

**PORTFOLIO ARM - BORROWER PAID**

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

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

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

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

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

Base Rate	21 Day	30 Day	45 Day	60 Day
8.250	102.500	102.375	102.250	102.125
8.125	102.250	102.125	102.000	101.875
8.000	102.000	101.875	101.750	101.625
7.875	101.750	101.625	101.500	101.375
7.750	101.500	101.375	101.250	101.125
7.625	101.250	101.125	101.000	100.875
7.500	101.000	100.875	100.750	100.625
7.375	100.750	100.625	100.500	100.375
7.250	100.500	100.375	100.250	100.125
7.125	100.250	100.125	100.000	99.875
7.000	100.000	99.875	99.750	99.625
6.875	99.875	99.750	99.625	99.500
6.750	99.500	99.375	99.250	99.125

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

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

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

Portfolio Wholesale Fees	
Lender Fee	\$1,695.00
Trust/Entity Review	\$350.00
TX Doc Review	\$150.00
Privacy Mortgage	\$350.00
Departing Residence Cross Collateral Property	0.5% of Loan Amount
No Pre-Payment Penalty (Inv Only)	1% of Loan Amount

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

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

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

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



**FOREIGN NATIONAL - BORROWER PAID**  
2nd Home and Investment Occupancy Only

**5/6 FN SOFR ARM**

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

**7/6 FN SOFR ARM**

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

**10/6 FN SOFR ARM**

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

**Rate Adjustments**

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

**Price Adjustments**

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

**Portfolio Wholesale Fees**

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

**Axos Bank Checking Account Offer**

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

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

**Foreign National**

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

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

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

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

**ARM Features**

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

**Information**

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

**LTV Eligibility Matrix**

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

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**Jumbo Cash-flow mAXimizer  
Interest Only**

**Lock Desk**

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

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

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

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

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

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

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

Portfolio Wholesale Fees	
Lender Fee	\$1,695.00
Trust/Entity Review	\$350.00
Privacy Mortgage	\$350.00
Departing Residence	0.5% of Loan Amount
Cross Collateral Property	
No Pre-Payment Penalty (Inv Only)	1% of Loan Amount

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

Eligible Income Documentation
<b>Full Doc - 2 Year Tax Returns</b>

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

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

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

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

Tel: 1-888-585-4869

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

Tel: 1-858-764-6597 x 1550

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

Lock Requests:

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

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

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

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



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

### Wholesale SFR Ratesheet

Friday, February 20, 2026

#### 12, 18, 24, or 36 Month Construction to Permanent One-Time Closing

#### 12, 18, 24, or 36 Month Construction Rate (Interest Only)

18-Month Base Note Rate	30-Day Lock Term
8.000	PAR
Rate Adjustments	
12-Month Construction Term	-0.125
18-Month Construction Term	0.000
24-Month Construction Term	0.125
36-Month Construction Term	0.250
2nd Home or Investment	0.250
2-4 Unit	0.250
Loan Amount \$1,000,000 - \$2,499,999	0.000
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
Interest Only (After Initial Construction Term)	0.125

Fees	
Lender Processing Fee	\$1,695
Trust/Entity Review	\$350
Privacy Mortgage	\$350
Lender Origination Fee	1% of Loan Amount
6-Month Extension Max of 2	0.50% of Loan Amount (Each)
Permanent Loan Conversion	\$1,000.00

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

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

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

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

### Lock Desk

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

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

**Wholesale SFR Ratesheet**

Friday, February 20, 2026

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

**Lock Desk**

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

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

\*SOFR (4.39% as of 9/10/25)+Margin (4.5) = Fully Indexed Rate

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

Fees	
Lender Processing Fee	\$1,695
Trust/Entity Review	\$350
Privacy Mortgage	\$350
Legal Fees / Doc Prep	\$5,000
Lender Origination Fee	1% of Loan Amount
<b>6-Month Extension</b> <i>Max of 2, Can be used post construction through sale.</i>	0.50% of Loan Amount (Each)

