

Monday, August 18, 2025

PORTFOLIO ARM - BORROWER PAID

Lock Desk

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

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

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

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

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

10/6 SOFR ARM 5/1/5 (JP101)

Base Rate	21 Day	30 Day	45 Day	60 Day
8.500	102.500	102.375	102.250	102.125
8.375	102.250	102.125	102.000	101.875
8.250	102.000	101.875	101.750	101.625
8.125	101.750	101.625	101.500	101.375
8.000	101.500	101.375	101.250	101.125
7.875	101.250	101.125	101.000	100.875
7.750	101.000	100.875	100.750	100.625
7.625	100.750	100.625	100.500	100.375
7.500	100.500	100.375	100.250	100.125
7.375	100.250	100.125	100.000	99.875
7.250	100.000	99.875	99.750	99.625
7.125	99.875	99.750	99.625	99.500
7.000	99.500	99.375	99.250	99.125

Rate Adjustments	
Refinance	0.125
2nd Home	0.250
2-4 Unit Property	0.250
Investment (18 mo. Pre-Payment Penalty)	0.250
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
FICO 679-680 (Exception)	0.500
FICO 659-640 (Exception)	0.875
FICO <640 (Exception)	1.250
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
Loan To Value (LTV) ≤ 50%	-0.250
Cross-Collateralization	0.500
Interest Only (Max 60% LTV/CLTV) 5/6 and 7/6 only	0.125
Cash Out ≤ \$500,000	0.250
Cash Out >\$500,000	0.500
Condo (Condotel Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
Axos Premier Banking Relationship	-0.250

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

Portfolio Wholesale Fees	
Lender Fee	\$1,695.00
Trust/Entity Review	\$350.00
TX Doc Review	\$150.00
Privacy Mortgage	\$350.00
Departing Residence	0.5% of Loan Amount
Cross Collateral Property	

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

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

Information	
Borrower rebate (after LPC) capped at \$3,000.	
Bank Statement Income LTV Max 65%	
Bank Statement - Interest Only Max LTV 60%	
Minimum Loan Amount \$500,000	
Minimum Rate 6.5%	
Non-Resident Alien (NRA) = Not Eligible	
See Foreign National Program on page 3	
TX (a6) "Home Equity" ELIGIBLE	
12 Months Personal or Business Bank Statements ELIGIBLE	
Loans ≤\$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below	
Lender Paid Compensation	
LPC is equal to 1.25% of the loan amount.	
LPC is capped at the lesser of 1.25% or \$50,000.	

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

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5/6 FN SOFR ARM

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

7/6 FN SOFR ARM

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

10/6 FN SOFR ARM

Base Rate	21 Day	30 Day	45 Day	60 Day
10.125	103.000	102.875	102.750	102.625
10.000	102.750	102.625	102.500	102.375
9.875	102.500	102.375	102.250	102.125
9.750	102.250	102.125	102.000	101.875
9.625	102.000	101.875	101.750	101.625
9.500	101.750	101.625	101.500	101.375
9.375	101.500	101.375	101.250	101.125
9.250	101.250	101.125	101.000	100.875
9.125	101.000	100.875	100.750	100.625
9.000	100.750	100.625	100.500	100.375
8.875	100.500	100.375	100.250	100.125
8.750	100.250	100.125	100.000	99.875
8.625	100.000	99.875	99.750	99.625

Rate Adjustments

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

Price Adjustments

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

Portfolio Wholesale Fees

Lender Fee	\$1,695.00
Trust/Entity Review	\$350.00
Foreign National Review	\$250.00

Axos Bank Checking Account Offer

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

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

Foreign National

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

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

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

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

ARM Features

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

Information

Borrower rebate (after LPC) capped at \$3,000.
Minimum Loan Amount \$500,000
Minimum Rate 8.125%
Interest Only - Not Allowed
Power of Attorney - Not Allowed
Pre-Payment Penalty (Investor only) is 18 months and equal to 6 months interest.
Loans ≤\$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below
Lender Paid Compensation LPC is equal to 1.25% of the loan amount. LPC is capped at the lesser of 1.25% or \$50,000. LPC price adjustment: -1.25
2nd Home = Standard Full Doc Investment = Standard Full Doc
Valid SSN or ITIN required on URLA

