

PORTFOLIO ARM - BORROWER PAID

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

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, JP71IO)

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 (JP101)

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 (Condolet 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

Portfolio Wholesale Fees	
Lender Fee	\$1,695.00
Trust/Entity Review	\$350.00
TX Doc Review	\$150.00
Privacy Mortgage	\$350.00
Departing Residence	0.5% of Loan Amount
Cross Collateral Property	0.5% of Loan Amount
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 <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%	
Min. Loan Amount \$500,000 Min Rate 6.25%	
Non-Resident Alien (NRA) = Not Eligible	
TX (a6) "Home Equity" ELIGIBLE	
12 Months Personal or Business Bank Statements ELIGIBLE	
Loans ≤\$1M: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below	
Pre-Payment Penalty is optional for Investment Occupancies. None, 1 Year, and 2 Year options available. 1 Year PPP is no fee or rate adjustment.	
Lender Paid Compensation	
LPC is equal to 1.25% of the loan amount.	
LPC is capped at the lesser of 1.25% or \$50,000.	
Max Borrower Paid Origination Fee = 2%	

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

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 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
8.5% @ Par (100.00)

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

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



Wholesale Borrower Paid SFR RateSheet

Friday, May 15, 2026

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
7.625	102.182	102.119	102.026	101.838	101.651
7.500	102.028	101.965	101.872	101.684	101.497
7.375	101.862	101.800	101.706	101.518	101.331
7.250	101.685	101.622	101.528	101.341	101.153
7.125	101.449	101.387	101.293	101.106	100.918
7.000	101.193	101.130	101.036	100.849	100.661
6.875	100.929	100.867	100.773	100.585	100.398
6.750	100.666	100.604	100.510	100.322	100.135
6.625	100.372	100.310	100.216	100.029	99.841
6.500	100.068	100.005	99.911	99.724	99.536
6.375	99.769	99.706	99.612	99.425	99.237
6.250	99.422	99.359	99.265	99.078	98.890
6.125	99.074	99.011	98.917	98.730	98.542
6.000	98.578	98.515	98.422	98.234	98.047
5.875	98.040	97.977	97.883	97.696	97.508
5.750	97.487	97.425	97.331	97.144	96.956
5.625	96.991	96.929	96.835	96.647	96.460
5.500	96.489	96.427	96.333	96.146	95.958
5.375	95.860	95.797	95.703	95.516	95.328
5.250	95.335	95.273	95.179	94.991	94.804
5.125	94.825	94.762	94.668	94.481	94.293
5.000	94.297	94.235	94.141	93.954	93.766

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 Sales Inquiries
Tel: 1-888-585-4869

Wholesale SFR Ratesheet

Friday, May 15, 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
7.625	PAR
Rate Adjustments	
12-Month Construction Term	-0.125
18-Month Construction Term	0.000
24-Month Construction Term	0.125
36-Month Construction Term	0.250
2nd Home or Investment	0.250
2-4 Unit	0.250
Loan Amount \$1,000,000 - \$2,499,999	0.000
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
Mid-Construction Refinance (Pre-Start)	0.500
Interest Only (After Initial Construction Term)	0.125

Fees	
Lender Processing Fee	\$1,695
Trust/Entity Review	\$350
Privacy Mortgage	\$350
Lender Origination Fee	1% of Loan Amount
6-Month Extension Max of 2	0.50% of Loan Amount (Each)

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

Permanent Loan ARM Features
Index = 30 Day Average SOFR
Rate Floor = Initial Note Rate
Margin = 4.0
Caps = 5/1/5

