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

# Wholesale Borrower Paid SFR Ratesheet

Monday, November 23, 2026 7:43 AM

## PORTFOLIO ARM - BORROWER PAID


**Lock Desk**
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Lock Requests:
https://thirdpartylending.axosbank.com


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

| Base Rate | 21 Day | 30 Day | 45 Day | 60 Day |
|---|---|---|---|---|
| 8.125 | 104.000 | 103.875 | 103.750 | 103.625 |
| 8.000 | 103.750 | 103.625 | 103.500 | 103.375 |
| 7.875 | 103.250 | 103.125 | 103.000 | 102.875 |
| 7.750 | 102.875 | 102.750 | 102.625 | 102.500 |
| 7.625 | 102.500 | 102.375 | 102.250 | 102.125 |
| 7.500 | 102.125 | 102.000 | 101.875 | 101.750 |
| 7.375 | 101.625 | 101.500 | 101.375 | 101.250 |
| 7.250 | 101.250 | 101.125 | 101.000 | 100.875 |
| 7.125 | 100.875 | 100.750 | 100.625 | 100.500 |
| 7.000 | 100.375 | 100.250 | 100.125 | 100.000 |
| 6.875 | 100.000 | 99.875 | 99.750 | 99.625 |
| 6.750 | 99.875 | 99.750 | 99.625 | 99.500 |
| 6.625 | 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 |
|---|---|---|---|---|
| 8.375 | 104.875 | 104.750 | 104.625 | 104.500 |
| 8.250 | 104.500 | 104.375 | 104.250 | 104.125 |
| 8.125 | 104.000 | 103.875 | 103.750 | 103.625 |
| 8.000 | 103.500 | 103.375 | 103.250 | 103.125 |
| 7.875 | 103.000 | 102.875 | 102.750 | 102.625 |
| 7.750 | 102.500 | 102.375 | 102.250 | 102.125 |
| 7.625 | 102.000 | 101.875 | 101.750 | 101.625 |
| 7.500 | 101.500 | 101.375 | 101.250 | 101.125 |
| 7.375 | 101.000 | 100.875 | 100.750 | 100.625 |
| 7.250 | 100.500 | 100.375 | 100.250 | 100.125 |
| 7.125 | 100.000 | 99.875 | 99.750 | 99.625 |
| 7.000 | 99.875 | 99.750 | 99.625 | 99.500 |
| 6.875 | 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 |
|---|---|---|---|---|
| 8.625 | 106.125 | 106.000 | 105.875 | 105.750 |
| 8.500 | 105.750 | 105.625 | 105.500 | 105.375 |
| 8.375 | 105.125 | 105.000 | 104.875 | 104.750 |
| 8.250 | 104.625 | 104.500 | 104.375 | 104.250 |
| 8.125 | 104.000 | 103.875 | 103.750 | 103.625 |
| 8.000 | 103.500 | 103.375 | 103.250 | 103.125 |
| 7.875 | 102.250 | 102.125 | 102.000 | 101.875 |
| 7.750 | 101.750 | 101.625 | 101.500 | 101.375 |
| 7.625 | 101.125 | 101.000 | 100.875 | 100.750 |
| 7.500 | 100.500 | 100.375 | 100.250 | 100.125 |
| 7.375 | 100.000 | 99.875 | 99.750 | 99.625 |
| 7.250 | 99.875 | 99.750 | 99.625 | 99.500 |
| 7.125 | 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 679-660 (Exception) | 0.500 |
| FICO 659-640 (Exception) | 0.875 |
| FICO <640 (Exception) | 1.250 |
| Loan Amount <$2,500,000 | -0.125 |
| 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 | 0.250 |
| 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 | |
|---|---|
| *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<br>Cross Collateral Property | 0.5% of Loan Amount |
| No Pre-Payment Penalty (Inv Only) | 1% of Loan Amount |

**Axos Bank Checking Account Offer**

Axos Bank is currently offering a .250 rate reduction to borrowers who open a new Axos Bank Private Client or 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.

**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%<br>Bank Statement - Interest Only Max LTV 60% | |
| Min. Loan Amount $500,000 | Min Rate 6.625% |
| Non-Resident Alien (NRA) = Not Eligible | |
| TX (a6) "Home Equity" ELIGIBLE | |
| 12 Months Personal or Business Bank Statements ELIGIBLE | |
| Loans ≤$1M: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below | |
| Pre-Payment Penalty is optional for Investment Occupancies.<br>None, 1 Year, and 2 Year options available.<br>1 Year PPP is no fee or rate adjustment. | |
| Lender Paid Compensation<br>LPC is equal to 1.25% of the loan amount.<br>LPC is capped at the lessor of 1.25% or $50,000. | |
| Max Borrower Paid Origination Fee = 2% | |

**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 |


*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.*

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# 12 Month Bridge Loan (Interest Only) - BORROWER PAID ONLY

| Base Rate |
|---|
| **8.5% @ Par (100.00)** |

| Lender Fee |
|---|
| Axos Bank Origination Fee = 1% of Loan Amount<br>Axos Bank Lender Fee = $1695.00<br>All Bridge-to-Sale loans require an Axos Bank pledge account setup fee of $250<br>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.<br>Loan amounts ≤ $1.5M require an appraisal engaged by Axos Bank's Residential Appraisal Manager.<br>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<br>*Texas Homestead properties are ineligible for Bridge program. | | | |
| *Please see full guidelines online for more information* | | | | |

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

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

| 18-Month Base Note Rate | 30-Day Lock Term |
|---|---|
| 7.875 | PAR |

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

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

**One-Time Closing**

**Loan will automatically convert to permanent 5/6 ARM upon completion of construction.**

**Permanent Loan ARM Features**

**Index = 30 Day Average SOFR**
**Rate Floor = Initial Note Rate**
**Margin = 4.0**
**Caps = 5/1/5**

**Banking Requirement**

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

**Eligibility & Information**

**Maximum Loan Amount**

**Up to the lesser of 60% of the as-completed appraised value or 65% of total project costs, subject to underwriting; final loan amount may be less.**