LTV Eligibility Matrix

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

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Monday, August 18, 2025

**Jumbo Cash-flow mAXimizer
Interest Only**

Lock Desk

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

5/6 DEF INT (Interest Only) SOFR ARM

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

Rate Adjustments

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

Price Adjustments

Max of 2 extensions - Not to exceed original lock term

7 Day Lock Extension	-0.125
15 Day Lock Extension	-0.250
30 Day Lock Extension	-0.500
Lender Paid Compensation	-1.250

Portfolio Wholesale Fees

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

ARM Features

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

Eligibility & Information

Minimum Loan Amount:
\$1 over Conforming Loan Limit

Minimum Credit Score: 700

Minimum Note Rate = 7.375%
Minimum Pay Rate = 4.875%

CA, FL, and NY Properties Only

NY properties are subject to a 5% max LTV reduction

Interest Only & Deferred Int. for first 5 years, then fully
amortized for remaining 25 year term.

Deferred Interest Payment Rate:
Greater of 2% or Note Rate less 2.5%

Debt qualification uses max UPB (month 60) on a 25 year
fully amortized pmt at fully indexed rate.

Co-Op, 2-4 Unit and NRA borrowers are Not Eligible

Eligible Income Documentation

Full Doc - 2 Year Tax Returns

Lender Paid Compensation (LPC)

LPC is equal to 1.25% of the loan amount.
LPC is capped at the lesser of 1.25% or \$50,000.

Pre-Payment Penalty (PPP)

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

LTV Eligibility Matrix

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

Axos Bankwww.axosbank.comWholesale Sales Inquiries

Tel: 1-888-585-4869

Wholesale SFR Ratesheet Borrower Paid**Lock Desk**

Tel: 1-858-764-6597 x 1550

Email: lockdesk@axosbank.com

Lock Requests:

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

Base Rate
8.75% @ Par (100.00)

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

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



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

Wholesale SFR Ratesheet

Monday, August 18, 2025

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

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

18-Month Base Note Rate	30-Day Lock Term
8.250	PAR
Rate Adjustments	
12-Month Construction Term	-0.125
18-Month Construction Term	0.000
24-Month Construction Term	0.125
36-Month Construction Term	0.250
2nd Home 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. <u>Interest Reserve Required</u>

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Eligibility & Information
<u>Maximum Loan Amount is Lessor Of:</u> 55% Loan-To-Value of "As Is" Appraised Value Or 60% Loan-To-Cost
50% Minimum Equity Contribution to Land
<u>Construction Related Documents:</u> Fully Approved Plans, Permits and Budget Must Be Provided at Registration
Construction Period: 12, 18, 24, or 36 Months
Minimum Loan Amount \$1,000,000
Ground Up or Rehab
Residential 1-4 Family Properties Only
Primary Residence, 2nd Home, Investment
US Citizens or Permanent Resident Aliens Only
Permanent Loan - 5/6 Fixed Period ARM Amortized over 30 years
Rate Floor 8.25%