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

Lock Desk

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

Eligibility & Information
<p>Maximum Loan Amount</p> <p>Up to the lesser of 60% of the as-completed appraised value or 65% of total project costs, subject to underwriting; final loan amount may be less.</p>
<p>Construction Related Documents:</p> <p>Fully Approved Plans, Permits and Budget Must Be Provided at Registration</p>
<p>Construction Period: 12, 18, 24, or 36 Months</p>
<p>Minimum Loan Amount \$1,000,000</p>
<p>Ground Up or Rehab</p>
<p>Residential 1-4 Family Properties Only</p>
<p>Primary Residence, 2nd Home, Investment</p>
<p>US Citizens or Permanent Resident Aliens Only</p>
<p>Permanent Loan - 5/6 Fixed Period ARM Amortized over 30 years</p>
<p>Rate Floor 7.625%</p>

Wholesale SFR Ratesheet

Friday, May 15, 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	
*8.14%	PAR

*SOFR (3.64% as of 4/17/26)+Margin (4.5) = Fully Indexed Rate

Additional Margin Rate Adjustments	
12-Month Construction Term	-0.125
18-Month Construction Term	0.000
24-Month Construction Term	0.125
2-4 Unit	0.250
Loan Amount \$1,000,000 - \$2,499,999	0.000
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125

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. <u>Interest Reserve Required</u>

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

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

Eligibility & Information
Maximum Loan Amount
Up to the lesser of 60% of the as-completed appraised value or 65% of total project costs, subject to underwriting; final loan amount may be less.
Minimum Loan Amount \$1,000,000
Construction Period: 12, 18, or 24 Months
Ground Up or Rehab
Residential 1-4 Family Properties Only
Investor Only
Fully Adjustable - Based on 1 Month SOFR
12 or 18 Month Pre-Payment Penalty Required

**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
Minimum Loan Amount: \$1 over Conforming Loan Limit
Minimum Credit Score: 700
Minimum Note Rate = 7.125% Minimum Pay Rate = 4.625%
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

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
2 Year Prepayment Penalty (Inv Only)	-0.125

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

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
Primary Residence - Purchase						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Primary Residence - Rate & Term						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Primary Residence - Cash Out						
1 Unit	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
Condo/Co-Op	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35	25 / 30
2nd Home - Purchase						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
2nd Home - Refinance (Rate/Term)						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
2nd Home - Refinance (Cash Out)						
1 Unit	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
Condo/Co-Op	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35	25 / 30
Investment - Purchase						
1 Unit	45 / 50	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40
Condo/Co-Op	40 / 45	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35
Investment - Refinance (Rate/Term)						
1 Unit	45 / 50	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40
Condo/Co-Op	40 / 45	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35
Investment - Refinance (Cash Out)						
1 Unit	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
Condo/Co-Op	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35	25 / 30

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
2 Year Prepayment Penalty (Inv Only)	-0.125
Axos Premier Banking Relationship	-0.250

Price Adjustments

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

Portfolio Wholesale Fees

Lender Fee	\$1,695.00
Trust/Entity Review	\$350.00
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

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

LTV Eligibility Matrix

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

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Wholesale Borrower Paid SFR Ratesheet

Friday, May 15, 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
9.625	108.063	107.913	107.763
9.500	107.813	107.663	107.513
9.375	107.563	107.413	107.263
9.250	107.313	107.163	107.013
9.125	107.063	106.913	106.763
9.000	106.813	106.663	106.513
8.875	106.563	106.413	106.263
8.750	106.313	106.163	106.013
8.625	106.063	105.913	105.763
8.500	105.813	105.663	105.513
8.375	105.563	105.413	105.263
8.250	105.313	105.163	105.013
8.125	105.063	104.913	104.763
8.000	104.813	104.663	104.513
7.875	104.563	104.413	104.263
7.750	104.313	104.163	104.013
7.625	104.063	103.913	103.763
7.490	103.813	103.663	103.513
7.375	103.500	103.350	103.200
7.250	103.125	102.975	102.825
7.125	102.750	102.600	102.450
6.990	102.250	102.100	101.950
6.875	101.688	101.538	101.388
6.750	101.063	100.913	100.763
6.625	100.375	100.225	100.075
6.490	99.688	99.538	99.388
6.375	99.000	98.850	98.700

