

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 (Condolet Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
Axos Premier Banking Relationship	-0.250

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

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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**Jumbo Cash-flow mAXimizer
Interest Only**

Lock Desk

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

5/6 DEF INT (Interest Only) SOFR ARM

Pay Rate	Note Rate	21 Day	30 Day	45 Day
5.250	7.750	102.000	101.875	101.750
5.125	7.625	101.750	101.625	101.500
5.000	7.500	101.500	101.375	101.250
4.875	7.375	101.250	101.125	101.000
Max Borrower Rebate (after LPC) capped at \$3,000				

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

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

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

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

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

Eligible Income Documentation	
Full Doc - 2 Year Tax Returns	

Lender Paid Compensation (LPC)	
LPC is equal to 1.25% of the loan amount. LPC is capped at the 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
8.75% @ Par (100.00)

Lender Fee
Axos Bank Origination Fee = 1% of Loan Amount
Axos Bank Lender Fee = \$1695.00
All Bridge-to-Sale loans require an Axos Bank pledge account setup fee of \$250

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



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Tel: 1-888-585-4869

Wholesale SFR Ratesheet

Wednesday, April 16, 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
Rate Floor = Initial Note Rate Margin = 4.0 Caps = 5/1/5

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

Wholesale SFR Ratesheet

Wednesday, April 16, 2025

12, 18, or 24 Month Investor Construction Loan

Lock Desk

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

1 Month Term SOFR ARM (Interest Only)

18-Month Base Note Rate	
*8.83%	PAR

*SOFR (4.33% as of 4/9/25)+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 <i>Max of 2, Can be used post construction through sale.</i>	0.50% of Loan Amount (Each)

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

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

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

Wednesday, April 16, 2025

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
8.000	101.420	101.358	101.264	101.076	100.889
7.875	101.353	101.291	101.197	101.009	100.822
7.750	101.230	101.168	101.074	100.887	100.699
7.625	101.074	101.012	100.918	100.731	100.543
7.500	100.884	100.822	100.728	100.540	100.353
7.375	100.692	100.629	100.535	100.348	100.160
7.250	100.473	100.410	100.316	100.129	99.941
7.125	100.254	100.192	100.098	99.910	99.723
7.000	100.032	99.969	99.876	99.688	99.501
6.875	99.782	99.720	99.626	99.439	99.251
6.750	99.515	99.453	99.359	99.171	98.984
6.625	99.178	99.115	99.021	98.834	98.646
6.500	98.803	98.740	98.646	98.459	98.271
6.375	98.462	98.400	98.306	98.119	97.931
6.250	98.082	98.020	97.926	97.738	97.551
6.125	97.755	97.692	97.598	97.411	97.223
6.000	97.325	97.263	97.169	96.981	96.794
5.875	96.943	96.881	96.787	96.599	96.412
5.750	96.551	96.489	96.395	96.208	96.020
5.625	96.148	96.085	95.992	95.804	95.617
5.500	95.736	95.673	95.580	95.392	95.205
5.375	95.324	95.261	95.168	94.980	94.793

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

Wednesday, April 16, 2025

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

Express Full Doc

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.875	105.625	105.475	105.325	
9.750	105.500	105.350	105.200	
9.625	105.375	105.225	105.075	
9.500	105.250	105.100	104.950	
9.375	105.125	104.975	104.825	
9.250	105.000	104.850	104.700	
9.125	104.750	104.600	104.450	
9.000	104.500	104.350	104.200	
8.875	104.250	104.100	103.950	
8.750	104.000	103.850	103.700	
8.625	103.750	103.600	103.450	
8.500	103.500	103.350	103.200	
8.375	103.250	103.100	102.950	
8.250	103.000	102.850	102.700	
8.125	102.750	102.600	102.450	
8.000	102.500	102.350	102.200	
7.875	102.250	102.100	101.950	
7.750	102.000	101.850	101.700	
7.625	101.656	101.506	101.356	
7.490	101.250	101.100	100.950	
7.375	100.813	100.663	100.513	
7.250	100.313	100.163	100.013	
7.125	99.750	99.600	99.450	
6.980	98.125	98.975	98.825	
6.875	98.500	98.350	98.200	
6.750	97.875	97.725	97.575	
6.625	97.250	97.100	96.950	