**Construction Related Documents:**

**Fully Approved Plans, Permits and Budget Must Be Provided at Registration**

**Construction Period:**
**12, 18, 24, or 36 Months**

**Minimum Loan Amount $1,000,000**

**Ground Up or Rehab**

**Residential 1-4 Family Properties Only**

**Primary Residence, 2nd Home, Investment**

**US Citizens or Permanent Resident Aliens Only**

**Permanent Loan - 5/6 Fixed Period ARM**
**Amortized over 30 years**

**Rate Floor 7.875%**

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# Wholesale SFR Ratesheet

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

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**30-Day Average SOFR ARM (Interest Only)**

| 18-Month Base Note Rate | |
|---|---|
| *8.425% | PAR |

**30-Day Average SOFR (3.925% as of 11/23/26) + Margin (4.5) = Fully Indexed Rate*

| Additional Margin Rate Adjustments | |
|---|---|
| 12-Month Construction Term | -0.125 |
| 18-Month Construction Term | 0.000 |
| 24-Month Construction Term | 0.125 |
| 2-4 Unit | 0.250 |
| Loan Amount $1,000,000 - $2,499,999 | 0.000 |
| Loan Amount $2,500,000 - $3,499,999 | 0.000 |
| Loan Amount $3,500,000 - $5,000,000 | 0.125 |
| Loan Amount $5,000,001 - $10,000,000 | 0.250 |
| Loan Amount $10,000,001 - $20,000,000 | 0.375 |
| FICO 740+ | -0.125 |
| FICO 700-739 | 0.000 |
| FICO 680-699 | 0.125 |
| Mid-Construction Refinance (Pre-Start) | 0.500 |
| | |

| 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<br>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.**
**Interest Reserve Required**

**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**<br><br>**Up to the lesser of 60% of the as-completed appraised value or 65% of total project costs, subject to underwriting; final loan amount may be less.** |
| **Minimum Loan Amount $1,000,000** |
| **Construction Period: 12, 18, or 24 Months** |
| **Ground Up or Rehab** |
| **Residential 1-4 Family Properties Only** |
| **Investor Only** |
| **Fully Adjustable - Based on 30-Day Average SOFR** |
| **12 or 18 Month Pre-Payment Penalty Required** |

AXOS BANK

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**Wholesale SFR Ratesheet**

Monday, November 23, 2026 7:43 AM

**Jumbo Cash-flow mAXimizer**
**Interest Only**

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**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 | 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 $5,0000,001 - $10,000,000 | 0.250 |
| Loan Amount $10,0000,001 - $20,000,000 | 0.375 |
| Cross-Collateralization (Wholesale Only) | 0.500 |
| Cash Out ≤ $500,000 | 0.250 |
| Cash Out >$500,000 | 0.500 |
| Condo (Condotel Max 50% LTV) | 0.125 |
| **2 Year Prepayment Penalty (Inv Only)** | **-0.125** |

**Eligible Income Documentation**

**Full Doc - 2 Year Tax Returns**

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

**ARM Features**

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

**Lender Paid Compensation (LPC)**

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

**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

**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.

**LTV Eligibility Matrix**

| Property Type | ≤$1MM<br>LTV/CLTV | >$1MM - ≤$2MM<br>LTV/CLTV | >$2MM - ≤$3MM<br>LTV/CLTV | >$3MM - ≤$5MM<br>LTV/CLTV | >$5MM - ≤$10MM<br>LTV/CLTV | >$10MM - ≤$20MM<br>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 |

**Wholesale Borrower Paid SFR RateSheet**

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## Non-Agency (QM) Prime Jumbo

**30 YEAR FIXED**

| Rate | 15-Day | 30-Day | 45-Day | 60-Day | 75-Day |
|---|---|---|---|---|---|
| 8.125 | 101.479 | 101.417 | 101.323 | 101.136 | 100.948 |
| 8.000 | 101.411 | 101.349 | 101.255 | 101.067 | 100.880 |
| 7.875 | 101.307 | 101.244 | 101.151 | 100.963 | 100.776 |
| 7.750 | 101.203 | 101.140 | 101.047 | 100.859 | 100.672 |
| 7.625 | 101.099 | 101.036 | 100.942 | 100.755 | 100.567 |
| 7.500 | 101.016 | 100.954 | 100.860 | 100.672 | 100.485 |
| 7.375 | 100.928 | 100.866 | 100.772 | 100.584 | 100.397 |
| 7.250 | 100.819 | 100.756 | 100.662 | 100.475 | 100.287 |
| 7.125 | 100.613 | 100.550 | 100.456 | 100.269 | 100.081 |
| 7.000 | 100.259 | 100.197 | 100.103 | 99.915 | 99.728 |
| 6.875 | 99.793 | 99.731 | 99.637 | 99.449 | 99.262 |
| 6.750 | 99.219 | 99.156 | 99.062 | 98.875 | 98.687 |
| 6.625 | 98.617 | 98.555 | 98.461 | 98.274 | 98.086 |
| 6.500 | 98.019 | 97.956 | 97.863 | 97.675 | 97.488 |
| 6.375 | 97.517 | 97.454 | 97.360 | 97.173 | 96.985 |
| 6.250 | 97.016 | 96.954 | 96.860 | 96.673 | 96.485 |
| 6.125 | 96.477 | 96.415 | 96.321 | 96.133 | 95.946 |
| 6.000 | 95.977 | 95.915 | 95.821 | 95.633 | 95.446 |
| 5.875 | 95.377 | 95.314 | 95.221 | 95.033 | 94.846 |
| 5.750 | 94.855 | 94.793 | 94.699 | 94.511 | 94.324 |
| 5.625 | 94.285 | 94.223 | 94.129 | 93.942 | 93.754 |
| 5.500 | 93.785 | 93.722 | 93.629 | 93.441 | 93.254 |

**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 | |

axos BANK

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

**Wholesale Borrower Paid SFR Ratesheet**

Monday, November 23, 2026 7:43 AM

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


## Lock Desk

Tel: 1-858-764-6597 x 1550
Email: lockdesk@axosbank.com
Lock Requests:
https://thirdpartylending.axosbank.com


**5/6 FN SOFR ARM**

| Base Rate | 21 Day | 30 Day | 45 Day | 60 Day |
|---|---|---|---|---|
| 9.500 | 103.000 | 102.875 | 102.750 | 102.625 |
| 9.375 | 102.750 | 102.625 | 102.500 | 102.375 |
| 9.250 | 102.500 | 102.375 | 102.250 | 102.125 |
| 9.125 | 102.250 | 102.125 | 102.000 | 101.875 |
| 9.000 | 102.000 | 101.875 | 101.750 | 101.625 |
| 8.875 | 101.750 | 101.625 | 101.500 | 101.375 |
| 8.750 | 101.500 | 101.375 | 101.250 | 101.125 |
| 8.625 | 101.250 | 101.125 | 101.000 | 100.875 |
| 8.500 | 101.000 | 100.875 | 100.750 | 100.625 |
| 8.375 | 100.750 | 100.625 | 100.500 | 100.375 |
| 8.250 | 100.500 | 100.375 | 100.250 | 100.125 |
| 8.125 | 100.250 | 100.125 | 100.000 | 99.875 |
| 8.000 | 100.000 | 99.875 | 99.750 | 99.625 |