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
Rate & Term Refi	>\$1.5M	9 Months
	≤65% LTV	No Minimum Reserves
Interest Only	Min FICO	660
	≤ \$2.0M	Max LTV 80%
	>\$2.0M - ≤\$2.5M	Max LTV 75%
	>\$2.5M	Max LTV 70%
Cash-Out	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Max LTV	80%
	Minimum FICO	660
DTI	Interest Only	Eligible
	Max DTI	50%
	FTHB Max DTI	45%
Investment	DTI >45%	Max LTV 80%
	Max LTV	80%
Second Home	>75% LTV Min FICO	700
	Baltimore City, MD & Philadelphia, PA	Not Eligible
Credit	Max LTV	80%
	Credit Event Seasoning	36 Months
	Mortgage DQ	1x30x12
Residual Income	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
	Monthly Minimum	\$1,500

Lender Paid (LPC)	
<ul style="list-style-type: none"> LPC is equal to 1.25% of the loan amount. LPC adjustment to posted price = -1.25 LPC is capped at the lesser of 1.25% or \$50,000. Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000 	
Borrower Paid	
<ul style="list-style-type: none"> Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000 	
Wholesale Fee	
Wholesale Lender Fee	\$1,695
Lock Extensions	
Max of 2 extensions - Not to exceed original lock term	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<ul style="list-style-type: none"> 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	
<ul style="list-style-type: none"> If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only. Lender Paid compensation is available if pre-payment penalty is not "none". 	

Loan Level Price Adjustments

	FICO	LTV/CLTV Range							
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO / LTV LLPAs	760+	1.250	1.250	1.125	0.875	0.625	0.375	0.125	-2.000
	740 - 759	1.125	1.125	1.000	0.875	0.625	0.125	-0.125	-2.750
	720 - 739	1.000	1.000	0.750	0.625	0.375	-0.250	-0.750	-3.500
	700 - 719	0.875	0.875	0.750	0.500	0.000	-0.500	-1.250	
	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	-0.625	
	>\$2.5M - ≤ \$3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125		
		12 Month Full-Doc	0.000	0.000	0.000	0.000	0.000	-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 <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	

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Wholesale Borrower Paid SFR Ratesheet

Friday, May 15, 2026

Lock Desk

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

Express Alt Doc

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.625	108.188	108.038	107.888
9.500	107.938	107.788	107.638
9.375	107.688	107.538	107.388
9.250	107.438	107.288	107.138
9.125	107.188	107.038	106.888
9.000	106.938	106.788	106.638
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	103.625	103.475	103.325
7.250	103.250	103.100	102.950
7.125	102.875	102.725	102.575
6.990	102.375	102.225	102.075
6.875	101.813	101.663	101.513
6.750	101.188	101.038	100.888
6.625	100.500	100.350	100.200
6.490	99.813	99.663	99.513
6.375	99.125	98.975	98.825

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	>\$2.0M	Minimum FICO 680
	<\$1M	3 Months
	≥\$1M - <\$1.5M	6 Months
Rate & Term Refi	>\$1.5M	9 Months
	≤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%
	FTHB Max DTI	45%
Investment	DTI>45%	Max LTV 80%
	Max LTV	80%
Second Home	>75% LTV Min FICO	700
Asset Utilization	Baltimore City, MD & Philadelphia, PA	Not Eligible
	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mortgage DQ	1x30x12
	Mtg DQ or Credit Event	Max 80% LTV
	WVOE Mtg DQ 24 Month	0x30x24
Property Type	Condo (Warrantable)	Max LTV 85%
	2-4 Unit	Max LTV 80%
WVOE	Occupancy	Primary Only
	Minimum FICO	680
	Max LTV ≥720 FICO	80% P/R&T, 70% CO/FTHB
	Max LTV <720 FICO	75% P/R&T, 70% CO/FTHB
P&L Only (12&24Mo)	Assets	No Gift Funds Allowed
	FICO <720	Max LTV 75%
Residual Income	Max LTV	80%
	Monthly Minimum	\$1,500

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

Wholesale Fee	
Wholesale Lender Fee	\$1,695

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

Program Options	
Express Alt Doc 30 year Fixed	
Express Alt Doc 30 year Fixed I-O	
Express Alt Doc 40 Year Fixed I-O	

No Pre-Payment Penalty	
If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.	
Lender Paid compensation is available if pre-payment penalty is not "none".	