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%
Investment	FTHB Max DTI	45%
	Max LTV	80%
Second Home	>75% LTV Min FICO	700
	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	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		
Max of 2 extensions - Not to exceed original lock term		
7 Days		0.125
15 Days		0.250
30 Days		0.500
Max Lock Period (including extensions) is 60 days. Loans that go beyond 60 days are subject to worse case re-lock.		
No Pre-Payment Penalty		
If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.		
Lender Paid compensation is available if pre-payment penalty is not "none".		

Loan Level Price Adjustments

		LTV/CLTV Range								
		FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO / LTV LLPAs	760+	1.250	1.250	1.250	0.875	0.625	0.375	0.125		-1.250
	740 – 759	1.125	1.125	1.125	0.750	0.500	0.250	-0.125		-1.500
	720 – 739	1.000	1.000	1.000	0.625	0.250	0.000	-0.500		-2.250
	700 – 719	0.875	0.875	0.875	0.500	-0.250	-0.500	-1.000		
	680 – 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500		
	660 – 679	-0.125	-0.250	-0.750	-1.125	-1.875				
	≥\$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	-2.500
	>\$200K - ≤ \$250K	-1.750	-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	-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	0.000	-0.250	-0.250	-0.250	
	>\$2.0M - ≤ \$3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.125	-0.625	
	12 Month Full-Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500		
Loan Type LLPAs	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	-0.500	
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-0.750
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	
	Second Home	-0.250	-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	-0.250	-0.500	
	DTI >45	0.000	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	-0.500	-1.000	
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750		
Pre-Payment Penalty LLPAs <i>Investor Only</i>	4 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	3 Year PPP	0.000	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	-0.125	
	1 year PPP	-0.500	-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	-0.750	

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Member
FDIC  
EQUAL HOUSING
LENDER



Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 16, 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.

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Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 16, 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	106.757	106.607	106.457	
9.625	106.507	106.357	106.207	
9.500	106.257	106.107	105.957	
9.375	106.007	105.857	105.707	
9.250	105.757	105.607	105.457	
9.125	105.507	105.357	105.207	
9.000	105.257	105.107	104.957	
8.875	105.007	104.857	104.707	
8.750	104.757	104.607	104.457	
8.625	104.507	104.357	104.207	
8.500	104.257	104.107	103.957	
8.375	104.007	103.857	103.707	
8.250	103.757	103.607	103.457	
8.125	103.475	103.325	103.175	
8.000	103.194	103.044	102.894	
7.875	102.882	102.732	102.582	
7.750	102.569	102.419	102.269	
7.625	102.194	102.044	101.894	
7.500	101.819	101.669	101.519	
7.375	101.444	101.294	101.144	
7.250	101.069	100.919	100.769	
7.125	100.694	100.544	100.394	
7.000	100.319	100.169	100.019	
6.875	99.882	99.732	99.582	
6.750	99.444	99.294	99.144	
6.625	98.944	98.794	98.644	
6.500	98.444	98.294	98.144	
6.375	97.882	97.732	97.582	
6.250	97.319	97.169	97.019	
6.125	96.694	96.544	96.394	
6.000	96.069	95.919	95.769	