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Wholesale SFR Ratesheet

Monday, August 18, 2025

12, 18, or 24 Month Investor Construction Loan

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

1 Month Term SOFR ARM (Interest Only)

18-Month Base Note Rate	
*8.824%	PAR

*SOFR (4.324% as of 5/21/25)+Margin (4.5) = Fully Indexed Rate

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

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

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

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

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

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

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



Wholesale Borrower Paid SFR RateSheet

Monday, August 18, 2025

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
8.000	102.816	102.754	102.660	102.472	102.285
7.875	102.680	102.617	102.523	102.336	102.148
7.750	102.557	102.494	102.401	102.213	102.026
7.625	102.407	102.345	102.251	102.064	101.876
7.500	102.242	102.180	102.086	101.899	101.711
7.375	102.069	102.006	101.913	101.725	101.538
7.250	101.880	101.817	101.724	101.536	101.349
7.125	101.664	101.601	101.508	101.320	101.133
7.000	101.383	101.320	101.226	101.039	100.851
6.875	101.125	101.063	100.969	100.781	100.594
6.750	100.900	100.837	100.744	100.556	100.369
6.625	100.654	100.591	100.497	100.310	100.122
6.500	100.422	100.359	100.265	100.078	99.890
6.375	100.187	100.125	100.031	99.843	99.656
6.250	99.907	99.845	99.751	99.564	99.376
6.125	99.666	99.603	99.510	99.322	99.135
6.000	99.417	99.354	99.260	99.073	98.885
5.875	99.084	99.021	98.928	98.740	98.553
5.750	98.365	98.302	98.209	98.021	97.834
5.625	97.640	97.578	97.484	97.297	97.109
5.500	97.217	97.154	97.060	96.873	96.685
5.375	96.777	96.714	96.621	96.433	96.246

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

Monday, August 18, 2025

Express Full Doc

Lock Desk

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

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.500	106.313	106.163	106.013	
9.375	106.188	106.038	105.888	
9.250	106.063	105.913	105.763	
9.125	105.938	105.788	105.638	
9.000	105.813	105.663	105.513	
8.875	105.688	105.538	105.388	
8.750	105.563	105.413	105.263	
8.625	105.438	105.288	105.138	
8.500	104.938	104.788	104.638	
8.375	104.688	104.538	104.388	
8.250	104.438	104.288	104.138	
8.125	104.188	104.038	103.888	
8.000	103.938	103.788	103.638	
7.875	103.688	103.538	103.388	
7.750	103.438	103.288	103.138	
7.625	103.188	103.038	102.888	
7.490	102.938	102.788	102.638	
7.375	102.688	102.538	102.388	
7.250	102.344	102.194	102.044	
7.125	101.938	101.788	101.638	
6.990	101.500	101.350	101.200	
6.875	101.000	100.850	100.700	
6.750	100.438	100.288	100.138	
6.625	99.813	99.663	99.513	
6.490	99.188	99.038	98.888	
6.375	98.563	98.413	98.263	
6.250	97.938	97.788	97.638	
			</	



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Express Alt Doc

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.500	106.438	106.288	106.138	
9.375	106.313	106.163	106.013	
9.250	106.188	106.038	105.888	
9.125	106.063	105.913	105.763	
9.000	105.938	105.788	105.638	
8.875	105.813	105.663	105.513	
8.750	105.563	105.413	105.263	
8.625	105.313	105.163	105.013	
8.500	105.063	104.913	104.763	
8.375	104.813	104.663	104.513	
8.250	104.563	104.413	104.263	
8.125	104.313	104.163	104.013	
8.000	104.063	103.913	103.763	
7.875	103.813	103.663	103.513	
7.750	103.563	103.413	103.263	
7.625	103.313	103.163	103.013	
7.490	103.063	102.913	102.763	
7.375	102.813	102.663	102.513	
7.250	102.469	102.319	102.169	
7.125	102.063	101.913	101.763	
6.990	101.625	101.475	101.325	
6.875	101.125	100.975	100.825	
6.750	100.563	100.413	100.263	
6.625	99.938	99.788	99.638	
6.490	99.313	99.163	99.013	
6.375	98.688	98.538	98.388	
6.250	98.063	97.913	97.763	



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Express DSCR

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.250	106.813	106.663	106.513
9.125	106.688	106.538	106.388
9.000	106.563	106.413	106.263
8.875	106.438	106.288	106.138
8.750	106.313	106.163	106.013
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	105.125	104.975	104.825
8.000	104.813	104.663	104.513
7.875	104.500	104.350	104.200
7.750	104.188	104.038	103.888
7.625	103.875	103.725	103.575
7.490	103.500	103.350	103.200
7.375	103.125	102.975	102.825
7.250	102.688	102.538	102.388
7.125	102.188	102.038	101.888
6.990	101.688	101.538	101.388
6.875	101.125	100.975	100.825
6.750	100.563	100.413	100.263
6.625	99.938	99.788	99.638
6.490	99.313	99.163	99.013