Loan Level Price Adjustments

	LTV/CLTV Range								
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO / LTV LLPAs	760+	1.250	1.250	1.125	0.875	0.625	0.375	0.125	-2.000
	740 - 759	1.125	1.125	1.000	0.875	0.625	0.125	-0.125	-2.750
	720 - 739	1.000	1.000	0.750	0.625	0.375	-0.250	-0.750	-3.500
	700 - 719	0.875	0.875	0.750	0.500	0.000	-0.500	-1.250	
	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			
	640 - 659	-0.875	-1.250	-1.875	-2.625	-4.125	-4.125	-4.125	
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	-0.625
	>\$2.5M - <\$3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.125	
Loan Type LLPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250
	24 Month CPA P&L	-1.375	-1.375	-1.375	-1.500	-1.500	-2.125	-2.750	
	12 Month CPA P&L	-1.750	-1.750	-1.750	-1.875	-1.875	-2.500	-3.375	
	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	-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 <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	

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Wholesale Borrower Paid SFR Ratesheet

Friday, May 15, 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
9.250	108.563	108.413	108.263
9.125	108.375	108.225	108.075
9.000	108.188	108.038	107.888
8.875	108.000	107.850	107.700
8.750	107.813	107.663	107.513
8.625	107.625	107.475	107.325
8.500	107.438	107.288	107.138
8.375	107.250	107.100	106.950
8.250	107.063	106.913	106.763
8.125	106.875	106.725	106.575
8.000	106.688	106.538	106.388
7.875	106.438	106.288	106.138
7.750	106.063	105.913	105.763
7.625	105.688	105.538	105.388
7.490	105.250	105.100	104.950
7.375	104.750	104.600	104.450
7.250	104.250	104.100	103.950
7.125	103.688	103.538	103.388
6.990	103.063	102.913	102.763
6.875	102.406	102.256	102.106
6.750	101.719	101.569	101.419
6.625	101.031	100.881	100.731
6.490	100.344	100.194	100.044

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
	Maximum LTV	80%
Cash-Out	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Loan Amount >\$1.5M	Max LTV 65%
	Loan Amount >\$1.5M	700
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	
Max of 2 extensions - Not to exceed original lock term	
7 Days	0.125
15 Days	0.250
30 Days	0.500
Max Lock Period (including extensions) is 60 days.	
Loans that go beyond 60 days are subject to worse case re-lock.	

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

Geographic Restriction	
Properties located in Baltimore City, MD and Philadelphia, PA are not eligible.	

Loan Level Price Adjustments

	LTV/CLTV Range								
	FICO	≤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	1.250	0.750	0.250	-1.000	
	740 - 759	1.500	1.250	1.125	1.000	0.500	-0.250	-1.500	
	720 - 739	1.375	1.000	0.875	0.625	0.250	-0.500	-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	-2.625
	>\$200K - ≤ \$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤ \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>\$1.0M - ≤ \$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$1.5M - ≤ \$2.0M	0.125	0.125	0.125	0.125	0.125	-0.125		
	>\$2.0M - ≤ \$2.5M	0.125	0.125	-0.125	-0.375	-0.625			
	>\$2.5M - ≤ \$3.0M	0.125	0.125	-0.125	-0.375	-0.625			
	>\$3.0M	0.125	0.125	-0.125	-0.375	-0.625			
Loan Type LLPAs	DSCR ≥1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.000	
	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000		
	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	-0.500	
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	
	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500		
	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
Pre-Payment Penalty LLPAs <i>Investor Only</i>	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	1 Year PPP	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	No PPP	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	

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Wholesale Borrower Paid SFR Ratesheet