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

Loan Level Price Adjustments

	FICO	LTV/CLTV Range								
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	≥780	1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.125	-4.000
	760 – 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125
	740 – 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000
	720 – 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	
	700 – 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	
	680 – 699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000		
	660 – 679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125		
	≥780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250
Alt Doc	760 – 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375
	740 – 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625
	720 – 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	
	700 – 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	
	680 – 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500		
	660 – 679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125		
	≥\$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	0.000	0.000		
	>\$2.5M - ≤ \$3.0M	0.375	0.375	0.125	0.000	0.000				
	>\$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	-0.375		
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	Cash-Out	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-1.125		
	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	
	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-0.375	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property Type LLPAs	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
Full Doc LLPAs	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Mo. Bank State.	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
Pre-Payment Penalty LLPAs Investor Only	5 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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Expanded Non-QM / Flex Non-QM

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.750	105.882	105.732	105.582	
9.625	105.632	105.482	105.332	
9.500	105.382	105.232	105.082	
9.375	105.132	104.982	104.832	
9.250	104.882	104.732	104.582	
9.125	104.632	104.482	104.332	
9.000	104.382	104.232	104.082	
8.875	104.132	103.982	103.832	
8.750	103.882	103.732	103.582	
8.625	103.632	103.482	103.332	
8.500	103.382	103.232	103.082	
8.375	103.132	102.982	102.832	
8.250	102.882	102.732	102.582	
8.125	102.600	102.450	102.300	
8.000	102.319	102.169	102.019	
7.875	102.007	101.857	101.707	
7.750	101.694	101.544	101.394	
7.625	101.319	101.169	101.019	
7.500	100.944	100.794	100.644	
7.375	100.569	100.419	100.269	
7.250	100.194	100.044	99.894	
7.125	99.819	99.669	99.519	
7.000	99.444	99.294	99.144	
6.875	99.007	98.857	98.707	
6.750	98.569	98.419	98.269	
6.625	98.069	97.919	97.769	
6.500	97.569	97.419	97.269	
6.375	97.007	96.857	96.707	
6.250	96.444	96.294	96.144	
6.125	95.819	95.669	95.519	
6.000	95.194	95.044	94.894	

Minimum Final Price 98.00

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

Lender Paid (LPC)	
• LPC is equal to 1.25% of the loan amount. • LPC adjustment to posted price = -1.25 • LPC is capped at the lessor of 1.25% or \$50,000. • Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000	
Borrower Paid	
• Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000	
Wholesale Fee	
Wholesale Lender Fee	\$1,695.00
Lock Extensions	
<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	0.500	0.250	0.000	-2.125	-4.000
	760 – 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125
	740 – 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000
	720 – 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	
	700 – 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	
	680 – 699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000		
	660 – 679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125		
	≥780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250
Alt Doc	760 – 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375
	740 – 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625
	720 – 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	
	700 – 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	
	680 – 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500		
	660 – 679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125		
	≥\$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	0.000			
	>\$2.5M - ≤ \$3.0M	0.375	0.375	0.125	0.000					
	1x30x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Credit Event LLPAs	2x30x12 or 1x60x24	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	FC/SS/DIL/BK7 36-47	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	-1.250
	FC/SS/DIL/BK7 24-35	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-1.500	-1.500	
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000		
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	Cash-Out	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875			
	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	
Loan Type LLPAs	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500		
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750		
	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Mo. Bank State.	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
Alt Doc LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
	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
Pre-Payment Penalty LLPAs <u>Investor Only</u>										

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Expanded DSCR

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.750	107.477	107.327	107.177
9.625	107.212	107.062	106.912
9.500	106.946	106.796	106.646
9.375	106.680	106.530	106.380
9.250	106.415	106.265	106.115
9.125	106.149	105.999	105.849
9.000	105.884	105.734	105.584
8.875	105.602	105.452	105.302
8.750	105.321	105.171	105.021
8.625	105.040	104.890	104.740
8.500	104.759	104.609	104.459
8.375	104.477	104.327	104.177
8.250	104.196	104.046	103.896
8.125	103.914	103.764	103.614
8.000	103.633	103.483	103.333
7.875	103.351	103.201	103.021
7.750	103.068	102.918	102.708
7.625	102.785	102.635	102.433
7.500	102.502	102.352	102.158
7.375	102.219	102.069	101.875
7.250	101.936	101.786	101.592
7.125	101.653	101.503	101.308
7.000	101.370	101.220	101.025
6.875	101.087	100.937	100.740
6.750	100.804	100.654	100.453
6.625	100.521	100.371	100.166
6.500	100.238	100.088	99.879
6.375	99.955	99.805	99.590
6.250	99.672	99.522	99.303
6.125	99.389	99.239	99.016
6.000	99.106	98.956	98.729

