investment	0.250
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
FICO 679-680 (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 (Condotel Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
2 Year Prepayment Penalty (Invest. Only)	-0.125
Axos Premier Banking Relationship	-0.250

Price Adjustments	
<i>Max of 2 extensions - Not to exceed original lock term</i>	
7 Day Lock Extension	0.125
15 Day Lock Extension	0.250
30 Day Lock Extension	0.500

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 Cross Collateral Property	0.5% of Loan Amount
No Pre-Payment Penalty (Inv Only)	1% of Loan Amount

Information	
<b>Borrower rebate (after LPC) capped at \$3,000.</b>	
<b>Bank Statement Income LTV Max 65%</b>	
<b>Bank Statement - Interest Only Max LTV 60%</b>	
<b>Min. Loan Amount \$500,000     Min Rate 6.25%</b>	
<b>Non-Resident Alien (NRA) = Not Eligible</b>	
<b>See Foreign National Program</b>	
<b>TX (a6) "Home Equity" ELIGIBLE</b>	
<b>12 Months Personal or Business Bank Statements ELIGIBLE</b>	
Loans ≤\$1M: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTV's >55% on grid below	
Pre-Payment Penalty is optional for Investment Occupancies. None, 1 Year, and 2 Year options available. 1 Year PPP is no fee or rate adjustment.	
<b>Lender Paid Compensation</b>	
LPC is equal to 1.25% of the loan amount. LPC is capped at the lessor 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. 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
<b>Primary Residence - Purchase</b>						
1 Unit	70 / 75	70 / 75	65 / 70	65 / 65	60 / 60	55 / 55
2-4 Unit	65 / 70	65 / 70	65 / 70	60 / 65	55 / 60	50 / 55
Condo/Co-Op	60 / 65	60 / 65	60 / 65	55 / 60	50 / 55	45 / 50
<b>Primary Residence - Rate &amp; Term</b>						
1 Unit	70 / 75	70 / 75	65 / 70	65 / 65	60 / 60	55 / 55
2-4 Unit	65 / 70	65 / 70	65 / 70	60 / 65	55 / 60	50 / 55
Condo/Co-Op	60 / 65	60 / 65	55 / 60	55 / 60	50 / 55	45 / 50
<b>Primary Residence - Cash Out</b>						
1 Unit	65 / 70	65 / 70	65 / 65	60 / 60	55 / 55	50 / 50
2-4 Unit	65 / 70	65 / 70	65 / 65	60 / 60	55 / 55	50 / 50
Condo/Co-Op	55 / 60	55 / 60	55 / 55	50 / 50	45 / 45	40 / 40
<b>2nd Home - Purchase</b>						
1 Unit	65 / 70	65 / 70	65 / 65	60 / 65	55 / 60	50 / 55
2-4 Unit	65 / 70	65 / 70	65 / 65	60 / 65	55 / 60	50 / 55
Condo/Co-Op	55 / 60	55 / 60	55 / 60	50 / 55	45 / 50	40 / 45
<b>2nd Home - Refinance (Rate/Term)</b>						
1 Unit	65 / 70	65 / 70	65 / 70	60 / 65	55 / 60	50 / 55
2-4 Unit	65 / 70	65 / 70	65 / 70	60 / 65	55 / 60	50 / 55
Condo/Co-Op	55 / 60	55 / 60	55 / 60	50 / 55	45 / 50	40 / 45
<b>2nd Home - Refinance (Cash Out)</b>						
1 Unit	60 / 60	60 / 60	60 / 60	55 / 55	50 / 50	45 / 45
2-4 Unit	60 / 60	60 / 60	60 / 60	55 / 55	50 / 50	45 / 45
Condo/Co-Op	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
<b>Investment - Purchase</b>						
1 Unit	65 / 65	65 / 65	65 / 65	60 / 65	55 / 60	50 / 55
2-4 Unit	65 / 65	65 / 65	65 / 65	60 / 65	55 / 60	50 / 55
Condo/Co-Op	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
<b>Investment - Refinance (Rate/Term)</b>						
1 Unit	65 / 65	65 / 65	65 / 65	60 / 65	55 / 60	50 / 55
2-4 Unit	65 / 65	65 / 65	65 / 65	60 / 65	55 / 60	50 / 55
Condo/Co-Op	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
<b>Investment - Refinance (Cash Out)</b>						
1 Unit	60 / 60	60 / 60	60 / 60	55 / 60	50 / 55	45 / 50
2-4 Unit	60 / 60	60 / 60	60 / 60	55 / 60	50 / 55	45 / 50
Condo/Co-Op	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45

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.



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

Tel: 1-888-585-4869

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

Tel: 1-858-764-6597 x 1550

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

Lock Requests:

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

Base Rate
<b>8.5% @ Par (100.00)</b>

Lender Fee
Axos Bank Origination Fee = 1% of Loan Amount Axos Bank Lender Fee = \$1695.00 All Bridge-to-Sale loans require an Axos Bank pledge account setup fee of \$250 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%
	<i>Loan Amounts &gt;\$5M are an exception and LTVs may be reduced on larger loan sizes</i>			
Loan Term	1 Year with option to renew. Two extensions of 6 months are allowed (12 months total). The 6 month extension option is at a cost of .50% of the original loan amount and a \$500 renewal review fee for each renewal requested.			
Payment Term	Interest Only			
Listing Requirements	Average Marketing Time for the neighborhood may not exceed 6 months			
Citizenship	NRA (Non Resident Alien) NOT ELIGIBLE			
Appraisal	Loan amounts > \$1.5M require 2 appraisals; one engaged by Axos Bank's Residential Appraisal Mgr and one ordered from an Axos Bank approved AMC. Loan amounts ≤ \$1.5M require an appraisal engaged by Axos Bank's Residential Appraisal Manager. <i>All appraisals require comparable rent survey.</i>			
Ineligible States	CT, DE, DC, HI, IL, IN, IA, KS, KY, LA, ME, NJ, NM, NY, ND, OH, OK, PA, SC, VT, WI <i>*Texas Homestead properties are ineligible for Bridge program.</i>			
<i>Please see full guidelines online for more information</i>				