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

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

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

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

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



Wholesale Borrower Paid SFR RateSheet

Friday, February 20, 2026

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
7.625	101.999	101.936	101.843	101.655	101.468
7.500	101.950	101.887	101.793	101.606	101.418
7.375	101.889	101.826	101.732	101.545	101.357
7.250	101.816	101.753	101.660	101.472	101.285
7.125	101.731	101.669	101.575	101.388	101.200
7.000	101.661	101.599	101.505	101.318	101.130
6.875	101.508	101.445	101.352	101.164	100.977
6.750	101.338	101.275	101.182	100.994	100.807
6.625	101.165	101.103	101.009	100.822	100.634
6.500	100.993	100.931	100.837	100.650	100.462
6.375	100.823	100.761	100.667	100.480	100.292
6.250	100.603	100.541	100.447	100.259	100.072
6.125	100.383	100.321	100.227	100.040	99.852
6.000	100.164	100.102	100.008	99.820	99.633
5.875	99.900	99.837	99.743	99.556	99.368
5.750	99.550	99.488	99.394	99.207	99.019
5.625	99.133	99.071	98.977	98.789	98.602
5.500	98.791	98.729	98.635	98.448	98.260
5.375	98.505	98.442	98.348	98.161	97.973
5.250	98.068	98.006	97.912	97.725	97.537
5.125	97.778	97.716	97.622	97.434	97.247
5.000	97.471	97.409	97.315	97.128	96.940

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

Friday, February 20, 2026

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Express Full Doc

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	107.719	107.569	107.419
9.125	107.594	107.444	107.294
9.000	107.469	107.319	107.169
8.875	107.344	107.194	107.044
8.750	107.219	107.069	106.919
8.625	106.969	106.819	106.669
8.500	106.719	106.569	106.419
8.375	106.469	106.319	106.169
8.250	106.219	106.069	105.919
8.125	105.969	105.819	105.669
8.000	105.719	105.569	105.419
7.875	105.469	105.319	105.169
7.750	105.219	105.069	104.919
7.625	104.969	104.819	104.669
7.490	104.719	104.569	104.419
7.375	104.469	104.319	104.169
7.250	104.344	104.194	104.044
7.125	104.156	104.006	103.856
6.990	103.719	103.569	103.419
6.875	103.219	103.069	102.919
6.750	102.719	102.569	102.419
6.625	102.094	101.944	101.794
6.490	101.469	101.319	101.169
6.375	100.844	100.694	100.544
6.250	100.219	100.069	99.919
6.125	99.594	99.444	99.294
5.990	98.969	98.819	98.669

Minimum Final Price 98.50

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

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

Wholesale Fee	
Wholesale Lender Fee	\$1,695

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

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

Loan Level Price Adjustments

	LTV/CLTV Range									
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
FICO / LTV LLPAs	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.500	
	740 - 759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-2.000	
	720 - 739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-3.000	
	700 - 719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500		
	680 - 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500		
	660 - 679	-0.125	-0.250	-0.750	-1.125	-1.875				
Loan Size LLPAs	≥\$125K - < \$150K	-3.875	-3.875	-3.875	-3.875	-4.125	-4.125	-4.125		
	≥\$150K - ≤ \$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	
	>\$200K - ≤ \$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
	>\$500K - ≤ \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	>\$1.0M - ≤ \$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	>\$1.5M - ≤ \$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	-0.125	
	>\$2.0M - ≤ \$2.5M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.125	-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 Full-Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500		
	Cash-Out w/ < 700	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500			
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500		
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500		
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500		
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500		
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500		
	DTI >45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250		
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000		
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750		
	Pre-Payment Penalty LLPAs <i>Investor Only</i>	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
		4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
3 Year PPP		0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2 Year PPP		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375		
1 year PPP		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750		
No PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000			

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





Wholesale Borrower Paid SFR Ratesheet

Friday, February 20, 2026

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Express Alt Doc

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.250	107.844	107.694	107.544
9.125	107.719	107.569	107.419
9.000	107.594	107.444	107.294
8.875	107.469	107.319	107.169
8.750	107.344	107.194	107.044
8.625	107.094	106.944	106.794
8.500	106.844	106.694	106.544
8.375	106.594	106.444	106.294
8.250	106.344	106.194	106.044
8.125	106.094	105.944	105.794
8.000	105.844	105.694	105.544
7.875	105.594	105.444	105.294
7.750	105.344	105.194	105.044
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7.250	104.469	104.319	104.169
7.125	104.281	104.131	103.981
6.990	103.844	103.694	103.544
6.875	103.344	103.194	103.044
6.750	102.844	102.694	102.544
6.625	102.219	102.069	101.919
6.490	101.594	101.444	101.294
6.375	100.969	100.819	100.669
6.250	100.344	100.194	100.044
6.125	99.719	99.569	99.419
5.990	99.094	98.944	98.794