**7/6 FN SOFR ARM**

| Base Rate | 21 Day | 30 Day | 45 Day | 60 Day |
|---|---|---|---|---|
| 9.750 | 103.000 | 102.875 | 102.750 | 102.625 |
| 9.625 | 102.750 | 102.625 | 102.500 | 102.375 |
| 9.500 | 102.500 | 102.375 | 102.250 | 102.125 |
| 9.375 | 102.250 | 102.125 | 102.000 | 101.875 |
| 9.250 | 102.000 | 101.875 | 101.750 | 101.625 |
| 9.125 | 101.750 | 101.625 | 101.500 | 101.375 |
| 9.000 | 101.500 | 101.375 | 101.250 | 101.125 |
| 8.875 | 101.250 | 101.125 | 101.000 | 100.875 |
| 8.750 | 101.000 | 100.875 | 100.750 | 100.625 |
| 8.625 | 100.750 | 100.625 | 100.500 | 100.375 |
| 8.500 | 100.500 | 100.375 | 100.250 | 100.125 |
| 8.375 | 100.250 | 100.125 | 100.000 | 99.875 |
| 8.250 | 100.000 | 99.875 | 99.750 | 99.625 |

**10/6 FN SOFR ARM**

| Base Rate | 21 Day | 30 Day | 45 Day | 60 Day |
|---|---|---|---|---|
| 10.000 | 103.000 | 102.875 | 102.750 | 102.625 |
| 9.875 | 102.750 | 102.625 | 102.500 | 102.375 |
| 9.750 | 102.500 | 102.375 | 102.250 | 102.125 |
| 9.625 | 102.250 | 102.125 | 102.000 | 101.875 |
| 9.500 | 102.000 | 101.875 | 101.750 | 101.625 |
| 9.375 | 101.750 | 101.625 | 101.500 | 101.375 |
| 9.250 | 101.500 | 101.375 | 101.250 | 101.125 |
| 9.125 | 101.250 | 101.125 | 101.000 | 100.875 |
| 9.000 | 101.000 | 100.875 | 100.750 | 100.625 |
| 8.875 | 100.750 | 100.625 | 100.500 | 100.375 |
| 8.750 | 100.500 | 100.375 | 100.250 | 100.125 |
| 8.625 | 100.250 | 100.125 | 100.000 | 99.875 |
| 8.500 | 100.000 | 99.875 | 99.750 | 99.625 |

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

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

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

**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/tourismvisit/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 8.0%**

**Interest Only - Not Allowed**

**Power of Attorney - Not Allowed**

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

**Loans ≤$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below**

Lender Paid Compensation
LPC is equal to 1.25% of the loan amount.
LPC is capped at the lessor of 1.25% or $50,000.
LPC price adjustment: -1.25

**2nd Home = Standard Full Doc**
**Investment = Standard Full Doc**

**Valid SSN or ITIN required on URLA**

**LTV Eligibility Matrix**

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


*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.*

Member FDIC EQUAL HOUSING LENDER

**Wholesale Borrower Paid SFR Ratesheet**

Monday, November 23, 2026 7:43 AM


**Lock Desk**
Tel: 1-858-764-6597 x 1550
Email: lockdesk@axosbank.com
Lock Requests:
https://thirdpartylending.axosbank.com


**Express Full Doc**

**30 YEAR FIXED**

| Rate | 15-Day | 30-Day | 45-Day |
|---|---|---|---|
| 10.250 | 106.890 | 106.740 | 106.590 |
| 10.125 | 106.765 | 106.615 | 106.465 |
| 10.000 | 106.640 | 106.490 | 106.340 |
| 9.875 | 106.515 | 106.365 | 106.215 |
| 9.750 | 106.390 | 106.240 | 106.090 |
| 9.625 | 106.265 | 106.115 | 105.965 |
| 9.490 | 106.046 | 105.896 | 105.746 |
| 9.375 | 105.796 | 105.646 | 105.496 |
| 9.250 | 105.546 | 105.396 | 105.246 |
| 9.125 | 105.281 | 105.131 | 104.981 |
| 8.990 | 105.000 | 104.850 | 104.700 |
| 8.875 | 104.703 | 104.553 | 104.403 |
| 8.750 | 104.390 | 104.240 | 104.090 |
| 8.625 | 104.078 | 103.928 | 103.778 |
| 8.490 | 103.765 | 103.615 | 103.465 |
| 8.375 | 103.453 | 103.303 | 103.153 |
| 8.250 | 103.109 | 102.959 | 102.809 |
| 8.125 | 102.734 | 102.584 | 102.434 |
| 7.990 | 102.328 | 102.178 | 102.028 |
| 7.875 | 101.921 | 101.771 | 101.621 |
| 7.750 | 101.484 | 101.334 | 101.184 |
| 7.625 | 100.921 | 100.771 | 100.621 |
| 7.490 | 100.296 | 100.146 | 99.996 |
| 7.375 | 99.609 | 99.459 | 99.309 |
| 7.250 | 98.859 | 98.709 | 98.559 |
| 7.125 | 98.109 | 97.959 | 97.809 |
| 6.990 | 97.359 | 97.209 | 97.059 |
| | | | |
| | | | |

***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% |
| | >$2.0M | Min FICO 680 |
| Reserve Requirement | <$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 |
| | Interest Only | Eligible |
| DTI | Max DTI | 50% |
| | FTHB Max DTI | 45% |
| | DTI >45% | Max LTV 80% |
| Investment | Max LTV | 80% |
| | >75% LTV Min FICO | 700 |
| | Baltimore City, MD & Philadelphia, PA | Not Eligible |
| Second Home | Max LTV | 80% |
| Credit | Credit Event Seasoning | 36 Months |
| | Mortgage DQ | 1x30x12 |
| | Mtg DQ 1x30x12 or Credit Event | Max 80% LTV |
| Residual Income | Monthly Minimum | $1,500 |