Wholesale Borrower Paid SFR RateSheet

Friday, March 13, 2026

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
7.625	101.755	101.693	101.599	101.411	101.224
7.500	101.649	101.586	101.492	101.305	101.117
7.375	101.530	101.468	101.374	101.187	100.999
7.250	101.400	101.338	101.244	101.057	100.869
7.125	101.221	101.158	101.064	100.877	100.689
7.000	101.037	100.974	100.881	100.693	100.506
6.875	100.861	100.798	100.704	100.517	100.329
6.750	100.682	100.620	100.526	100.339	100.151
6.625	100.495	100.432	100.338	100.151	99.963
6.500	100.247	100.185	100.091	99.903	99.716
6.375	99.999	99.936	99.843	99.655	99.468
6.250	99.677	99.615	99.521	99.333	99.146
6.125	99.359	99.297	99.203	99.015	98.828
6.000	99.003	98.940	98.846	98.659	98.471
5.875	98.626	98.564	98.470	98.283	98.095
5.750	98.258	98.196	98.102	97.915	97.727
5.625	97.864	97.801	97.707	97.520	97.332
5.500	97.426	97.363	97.270	97.082	96.895
5.375	96.983	96.920	96.826	96.639	96.451
5.250	96.563	96.500	96.406	96.219	96.031
5.125	96.152	96.090	95.996	95.808	95.621
5.000	95.725	95.662	95.569	95.381	95.194

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							
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							
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 Sales Inquiries  
Tel: 1-888-585-4869

**Wholesale SFR Ratesheet**

Friday, March 13, 2026

**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
8.000	PAR
Rate Adjustments	
12-Month Construction Term	-0.125
18-Month Construction Term	0.000
24-Month Construction Term	0.125
36-Month Construction Term	0.250
2nd Home or Investment	0.250
2-4 Unit	0.250
Loan Amount \$1,000,000 - \$2,499,999	0.000
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
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.  
**Interest Reserve Required**

**Lock Desk**

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

Eligibility & Information
<b>Maximum Loan Amount is Lessor Of:</b> 55% Loan-To-Value of "As Is" Appraised Value Or 60% Loan-To-Cost
50% Minimum Equity Contribution to Land
<b>Construction Related Documents:</b> Fully Approved Plans, Permits and Budget Must Be Provided at Registration
Construction Period: 12, 18, 24, or 36 Months
Minimum Loan Amount \$1,000,000
Ground Up or Rehab
Residential 1-4 Family Properties Only
Primary Residence, 2nd Home, Investment
US Citizens or Permanent Resident Aliens Only
Permanent Loan - 5/6 Fixed Period ARM Amortized over 30 years
Rate Floor 8.0%

**Wholesale SFR Ratesheet**

Friday, March 13, 2026

**12, 18, or 24 Month Investor Construction Loan**

**Lock Desk**

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

**1 Month Term SOFR ARM (Interest Only)**

18-Month Base Note Rate	
<b>*8.824%</b>	<b>PAR</b>

\*SOFR (4.39% as of 9/10/25)+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
<b>6-Month Extension</b> <i>Max of 2, Can be used post construction through sale.</i>	0.50% of Loan Amount (Each)

ARM Features
<b>Rate Floor = Initial Note Rate</b> <b>Margin = 4.5</b> <b>Ceiling Cap = 8% Over Initial Start Rate</b>

Banking Requirement
<b>Borrower must open a Axos Bank checking account for interest reserve, disbursements, and fund control.</b> <b><u>Interest Reserve Required</u></b>

Construction Related Documents
<b>Fully approved plans, permits, and budget must be provided at registration.</b>

Business Purpose / Entity Loan
<b>Guarantee required for all individual member(s) with 25% or more ownership interest.</b>
<b>Mandatory pledge of membership interest in ownership entity.</b>
<b>Entity must be approved by Axos Bank legal counsel.</b>

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

**Jumbo Cash-flow mAXimizer  
Interest Only**

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

Pay Rate	Note Rate	21 Day	30 Day	45 Day
5.000	7.500	102.000	101.875	101.750
4.875	7.375	101.750	101.625	101.500
4.750	7.250	101.500	101.375	101.250
4.625	7.125	101.250	101.125	101.000

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

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

Eligibility & Information
<b>Minimum Loan Amount:</b> \$1 over Conforming Loan Limit
<b>Minimum Credit Score: 700</b>
<b>Minimum Note Rate = 7.125%</b> <b>Minimum Pay Rate = 4.625%</b>
<b>CA, FL, and NY Properties Only</b>
<b>NY properties are subject to a 5% max LTV reduction</b> <b>Interest Only &amp; Deferred Int. for first 5 years, then fully amortized for remaining 25 year term.</b>
<b>Deferred Interest Payment Rate:</b> <b>Greater of 2% or Note Rate less 2.5%</b>
<b>Debt qualification uses max UPB (month 60) on a 25 year fully amortized pmt at fully indexed rate.</b>
<b>Co-Op, 2-4 Unit and NRA borrowers are Not Eligible</b>

Rate Adjustments	
2nd Home	0.250
Investment	0.250
Loan Amount \$647,201 - \$2,499,999	0.000
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$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
<b>2 Year Prepayment Penalty (Inv Only)</b>	<b>-0.125</b>

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	
No Pre-Payment Penalty (Inv Only)	1% of Loan Amount

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

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)	
Pre-Payment Penalty is optional for Investment Occupancies. None, 1 Year, and 2 Year options available. 1 Year PPP is no fee or rate adjustment.	