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%
Reserve Requirements	>\$2.5M	Max LTV/CLTV 75%
	>\$2.0M	Minimum FICO 680
	<\$1M	3 Months
Rate & Term Refi	≥\$1M - <\$1.5M	6 Months
	>\$1.5M	9 Months
Interest Only	≤65% LTV	No Minimum Reserves
	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%
DTI	Minimum FICO	660
	Interest Only	Eligible
	Max DTI	50%
Investment	FTHB Max DTI	45%
	DTI >45%	Max LTV 80%
Second Home	Max LTV	80%
	>75% LTV Min FICO	700
Asset Utilization	Max LTV	80%
	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)	UPDATE
<ul style="list-style-type: none"> <li>•LPC is equal to 1.25% of the loan amount.</li> <li>•LPC adjustment to posted price = -1.25</li> <li>•LPC is capped at the lesser of 1.25% or \$50,000.</li> <li>•Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000</li> </ul>	<p>Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose loans. Business purpose (investment/occupancy) remain eligible.</p>
<p><b>Borrower Paid</b></p> <p>•Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000</p>	

Wholesale Fee	
Wholesale Lender Fee	\$1,695

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

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

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

Loan Level Price Adjustments

	FICO	LTV/CLTV Range							
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO / LTV LLPAs	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.500
	740 - 759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-2.000
	720 - 739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-3.000
	700 - 719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	
	680 - 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	
	660 - 679	-0.125	-0.250	-0.750	-1.125	-1.875			
	≥\$125K - <\$150K	-3.875	-3.875	-3.875	-3.875	-4.125	-4.125	-4.125	
Loan Size LLPAs	≥\$150K - ≤\$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625
	>\$200K - ≤\$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
	>\$250K - ≤\$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤\$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤\$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>\$1.0M - ≤\$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$1.5M - ≤\$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	-0.125
	>\$2.0M - ≤\$2.5M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.125	
	>\$2.5M - ≤\$3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125		
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250
Loan Type LLPAs	24 Month CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	
	12 Month CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	
	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	
	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	
	Cash-Out w/ < 700	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500		
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	DTI >45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	
1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000		
Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750		
Pre-Payment Penalty LLPAs <i>Investor Only</i>	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
No PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000		

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Wholesale Borrower Paid SFR Ratesheet

Friday, February 20, 2026

Lock Desk

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

Express DSCR

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
8.500	108.094	107.944	107.794
8.375	107.844	107.694	107.544
8.250	107.594	107.444	107.294
8.125	107.344	107.194	107.044
8.000	107.031	106.881	106.731
7.875	106.719	106.569	106.419
7.750	106.406	106.256	106.106
7.625	106.219	106.069	105.919
7.490	105.906	105.756	105.606
7.375	105.531	105.381	105.231
7.250	105.281	105.131	104.981
7.125	104.844	104.694	104.544
6.990	104.406	104.256	104.106
6.875	103.781	103.631	103.481
6.750	103.156	103.006	102.856
6.625	102.531	102.381	102.231
6.490	101.906	101.756	101.606
6.375	101.281	101.131	100.981
6.250	100.656	100.506	100.356
6.125	100.031	99.881	99.731
5.990	99.281	99.131	98.981
5.875	98.531	98.381	98.231
5.750	97.781	97.631	97.481

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%
Reserve Requirement	>\$2.0M Max LTV/CLTV 70%
	>\$2.0M Min 700 FICO
	<\$1M 3 Months
	≥\$1M - <\$1.5M 6 Months
Rate & Term Ref	>\$1.5M 9 Months
	≤65% LTV No Minimum Reserves
Interest Only	Minimum FICO 700
	Maximum Loan Amount \$3,000,000
Cash-Out	Maximum LTV 80%
	Max Cash-Out on LTV >65% \$1,000,000
	Max Cash-Out on LTV ≤65% Unlimited
	Loan Amount >\$1.5M Max LTV 65%
DSCR <1.0	Loan Amount >\$1.5M 700
	Interest Only Eligible
	Minimum DSCR 0.800
	Minimum FICO 720
Credit	Max LTV Cash Out 75%
	Max Loan Amount \$1,500,000
	Interest Only Not Eligible
	Credit Event Seasoning 36 Months
Property Type	Mtg DQ 12 Month 1x30x12
	Mtg DQ 1x30x12 or Credit Event Condo (Warrantable) Max LTV 75%
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	
<b>Borrower Paid</b> •Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000	