**Lender Paid (LPC)**

**•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 investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.***

***Lender Paid compensation is available if pre-payment penalty is not "none".***

**Loan Level Price Adjustments**

| | | LTV/CLTV Range | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | **FICO** | **≤50** | **50.01-55** | **55.01-60** | **60.01-65** | **65.01-70** | **70.01-75** | **75.01-80** | **80.01-85** |
| **FICO / LTV LLPAs** | 760+ | 1.250 | 1.250 | 1.125 | 0.875 | 0.625 | 0.250 | -0.125 | -1.875 |
| | 740 – 759 | 1.125 | 1.125 | 1.000 | 0.875 | 0.625 | 0.000 | -0.250 | -2.625 |
| | 720 – 739 | 0.875 | 0.875 | 0.625 | 0.500 | 0.250 | -0.125 | -0.750 | -4.125 |
| | 700 – 719 | 0.625 | 0.625 | 0.500 | 0.250 | -0.125 | -0.375 | -1.250 | |
| | 680 – 699 | 0.375 | 0.000 | -0.250 | -0.750 | -1.125 | -2.500 | -3.125 | |
| | 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 | -0.625 | |
| | >$2.5M - ≤ $3.0M | 0.125 | 0.125 | 0.000 | -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 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.375 | |
| | 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 | |
| | Purchase | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.000 |
| **Pre-Payment Penalty LLPAs Investor Only** | 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 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | |
| | 2 Year PPP | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | |
| | 1 year PPP | -0.875 | -0.875 | -0.875 | -0.875 | -0.875 | -0.875 | -0.875 | |
| | No PPP | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 | |


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Member FDIC EQUAL HOUSING LENDER

**Wholesale Borrower Paid SFR Ratesheet**

Monday, November 23, 2026 7:43 AM


**Lock Desk**
Tel: 1-858-764-6597 x 1550
Email: lockdesk@axosbank.com
Lock Requests:
https://thirdpartylending.axosbank.com


## Express Alt Doc

**30 YEAR FIXED**

| Rate | 15-Day | 30-Day | 45-Day |
|---|---|---|---|
| 10.250 | 107.328 | 107.178 | 107.028 |
| 10.125 | 107.203 | 107.053 | 106.903 |
| 10.000 | 107.078 | 106.928 | 106.778 |
| 9.875 | 106.953 | 106.803 | 106.653 |
| 9.750 | 106.828 | 106.678 | 106.528 |
| 9.625 | 106.703 | 106.553 | 106.403 |
| 9.490 | 106.484 | 106.334 | 106.184 |
| 9.375 | 106.234 | 106.084 | 105.934 |
| 9.250 | 105.984 | 105.834 | 105.684 |
| 9.125 | 105.734 | 105.584 | 105.434 |
| 8.990 | 105.453 | 105.303 | 105.153 |
| 8.875 | 105.156 | 105.006 | 104.856 |
| 8.750 | 104.859 | 104.709 | 104.559 |
| 8.625 | 104.546 | 104.396 | 104.246 |
| 8.490 | 104.234 | 104.084 | 103.934 |
| 8.375 | 103.921 | 103.771 | 103.621 |
| 8.250 | 103.609 | 103.459 | 103.309 |
| 8.125 | 103.203 | 103.053 | 102.903 |
| 7.990 | 102.765 | 102.615 | 102.465 |
| 7.875 | 102.328 | 102.178 | 102.028 |
| 7.750 | 101.859 | 101.709 | 101.559 |
| 7.625 | 101.296 | 101.146 | 100.996 |
| 7.490 | 100.671 | 100.521 | 100.371 |
| 7.375 | 99.984 | 99.834 | 99.684 |
| 7.250 | 99.234 | 99.084 | 98.934 |
| 7.125 | 98.484 | 98.334 | 98.184 |
| 6.990 | 97.734 | 97.584 | 97.434 |

***Minimum Final Price 98.50***

| Additional Eligibility Criteria | | |
|---|---|---|
| Loan Amount | Min Loan Amount | $125,000 |
| | Max Loan Amount | $3,000,000 |
| | <$150,000 | Max 80% LTV |
| | >$1.5M - <$2.0M | Max LTV/CLTV 85% |
| | ≥$2.0M - ≤$2.5M | Max LTV/CLTV 80% |
| | >$2.5M | Max LTV/CLTV 75% |
| | >$2.0M | Minimum FICO 680 |
| Reserve Requirements | <$1M | 3 Months |
| | ≥$1M - ≤$1.5M | 6 Months |
| | >$1.5M | 9 Months |
| Rate & Term Refi | ≤65% LTV | No Minimum Reserves |
| Interest Only | Minimum FICO | 660 |
| | ≤ $2.0M | Max LTV 80% |
| | >$2.0M - ≤$2.5M | Max LTV 75% |
| | >$2.5M | Max LTV 70% |
| Cash-Out | Max Cash-Out on LTV >65% | $1,000,000 |
| | Max Cash-Out on LTV ≤65% | Unlimited |
| | Max LTV | 80% |
| | Minimum FICO | 660 |
| | Interest Only | Eligible |
| DTI | Max DTI | 50% |
| | FTHB Max DTI | 45% |
| | DTI>45% | Max LTV 80% |
| Investment | Max LTV | 80% |
| | >75% LTV Min FICO | 700 |
| | Baltimore City, MD & Philadelphia, PA | Not Eligible |
| Second Home | Max LTV | 80% |
| Asset Utilization | 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 |
| | Assets | No Gift Funds Allowed |
| P&L Only (12&24Mo) | FICO <720 | Max LTV 75% |
| | Max LTV | 80% |
| Residual Income | Monthly Minimum | $1,500 |

**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.***

**Program Options**

- ***Express Alt Doc 30 year Fixed***
- ***Express Alt Doc 30 year Fixed I-O***
- ***Express Alt Doc 40 Year Fixed I-O***