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
	>\$1.5M	9 Months
Rate & Term Refi		No Minimum Reserves
Interest Only	≤65% LTV	700
	Minimum FICO	700
	Maximum Loan Amount	\$3,000,000
Cash-Out	Maximum LTV	80%
	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV <65%	Unlimited
	Loan Amount >\$1.5M	Max LTV 65%
	Loan Amount >\$1.5M	700
DSCR <1.0	Interest Only	Eligible
	Minimum DSCR	0.800
	Minimum FICO	720
	Max LTV	75%
	Max LTV Cash Out	70%
	Max Loan Amount	\$1,500,000
	Interest Only	Not Eligible
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30x12
	Mtg DQ 1x30x12 or Credit Event	Max LTV 75%
Property Type	Condo (Warrantable)	Max LTV 80%
	2-4 Unit	Max LTV 80%
	Max LTV	75%
First Time Investor	Min Reserves	12
	Min DSCR	1.00
Short Term Rents	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".	

Loan Level Price Adjustments

		LTV/CLTV Range							
FICO / LTV LLPAs	FICO	≤60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85		
	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	
	>\$200K - ≤ \$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
	>\$500K - ≤ \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	>\$1.0M - ≤ \$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	>\$1.5M - ≤ \$2.0M	0.125	0.125	0.125	0.125	0.125	-0.125		
	>\$2.0M - ≤ \$2.5M	0.125	0.125	-0.125	-0.375	-0.625			
	>\$2.5M - ≤ \$3.0M	0.125	0.125	-0.125	-0.375	-0.625			
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	-0.250	-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	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	
	No PPP	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	

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





Wholesale Borrower Paid SFR Ratesheet

Monday, August 18, 2025

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Closed End Second

	Fixed 10	Fixed 15	Fixed 20	Fixed 30
Rate	30 Day	30 Day	30 Day	30 Day
12.500	108.688	108.688	108.688	108.688
12.375	108.438	108.438	108.438	108.438
12.250	108.188	108.188	108.188	108.188
12.125	107.938	107.938	107.938	107.938
12.000	107.688	107.688	107.688	107.688
11.875	107.438	107.438	107.438	107.438
11.750	107.188	107.188	107.188	107.188
11.625	106.938	106.938	106.938	106.938
11.500	106.688	106.688	106.688	106.688
11.375	106.438	106.438	106.438	106.438
11.250	106.188	106.188	106.188	106.188
11.125	105.938	105.938	105.938	105.938
11.000	105.688	105.688	105.688	105.688
10.875	105.438	105.438	105.438	105.438
10.750	105.188	105.188	105.188	105.188
10.625	104.938	104.938	104.938	104.938
10.500	104.688	104.688	104.688	104.688
10.375	104.438	104.438	104.438	104.438
10.250	104.188	104.188	104.188	104.188
10.125	103.938	103.938	103.938	103.938
10.000	103.688	103.688	103.688	103.688
9.875	103.438	103.438	103.438	103.438
9.750	103.188	103.188	103.188	103.188
9.625	102.938	102.938	102.938	102.938
9.500	102.688	102.688	102.688	102.688
9.375	102.438	102.438	102.438	102.438
9.250	102.188	102.188	102.188	102.188
9.125	101.938	101.938	101.938	101.938
9.000	101.688	101.688	101.688	101.688
8.875	101.438	101.438	101.438	101.438
8.750	101.188	101.188	101.188	101.188
8.625	100.938	100.938	100.938	100.938
8.500	100.688	100.688	100.688	100.688
8.375	100.438	100.438	100.438	100.438
8.250	100.188	100.188	100.188	100.188
8.125	99.938	99.938	99.938	99.938
8.000	99.688	99.688	99.688	99.688
7.875	99.438	99.438	99.438	99.438
7.750	99.188	99.188	99.188	99.188
7.625	98.938	98.938	98.938	98.938
7.500	98.688	98.688	98.688	98.688

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

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

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

Compensation	
Lender Paid	•LPC is equal to 1.25% of the loan amount. •LPC adjustment to posted price = -1.25
Borrower Paid	Borrower Rebate Pricing capped at 100.50
UPDATE	Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose (owner occupied, 2nd home) loans. Business purpose (investment occupancy) remain eligible.