Property Type	LTV Eligibility Matrix					
	≤\$1MM LTV/CLTV	>\$1MM - ≤\$2MM LTV/CLTV	>\$2MM - ≤\$3MM LTV/CLTV	>\$3MM - ≤\$5MM LTV/CLTV	>\$5MM - ≤\$10MM LTV/CLTV	>\$10MM - ≤\$20MM LTV/CLTV
<b>Primary Residence - Purchase</b>						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
<b>Primary Residence - Rate &amp; Term</b>						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
<b>Primary Residence - Cash Out</b>						
1 Unit	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
Condo/Co-Op	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35	25 / 30
<b>2nd Home - Purchase</b>						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
<b>2nd Home - Refinance (Rate/Term)</b>						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
<b>2nd Home - Refinance (Cash Out)</b>						
1 Unit	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
Condo/Co-Op	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35	25 / 30
<b>Investment - Purchase</b>						
1 Unit	45 / 50	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40
Condo/Co-Op	40 / 45	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35
<b>Investment - Refinance (Rate/Term)</b>						
1 Unit	45 / 50	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40
Condo/Co-Op	40 / 45	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35
<b>Investment - Refinance (Cash Out)</b>						
1 Unit	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
Condo/Co-Op	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35	25 / 30

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

**5/6 FN SOFR ARM**

Base Rate	21 Day	30 Day	45 Day	60 Day
9.375	103.000	102.875	102.750	102.625
9.250	102.750	102.625	102.500	102.375
9.125	102.500	102.375	102.250	102.125
9.000	102.250	102.125	102.000	101.875
8.875	102.000	101.875	101.750	101.625
8.750	101.750	101.625	101.500	101.375
8.625	101.500	101.375	101.250	101.125
8.500	101.250	101.125	101.000	100.875
8.375	101.000	100.875	100.750	100.625
8.250	100.750	100.625	100.500	100.375
8.125	100.500	100.375	100.250	100.125
8.000	100.250	100.125	100.000	99.875
7.875	100.000	99.875	99.750	99.625

**7/6 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

**10/6 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

**Rate Adjustments**

Refinance	0.125
2-4 Unit Property	0.250
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
Loan To Value (LTV) ≤ 50%	-0.250
Cross-Collateralization (Wholesale Only)	0.500
Cash Out ≤ \$500,000	0.250
Cash Out >\$500,000	0.500
Condo (Condotel Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
<b>2 Year Prepayment Penalty (Inv Only)</b>	<b>-0.125</b>
<b>Axos Premier Banking Relationship</b>	<b>-0.250</b>

**Price Adjustments**

<b>Max of 2 extensions - Not to exceed original lock term</b>	
7 Day Lock Extension	0.125
15 Day Lock Extension	0.250
30 Day Lock Extension	0.500

**Portfolio Wholesale Fees**

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

**Axos Bank Checking Account Offer**

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

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

**Foreign National**

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

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

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

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

**ARM Features**

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

**Information**

<b>Borrower rebate (after LPC) capped at \$3,000.</b>
<b>Minimum Loan Amount \$500,000</b>
<b>Minimum Rate 7.875%</b>
<b>Interest Only - Not Allowed</b>
<b>Power of Attorney - Not Allowed</b>
Pre-Payment Penalty is optional for Investment Occupancies. None, 1 Year, and 2 Year options available. 1 Year PPP is no fee or rate adjustment.
<b>Loans ≤\$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs &gt;55% on grid below</b>
<b>Lender Paid Compensation</b> LPC is equal to 1.25% of the loan amount. LPC is capped at the lessor of 1.25% or \$50,000. LPC price adjustment: -1.25
<b>2nd Home = Standard Full Doc</b> <b>Investment = Standard Full Doc</b>
<b>Valid SSN or ITIN required on URLA</b>

**LTV Eligibility Matrix**

Property Type	≤\$1MM LTV/CLTV	>\$1MM - ≤\$2MM LTV/CLTV	>\$2MM - ≤\$3MM LTV/CLTV	>\$3MM - ≤\$5MM LTV/CLTV	>\$5MM - ≤\$10MM LTV/CLTV	>\$10MM - ≤\$20MM LTV/CLTV
<b>Purchase</b>						
1 Unit	60	60	55	55	50	45
2-4 Unit	60	60	55	55	50	45
Condo/Co-Op	50	50	50	50	45	40
<b>Refinance (Rate/Term)</b>						
1 Unit	60	60	55	55	50	45
2-4 Unit	60	60	55	55	50	45
Condo/Co-Op	50	50	50	50	45	40
<b>Refinance (Cash Out)</b>						
1 Unit	50	50	50	50	45	40
2-4 Unit	50	50	50	50	45	40
Condo/Co-Op	45	45	45	45	40	35

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Wholesale Borrower Paid SFR Ratesheet

Friday, March 13, 2026

Lock Desk

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

Express Full Doc

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.375	107.188	107.038	106.888
9.250	107.063	106.913	106.763
9.125	106.938	106.788	106.638
9.000	106.813	106.663	106.513
8.875	106.688	106.538	106.388
8.750	106.438	106.288	106.138
8.625	106.188	106.038	105.888
8.500	105.938	105.788	105.638
8.375	105.688	105.538	105.388
8.250	105.438	105.288	105.138
8.125	105.188	105.038	104.888
8.000	104.938	104.788	104.638
7.875	104.688	104.538	104.388
7.750	104.438	104.288	104.138
7.625	104.188	104.038	103.888
7.490	103.938	103.788	103.638
7.375	103.688	103.538	103.388
7.250	103.500	103.350	103.200
7.125	103.313	103.163	103.013
6.990	102.875	102.725	102.575
6.875	102.375	102.225	102.075
6.750	101.875	101.725	101.575
6.625	101.250	101.100	100.950
6.490	100.625	100.475	100.325
6.375	100.000	99.850	99.700
6.250	99.375	99.225	99.075
6.125	98.750	98.600	98.450

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$125,000
	Max Loan Amount	\$3,000,000
	≤\$150,000	Max LTV/CLTV 80%
	>\$1.5M - \$2.0M	Max LTV/CLTV 85%
	>\$2.0M - \$2.5M	Max LTV/CLTV 80%
	>\$2.5M	Max LTV/CLTV 75%
Reserve Requirement	>\$2.0M	Min FICO 680
	<\$1M	3 Months
	≥\$1M - \$1.5M	6 Months
	>\$1.5M	9 Months
Rate & Term Refi	≤65% LTV	No Minimum Reserves
Interest Only	Min FICO	660
	≤ \$2.0M	Max LTV 80%
	>\$2.0M - ≤\$2.5M	Max LTV 75%
	>\$2.5M	Max LTV 70%
	Max Cash-Out on LTV >65%	\$1,000,000
Cash-Out	Max Cash-Out on LTV ≤65%	Unlimited
	Max LTV	80%
	Minimum FICO	660
	Interest Only	Eligible
DTI	Max DTI	50%
	FTHB Max DTI	45%
	DTI >45%	Max LTV 80%
Investment	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mortgage DQ	1x30x12
	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
Residual Income	Monthly Minimum	\$1,500