Wholesale Fee	
Wholesale Lender Fee	\$1,695

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

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

Loan Level Price Adjustments

	LTV/CLTV Range								
	FICO	≤60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85		
FICO / LTV LLPAs	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	
	740 - 759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	
	720 - 739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	
	700 - 719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	
Loan Size LLPAs	≥\$125K - < \$150K	-3.875	-3.875	-3.875	-3.875	-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	0.125	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			
Loan Type LLPAs	DCSR ≥1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.000	
	DCSR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000		
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000		
	Condo	0.000	0.000	0.000	0.000	-0.250	-0.500	-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		
Pre-Payment Penalty LLPAs <i>Investor Only</i>	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500		
	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	-0.500	-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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Friday, February 20, 2026

Closed End Second

Rate	Fixed 10 30 Day	Fixed 15 30 Day	Fixed 20 30 Day	Fixed 30 30 Day
12.375	109.813	109.813	109.813	109.813
12.250	109.563	109.563	109.563	109.563
12.125	109.313	109.313	109.313	109.313
12.000	109.063	109.063	109.063	109.063
11.875	108.813	108.813	108.813	108.813
11.750	108.563	108.563	108.563	108.563
11.625	108.313	108.313	108.313	108.313
11.500	108.063	108.063	108.063	108.063
11.375	107.813	107.813	107.813	107.813
11.250	107.563	107.563	107.563	107.563
11.125	107.313	107.313	107.313	107.313
11.000	107.063	107.063	107.063	107.063
10.875	106.813	106.813	106.813	106.813
10.750	106.563	106.563	106.563	106.563
10.625	106.313	106.313	106.313	106.313
10.500	106.063	106.063	106.063	106.063
10.375	105.813	105.813	105.813	105.813
10.250	105.563	105.563	105.563	105.563
10.125	105.313	105.313	105.313	105.313
10.000	105.063	105.063	105.063	105.063
9.875	104.813	104.813	104.813	104.813
9.750	104.563	104.563	104.563	104.563
9.625	104.313	104.313	104.313	104.313
9.500	104.063	104.063	104.063	104.063
9.375	103.813	103.813	103.813	103.813
9.250	103.563	103.563	103.563	103.563
9.125	103.313	103.313	103.313	103.313
9.000	103.063	103.063	103.063	103.063
8.875	102.813	102.813	102.813	102.813
8.750	102.563	102.563	102.563	102.563
8.625	102.313	102.313	102.313	102.313
8.500	102.063	102.063	102.063	102.063
8.375	101.813	101.813	101.813	101.813
8.250	101.563	101.563	101.563	101.563
8.125	101.313	101.313	101.313	101.313
8.000	101.063	101.063	101.063	101.063
7.875	100.813	100.813	100.813	100.813
7.750	100.563	100.563	100.563	100.563
7.625	100.313	100.313	100.313	100.313
7.500	100.063	100.063	100.063	100.063
7.375	99.813	99.813	99.813	99.813

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

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

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

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

Loan Level Price Adjustments

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

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Expanded Prime

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.250	108.397	108.247	108.097
9.125	108.147	107.997	107.847
9.000	107.897	107.747	107.597
8.875	107.647	107.497	107.347
8.750	107.397	107.247	107.097
8.625	107.147	106.997	106.847
8.500	106.897	106.747	106.597
8.375	106.647	106.497	106.347
8.250	106.397	106.247	106.097
8.125	106.147	105.997	105.847
8.000	105.897	105.747	105.597
7.875	105.647	105.497	105.347
7.750	105.397	105.247	105.097
7.625	105.147	105.097	104.847
7.500	104.897	104.747	104.597
7.375	104.647	104.497	104.347
7.250	104.397	104.247	104.097
7.125	104.147	104.097	103.847
7.000	103.897	103.747	103.597
6.875	103.647	103.497	103.347
6.750	103.397	103.247	103.097
6.625	103.147	103.097	102.847
6.500	102.897	102.747	102.597
6.375	102.647	102.497	102.347
6.250	102.397	102.247	102.097
6.125	99.896	99.746	99.596
6.000	99.334	99.184	99.034
5.875	98.709	98.559	98.409
5.750	98.084	97.934	97.784
5.625	97.396	97.246	97.096
5.500	96.709	96.559	96.409