**No Pre-Payment Penalty**

***If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.***

***Lender Paid compensation is available if pre-payment penalty is not "none".***

## Loan Level Price Adjustments

| | | LTV/CLTV Range | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | FICO | ≤50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
| FICO / LTV LLPAs | 760+ | 1.250 | 1.250 | 1.125 | 0.875 | 0.625 | 0.250 | -0.125 | -1.875 |
| | 740 – 759 | 1.125 | 1.125 | 1.000 | 0.750 | 0.500 | 0.000 | -0.375 | -2.625 |
| | 720 – 739 | 0.875 | 0.875 | 0.625 | 0.500 | 0.250 | -0.500 | -1.125 | -4.125 |
| | 700 – 719 | 0.750 | 0.750 | 0.625 | 0.375 | -0.125 | -0.750 | -1.375 | |
| | 680 – 699 | 0.375 | 0.000 | -0.250 | -0.750 | -1.125 | -2.500 | -3.125 | |
| | 660 – 679 | -0.250 | -0.375 | -0.625 | -1.000 | -1.750 | | | |
| 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 | -0.625 | |
| | >$2.5M - ≤ $3.0M | 0.125 | 0.125 | 0.000 | -0.125 | -0.125 | -0.125 | | |
| Loan Type LLPAs | 12 Month Bank Statement | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 |
| | 24 Month CPA P&L | -1.875 | -1.875 | -1.875 | -2.000 | -2.000 | -2.625 | -3.250 | |
| | 12 Month CPA P&L | -2.250 | -2.250 | -2.250 | -2.375 | -2.375 | -3.000 | -3.875 | |
| | Asset Utilization/Depletion | -0.250 | -0.250 | -0.250 | -0.500 | -0.500 | -0.500 | -0.750 | |
| | WVOE | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.250 | -1.000 | |
| | Cash-Out w/ ≥700 | -0.500 | -0.500 | -0.500 | -0.500 | -0.750 | -1.000 | -1.500 | |
| | Cash-Out w/ < 700 | -0.500 | -0.500 | -0.750 | -1.000 | -1.500 | -2.500 | | |
| | 40 Year (IO Required) | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.500 | -0.500 | |
| | Interest Only | 0.000 | 0.000 | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | |
| | Condo | 0.000 | 0.000 | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | -0.750 |
| | 2-4 Units | -0.250 | -0.250 | -0.250 | -0.250 | -0.375 | -0.500 | -0.500 | |
| | Second Home | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.500 | |
| | Investor | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.375 | |
| | 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 | |
| | Purchase | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.000 |
| Pre-Payment Penalty LLPAs Investor Only | 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 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | |
| | 2 Year PPP | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | |
| | 1 year PPP | -0.875 | -0.875 | -0.875 | -0.875 | -0.875 | -0.875 | -0.875 | |
| | No PPP | -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.*

Member FDIC EQUAL HOUSING LENDER

**Wholesale Borrower Paid SFR Ratesheet**

Monday, November 23, 2026 7:43 AM


**Lock Desk**
Tel: 1-858-764-6597 x 1550
Email: lockdesk@axosbank.com
Lock Requests:
https://thirdpartylending.axosbank.com


**Express DSCR**

**30 YEAR FIXED**

| Rate | 15-Day | 30-Day | 45-Day |
|---|---|---|---|
| 9.750 | 106.640 | 106.490 | 106.340 |
| 9.625 | 106.515 | 106.365 | 106.215 |
| 9.490 | 106.390 | 106.240 | 106.090 |
| 9.375 | 106.265 | 106.115 | 105.965 |
| 9.250 | 106.140 | 105.990 | 105.840 |
| 9.125 | 106.015 | 105.865 | 105.715 |
| 8.990 | 105.890 | 105.740 | 105.590 |
| 8.875 | 105.703 | 105.553 | 105.403 |
| 8.750 | 105.515 | 105.365 | 105.215 |
| 8.625 | 105.296 | 105.146 | 104.996 |
| 8.490 | 105.078 | 104.928 | 104.778 |
| 8.375 | 104.859 | 104.709 | 104.559 |
| 8.250 | 104.609 | 104.459 | 104.309 |
| 8.125 | 104.171 | 104.021 | 103.871 |
| 7.990 | 103.671 | 103.521 | 103.371 |
| 7.875 | 103.140 | 102.990 | 102.840 |
| 7.750 | 102.578 | 102.428 | 102.278 |
| 7.625 | 101.890 | 101.740 | 101.590 |
| 7.490 | 101.078 | 100.928 | 100.778 |
| 7.375 | 100.203 | 100.053 | 99.903 |
| 7.250 | 99.265 | 99.115 | 98.965 |
| 7.125 | 98.328 | 98.178 | 98.028 |
| 6.990 | 97.390 | 97.240 | 97.090 |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

***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% |
| | >$1.5M | Min 700 FICO |
| Reserve Requirement | <$1M | 3 Months |
| | ≥$1M - ≤$1.5M | 6 Months |
| | >$1.5M | 9 Months |
| Rate & Term Refi | ≤65% LTV | No Minimum Reserves |
| Interest Only | Minimum FICO | 700 |
| | Maximum Loan Amount | $3,000,000 |
| | Maximum LTV | 80% |
| Cash-Out | Max Cash-Out on LTV >65% | $1,000,000 |
| | Max Cash-Out on LTV ≤65% | Unlimited |
| | Loan Amount >$1.5M | Max LTV 65% |
| | Loan Amount >$1.5M | 700 |
| | Interest Only | Eligible |
| DSCR <1.0 | 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% |
| First Time Investor | Max LTV | 75% |
| | 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".***

**Geographic Restriction**

***Properties located in Baltimore City, MD and Philadelphia, PA are not 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** |
| **FICO / LTV LLPAs** | 760+ | 1.875 | 1.625 | 1.500 | 1.375 | 0.875 | 0.250 | -0.875 | |
| | 740 – 759 | 1.625 | 1.375 | 1.250 | 1.125 | 0.625 | -0.125 | -1.375 | |
| | 720 – 739 | 1.125 | 0.750 | 0.625 | 0.500 | 0.250 | -0.375 | -2.125 | |
| | 700 – 719 | 0.750 | 0.500 | 0.125 | -0.125 | -0.500 | -1.250 | -3.125 | |
| | 680 – 699 | 0.000 | 0.000 | -0.250 | -0.750 | -1.250 | | | |
| **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 | |
| | DSCR 0.80 - 0.99 | -0.500 | -0.500 | -0.500 | -0.750 | -1.250 | -2.000 | | |
| | Cash-Out w/ ≥700 | -0.500 | -0.500 | -0.500 | -0.500 | -0.750 | -1.000 | | |
| | Condo | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 | -0.500 | |
| | 2-4 Units | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.750 | -1.500 | |
| | 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 | | |
| | Purchase | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.000 | |
| **Pre-Payment Penalty LLPAs Investor Only** | 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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Member FDIC EQUAL HOUSING LENDER

**Wholesale Borrower Paid SFR Ratesheet**

Monday, November 23, 2026 7:43 AM


**Lock Desk**
Tel: 1-858-764-6597 x 1550
Email: lockdesk@axosbank.com
Lock Requests:
https://thirdpartylending.axosbank.com