Friday, May 15, 2026

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
9.250	106.967	106.817	106.667
9.125	106.717	106.567	106.417
9.000	106.467	106.317	106.167
8.875	106.217	106.067	105.917
8.750	105.967	105.817	105.667
8.625	105.717	105.567	105.417
8.500	105.467	105.317	105.167
8.375	105.217	105.067	104.917
8.250	104.967	104.817	104.667
8.125	104.717	104.567	104.417
8.000	104.467	104.317	104.167
7.875	104.185	104.035	103.885
7.750	103.904	103.754	103.604
7.625	103.592	103.442	103.292
7.500	103.279	103.129	102.979
7.375	102.904	102.754	102.604
7.250	102.529	102.379	102.229
7.125	102.154	102.004	101.854
7.000	101.779	101.629	101.479
6.875	101.342	101.192	101.042
6.750	100.904	100.754	100.604
6.625	100.467	100.317	100.167
6.500	100.029	99.879	99.729
6.375	99.529	99.379	99.229
6.250	99.029	98.879	98.729
6.125	98.466	98.316	98.166
6.000	97.904	97.754	97.604
5.875	97.279	97.129	96.979
5.750	96.654	96.504	96.354
5.625	95.966	95.816	95.666
5.500	95.279	95.129	94.979

Minimum Final Price 98.00

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

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

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

Wholesale Fee	
Wholesale Lender Fee	\$1,695

Lock Extensions	
Max of 2 extensions - Not to exceed original lock term	
7 Days	0.125
15 Days	0.250
30 Days	0.500
Max Lock Period (including extensions) is 60 days.	
Loans that go beyond 60 days are subject to 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	0.625	0.375	0.125	-2.250	-4.125	
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250	
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125	
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000		
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250		
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250			
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375			
Alt Doc	≥780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500	
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750	
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000	
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375		
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625		
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000			
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625			
Loan Size LLPAs	≤\$150K - ≤\$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.875	-2.875	-3.625	-4.125	
	>\$200K - ≤\$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.125	-2.125	-2.875	-3.375	
	>\$250K - ≤\$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	>\$350K - ≤\$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
	>\$500K - ≤\$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	>\$1.0M - ≤\$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	>\$1.5M - ≤\$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
>\$2.0M - ≤\$2.5M	0.375	0.375	0.250	0.125	0.000	-0.125	-0.250				
>\$2.5M - ≤\$3.0M	0.375	0.250	0.125	0.000	-0.125	-0.250					
>\$3.0M - ≤\$3.5M	0.125	0.125	-0.125	-0.250							
Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500			
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500		
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000	
	Cash-Out	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500			
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000		
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750		
Property Type LLPAs	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	-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		
Full Doc LLPAs	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000	
	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-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	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	
	4 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	
	3 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	
	2 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	1 Year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	

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Expanded Non-QM / Flex Non-QM

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.250	105.717	105.567	105.417
9.125	105.467	105.317	105.167
9.000	105.217	105.067	104.917
8.875	104.967	104.817	104.667
8.750	104.717	104.567	104.417
8.625	104.467	104.317	104.167
8.500	104.217	104.067	103.917
8.375	103.967	103.817	103.667
8.250	103.717	103.567	103.417
8.125	103.467	103.317	103.167
8.000	103.217	103.067	102.917
7.875	102.935	102.785	102.635
7.750	102.654	102.504	102.354
7.625	102.342	102.192	102.042
7.500	102.029	101.879	101.729
7.375	101.654	101.504	101.354
7.250	101.279	101.129	100.979
7.125	100.904	100.754	100.604
7.000	100.529	100.379	100.229
6.875	100.092	99.942	99.792
6.750	99.654	99.504	99.354
6.625	99.216	99.066	98.916
6.500	98.779	98.629	98.479
6.375	98.279	98.129	97.979
6.250	97.779	97.629	97.479
6.125	97.216	97.066	96.916
6.000	96.654	96.504	96.354
5.875	96.029	95.879	95.729
5.750	95.404	95.254	95.104
5.625	94.716	94.566	94.416
5.500	94.029	93.879	93.729