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

Wholesale Fee
Wholesale Lender Fee
\$1,695

Lock Extensions
Max of 2 extensions - Not to exceed original lock term
7 Days
0.125
15 Days
0.250
30 Days
0.500
Max Lock Period (including extensions) is 60 days.
Loans that go beyond 60 days are subject to 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	0.125	-0.375	-0.875	-1.500
	760 – 779	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625
	740 – 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625
	720 – 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875
	700 – 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 – 699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	
Loan Size LLPAs	660 – 679	0.000	-0.375	-0.750	-2.000	-3.000		
	≥\$150K - ≤ \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.875	-3.000
	>\$200K - ≤ \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-2.125	-2.250
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤ \$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>\$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	-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25+	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event LLPAs	FC/SS/DIL/BK7 36 - 47	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875
Loan Type LLPAs	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R&T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash Out	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Property LLPAs	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	
	Multi-Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
Pre-Payment Penalty LLPAs	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	104.936	104.811	104.686	104.561
8.500	104.743	104.618	104.493	104.368
8.375	104.555	104.430	104.305	104.180
8.250	104.348	104.223	104.098	103.973
8.125	104.509	104.384	104.259	104.134
8.000	104.301	104.176	104.051	103.926
7.875	104.099	103.974	103.849	103.724
7.750	103.826	103.701	103.576	103.451
7.625	103.722	103.597	103.472	103.347
7.500	103.421	103.296	103.171	103.046
7.375	103.110	102.985	102.860	102.735
7.250	102.720	102.595	102.470	102.345
7.125	102.313	102.188	102.063	101.938
7.000	101.923	101.798	101.673	101.548
6.875	101.510	101.385	101.260	101.135
6.750	101.075	100.950	100.825	100.700
6.625	100.651	100.526	100.401	100.276
6.500	100.207	100.082	99.957	99.832
6.375	99.739	99.614	99.489	99.364
6.250	99.214	99.089	98.964	98.839
6.125	98.925	98.800	98.675	98.550
6.000	98.398	98.273	98.148	98.023
5.875	97.811	97.686	97.561	97.436
5.750	97.207	97.082	96.957	96.832
5.625	96.766	96.641	96.516	96.391

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	105.204	105.079	104.954	104.829
8.500	104.930	104.805	104.680	104.555
8.375	105.038	104.913	104.788	104.663
8.250	104.831	104.706	104.581	104.456
8.125	104.884	104.759	104.634	104.509
8.000	104.684	104.559	104.434	104.309
7.875	104.475	104.350	104.225	104.100
7.750	104.222	104.097	103.972	103.847
7.625	103.929	103.804	103.679	103.554
7.500	103.594	103.469	103.344	103.219
7.375	103.221	103.096	102.971	102.846
7.250	102.816	102.691	102.566	102.441
7.125	102.835	102.710	102.585	102.460
7.000	102.488	102.363	102.238	102.113
6.875	102.096	101.971	101.846	101.721
6.750	101.669	101.544	101.419	101.294
6.625	101.745	101.620	101.495	101.370
6.500	101.331	101.206	101.081	100.956
6.375	100.888	100.763	100.638	100.513
6.250	100.410	100.285	100.160	100.035
6.125	100.401	100.276	100.151	100.026
6.000	99.919	99.794	99.669	99.544
5.875	99.395	99.270	99.145	99.020
5.750	98.851	98.726	98.601	98.476
5.625	98.293	98.168	98.043	97.918