Loan Level Price Adjustments

CLTV Range									
FICO / LTV LLPAs	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
	780+	2.750	2.750	2.500	2.250	1.500	0.750	0.000	-2.500
	760 - 779	2.000	1.750	1.750	1.375	0.875	0.500	-0.500	-3.500
	740 - 759	1.250	1.250	1.250	1.000	0.500	0.000	-1.500	
	720 - 739	0.750	0.750	0.750	0.500	0.000	-0.500		
	700 - 719	0.250	0.125	0.000	-0.375	-1.000	-1.750		
Loan Size LLPAs	680 - 699	-0.750	-1.000	-1.250	-1.500	-2.750	-3.750		
	≥\$75K - <\$100K	-3.000	-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
Loan Type LLPAs	≥\$300K - <\$350K	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	≥\$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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Wholesale Borrower Paid SFR Ratesheet

Monday, August 18, 2025

Lock Desk

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

Expanded Prime

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.750	108.217	108.067	107.917	
9.625	107.967	107.817	107.667	
9.500	107.717	107.567	107.417	
9.375	107.467	107.317	107.167	
9.250	107.217	107.067	106.917	
9.125	106.967	106.817	106.667	
9.000	106.717	106.567	106.417	
8.875	106.467	106.317	106.167	
8.750	106.217	106.067	105.917	
8.625	105.967	105.817	105.667	
8.500	105.717	105.567	105.417	
8.375	105.467	105.317	105.167	
8.250	105.217	105.067	104.917	
8.125	104.935	104.785	104.635	
8.000	104.654	104.504	104.354	
7.875	104.342	104.192	104.042	
7.750	104.029	103.879	103.729	
7.625	103.654	103.504	103.354	
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	100.404	100.254	100.104	
6.500	99.904	99.754	99.604	
6.375	99.342	99.192	99.042	
6.250	98.779	98.629	98.479	
6.125	98.154	98.004	97.854	
6.000	97.529	97.379	97.229	

Minimum Final Price 98.00

Product Information
- Expanded Prime Program is for Borrowers with a clean housing event history (≥48 months) and mortgage history (6x30x12). - Borrowers can qualify with Full Documentation (including 1099s), Streamline Documentation (including 1099s), Written Verification of Employment ("WVOE"), Asset Depletion, 12 Month 3rd Party P&L, 12M/24M Personal and Business Bank Statements. - Min Loan Size of \$150,000 - Max Loan Size of \$3,500,000 - Max LTV of 90% - Minimum FICO of 660 - Interest Only Eligible (Min 700 FICO, Max 85% LTV) 6 Months Minimum reserves - Cash Out can be used as reserves - DTI up to 55% subject to: - Requires a FICO score of 700 or greater - Maximum LTV 80% - Primary Residence only, no FTHB - Requires 1.5x Residual Income

Lender Paid (LPC)	UPDATE
- LPC is equal to 1.25% of the loan amount. - LPC adjustment to posted price = -1.25 - LPC is capped at the lessor of 1.25% or \$50,000. - Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000	Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose loans. Business purpose (investment occupancy) remain eligible.

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

Wholesale Fee
Wholesale Lender Fee
\$1,695

Lock Extensions
Max of 2 extensions - Not to exceed original lock term
7 Days
15 Days
30 Days
0.125
0.250
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