Lender Paid (LPC)	UPDATE						
<ul style="list-style-type: none"> <li>LPC is equal to 1.25% of the loan amount.</li> <li>LPC adjustment to posted price = -1.25</li> <li>LPC is capped at the lessor of 1.25% or \$50,000.</li> <li>Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000</li> </ul>	<p>Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose loans. Business purpose (investment occupancy) remain eligible.</p>						
<p><b>Borrower Paid</b></p> <ul style="list-style-type: none"> <li>Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000</li> </ul>							
<p><b>Wholesale Fee</b></p> <table border="1"> <tr> <td>Wholesale Lender Fee</td> <td>\$1,695</td> </tr> </table>		Wholesale Lender Fee	\$1,695				
Wholesale Lender Fee	\$1,695						
<p><b>Lock Extensions</b></p> <p><u>Max of 2 extensions - Not to exceed original lock term</u></p> <table border="1"> <tr> <td>7 Days</td> <td>0.125</td> </tr> <tr> <td>15 Days</td> <td>0.250</td> </tr> <tr> <td>30 Days</td> <td>0.500</td> </tr> </table> <p><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></p>		7 Days	0.125	15 Days	0.250	30 Days	0.500
7 Days	0.125						
15 Days	0.250						
30 Days	0.500						
<p><b>No Pre-Payment Penalty</b></p> <p><u>If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.</u></p> <p><u>Lender Paid compensation is available if pre-payment penalty is not "none".</u></p>							

Loan Level Price Adjustments

	LTV/CLTV Range									
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
FICO / LTV LLPAs	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.500	
	740 - 759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-2.000	
	720 - 739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-3.000	
	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	-3.875	-3.875	-3.875	-3.875	-4.125	-4.125	-4.125		
Loan Size LLPAs	≥\$150K - ≤ \$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	
	>\$200K - ≤ \$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
	>\$500K - ≤ \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	>\$1.0M - ≤ \$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	>\$1.5M - ≤ \$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	-0.125	
	>\$2.0M - ≤ \$2.5M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.125	-0.625	
	>\$2.5M - ≤ \$3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.125		
	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	-0.250		
	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 <u>Investor Only</u>	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
		4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
3 Year PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2 Year PPP		-0.375	-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 PPP		-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000		

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Wholesale Borrower Paid SFR Ratesheet

Friday, March 13, 2026

Lock Desk

Tel: 1-858-764-6597 x 1550  
 Email: lockdesk@axosbank.com  
 Lock Requests:  
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Express Alt Doc

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.375	107.313	107.163	107.013
9.250	107.188	107.038	106.888
9.125	107.063	106.913	106.763
9.000	106.938	106.788	106.638
8.875	106.813	106.663	106.513
8.750	106.563	106.413	106.263
8.625	106.313	106.163	106.013
8.500	106.063	105.913	105.763
8.375	105.813	105.663	105.513
8.250	105.563	105.413	105.263
8.125	105.313	105.163	105.013
8.000	105.063	104.913	104.763
7.875	104.813	104.663	104.513
7.750	104.563	104.413	104.263
7.625	104.313	104.163	104.013
7.490	104.063	103.913	103.763
7.375	103.813	103.663	103.513
7.250	103.625	103.475	103.325
7.125	103.438	103.288	103.138
6.990	103.000	102.850	102.700
6.875	102.500	102.350	102.200
6.750	102.000	101.850	101.700
6.625	101.375	101.225	101.075
6.490	100.750	100.600	100.450
6.375	100.125	99.975	99.825
6.250	99.500	99.350	99.200
6.125	98.875	98.725	98.575

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$125,000
	Max Loan Amount	\$3,000,000
	<\$150,000	Max 80% LTV
	>\$1.5M - <\$2.0M	Max LTV/CLTV 85%
	>\$2.0M - <\$2.5M	Max LTV/CLTV 80%
	>\$2.5M	Max LTV/CLTV 75%
Reserve Requirements	<\$1M	Minimum FICO 680
	≥\$1M - <\$1.5M	3 Months
	>\$1.5M	6 Months
Rate & Term Refi	<65% LTV	No Minimum Reserves
	>65% LTV	9 Months
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%
	FTHB Max DTI	45%
	DTI>45%	Max LTV 80%
Investment	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
	Max LTV	80%
Credit	Asset Utilization	80%
	Credit Event Seasoning	36 Months
	Mortgage DQ	1x30x12
	Mtg DQ or Credit Event	Max 80% LTV
Property Type	WVOE Mtg DQ 24 Month	0x30x24
	Condo (Warrantable)	Max LTV 85%
WVOE	2-4 Unit	Max LTV 80%
	Occupancy	Primary Only
	Minimum FICO	680
	Max LTV ≥720 FICO	80% P/R&T, 70% CO/FTHB
P&L Only (12&24Mo)	Max LTV <720 FICO	75% P/R&T, 70% CO/FTHB
	Assets	No Gift Funds Allowed
Residual Income	FICO <720	Max LTV 75%
	Monthly Minimum	80%
		\$1,500

Lender Paid (LPC)	UPDATE
<ul style="list-style-type: none"> <li>•LPC is equal to 1.25% of the loan amount.</li> <li>•LPC adjustment to posted price = -1.25</li> <li>•LPC is capped at the lesser of 1.25% or \$50,000.</li> <li>•Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000</li> </ul>	<p>Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose loans. Business purpose (investment occupancy) remain eligible.</p>
<p><b>Borrower Paid</b></p> <p>•Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000</p>	