Minimum Final Price 98.00

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

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

Loan Level Price Adjustments

	FICO	LTV/CLTV Range									
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Full Doc	≥780	1.125	1.000	0.875	0.750	0.625	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	0.125	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	
	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
Full Doc LLPAs	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	
	12 Mo. Bank State.	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125	
Alt Doc LLPAs	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	0.250	0.000	0.000			
	5 Year PPP	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	
Pre-Payment Penalty LLPAs	4 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	
	3 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	
	2 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	1 Year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	

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Wholesale Borrower Paid SFR Ratesheet

Friday, May 15, 2026

Lock Desk

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

Expanded DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	108.625	108.475	108.325
9.125	108.375	108.225	108.075
9.000	108.125	107.975	107.825
8.875	107.875	107.725	107.575
8.750	107.625	107.475	107.325
8.625	107.375	107.225	107.075
8.500	107.125	106.975	106.825
8.375	106.875	106.725	106.575
8.250	106.625	106.475	106.325
8.125	106.344	106.194	106.044
8.000	106.031	105.881	105.731
7.875	105.719	105.569	105.419
7.750	105.406	105.256	105.106
7.625	105.094	104.944	104.794
7.500	104.719	104.569	104.419
7.375	104.344	104.194	104.044
7.250	103.906	103.756	103.606
7.125	103.469	103.319	103.169
7.000	102.969	102.819	102.669
6.875	102.469	102.319	102.169
6.750	101.906	101.756	101.606
6.625	101.344	101.194	101.044
6.500	100.719	100.569	100.419
6.375	100.094	99.944	99.794
6.250	99.406	99.256	99.106
6.125	98.718	98.568	98.418
6.000	98.031	97.881	97.731
5.875	97.281	97.131	96.981
5.750	96.531	96.381	96.231
5.625	95.781	95.631	95.481
5.500	95.031	94.881	94.731

Minimum Final Price 98.00

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

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

Wholesale Fee	
Wholesale Lender Fee	\$1,695

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

Loan Level Price Adjustments

	LTV/CLTV Range							
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	≥780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
	760 - 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 - 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
	720 - 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
	700 - 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 - 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
Loan Size LLPAs	≥\$150K - ≤ \$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-3.000	-3.125
	>\$200K - ≤ \$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.250	-2.375
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤ \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>\$1.0M - ≤ \$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375
DSCR	>\$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	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Credit Event LLPAs	DSCR 1.25+	0.250	0.250	0.250	0.375	0.375	0.375	0.375
	FC/SS/DIL/BK7 36 - 47	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
Loan Type LLPAs	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	R&T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash Out	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
Property LLPAs	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
	Multi-Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
Pre-Payment Penalty LLPAs <i>Investor Only</i>	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
	5 Year PPP	1.750	1.750	1.750	1.750	1.750	1.750	1.750
	4 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250
	3 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	2 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	

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Wholesale Borrower Paid SFR Ratesheet