LTV/CLTV Range										
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	≥780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250		
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375		
	≥780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
Alt Doc	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000		
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625		
	≥\$150K - ≤\$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.875	-2.875	-3.625	-4.125
	>\$200K - ≤\$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.125	-2.125	-2.875	-3.375
Loan Size LLPAs	>\$250K - ≤\$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤\$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤\$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>\$1.0M - ≤\$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$1.5M - ≤\$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$2.0M - ≤\$2.5M	0.375	0.375	0.250	0.125	0.000	-0.125	-0.250		
	>\$2.5M - ≤\$3.0M	0.375	0.250	0.125	0.000	-0.125	-0.250			
	>\$3.0M - ≤\$3.5M	0.125	0.125	-0.125	-0.250					
Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500		
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	Cash-Out	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500		
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property Type LLPAs	Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc LLPAs	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-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
	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 PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750		
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000		
	5 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
Pre-Payment Penalty LLPAs	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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Wholesale Borrower Paid SFR Ratesheet

Monday, August 18, 2025

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	
9.750	106.967	106.817	106.667	
9.625	106.717	106.567	106.417	
9.500	106.467	106.317	106.167	
9.375	106.217	106.067	105.917	
9.250	105.967	105.817	105.667	
9.125	105.717	105.567	105.417	
9.000	105.467	105.317	105.167	
8.875	105.217	105.067	104.917	
8.750	104.967	104.817	104.667	
8.625	104.717	104.567	104.417	
8.500	104.467	104.317	104.167	
8.375	104.217	104.067	103.917	
8.250	103.967	103.817	103.667	
8.125	103.685	103.535	103.385	
8.000	103.404	103.254	103.104	
7.875	103.092	102.942	102.792	
7.750	102.779	102.629	102.479	
7.625	102.404	102.254	102.104	
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	99.154	99.004	98.854	
6.500	98.654	98.504	98.354	
6.375	98.092	97.942	97.792	
6.250	97.529	97.379	97.229	
6.125	96.904	96.754	96.604	
6.000	96.279	96.129	95.979	

Minimum Final Price 98.00

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

Lender Paid (LPC)	
• LPC is equal to 1.25% of the loan amount. • LPC adjustment to posted price = -1.25 • LPC is capped at the lesser of 1.25% or \$50,000. • Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000	
Borrower Paid	
• Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000	
Wholesale Fee	
Wholesale Lender Fee	\$1,695.00
Lock Extensions	
<u>Max of 2 extensions - Not to exceed original lock term</u>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<u>Max Lock Period (including extensions) is 60 days.</u> <u>Loans that go beyond 60 days are subject to re-lock.</u>	
UPDATE	
Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose (owner occ., 2nd home) loans. Business purpose (investment occupancy) remain eligible.	

Loan Level Price Adjustments

	LTV/CLTV Range									
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	≥780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 – 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 – 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 – 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	
	700 – 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	
	680 – 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250		
	660 – 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375		
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	0.125	-0.125			
	>\$2.5M – ≤\$3.0M	0.375	0.250	0.125	0.000	-0.125				
Credit Event LLPAs	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	-1.500
	FC/SS/DIL/BK7 36-47	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	
	FC/SS/DIL/BK7 24-35	-1.250	-1.250	-1.250	-1.250	-1.500	-1.750	-1.750	-1.750	
Loan Type LLPAs	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000		
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	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
Property LLPAs	Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750		
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875		
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750		
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
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 PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750		
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000		
	5 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Pre-Payment Penalty LLPAs <u>Investor Only</u>	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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Wholesale Borrower Paid SFR Ratesheet

Monday, August 18, 2025

Lock Desk

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

Expanded DSCR

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.750	110.097	109.947	109.797
9.625	109.832	109.682	109.532
9.500	109.566	109.416	109.266
9.375	109.300	109.150	109.000
9.250	109.035	108.885	108.735
9.125	108.769	108.619	108.469
9.000	108.504	108.354	108.204
8.875	108.222	108.072	107.922
8.750	107.941	107.791	107.641
8.625	107.660	107.510	107.360
8.500	107.379	107.229	107.079
8.375	107.097	106.947	106.797
8.250	106.816	106.666	106.516
8.125	106.534	106.384	106.234
8.000	106.253	106.103	105.953
7.875	105.941	105.791	105.641
7.750	105.628	105.478	105.328
7.625	105.253	105.103	104.953
7.500	104.878	104.728	104.578
7.375	104.503	104.353	104.203
7.250	104.066	103.916	103.766
7.125	103.628	103.478	103.328
7.000	103.128	102.978	102.828
6.875	102.628	102.478	102.328
6.750	102.066	101.916	101.766
6.625	101.503	101.353	101.203
6.500	100.941	100.791	100.641
6.375	100.316	100.166	100.016
6.250	99.628	99.478	99.328
6.125	98.941	98.791	98.641
6.000	98.253	98.103	97.953