Wholesale Fee	
Wholesale Lender Fee	\$1,695

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

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	
<b>If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.</b>	
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+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.500
	740 - 759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-2.000
	720 - 739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-3.000
	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			
Loan Size LLPAs	≥\$125K - <\$150K	-3.875	-3.875	-3.875	-3.875	-4.125	-4.125	-4.125	
	≥\$150K - <\$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625
	>\$200K - <\$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
	>\$250K - <\$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - <\$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - <\$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>\$1.0M - <\$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$1.5M - <\$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	-0.125
	>\$2.0M - <\$2.5M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.125	
	>\$2.5M - <\$3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125		
Loan Type LLPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250
	24 Month CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	
	12 Month CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	
	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	
	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	
	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 <i>Investor Only</i>	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.375	-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 PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000		

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





Wholesale Borrower Paid SFR Ratesheet

Friday, March 13, 2026

Lock Desk

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

Express DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
8.625	106.750	106.600	106.450
8.500	106.625	106.475	106.325
8.375	106.500	106.350	106.200
8.250	106.375	106.225	106.075
8.125	106.188	106.038	105.888
8.000	106.000	105.850	105.700
7.875	105.813	105.663	105.513
7.750	105.563	105.413	105.263
7.625	105.313	105.163	105.013
7.490	105.000	104.850	104.700
7.375	104.688	104.538	104.388
7.250	104.438	104.288	104.138
7.125	104.000	103.850	103.700
6.990	103.563	103.413	103.263
6.875	102.938	102.788	102.638
6.750	102.313	102.163	102.013
6.625	101.688	101.538	101.388
6.490	101.063	100.913	100.763
6.375	100.438	100.288	100.138
6.250	99.813	99.663	99.513
6.125	99.063	98.913	98.763
5.990	98.313	98.163	98.013
5.875	97.563	97.413	97.263

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$100,000
	Max Loan Amount	\$3,000,000
	<\$150,000	Max LTV/CLTV 75%
	>\$1.5M - <\$2.0M	Max LTV/CLTV 75%
	>\$2.0M	Max LTV/CLTV 70%
Reserve Requirement	<\$2.0M	Min 700 FICO
	<\$1M	3 Months
	≥\$1M - <\$1.5M	6 Months
Rate & Term Ref	>\$1.5M	9 Months
	≤65% LTV	No Minimum Reserves
Interest Only	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	1x30x12
Property Type	Mtg DQ 1x30x12 or Credit Event	Max LTV 75%
	Condo (Warrantable)	Max LTV 80%
First Time Investor	2-4 Unit	Max LTV 80%
	Max LTV	75%
Short Term Rents	Min Reserves	12
	Min DSCR	1.00
	DSCR Calc'd Using STR	Reduce Max LTV by 5%

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

Wholesale Fee	
Wholesale Lender Fee	\$1,695

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

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

Loan Level Price Adjustments

	LTV/CLTV Range							
	FICO	≤60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
FICO / LTV LLPAs	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000
	740 - 759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500
	720 - 739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250
	700 - 719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250
	≥\$125K - < \$150K	-3.875	-3.875	-3.875	-3.875	-4.125	-4.125	
Loan Size LLPAs	≥\$150K - ≤ \$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625
	>\$200K - ≤ \$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤ \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>\$1.0M - ≤ \$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$1.5M - ≤ \$2.0M	0.125	0.125	0.125	0.125	0.125	-0.125	
	>\$2.0M - ≤ \$2.5M	0.125	0.125	-0.125	-0.375	-0.625		
	>\$2.5M - ≤ \$3.0M	0.125	0.125	-0.125	-0.375	-0.625		
	DCSR ≥1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.000
Loan Type LLPAs	DCSR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	
	Condo	0.000	0.000	0.000	0.000	-0.250	-0.500	
	2-4 Units	-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	-0.500	
	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-1.000	
	1x30 in 12 Mo	-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	
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	
Pre-Payment Penalty LLPAs <i>Investor Only</i>	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	1 Year PPP	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	No PPP	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	

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Wholesale Borrower Paid SFR Ratesheet

Friday, March 13, 2026

Lock Desk

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

Expanded Prime

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.250	107.807	107.657	107.507
9.125	107.557	107.407	107.257
9.000	107.307	107.157	107.007
8.875	107.057	106.907	106.757
8.750	106.807	106.657	106.507
8.625	106.557	106.407	106.257
8.500	106.307	106.157	106.007
8.375	106.057	105.907	105.757
8.250	105.807	105.657	105.507
8.125	105.557	105.407	105.257
8.000	105.307	105.157	105.007
7.875	105.057	104.907	104.757
7.750	104.744	104.594	104.444
7.625	104.432	104.282	104.132
7.500	104.119	103.969	103.819
7.375	103.744	103.594	103.444
7.250	103.369	103.219	103.069
7.125	102.994	102.844	102.694
7.000	102.619	102.469	102.319
6.875	102.182	102.032	101.882
6.750	101.744	101.594	101.444
6.625	101.307	101.157	101.007
6.500	100.869	100.719	100.569
6.375	100.369	100.219	100.069
6.250	99.869	99.719	99.569
6.125	99.306	99.156	99.006
6.000	98.744	98.594	98.444
5.875	98.119	97.969	97.819
5.750	97.494	97.344	97.194
5.625	96.806	96.656	96.506
5.500	96.119	95.969	95.819

Minimum Final Price 98.00

Product Information
<ul style="list-style-type: none"> <li>Expanded Prime Program is for Borrowers with a clean housing event history (≥48 months) and mortgage history (0x30x12).</li> <li>Borrowers can qualify with Full Documentation (including 1099s), Streamline Documentation (including 1099s), Written Verification of Employment ("WVOE"), Asset Depletion, 12 Month 3rd Party P&amp;L, 12M/24M Personal and Business Bank Statements.             <ul style="list-style-type: none"> <li>Min Loan Size of \$150,000</li> <li>Max Loan Size of \$3,500,000                 <ul style="list-style-type: none"> <li>Max LTV of 90%</li> <li>Minimum FICO of 660</li> </ul> </li> <li>Interest Only Eligible (Min 700 FICO, Max 85% LTV)                 <ul style="list-style-type: none"> <li>6 Months Minimum reserves</li> <li>Cash Out can be used as reserves</li> <li>DTI up to 55% subject to:                     <ul style="list-style-type: none"> <li>Requires a FICO score of 700 or greater</li> <li>Maximum LTV 80%</li> <li>Primary Residence only, no FTHB</li> <li>Requires 1.5x Residual Income</li> </ul> </li> </ul> </li> </ul> </li> </ul>