Lock Desk

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

Friday, May 15, 2026

Closed End Second

Rate	Fixed 10 30 Day	Fixed 15 30 Day	Fixed 20 30 Day	Fixed 30 30 Day
13.000	110.438	110.438	110.438	110.438
12.875	110.188	110.188	110.188	110.188
12.750	109.938	109.938	109.938	109.938
12.625	109.688	109.688	109.688	109.688
12.500	109.438	109.438	109.438	109.438
12.375	109.188	109.188	109.188	109.188
12.250	108.938	108.938	108.938	108.938
12.125	108.688	108.688	108.688	108.688
12.000	108.438	108.438	108.438	108.438
11.875	108.188	108.188	108.188	108.188
11.750	107.938	107.938	107.938	107.938
11.625	107.688	107.688	107.688	107.688
11.500	107.438	107.438	107.438	107.438
11.375	107.188	107.188	107.188	107.188
11.250	106.938	106.938	106.938	106.938
11.125	106.688	106.688	106.688	106.688
11.000	106.438	106.438	106.438	106.438
10.875	106.188	106.188	106.188	106.188
10.750	105.938	105.938	105.938	105.938
10.625	105.688	105.688	105.688	105.688
10.500	105.438	105.438	105.438	105.438
10.375	105.188	105.188	105.188	105.188
10.250	104.938	104.938	104.938	104.938
10.125	104.688	104.688	104.688	104.688
10.000	104.438	104.438	104.438	104.438
9.875	104.188	104.188	104.188	104.188
9.750	103.938	103.938	103.938	103.938
9.625	103.688	103.688	103.688	103.688
9.500	103.438	103.438	103.438	103.438
9.375	103.188	103.188	103.188	103.188
9.250	102.938	102.938	102.938	102.938
9.125	102.688	102.688	102.688	102.688
9.000	102.438	102.438	102.438	102.438
8.875	102.188	102.188	102.188	102.188
8.750	101.938	101.938	101.938	101.938
8.625	101.688	101.688	101.688	101.688
8.500	101.438	101.438	101.438	101.438
8.375	101.188	101.188	101.188	101.188
8.250	100.938	100.938	100.938	100.938
8.125	100.688	100.688	100.688	100.688
8.000	100.438	100.438	100.438	100.438

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
Reserve Requirements	Declining Markets	Not Eligible
	Not Required	
States	Tennessee	Not Eligible
	Texas	Not Eligible
Investment Property	Baltimore City, MD & Philadelphia, PA	Not Eligible

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

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

Loan Level Price Adjustments

FICO / LTV LLPAs	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, May 15, 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	105.585	105.460	105.335	105.210
8.500	105.445	105.320	105.195	105.070
8.375	105.197	105.072	104.947	104.822
8.250	105.126	105.001	104.876	104.751
8.125	105.096	104.971	104.846	104.721
8.000	104.944	104.819	104.694	104.569
7.875	104.785	104.660	104.535	104.410
7.750	104.606	104.481	104.356	104.231
7.625	104.566	104.441	104.316	104.191
7.500	104.331	104.206	104.081	103.956
7.375	104.054	103.929	103.804	103.679
7.250	103.877	103.752	103.627	103.502
7.125	103.072	102.947	102.822	102.697
7.000	102.747	102.622	102.497	102.372
6.875	102.347	102.222	102.097	101.972
6.750	101.961	101.836	101.711	101.586
6.625	101.437	101.312	101.187	101.062
6.500	100.953	100.828	100.703	100.578
6.375	100.503	100.378	100.253	100.128
6.250	100.042	99.917	99.792	99.667
6.125	99.536	99.411	99.286	99.161
6.000	98.987	98.862	98.737	98.612
5.875	98.385	98.260	98.135	98.010
5.750	97.741	97.616	97.491	97.366
5.625	96.989	96.864	96.739	96.614

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	106.766	106.641	106.516	106.391
8.500	106.600	106.475	106.350	106.225
8.375	106.422	106.297	106.172	106.047
8.250	106.225	106.100	105.975	105.850
8.125	106.270	106.145	106.020	105.895
8.000	106.064	105.939	105.814	105.689
7.875	105.841	105.716	105.591	105.466
7.750	105.583	105.458	105.333	105.208
7.625	105.311	105.186	105.061	104.936
7.500	105.010	104.885	104.760	104.635
7.375	104.673	104.548	104.423	104.298
7.250	104.298	104.173	104.048	103.923
7.125	103.534	103.409	103.284	103.159
7.000	103.156	103.031	102.906	102.781
6.875	102.771	102.646	102.521	102.396
6.750	102.385	102.260	102.135	102.010
6.625	102.267	102.142	102.017	101.892
6.500	101.883	101.758	101.633	101.508
6.375	101.465	101.340	101.215	101.090
6.250	101.009	100.884	100.759	100.634
6.125	100.635	100.510	100.385	100.260
6.000	100.177	100.052	99.927	99.802
5.875	99.683	99.558	99.433	99.308
5.750	99.154	99.029	98.904	98.779
5.625	98.657	98.532	98.407	98.282