Minimum Final Price 98.00

Product Information
- Expanded DSCR Plus Program is for professional investors with the following derogatory housing event history (>=36 months clean) and mortgage history (0x30x12) seeking a business purpose, non-owner-occupied loan - Borrowers will qualify with property income (Debt Service Coverage Ratio) - Debt Service Coverage Ratio = Gross Rent/PITIA (Amortizing loan) or Gross Rent/ITIA (Interest Only) - DSCR eligible at .75x - No Ratio DSCR is acceptable with restrictions - No personal income to qualify - Personal recourse required for all entity members. No additional Borrowers are allowed to join an entity on Title or on the subject loan - Max Loan Size of \$2.0mm - Max LTV of 80% - Minimum FICO of 660 - Interest Only acceptable with restrictions 3 Months minimum reserves - No requirement for additional reserves for other financed properties. Subject Property reserves only - Cash Out can be used as reserves

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

Wholesale Fee
Wholesale Lender Fee
\$1,695

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

Loan Level Price Adjustments

LTV/CLTV Range								
DSCR	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
	≥780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
	760 – 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 – 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
	720 – 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
	700 – 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 – 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
Loan Size LLPAs	660 – 679	-0.125	-0.500	-1.000	-2.250	-3.375		
	≥\$150K - ≤ \$200K	-2.625	-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	
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
Pre-Payment Penalty LLPAs	5 Year PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	4 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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30 & 25 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	105.814	105.689	105.564	105.439
8.500	105.601	105.476	105.351	105.226
8.375	105.397	105.272	105.147	105.022
8.250	105.173	105.048	104.923	104.798
8.125	105.273	105.148	105.023	104.898
8.000	105.050	104.925	104.800	104.675
7.875	104.824	104.699	104.574	104.449
7.750	104.545	104.420	104.295	104.170
7.625	104.427	104.302	104.177	104.052
7.500	104.120	103.995	103.870	103.745
7.375	103.788	103.663	103.538	103.413
7.250	103.354	103.229	103.104	102.979
7.125	103.023	102.898	102.773	102.648
7.000	102.648	102.523	102.398	102.273
6.875	102.237	102.112	101.987	101.862
6.750	101.792	101.667	101.542	101.417
6.625	101.601	101.476	101.351	101.226
6.500	101.151	101.026	100.901	100.776
6.375	100.653	100.528	100.403	100.278
6.250	100.119	99.994	99.869	99.744
6.125	99.786	99.661	99.536	99.411
6.000	99.241	99.116	98.991	98.866
5.875	98.662	98.537	98.412	98.287
5.750	98.050	97.925	97.800	97.675
5.625	97.463	97.338	97.213	97.088

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	106.028	105.903	105.778	105.653
8.500	105.789	105.664	105.539	105.414
8.375	105.882	105.757	105.632	105.507
8.250	105.660	105.535	105.410	105.285
8.125	105.709	105.584	105.459	105.334
8.000	105.492	105.367	105.242	105.117
7.875	105.262	105.137	105.012	104.887
7.750	105.002	104.877	104.752	104.627
7.625	104.716	104.591	104.466	104.341
7.500	104.404	104.279	104.154	104.029
7.375	104.053	103.928	103.803	103.678
7.250	103.669	103.544	103.419	103.294
7.125	103.250	103.125	103.000	102.875
7.000	102.923	102.798	102.673	102.548
6.875	102.559	102.434	102.309	102.184
6.750	102.153	102.028	101.903	101.778
6.625	102.458	102.333	102.208	102.083
6.500	102.065	101.940	101.815	101.690
6.375	101.632	101.507	101.382	101.257
6.250	101.162	101.037	100.912	100.787
6.125	101.303	101.178	101.053	100.928
6.000	100.831	100.706	100.581	100.456
5.875	100.321	100.196	100.071	99.946
5.750	99.779	99.654	99.529	99.404
5.625	99.488	99.363	99.238	99.113