## Expanded Prime

**30 YEAR FIXED**

| Rate | 15-Day | 30-Day | 45-Day |
|---|---|---|---|
| 9.250 | 106.352 | 106.202 | 106.052 |
| 9.125 | 106.071 | 105.921 | 105.771 |
| 9.000 | 105.790 | 105.640 | 105.490 |
| 8.875 | 105.477 | 105.327 | 105.177 |
| 8.750 | 105.165 | 105.015 | 104.865 |
| 8.625 | 104.852 | 104.702 | 104.552 |
| 8.500 | 104.477 | 104.327 | 104.177 |
| 8.375 | 104.102 | 103.952 | 103.802 |
| 8.250 | 103.665 | 103.515 | 103.365 |
| 8.125 | 103.227 | 103.077 | 102.927 |
| 8.000 | 102.790 | 102.640 | 102.490 |
| 7.875 | 102.290 | 102.140 | 101.990 |
| 7.750 | 101.759 | 101.609 | 101.459 |
| 7.625 | 101.196 | 101.046 | 100.896 |
| 7.500 | 100.602 | 100.452 | 100.302 |
| 7.375 | 99.977 | 99.827 | 99.677 |
| 7.250 | 99.352 | 99.202 | 99.052 |
| 7.125 | 98.665 | 98.515 | 98.365 |
| 7.000 | 97.977 | 97.827 | 97.677 |
| 6.875 | 97.227 | 97.077 | 96.927 |
| 6.750 | 96.446 | 96.296 | 96.146 |
| 6.625 | 95.634 | 95.484 | 95.334 |
| 6.500 | 94.821 | 94.671 | 94.521 |
| 6.375 | 94.071 | 93.921 | 93.771 |
| 6.250 | 93.321 | 93.171 | 93.021 |
| 6.125 | 92.571 | 92.421 | 92.271 |
| 6.000 | 91.821 | 91.671 | 91.521 |
| 5.875 | 91.071 | 90.921 | 90.771 |
| 5.750 | 90.321 | 90.171 | 90.021 |
| 5.625 | 89.571 | 89.421 | 89.271 |
| 5.500 | 88.821 | 88.671 | 88.521 |

***Minimum Final Price 98.00***

**Product Information**

- **Expanded Prime Program is for Borrowers with a clean housing event history (≥48 months) and mortgage history (0x30x12).**
- **Borrowers can qualify with Full Documentation (including 1099s), Streamline Documentation (including 1099s), Written Verification of Employment ("WVOE"), Asset Depletion, 12 Month 3rd Party P&L, 12M/24M Personal and Business Bank Statements.**
- **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)**

**•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.***

## 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 | 0.000 | -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 | -0.250 | -0.375 | -0.375 | -0.500 | -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 | 0.000 | 0.000 | 0.000 | -0.250 | -0.500 | -0.750 |
| **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 | | |
| **Pre-Payment Penalty LLPAs Investor Only** | 5 Year PPP | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 |
| | 4 Year PPP | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 |
| | 3 Year PPP | 0.875 | 0.875 | 0.875 | 0.875 | 0.875 | 0.875 | 0.875 | 0.875 | 0.875 |
| | 2 Year PPP | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| | 1 year PPP | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 |
| | No PPP | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 |


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Member FDIC EQUAL HOUSING LENDER

**Wholesale Borrower Paid SFR Ratesheet**

Monday, November 23, 2026 7:43 AM


**Lock Desk**
Tel: 1-858-764-6597 x 1550
Email: lockdesk@axosbank.com
Lock Requests:
https://thirdpartylending.axosbank.com


## Expanded Non-QM / Flex Non-QM

**30 YEAR FIXED**

| Rate | 15-Day | 30-Day | 45-Day |
|---|---|---|---|
| 9.250 | 105.102 | 104.952 | 104.802 |
| 9.125 | 104.821 | 104.671 | 104.521 |
| 9.000 | 104.540 | 104.390 | 104.240 |
| 8.875 | 104.227 | 104.077 | 103.927 |
| 8.750 | 103.915 | 103.765 | 103.615 |
| 8.625 | 103.602 | 103.452 | 103.302 |
| 8.500 | 103.227 | 103.077 | 102.927 |
| 8.375 | 102.852 | 102.702 | 102.552 |
| 8.250 | 102.415 | 102.265 | 102.115 |
| 8.125 | 101.977 | 101.827 | 101.677 |
| 8.000 | 101.540 | 101.390 | 101.240 |
| 7.875 | 101.040 | 100.890 | 100.740 |
| 7.750 | 100.509 | 100.359 | 100.209 |
| 7.625 | 99.946 | 99.796 | 99.646 |
| 7.500 | 99.352 | 99.202 | 99.052 |
| 7.375 | 98.727 | 98.577 | 98.427 |
| 7.250 | 98.102 | 97.952 | 97.802 |
| 7.125 | 97.415 | 97.265 | 97.115 |
| 7.000 | 96.727 | 96.577 | 96.427 |
| 6.875 | 95.977 | 95.827 | 95.677 |
| 6.750 | 95.196 | 95.046 | 94.896 |
| 6.625 | 94.384 | 94.234 | 94.084 |
| 6.500 | 93.571 | 93.421 | 93.271 |
| 6.375 | 92.821 | 92.671 | 92.521 |
| 6.250 | 92.071 | 91.921 | 91.771 |
| 6.125 | 91.321 | 91.171 | 91.021 |
| 6.000 | 90.571 | 90.421 | 90.271 |
| 5.875 | 89.821 | 89.671 | 89.521 |
| 5.750 | 89.071 | 88.921 | 88.771 |
| 5.625 | 88.321 | 88.171 | 88.021 |
| 5.500 | 87.571 | 87.421 | 87.271 |

***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)<br><br>▪ 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<br>▪ Min Loan Size of $150,000<br>▪ Max Loan Size of $3,000,000<br>▪ Max LTV of 90%<br>▪ Minimum FICO of 660<br>▪ DTI up to 50%<br>▪ Interest Only Eligible (Min 700 FICO, Max 80% LTV)<br>▪ 3 Months Minimum reserves<br>▪ 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)<br><br>▪ Borrowers can qualify with Full Documentation (including 1099s), Streamline Documentation (including 1099s) and 12M/24M Personal and Business Bank Statements<br>▪ Asset Depletion, 12 Month 3rd Party P&L, and WVOE are NOT eligible<br>▪ Min Loan Size of $150,000<br>▪ Max Loan Size of $2,000,000<br>▪ Max LTV of 85%<br>▪ Minimum FICO of 660<br>▪ DTI up to 45%<br>▪ Interest Only NOT Eligible<br>▪ 3 Months minimum reserves<br>▪ Cash Out can be used as reserves |

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

| Wholesale Fee | |
|---|---|
| Wholesale Lender Fee | $1,695.00 |

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

## Loan Level Price Adjustments

| | | LTV/CLTV Range | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | **FICO** | **≤50** | **50.01-55** | **55.01-60** | **60.01-65** | **65.01-70** | **70.01-75** | **75.01-80** | **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 | |
| | 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 | -1.750 | -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 | -0.250 | -0.375 | -0.375 | -0.500 | -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 | 0.000 | 0.000 | 0.000 | -0.250 | -0.500 | -0.750 |
| **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 | | |
| **Pre-Payment Penalty LLPAs Investor Only** | 5 Year PPP | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 |
| | 4 Year PPP | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 |
| | 3 Year PPP | 0.875 | 0.875 | 0.875 | 0.875 | 0.875 | 0.875 | 0.875 | 0.875 | 0.875 |
| | 2 Year PPP | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| | 1 year PPP | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 |
| | No PPP | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 |