Minimum Final Price 98.00

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

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

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

Wholesale Fee
Wholesale Lender Fee \$1,695

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

Loan Level Price Adjustments

	FICO	LTV/CLTV Range									
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Full Doc	≥780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125	
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	-0.125	-2.500	-4.250	
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125	
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000		
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250		
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250			
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375			
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		
40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875		
Property Type LLPAs	Condo	-0.250	-0.375	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000		
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250		
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250		
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000	
Full Doc LLPAs	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	
	Asset Depletion	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000		
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125	
Alt Doc LLPAs	12 Mo. Bank State	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125	
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750			
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000			
Pre-Payment Penalty LLPAs	5 Year PPP	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	
	4 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	
	3 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	

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Wholesale Borrower Paid SFR Ratesheet

Friday, February 20, 2026

Lock Desk

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

Expanded Non-QM / Flex Non-QM

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.250	107.147	106.997	106.847
9.125	106.897	106.747	106.597
9.000	106.647	106.497	106.347
8.875	106.397	106.247	106.097
8.750	106.147	105.997	105.847
8.625	105.897	105.747	105.597
8.500	105.647	105.497	105.347
8.375	105.397	105.247	105.097
8.250	105.147	104.997	104.847
8.125	104.897	104.747	104.597
8.000	104.647	104.497	104.347
7.875	104.397	104.247	104.097
7.750	104.147	103.997	103.847
7.625	103.897	103.747	103.597
7.500	103.647	103.497	103.347
7.375	103.397	103.247	103.097
7.250	103.147	103.097	102.847
7.125	102.897	102.847	102.597
7.000	102.647	102.597	102.347
6.875	102.397	102.347	102.097
6.750	102.147	102.097	101.847
6.625	101.897	101.847	101.597
6.500	101.647	101.597	101.347
6.375	101.397	101.347	101.097
6.250	101.147	101.097	100.847
6.125	100.897	100.847	100.597
6.000	100.647	100.597	100.347
5.875	100.397	100.347	100.097
5.750	100.147	100.097	99.847
5.625	99.897	99.847	99.597
5.500	99.647	99.597	99.347

Minimum Final Price 98.00

Expanded Non-QM Information	Expanded Flex Non-QM Information
<ul style="list-style-type: none"> <li>• Axos Bank Expanded Non-QM (Credit Grade A+) is for Borrowers with the following housing event history (&gt;=36 months clean) and mortgage history (1x30x12)</li> <li>• Borrowers can qualify with Full Documentation (including 1099s), Streamline Documentation (including 1099s), Written Verification of Employment ("WVOE"), Asset Depletion, 12 Month 3rd Party P&amp;L, 12M/24M Personal and Business Bank Statements               <ul style="list-style-type: none"> <li>• Min Loan Size of \$150,000</li> <li>• Max Loan Size of \$3,000,000</li> <li>• Max LTV of 90%</li> <li>• Minimum FICO of 660</li> <li>• DTI up to 50%</li> <li>• Interest Only Eligible (Min 700 FICO, Max 80% LTV)</li> </ul> </li> <li>• 3 Months Minimum reserves</li> <li>• Cash Out can be used as reserves</li> </ul>	<ul style="list-style-type: none"> <li>• Axos Bank Expanded Flex Non-QM (Credit Grade A-) is for Borrowers with the following derogatory housing event history (&gt;=24 months clean) and mortgage history (2x30x12 and 1x60x24)</li> <li>• Borrowers can qualify with Full Documentation (including 1099s), Streamline Documentation (including 1099s) and 12M/24M Personal and Business Bank Statements               <ul style="list-style-type: none"> <li>• Asset Depletion, 12 Month 3rd Party P&amp;L, and WVOE are NOT eligible</li> <li>• Min Loan Size of \$150,000</li> <li>• Max Loan Size of \$2,000,000</li> <li>• Max LTV of 85%</li> <li>• Minimum FICO of 660</li> <li>• DTI up to 45%</li> <li>• Interest Only NOT Eligible</li> <li>• 3 Months minimum reserves</li> <li>• Cash Out can be used as reserves</li> </ul> </li> </ul>