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

Wholesale Fee
Wholesale Lender Fee \$1,695

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

Loan Level Price Adjustments

	FICO	LTV/CLTV Range									
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	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	-2.625	-2.625	-2.625	-2.625	-2.625	-2.875	-2.875	-3.625	-4.125	
	>\$200K - ≤\$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.125	-2.125	-2.875	-3.375	
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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	>\$1.0M - ≤\$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	>\$1.5M - ≤\$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	>\$2.0M - ≤\$2.5M	0.375	0.375	0.250	0.125	0.000	-0.125	-0.250			
	>\$2.5M - ≤\$3.0M	0.375	0.250	0.125	0.000	-0.125	-0.250				
	>\$3.0M - ≤\$3.5M	0.125	0.125	-0.125	-0.250						
Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500			
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500		
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000	
	Cash-Out	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500			
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000		
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750		
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
Property Type LLPAs	Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000		
	Florida Condo	-0.375	-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	-0.375	-0.500	-0.625	-0.875	
	Asset Depletion	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000		
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125	
Alt Doc LLPAs	12 Mo. Bank State	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125	
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750			
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000			
Pre-Payment Penalty LLPAs	5 Year PPP	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	
	4 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	
	3 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	

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Wholesale Borrower Paid SFR Ratesheet

Friday, March 13, 2026

Lock Desk

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

Expanded Non-QM / Flex Non-QM

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.250	106.557	106.407	106.257
9.125	106.307	106.157	106.007
9.000	106.057	105.907	105.757
8.875	105.807	105.657	105.507
8.750	105.557	105.407	105.257
8.625	105.307	105.157	105.007
8.500	105.057	104.907	104.757
8.375	104.807	104.657	104.507
8.250	104.557	104.407	104.257
8.125	104.307	104.157	104.007
8.000	104.057	103.907	103.757
7.875	103.775	103.625	103.475
7.750	103.494	103.344	103.194
7.625	103.182	103.032	102.882
7.500	102.869	102.719	102.569
7.375	102.494	102.344	102.194
7.250	102.119	101.969	101.819
7.125	101.744	101.594	101.444
7.000	101.369	101.219	101.069
6.875	100.932	100.782	100.632
6.750	100.494	100.344	100.194
6.625	100.056	99.906	99.756
6.500	99.619	99.469	99.319
6.375	98.119	98.969	98.819
6.250	98.619	98.469	98.319
6.125	98.056	97.906	97.756
6.000	97.494	97.344	97.194
5.875	96.869	96.719	96.569
5.750	96.244	96.094	95.944
5.625	95.556	95.406	95.256
5.500	94.869	94.719	94.569

Minimum Final Price 98.00

Expanded Non-QM Information	Expanded Flex Non-QM Information
<ul style="list-style-type: none"> <li>• Axos Bank Expanded Non-QM (Credit Grade A+) is for Borrowers with the following housing event history (&gt;=36 months clean) and mortgage history (1x30x12)</li> <li>• Borrowers can qualify with Full Documentation (including 1099s), Streamline Documentation (including 1099s), Written Verification of Employment ("WVOE"), Asset Depletion, 12 Month 3rd Party P&amp;L, 12M/24M Personal and Business Bank Statements               <ul style="list-style-type: none"> <li>• Min Loan Size of \$150,000</li> <li>• Max Loan Size of \$3,000,000</li> <li>• Max LTV of 90%</li> <li>• Minimum FICO of 660</li> <li>• DTI up to 50%</li> <li>• Interest Only Eligible (Min 700 FICO, Max 80% LTV)</li> <li>• 3 Months Minimum reserves</li> <li>• Cash Out can be used as reserves</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Axos Bank Expanded Flex Non-QM (Credit Grade A-) is for Borrowers with the following derogatory housing event history (&gt;=24 months clean) and mortgage history (2x30x12 and 1x60x24)</li> <li>• 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"> <li>• Asset Depletion, 12 Month 3rd Party P&amp;L, and WVOE are NOT eligible</li> <li>• Min Loan Size of \$150,000</li> <li>• Max Loan Size of \$2,000,000</li> <li>• Max LTV of 85%</li> <li>• Minimum FICO of 660</li> <li>• DTI up to 48%</li> <li>• Interest Only NOT Eligible</li> <li>• 3 Months minimum reserves</li> <li>• Cash Out can be used as reserves</li> </ul> </li> </ul>

Lender Paid (LPC)	
<ul style="list-style-type: none"> <li>•LPC is equal to 1.25% of the loan amount.</li> <li>•LPC adjustment to posted price = -1.25</li> <li>•LPC is capped at the lessor of 1.25% or \$50,000.</li> <li>•Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000</li> </ul>	
Borrower Paid	
<ul style="list-style-type: none"> <li>•Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000</li> </ul>	
Wholesale Fee	
Wholesale Lender Fee	\$1,695.00
Lock Extensions	
<b>Max of 2 extensions - Not to exceed original lock term</b>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<b>Max Lock Period (including extensions) is 60 days. Loans that go beyond 60 days are subject to re-lock.</b>	
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

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

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Wholesale Borrower Paid SFR Ratesheet

Friday, March 13, 2026

Lock Desk

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

Expanded DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	109.345	109.195	109.045
9.125	109.095	108.945	108.795
9.000	108.845	108.695	108.545
8.875	108.595	108.445	108.295
8.750	108.345	108.195	108.045
8.625	108.095	107.945	107.795
8.500	107.845	107.695	107.545
8.375	107.595	107.445	107.295
8.250	107.345	107.195	107.045
8.125	107.064	106.914	106.764
8.000	106.751	106.601	106.451
7.875	106.439	106.289	106.139
7.750	106.126	105.976	105.826
7.625	105.814	105.664	105.514
7.500	105.439	105.289	105.139
7.375	105.064	104.914	104.764
7.250	104.626	104.476	104.326
7.125	104.189	104.039	103.889
7.000	103.889	103.539	103.389
6.875	103.189	103.039	102.889
6.750	102.626	102.476	102.326
6.625	102.064	101.914	101.764
6.500	101.439	101.289	101.139
6.375	100.814	100.664	100.514
6.250	100.126	99.976	99.826
6.125	99.438	99.288	99.138
6.000	98.751	98.601	98.451
5.875	98.001	97.851	97.701
5.750	97.251	97.101	96.951
5.625	96.501	96.351	96.201
5.500	95.751	95.601	95.451