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Member FDIC EQUAL HOUSING LENDER

**Wholesale Borrower Paid SFR Ratesheet**

Monday, November 23, 2026 7:43 AM


**Lock Desk**
Tel: 1-858-764-6597 x 1550
Email: lockdesk@axosbank.com
Lock Requests:
https://thirdpartylending.axosbank.com


## Expanded DSCR

**30 YEAR FIXED**

| Rate | 15-Day | 30-Day | 45-Day |
|---|---|---|---|
| 9.250 | 108.382 | 108.232 | 108.082 |
| 9.125 | 108.007 | 107.857 | 107.707 |
| 9.000 | 107.632 | 107.482 | 107.332 |
| 8.875 | 107.194 | 107.044 | 106.894 |
| 8.750 | 106.757 | 106.607 | 106.457 |
| 8.625 | 106.319 | 106.169 | 106.019 |
| 8.500 | 105.882 | 105.732 | 105.582 |
| 8.375 | 105.444 | 105.294 | 105.144 |
| 8.250 | 104.944 | 104.794 | 104.644 |
| 8.125 | 104.444 | 104.294 | 104.144 |
| 8.000 | 103.913 | 103.763 | 103.613 |
| 7.875 | 103.351 | 103.201 | 103.051 |
| 7.750 | 102.757 | 102.607 | 102.457 |
| 7.625 | 102.163 | 102.013 | 101.863 |
| 7.500 | 101.476 | 101.326 | 101.176 |
| 7.375 | 100.788 | 100.638 | 100.488 |
| 7.250 | 100.101 | 99.951 | 99.801 |
| 7.125 | 99.382 | 99.232 | 99.082 |
| 7.000 | 98.632 | 98.482 | 98.332 |
| 6.875 | 97.882 | 97.732 | 97.582 |
| 6.750 | 97.132 | 96.982 | 96.832 |
| 6.625 | 96.319 | 96.169 | 96.019 |
| 6.500 | 95.444 | 95.294 | 95.144 |
| 6.375 | 94.569 | 94.419 | 94.269 |
| 6.250 | 93.694 | 93.544 | 93.394 |
| 6.125 | 92.882 | 92.732 | 92.582 |
| 6.000 | 92.069 | 91.919 | 91.769 |
| 5.875 | 91.257 | 91.107 | 90.957 |
| 5.750 | 90.444 | 90.294 | 90.144 |
| 5.625 | 89.632 | 89.482 | 89.332 |
| 5.500 | 88.819 | 88.669 | 88.519 |

***Minimum Final Price 98.00***

| General Requirements | | |
|---|---|---|
| Product Type | 30 YR Fixed, 30 Year IO, 40 Year IO | |
| Loan Amount | Min: $150,000, Max: $3,000,000 | |
| Occupancy | Investment Only | |
| Max LTV / Min FICO | 80% / 660 | |
| Min DSCR | 0.75x or No Ratio Permissible | |
| DSCR Calculation | Gross Rent / PITIA (P&I), Gross Rent / ITIA (IO) | |
| DSCR No Ratio | Eligible | |
| Payment History | 0x30x12 | |
| Housing Event History | 3+ Years | |
| Interest Only | Eligible (10/20 IO & 10/30 IO) | |
| IO Restrictions (DSCR ≤1.00) | Min 700 FICO, Max 75% LTV/CLTV/HCLTV | |
| IO Restrictions (DSCR ≥0.75) | Min 700 FICO, Max 70% LTV/CLTV/HCLTV | |
| IO Restrictions (No Ratio) | Not Permissible | |
| IO Restrictions (Loan Amount) | $2.0M-$2.5M: Max 65% LTV/CLTV/HCLTV<br>>$2.5M - $3.0M: Max 60% LTV/CLTV/HCLTV | |
| First Time Investor | Max $2.0M Loan Amount | |
| Short Term Rental | Max $2.0M Loan Amount | |
| Prepay Penalties by State | Permissible by Law | |
| Reserve Requirements by Loan Amount | $150,000 - $500,000 | 3 Months |
| | $500,001 - $1,000,000 | 6 Months |
| | $1,000,001 - $2,000,000 | 6 Months |
| | $2,000,001 - $3,000,000 | 9 Months |
| | Additional Financed Properties | None |
| | Cash-Out Used as Reserves | Allowable |
| Property Type | 2-4 Unit & Warrantable Condo | Max 75% LTV/CLTV/HCLTV |
| | | $2.0M-$2.5M: Max 65% LTV/CLTV/HCLTV |
| | | >$2.5M-$3.0M: Max 60% LTV/CTLV/HCTLV |
| | Rural Properties | Not Eligible |
| | Declining Markets | 5% LTV Reduction |
| Borrower Eligibility | Permanent Resident Alien | Eligible, No Restrictions |
| | Non-Permanent Resident Alien | Max 75% LTV/CLTV/HCLTV<br>No Cash-Out<br>Max $2.0mm Loan Amount |
| Cash-Out Requirements | Max Loan Amount | $2.0M |
| | LTV >60% | $500K (Max Cash-Out) |
| | LTV ≤60%$ | Unlimited Cash-Out |

***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 | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 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 | |
| | 660 – 679 | -0.125 | -0.500 | -1.000 | -2.250 | -3.375 | | |
| Loan Size LLPAs | ≥$150K - ≤ $200K | -2.625 | -2.625 | -2.625 | -2.625 | -2.625 | -3.000 | -3.125 |
| | >$200K - ≤ $250K | -1.875 | -1.875 | -1.875 | -1.875 | -1.875 | -2.250 | -2.375 |
| | >$250K - ≤ $350K | -1.250 | -1.250 | -1.250 | -1.250 | -1.250 | -1.250 | -1.250 |
| | >$350K - ≤ $500K | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 |
| | >$500K - ≤ $1.0M | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | >$1.0M - ≤ $1.5M | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 |
| | >$1.5M - ≤ $2.0M | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 |
| | >$2.0M - ≤ $2.5M | 0.000 | 0.000 | 0.000 | -0.125 | -0.375 | | |
| | >$2.5M - ≤ $3.0M | -0.125 | -0.125 | -0.375 | -0.500 | | | |
| DSCR | 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 |
| Loan Type LLPAs | Purchase | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| | R&T Refinance | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | Cash Out | -0.625 | -0.750 | -0.875 | -1.125 | -1.500 | -1.875 | |
| | Interest Only | -0.125 | -0.125 | -0.250 | -0.250 | -0.500 | -0.625 | |
| | Escrow Waiver | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.250 | -0.375 |
| | 40 Year Maturity | -0.125 | -0.125 | -0.125 | -0.250 | -0.250 | -0.375 | |
| Property LLPAs | Condo | -0.125 | -0.125 | -0.375 | -0.500 | -0.625 | -0.750 | |
| | Florida Condo | 0.000 | -0.125 | -0.250 | -0.500 | -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 | 0.000 | 0.000 | -0.250 | -0.500 |
| Pre-Payment Penalty LLPAs Investor Only | 5 Year PPP | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 |
| | 4 Year PPP | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 |
| | 3 Year PPP | 0.875 | 0.875 | 0.875 | 0.875 | 0.875 | 0.875 | 0.875 |
| | 2 Year PPP | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| | 1 year PPP | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 |
| | No Pre-Payment Penalty | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 |