Lender Paid (LPC)	
<ul style="list-style-type: none"> <li>•LPC is equal to 1.25% of the loan amount.</li> <li>•LPC adjustment to posted price = -1.25</li> <li>•LPC is capped at the lessor of 1.25% or \$50,000.</li> <li>•Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000</li> </ul>	
Borrower Paid	
<ul style="list-style-type: none"> <li>•Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000</li> </ul>	
Wholesale Fee	
Wholesale Lender Fee	\$1,695.00
Lock Extensions	
<b>Max of 2 extensions - Not to exceed original lock term</b>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<b>Max Lock Period (including extensions) is 60 days. Loans that go beyond 60 days are subject to re-lock.</b>	
UPDATE	
Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose (owner occ., 2nd home) loans.	
Business purpose (investment occupancy) remain eligible.	

Loan Level Price Adjustments

	FICO	LTV/CLTV Range									
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Full Doc	≥780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125	
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	-0.125	-2.500	-4.250	
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125	
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000		
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250		
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250			
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375			
Alt Doc	≥780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500	
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750	
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000	
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375		
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625		
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000			
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625			
Loan Size LLPAs	≥\$150K - ≤\$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.875	-2.875	-3.625	-4.125	
	>\$200K - ≤\$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.125	-2.125	-2.875	-3.375	
	>\$250K - ≤\$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	>\$350K - ≤\$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
	>\$500K - ≤\$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	>\$1.0M - ≤\$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	>\$1.5M - ≤\$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
Credit Event LLPAs	>\$2.0M - ≤\$2.5M	0.375	0.375	0.250	0.125	0.125	-0.125				
	>\$2.5M - ≤\$3.0M	0.250	0.125	0.000	-0.125						
	1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	2x30x12 or 1x60x24	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
	FC/SS/DIL/BK7 36-47	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	-1.500	
	FC/SS/DIL/BK7 24-35	-1.250	-1.250	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750		
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000			
Loan Type LLPAs	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000	
	Cash-Out	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250				
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000		
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750		
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750			
Property LLPAs	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875			
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750			
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000	
Full Doc LLPAs	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	Asset Depletion	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000		
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125	
Alt Doc LLPAs	12 Mo. Bank State.	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125	
	12 Month CPA PhL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750			
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000			
Pre-Payment Penalty LLPAs	Investor Only										
	5 Year PPP	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	
	4 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	
	3 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	1 Year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125		

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Wholesale Borrower Paid SFR Ratesheet

Friday, February 20, 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	110.035	109.885	109.735
9.125	109.785	109.635	109.485
9.000	109.535	109.385	109.235
8.875	109.285	109.135	108.985
8.750	109.035	108.885	108.735
8.625	108.785	108.635	108.485
8.500	108.535	108.385	108.235
8.375	108.285	108.135	107.985
8.250	108.035	107.885	107.735
8.125	107.785	107.635	107.485
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5.500	102.535	102.385	102.235
5.375	102.285	102.135	101.985
5.250	102.035	101.885	101.735
5.125	101.785	101.635	101.485
5.000	101.535	101.385	101.235
4.875	101.285	101.135	100.985
4.750	101.035	100.885	100.735
4.625	100.785	100.635	100.485
4.500	100.535	100.385	100.235
4.375	100.285	100.135	100.035
4.250	100.035	99.885	99.735
4.125	99.785	99.635	99.485
4.000	99.535	99.385	99.235
3.875	99.285	99.135	98.985
3.750	99.035	98.885	98.735
3.625	98.785	98.635	98.485
3.500	98.535	98.385	98.235
3.375	98.285	98.135	97.985
3.250	98.035	97.885	97.735
3.125	97.785	97.635	97.485
3.000	97.535	97.385	97.235
2.875	97.285	97.135	96.985
2.750	97.035	96.885	96.735
2.625	96.785	96.635	96.485
2.500	96.535	96.385	96.235
2.375	96.285	96.135	95.985
2.250	96.035	95.885	95.735
2.125	95.785	95.635	95.485
2.000	95.535	95.385	95.235
1.875	95.285	95.135	94.985
1.750	95.035	94.885	94.735
1.625	94.785	94.635	94.485
1.500	94.535	94.385	94.235
1.375	94.285	94.135	93.985
1.250	94.035	93.885	93.735
1.125	93.785	93.635	93.485
1.000	93.535	93.385	93.235
0.875	93.285	93.135	92.985
0.750	93.035	92.885	92.735
0.625	92.785	92.635	92.485
0.500	92.535	92.385	92.235
0.375	92.285	92.135	91.985
0.250	92.035	91.885	91.735
0.125	91.785	91.635	91.485
0.000	91.535	91.385	91.235