Minimum Final Price 98.00

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

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

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

Wholesale Fee	
Wholesale Lender Fee	\$1,695

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

Loan Level Price Adjustments

	LTV/CLTV Range							
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	≥780	0.875	0.625	0.500	0.375	-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	680 – 679	-0.125	-0.500	-1.000	-2.250	-3.375		
	≥\$150K - ≤ \$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-3.000	-3.125
	>\$200K - ≤ \$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.250	-2.375
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤ \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR	>\$1.0M - ≤ \$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$1.5M - ≤ \$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	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	
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
	FC/SS/DIL/BK7 36 - 47	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
Loan Type LLPAs	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	R&T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash Out	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Condo	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo	0.000	-0.250	-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	1.375	1.375	1.375	1.375	1.375	1.375	1.375
	4 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	3 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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Friday, March 13, 2026

Closed End Second

Rate	Fixed 10 30 Day	Fixed 15 30 Day	Fixed 20 30 Day	Fixed 30 30 Day
12.750	109.813	109.813	109.813	109.813
12.625	109.563	109.563	109.563	109.563
12.500	109.313	109.313	109.313	109.313
12.375	109.063	109.063	109.063	109.063
12.250	108.813	108.813	108.813	108.813
12.125	108.563	108.563	108.563	108.563
12.000	108.313	108.313	108.313	108.313
11.875	108.063	108.063	108.063	108.063
11.750	107.813	107.813	107.813	107.813
11.625	107.563	107.563	107.563	107.563
11.500	107.313	107.313	107.313	107.313
11.375	107.063	107.063	107.063	107.063
11.250	106.813	106.813	106.813	106.813
11.125	106.563	106.563	106.563	106.563
11.000	106.313	106.313	106.313	106.313
10.875	106.063	106.063	106.063	106.063
10.750	105.813	105.813	105.813	105.813
10.625	105.563	105.563	105.563	105.563
10.500	105.313	105.313	105.313	105.313
10.375	105.063	105.063	105.063	105.063
10.250	104.813	104.813	104.813	104.813
10.125	104.563	104.563	104.563	104.563
10.000	104.313	104.313	104.313	104.313
9.875	104.063	104.063	104.063	104.063
9.750	103.813	103.813	103.813	103.813
9.625	103.563	103.563	103.563	103.563
9.500	103.313	103.313	103.313	103.313
9.375	103.063	103.063	103.063	103.063
9.250	102.813	102.813	102.813	102.813
9.125	102.563	102.563	102.563	102.563
9.000	102.313	102.313	102.313	102.313
8.875	102.063	102.063	102.063	102.063
8.750	101.813	101.813	101.813	101.813
8.625	101.563	101.563	101.563	101.563
8.500	101.313	101.313	101.313	101.313
8.375	101.063	101.063	101.063	101.063
8.250	100.813	100.813	100.813	100.813
8.125	100.563	100.563	100.563	100.563
8.000	100.313	100.313	100.313	100.313
7.875	100.063	100.063	100.063	100.063
7.750	99.813	99.813	99.813	99.813

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

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

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

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

Loan Level Price Adjustments

	CLTV Range								
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO / LTV LLPAs	780+	2.750	2.750	2.500	2.250	1.500	0.750	0.000	-2.500
	760 - 779	2.000	1.750	1.750	1.375	0.875	0.500	-0.500	-3.500
	740 - 759	1.250	1.250	1.250	1.000	0.500	0.000	-1.500	
	720 - 739	0.750	0.750	0.750	0.500	0.000	-0.500		
	700 - 719	0.250	0.125	0.000	-0.375	-1.000	-1.750		
	680 - 699	-0.750	-1.000	-1.250	-1.500	-2.750	-3.750		
Loan Size LLPAs	≥\$75K - <\$100K	-3.000	-3.000	-3.000	-3.000	-3.250	-3.500	-3.500	-3.500
	≥\$100K - <\$150K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
	>\$150K - ≤\$200K	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875
	>\$200K - ≤\$250K	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	>\$250K - ≤\$300K	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	>\$300K - ≤\$350K	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Loan Type LLPAs	>\$350K - ≤\$500K	0.250	0.250	0.250	0.250	0.250	0.250	0.125	
	DTI >43%	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000
	Condo	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500
	Second Home	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000		
Investor Property	-1.500	-1.500	-2.000	-2.500	-3.000	-3.500			

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



**WHOLESALE BORROWER PAID**

Friday, March 13, 2026

**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
8.625	105.235	105.110	104.985	104.860
8.500	105.074	104.949	104.824	104.699
8.375	104.808	104.683	104.558	104.433
8.250	104.724	104.599	104.474	104.349
8.125	104.808	104.683	104.558	104.433
8.000	104.645	104.520	104.395	104.270
7.875	104.479	104.354	104.229	104.104
7.750	104.300	104.175	104.050	103.925
7.625	104.401	104.276	104.151	104.026
7.500	104.219	104.094	103.969	103.844
7.375	104.013	103.888	103.763	103.638
7.250	103.938	103.813	103.688	103.563
7.125	103.683	103.558	103.433	103.308
7.000	103.394	103.269	103.144	103.019
6.875	103.053	102.928	102.803	102.678
6.750	102.658	102.533	102.408	102.283
6.625	102.299	102.174	102.049	101.924
6.500	101.908	101.783	101.658	101.533
6.375	101.561	101.436	101.311	101.186
6.250	101.167	101.042	100.917	100.792
6.125	100.779	100.654	100.529	100.404
6.000	100.342	100.217	100.092	99.967
5.875	99.907	99.782	99.657	99.532
5.750	99.411	99.286	99.161	99.036
5.625	98.984	98.859	98.734	98.609