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	104.130	104.005	103.880	103.755
7.500	103.965	103.840	103.715	103.590
7.375	103.789	103.664	103.539	103.414
7.250	103.593	103.468	103.343	103.218
7.125	103.695	103.570	103.445	103.320
7.000	103.496	103.371	103.246	103.121
6.875	103.282	103.157	103.032	102.907
6.750	103.041	102.916	102.791	102.666
6.625	102.787	102.662	102.537	102.412
6.500	102.550	102.425	102.300	102.175
6.375	102.266	102.141	102.016	101.891
6.250	101.973	101.848	101.723	101.598
6.125	101.677	101.552	101.427	101.302
6.000	101.365	101.240	101.115	100.990
5.875	101.034	100.909	100.784	100.659
5.750	100.680	100.555	100.430	100.305
5.625	100.328	100.203	100.078	99.953
5.500	99.974	99.849	99.724	99.599
5.375	99.606	99.481	99.356	99.231
5.250	99.218	99.093	98.968	98.843
5.125	98.728	98.603	98.478	98.353
5.000	98.340	98.215	98.090	97.965
4.875	97.941	97.816	97.691	97.566
4.750	97.524	97.399	97.274	97.149
4.625	97.013	96.888	96.763	96.638

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	102.505	102.380	102.255	102.130
8.500	102.410	102.285	102.160	102.035
8.375	102.310	102.185	102.060	101.935
8.250	102.301	102.176	102.051	101.926
8.125	102.620	102.495	102.370	102.245
8.000	102.502	102.377	102.252	102.127
7.875	102.375	102.250	102.125	102.000
7.750	102.223	102.098	101.973	101.848
7.625	102.263	102.138	102.013	101.888
7.500	102.053	101.928	101.803	101.678
7.375	101.793	101.668	101.543	101.418
7.250	101.582	101.457	101.332	101.207
7.125	101.521	101.396	101.271	101.146
7.000	101.286	101.161	101.036	100.911
6.875	101.034	100.909	100.784	100.659
6.750	100.794	100.669	100.544	100.419
6.625	100.664	100.539	100.414	100.289
6.500	100.335	100.210	100.085	99.960
6.375	99.926	99.801	99.676	99.551
6.250	99.476	99.351	99.226	99.101
6.125	99.313	99.188	99.063	98.938
6.000	98.851	98.726	98.601	98.476
5.875	98.363	98.238	98.113	97.988
5.750	97.829	97.704	97.579	97.454
5.625	97.107	96.982	96.857	96.732

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	101.485	101.360	101.235	101.110
7.500	101.386	101.261	101.136	101.011
7.375	101.289	101.164	101.039	100.914
7.250	101.176	101.051	100.926	100.801
7.125	101.208	101.083	100.958	100.833
7.000	101.091	100.966	100.841	100.716
6.875	100.961	100.836	100.711	100.586
6.750	100.804	100.679	100.554	100.429
6.625	100.643	100.518	100.393	100.268
6.500	100.492	100.367	100.242	100.117
6.375	100.305	100.180	100.055	99.930
6.250	100.086	99.961	99.836	99.711
6.125	100.110	99.985	99.860	99.735
6.000	99.887	99.762	99.637	99.512
5.875	99.628	99.503	99.378	99.253
5.750	99.351	99.226	99.101	98.976
5.625	99.069	98.944	98.819	98.694
5.500	98.752	98.627	98.502	98.377
5.375	98.412	98.287	98.162	98.037
5.250	98.051	97.926	97.801	97.676
5.125	97.173	97.048	96.923	96.798
5.000	96.810	96.685	96.560	96.435
4.875	96.424	96.299	96.174	96.049
4.750	96.031	95.906	95.781	95.656
4.625	94.416	94.291	94.166	94.041

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				