Minimum Final Price 98.00

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

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

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

Wholesale Fee	
Wholesale Lender Fee	\$1,695

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

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	660 – 679	-0.125	-0.500	-1.000	-2.250	-3.375		
	≥\$150K - ≤ \$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-3.000	-3.125
	>\$200K - ≤ \$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.250	-2.375
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤ \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR	>\$1.0M - ≤ \$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$1.5M - ≤ \$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
	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	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	R&T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash Out	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
Property LLPAs	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
	Multi-Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
	5 Year PPP	1.375	1.375	1.375	1.375	1.375	1.375	1.375
Pre-Payment Penalty LLPAs <i>Investor Only</i>	4 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	3 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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, February 20, 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	105.318	105.193	105.068	104.943
8.500	105.161	105.036	104.911	104.786
8.375	104.904	104.779	104.654	104.529
8.250	104.829	104.704	104.579	104.454
8.125	104.827	104.702	104.577	104.452
8.000	104.673	104.548	104.423	104.298
7.875	104.519	104.394	104.269	104.144
7.750	104.353	104.228	104.103	103.978
7.625	104.658	104.533	104.408	104.283
7.500	104.489	104.364	104.239	104.114
7.375	104.300	104.175	104.050	103.925
7.250	104.240	104.115	103.990	103.865
7.125	104.003	103.878	103.753	103.628
7.000	103.734	103.609	103.484	103.359
6.875	103.412	103.287	103.162	103.037
6.750	103.089	102.964	102.839	102.714
6.625	102.980	102.855	102.730	102.605
6.500	102.672	102.547	102.422	102.297
6.375	102.348	102.223	102.098	101.973
6.250	101.974	101.849	101.724	101.599
6.125	101.932	101.807	101.682	101.557
6.000	101.546	101.421	101.296	101.171
5.875	101.131	101.006	100.881	100.756
5.750	100.650	100.525	100.400	100.275
5.625	100.488	100.363	100.238	100.113

**20 YEAR FIXED**

Rate	15 Day	30 Day	45 Day	60 Day
8.625	106.246	106.121	105.996	105.871
8.500	106.060	105.935	105.810	105.685
8.375	105.871	105.746	105.621	105.496
8.250	105.669	105.544	105.419	105.294
8.125	105.693	105.568	105.443	105.318
8.000	105.485	105.360	105.235	105.110
7.875	105.263	105.138	105.013	104.888
7.750	105.020	104.895	104.770	104.645
7.625	104.817	104.692	104.567	104.442
7.500	104.585	104.460	104.335	104.210
7.375	104.340	104.215	104.090	103.965
7.250	104.068	103.943	103.818	103.693
7.125	103.841	103.716	103.591	103.466
7.000	103.564	103.439	103.314	103.189
6.875	103.265	103.140	103.015	102.890
6.750	102.934	102.809	102.684	102.559
6.625	103.176	103.051	102.926	102.801
6.500	102.848	102.723	102.598	102.473
6.375	102.495	102.370	102.245	102.120
6.250	102.102	101.977	101.852	101.727
6.125	102.464	102.339	102.214	102.089
6.000	102.071	101.946	101.821	101.696
5.875	101.638	101.513	101.388	101.263
5.750	101.162	101.037	100.912	100.787
5.625	101.447	101.322	101.197	101.072

**15 & 10 YEAR FIXED**

Rate	15 Day	30 Day	45 Day	60 Day
7.625	104.486	104.361	104.236	104.111
7.500	104.312	104.187	104.062	103.937
7.375	104.140	104.015	103.890	103.765
7.250	103.955	103.830	103.705	103.580
7.125	104.055	103.930	103.805	103.680
7.000	103.869	103.744	103.619	103.494
6.875	103.674	103.549	103.424	103.299
6.750	103.462	103.337	103.212	103.087
6.625	103.319	103.194	103.069	102.944
6.500	103.107	102.982	102.857	102.732
6.375	102.874	102.749	102.624	102.499
6.250	102.625	102.500	102.375	102.250
6.125	102.487	102.362	102.237	102.112
6.000	102.238	102.113	101.988	101.863
5.875	101.983	101.858	101.733	101.608
5.750	101.707	101.582	101.457	101.332
5.625	101.445	101.320	101.195	101.070
5.500	101.169	101.044	100.919	100.794
5.375	100.881	100.756	100.631	100.506
5.250	100.569	100.444	100.319	100.194
5.125	100.321	100.196	100.071	99.946
5.000	100.008	99.883	99.758	99.633
4.875	99.672	99.547	99.422	99.297
4.750	99.317	99.192	99.067	98.942
4.625	98.947	98.822	98.697	98.572