**20 YEAR FIXED**

Rate	15 Day	30 Day	45 Day	60 Day
8.625	106.289	106.164	106.039	105.914
8.500	106.097	105.972	105.847	105.722
8.375	105.899	105.774	105.649	105.524
8.250	105.686	105.561	105.436	105.311
8.125	105.785	105.660	105.535	105.410
8.000	105.565	105.440	105.315	105.190
7.875	105.330	105.205	105.080	104.955
7.750	105.071	104.946	104.821	104.696
7.625	104.808	104.683	104.558	104.433
7.500	104.526	104.401	104.276	104.151
7.375	104.218	104.093	103.968	103.843
7.250	103.877	103.752	103.627	103.502
7.125	103.538	103.413	103.288	103.163
7.000	103.220	103.095	102.970	102.845
6.875	102.899	102.774	102.649	102.524
6.750	102.547	102.422	102.297	102.172
6.625	102.175	102.050	101.925	101.800
6.500	101.786	101.661	101.536	101.411
6.375	101.386	101.261	101.136	101.011
6.250	100.971	100.846	100.721	100.596
6.125	100.551	100.426	100.301	100.176
6.000	100.136	100.011	99.886	99.761
5.875	100.682	100.557	100.432	100.307
5.750	100.192	100.067	99.942	99.817
5.625	100.210	100.085	99.960	99.835

**15 & 10 YEAR FIXED**

Rate	15 Day	30 Day	45 Day	60 Day
7.625	104.570	104.445	104.320	104.195
7.500	104.390	104.265	104.140	104.015
7.375	104.209	104.084	103.959	103.834
7.250	104.011	103.886	103.761	103.636
7.125	104.038	103.913	103.788	103.663
7.000	103.837	103.712	103.587	103.462
6.875	103.629	103.504	103.379	103.254
6.750	103.404	103.279	103.154	103.029
6.625	103.183	103.058	102.933	102.808
6.500	102.955	102.830	102.705	102.580
6.375	102.705	102.580	102.455	102.330
6.250	102.440	102.315	102.190	102.065
6.125	102.168	102.043	101.918	101.793
6.000	101.877	101.752	101.627	101.502
5.875	101.569	101.444	101.319	101.194
5.750	101.253	101.128	101.003	100.878
5.625	100.946	100.821	100.696	100.571
5.500	100.623	100.498	100.373	100.248
5.375	100.283	100.158	100.033	99.908
5.250	99.957	99.832	99.707	99.582
5.125	99.615	99.490	99.365	99.240
5.000	99.254	99.129	99.004	98.879
4.875	98.880	98.755	98.630	98.505
4.750	98.491	98.366	98.241	98.116
4.625	98.140	98.015	97.890	97.765

**30 YEAR FIXED - HB**

Rate	15 Day	30 Day	45 Day	60 Day
8.625	102.007	101.882	101.757	101.632
8.500	101.892	101.767	101.642	101.517
8.375	101.778	101.653	101.528	101.403
8.250	101.758	101.633	101.508	101.383
8.125	102.336	102.211	102.086	101.961
8.000	102.209	102.084	101.959	101.834
7.875	102.076	101.951	101.826	101.701
7.750	101.927	101.802	101.677	101.552
7.625	102.265	102.140	102.015	101.890
7.500	102.116	101.991	101.866	101.741
7.375	101.944	101.819	101.694	101.569
7.250	101.892	101.767	101.642	101.517
7.125	102.067	101.942	101.817	101.692
7.000	101.852	101.727	101.602	101.477
6.875	101.631	101.506	101.381	101.256
6.750	101.358	101.233	101.108	100.983
6.625	101.348	101.223	101.098	100.973
6.500	101.062	100.937	100.812	100.687
6.375	100.725	100.600	100.475	100.350
6.250	100.341	100.216	100.091	99.966
6.125	100.535	100.410	100.285	100.160
6.000	100.143	100.018	99.893	99.768
5.875	99.729	99.604	99.479	99.354
5.750	99.261	99.136	99.011	98.886
5.625	98.745	98.620	98.495	98.370

**15 YEAR FIXED - HB**

Rate	15 Day	30 Day	45 Day	60 Day
7.625	101.759	101.634	101.509	101.384
7.500	101.658	101.533	101.408	101.283
7.375	101.555	101.430	101.305	101.180
7.250	101.438	101.313	101.188	101.063
7.125	101.400	101.275	101.150	101.025
7.000	101.284	101.159	101.034	100.909
6.875	101.152	101.027	100.902	100.777
6.750	101.008	100.883	100.758	100.633
6.625	100.920	100.795	100.670	100.545
6.500	100.776	100.651	100.526	100.401
6.375	100.614	100.489	100.364	100.239
6.250	100.424	100.299	100.174	100.049
6.125	100.608	100.483	100.358	100.233
6.000	100.408	100.283	100.158	100.033
5.875	100.182	100.057	99.932	99.807
5.750	99.932	99.807	99.682	99.557
5.625	99.687	99.562	99.437	99.312
5.500	99.413	99.288	99.163	99.038
5.375	99.110	98.985	98.860	98.735
5.250	98.789	98.664	98.539	98.414
5.125	98.060	97.935	97.810	97.685
5.000	97.737	97.612	97.487	97.362
4.875	97.386	97.261	97.136	97.011
4.750	97.019	96.894	96.769	96.644
4.625	95.536	95.411	95.286	95.161

Information and Overlay	
Minimum Loan Amount \$150,000	
Manufactured Home - Not Eligible	
DU Only	
DU PIW (Appraisal Waiver) - Eligible	
DU Day 1 Certainty (Income & Assets) - Eligible	
Refer to the Fannie Mae Selling Guide for eligibility. <a href="https://selling-guide.fanniemae.com">https://selling-guide.fanniemae.com</a>	
Lender Paid Compensation (LPC) is equal to 1.25% of the loan amount. LPC price adjustment: -1.25	
Lender Fee and Extension Cost Price Adj.	
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
<b>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.</b>	

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				