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	104.015	103.890	103.765	103.640
7.500	103.856	103.731	103.606	103.481
7.375	103.694	103.569	103.444	103.319
7.250	103.512	103.387	103.262	103.137
7.125	103.498	103.373	103.248	103.123
7.000	103.322	103.197	103.072	102.947
6.875	103.134	103.009	102.884	102.759
6.750	102.927	102.802	102.677	102.552
6.625	102.748	102.623	102.498	102.373
6.500	102.535	102.410	102.285	102.160
6.375	102.269	102.144	102.019	101.894
6.250	102.008	101.883	101.758	101.633
6.125	101.730	101.605	101.480	101.355
6.000	101.449	101.324	101.199	101.074
5.875	101.147	101.022	100.897	100.772
5.750	100.863	100.738	100.613	100.488
5.625	100.517	100.392	100.267	100.142
5.500	100.217	100.092	99.967	99.842
5.375	99.874	99.749	99.624	99.499
5.250	99.548	99.423	99.298	99.173
5.125	99.208	99.083	98.958	98.833
5.000	98.843	98.718	98.593	98.468
4.875	98.450	98.325	98.200	98.075
4.750	98.028	97.903	97.778	97.653
4.625	97.855	97.730	97.605	97.480

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	102.160	102.035	101.910	101.785
8.500	102.020	101.895	101.770	101.645
8.375	101.882	101.757	101.632	101.507
8.250	101.723	101.598	101.473	101.348
8.125	102.164	102.039	101.914	101.789
8.000	102.003	101.878	101.753	101.628
7.875	101.840	101.715	101.590	101.465
7.750	101.626	101.501	101.376	101.251
7.625	102.872	102.747	102.622	102.497
7.500	102.717	102.592	102.467	102.342
7.375	102.520	102.395	102.270	102.145
7.250	102.229	102.104	101.979	101.854
7.125	102.765	102.640	102.515	102.390
7.000	102.465	102.340	102.215	102.090
6.875	102.112	101.987	101.862	101.737
6.750	101.746	101.621	101.496	101.371
6.625	101.338	101.213	101.088	100.963
6.500	100.958	100.833	100.708	100.583
6.375	100.545	100.420	100.295	100.170
6.250	100.088	99.963	99.838	99.713
6.125	99.590	99.465	99.340	99.215
6.000	99.068	98.943	98.818	98.693
5.875	98.569	98.444	98.319	98.194
5.750	98.031	97.906	97.781	97.656
5.625	97.457	97.332	97.207	97.082

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	101.751	101.626	101.501	101.376
7.500	101.650	101.525	101.400	101.275
7.375	101.559	101.434	101.309	101.184
7.250	101.429	101.304	101.179	101.054
7.125	101.574	101.449	101.324	101.199
7.000	101.460	101.335	101.210	101.085
6.875	101.322	101.197	101.072	100.947
6.750	101.168	101.043	100.918	100.793
6.625	100.998	100.873	100.748	100.623
6.500	100.843	100.718	100.593	100.468
6.375	100.628	100.503	100.378	100.253
6.250	100.423	100.298	100.173	100.048
6.125	100.196	100.071	99.946	99.821
6.000	99.965	99.840	99.715	99.590
5.875	99.712	99.587	99.462	99.337
5.750	99.473	99.348	99.223	99.098
5.625	98.995	98.870	98.745	98.620
5.500	98.742	98.617	98.492	98.367
5.375	98.443	98.318	98.193	98.068
5.250	98.117	97.992	97.867	97.742
5.125	97.321	97.196	97.071	96.946
5.000	97.000	96.875	96.750	96.625
4.875	96.645	96.520	96.395	96.270
4.750	96.269	96.144	96.019	95.894
4.625	95.072	94.947	94.822	94.697

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				