**30 YEAR FIXED - HB**

Rate	15 Day	30 Day	45 Day	60 Day
8.625	102.045	101.920	101.795	101.670
8.500	101.936	101.811	101.686	101.561
8.375	101.826	101.701	101.576	101.451
8.250	101.814	101.689	101.564	101.439
8.125	102.469	102.344	102.219	102.094
8.000	102.345	102.220	102.095	101.970
7.875	102.224	102.099	101.974	101.849
7.750	102.086	101.961	101.836	101.711
7.625	102.547	102.422	102.297	102.172
7.500	102.407	102.282	102.157	102.032
7.375	102.248	102.123	101.998	101.873
7.250	102.211	102.086	101.961	101.836
7.125	102.530	102.405	102.280	102.155
7.000	102.331	102.206	102.081	101.956
6.875	102.125	102.000	101.875	101.750
6.750	101.870	101.745	101.620	101.495
6.625	102.110	101.985	101.860	101.735
6.500	101.838	101.713	101.588	101.463
6.375	101.523	101.398	101.273	101.148
6.250	101.159	101.034	100.909	100.784
6.125	101.712	101.587	101.462	101.337
6.000	101.338	101.213	101.088	100.963
5.875	100.944	100.819	100.694	100.569
5.750	100.490	100.365	100.240	100.115
5.625	99.986	99.861	99.736	99.611

**15 YEAR FIXED - HB**

Rate	15 Day	30 Day	45 Day	60 Day
7.625	101.685	101.560	101.435	101.310
7.500	101.587	101.462	101.337	101.212
7.375	101.491	101.366	101.241	101.116
7.250	101.380	101.255	101.130	101.005
7.125	101.433	101.308	101.183	101.058
7.000	101.322	101.197	101.072	100.947
6.875	101.200	101.075	100.950	100.825
6.750	101.066	100.941	100.816	100.691
6.625	101.071	100.946	100.821	100.696
6.500	100.938	100.813	100.688	100.563
6.375	100.785	100.660	100.535	100.410
6.250	100.607	100.482	100.357	100.232
6.125	101.015	100.890	100.765	100.640
6.000	100.832	100.707	100.582	100.457
5.875	100.619	100.494	100.369	100.244
5.750	100.382	100.257	100.132	100.007
5.625	100.149	100.024	99.899	99.774
5.500	99.886	99.761	99.636	99.511
5.375	99.593	99.468	99.343	99.218
5.250	99.277	99.152	99.027	98.902
5.125	98.676	98.551	98.426	98.301
5.000	98.359	98.234	98.109	97.984
4.875	98.013	97.888	97.763	97.638
4.750	97.647	97.522	97.397	97.272
4.625	96.529	96.404	96.279	96.154

Information and Overlay	
Minimum Loan Amount \$150,000	
Manufactured Home - Not Eligible	
DU Only	
DU PIW (Appraisal Waiver) - Eligible	
DU Day 1 Certainty (Income & Assets) - Eligible	
Refer to the Fannie Mae Selling Guide for eligibility. <a href="https://selling-guide.fanniemae.com">https://selling-guide.fanniemae.com</a>	
Lender Paid Compensation (LPC) is equal to 1.25% of the loan amount. LPC price adjustment: -1.25	
Lender Fee and Extension Cost Price Adj.	
Max of 2 extensions - Not to exceed original lock term	
7 Day Lock Extension	0.125
15 Day Lock Extension	0.250
30 Day Lock Extension	0.500
Lender Fee	\$995.00
<b>Borrower rebate capped at total of 3rd party closing costs, not to include any type of broker compensation, escrow pre-pays, property taxes, or home owners insurance.</b>	

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

CONFORMING / CONVENTIONAL (DU)

LOAN LEVEL PRICE ADJUSTMENTS

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