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	102.929	102.804	102.679	102.554
7.500	102.780	102.655	102.530	102.405
7.375	102.638	102.513	102.388	102.263
7.250	102.467	102.342	102.217	102.092
7.125	102.921	102.796	102.671	102.546
7.000	102.754	102.629	102.504	102.379
6.875	102.557	102.432	102.307	102.182
6.750	102.339	102.214	102.089	101.964
6.625	102.113	101.988	101.863	101.738
6.500	101.889	101.764	101.639	101.514
6.375	101.589	101.464	101.339	101.214
6.250	101.319	101.194	101.069	100.944
6.125	101.035	100.910	100.785	100.660
6.000	100.752	100.627	100.502	100.377
5.875	100.462	100.337	100.212	100.087
5.750	100.167	100.042	99.917	99.792
5.625	99.869	99.744	99.619	99.494
5.500	99.575	99.450	99.325	99.200
5.375	99.234	99.109	98.984	98.859
5.250	98.882	98.757	98.632	98.507
5.125	98.374	98.249	98.124	97.999
5.000	98.019	97.894	97.769	97.644
4.875	97.663	97.538	97.413	97.288
4.750	97.262	97.137	97.012	96.887
4.625	96.970	96.845	96.720	96.595

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	101.245	101.120	100.995	100.870
8.500	101.107	100.982	100.857	100.732
8.375	100.975	100.850	100.725	100.600
8.250	100.830	100.705	100.580	100.455
8.125	101.508	101.383	101.258	101.133
8.000	101.361	101.236	101.111	100.986
7.875	101.221	101.096	100.971	100.846
7.750	101.027	100.902	100.777	100.652
7.625	101.455	101.330	101.205	101.080
7.500	101.320	101.195	101.070	100.945
7.375	101.158	101.033	100.908	100.783
7.250	100.944	100.819	100.694	100.569
7.125	100.782	100.657	100.532	100.407
7.000	100.412	100.287	100.162	100.037
6.875	100.025	99.900	99.775	99.650
6.750	99.672	99.547	99.422	99.297
6.625	99.283	99.158	99.033	98.908
6.500	98.857	98.732	98.607	98.482
6.375	98.369	98.244	98.119	97.994
6.250	97.921	97.796	97.671	97.546
6.125	97.428	97.303	97.178	97.053
6.000	96.881	96.756	96.631	96.506
5.875	96.360	96.235	96.110	95.985
5.750	95.828	95.703	95.578	95.453
5.625	95.259	95.134	95.009	94.884

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	100.311	100.186	100.061	99.936
7.500	100.214	100.089	99.964	99.839
7.375	100.131	100.006	99.881	99.756
7.250	100.009	99.884	99.759	99.634
7.125	100.558	100.433	100.308	100.183
7.000	100.452	100.327	100.202	100.077
6.875	100.336	100.211	100.086	99.961
6.750	100.194	100.069	99.944	99.819
6.625	100.023	99.898	99.773	99.648
6.500	99.839	99.714	99.589	99.464
6.375	99.624	99.499	99.374	99.249
6.250	99.420	99.295	99.170	99.045
6.125	99.199	99.074	98.949	98.824
6.000	98.973	98.848	98.723	98.598
5.875	98.723	98.598	98.473	98.348
5.750	98.469	98.344	98.219	98.094
5.625	98.047	97.922	97.797	97.672
5.500	97.790	97.665	97.540	97.415
5.375	97.489	97.364	97.239	97.114
5.250	97.161	97.036	96.911	96.786
5.125	96.500	96.375	96.250	96.125
5.000	96.174	96.049	95.924	95.799
4.875	95.836	95.711	95.586	95.461
4.750	95.451	95.326	95.201	95.076
4.625	94.236	94.111	93.986	93.861

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				