*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.*

Member FDIC EQUAL HOUSING LENDER

axos BANK

# Wholesale Borrower Paid SFR Ratesheet

Monday, November 23, 2026 7:43 AM


**Lock Desk**
Tel: 1-858-764-6597 x 1550
Email: lockdesk@axosbank.com
Lock Requests:
https://thirdpartylending.axosbank.com


## Closed End Second

| | Fixed 10 | Fixed 15 | Fixed 20 | Fixed 30 |
|---|---|---|---|---|
| Rate | 30 Day | 30 Day | 30 Day | 30 Day |
| 13.625 | 110.125 | 110.125 | 110.125 | 110.125 |
| 13.500 | 109.875 | 109.875 | 109.875 | 109.875 |
| 13.375 | 109.625 | 109.625 | 109.625 | 109.625 |
| 13.250 | 109.375 | 109.375 | 109.375 | 109.375 |
| 13.125 | 109.125 | 109.125 | 109.125 | 109.125 |
| 13.000 | 108.875 | 108.875 | 108.875 | 108.875 |
| 12.875 | 108.625 | 108.625 | 108.625 | 108.625 |
| 12.750 | 108.375 | 108.375 | 108.375 | 108.375 |
| 12.625 | 108.125 | 108.125 | 108.125 | 108.125 |
| 12.500 | 107.875 | 107.875 | 107.875 | 107.875 |
| 12.375 | 107.625 | 107.625 | 107.625 | 107.625 |
| 12.250 | 107.375 | 107.375 | 107.375 | 107.375 |
| 12.125 | 107.125 | 107.125 | 107.125 | 107.125 |
| 12.000 | 106.875 | 106.875 | 106.875 | 106.875 |
| 11.875 | 106.625 | 106.625 | 106.625 | 106.625 |
| 11.750 | 106.375 | 106.375 | 106.375 | 106.375 |
| 11.625 | 106.125 | 106.125 | 106.125 | 106.125 |
| 11.500 | 105.875 | 105.875 | 105.875 | 105.875 |
| 11.375 | 105.625 | 105.625 | 105.625 | 105.625 |
| 11.250 | 105.375 | 105.375 | 105.375 | 105.375 |
| 11.125 | 105.125 | 105.125 | 105.125 | 105.125 |
| 11.000 | 104.875 | 104.875 | 104.875 | 104.875 |
| 10.875 | 104.625 | 104.625 | 104.625 | 104.625 |
| 10.750 | 104.375 | 104.375 | 104.375 | 104.375 |
| 10.625 | 104.125 | 104.125 | 104.125 | 104.125 |
| 10.500 | 103.875 | 103.875 | 103.875 | 103.875 |
| 10.375 | 103.625 | 103.625 | 103.625 | 103.625 |
| 10.250 | 103.375 | 103.375 | 103.375 | 103.375 |
| 10.125 | 103.125 | 103.125 | 103.125 | 103.125 |
| 10.000 | 102.875 | 102.875 | 102.875 | 102.875 |
| 9.875 | 102.625 | 102.625 | 102.625 | 102.625 |
| 9.750 | 102.375 | 102.375 | 102.375 | 102.375 |
| 9.625 | 102.000 | 102.000 | 102.000 | 102.000 |
| 9.500 | 101.625 | 101.625 | 101.625 | 101.625 |
| 9.375 | 101.250 | 101.250 | 101.250 | 101.250 |
| 9.250 | 100.875 | 100.875 | 100.875 | 100.875 |
| 9.125 | 100.375 | 100.375 | 100.375 | 100.375 |
| 9.000 | 99.875 | 99.875 | 99.875 | 99.875 |
| 8.875 | 99.375 | 99.375 | 99.375 | 99.375 |
| 8.750 | 98.875 | 98.875 | 98.875 | 98.875 |
| 8.625 | 98.500 | 98.375 | 98.375 | 98.375 |

| 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 |
| Investment Property | Baltimore City, MD & Philadelphia, PA | Not Eligible |

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

| Compensation | |
|---|---|
| **Lender Paid** | **▪LPC is equal to 1.25% of the loan amount.<br>▪LPC adjustment to posted price = -1.25** |
| **Borrower Paid** | **Borrower Rebate Pricing capped at 100.50** |

## 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 |
| | >$350K - ≤ $500K | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.125 | |
| Loan Type LLPAs | 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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Member FDIC EQUAL HOUSING LENDER

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

**WHOLESALE BORROWER PAID**

Monday, November 23, 2026 7:43 AM

**Lock Desk**
Tel: 1-858-764-6597 x 1550
Email: lockdesk@axosbank.com

## CONFORMING / CONVENTIONAL (DU)

### 30 & 25 YEAR FIXED

| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
|---|---|---|---|---|
| 8.625 | 103.296 | 103.171 | 103.046 | 102.921 |
| 8.500 | 103.080 | 102.955 | 102.830 | 102.705 |
| 8.375 | 102.749 | 102.624 | 102.499 | 102.374 |
| 8.250 | 102.583 | 102.458 | 102.333 | 102.208 |
| 8.125 | 102.700 | 102.575 | 102.450 | 102.325 |
| 8.000 | 102.451 | 102.326 | 102.201 | 102.076 |
| 7.875 | 102.183 | 102.058 | 101.933 | 101.808 |
| 7.750 | 101.880 | 101.755 | 101.630 | 101.505 |
| 7.625 | 102.175 | 102.050 | 101.925 | 101.800 |
| 7.500 | 101.860 | 101.735 | 101.610 | 101.485 |
| 7.375 | 101.502 | 101.377 | 101.252 | 101.127 |
| 7.250 | 101.109 | 100.984 | 100.859 | 100.734 |
| 7.125 | 100.778 | 100.653 | 100.528 | 100.403 |
| 7.000 | 100.376 | 100.251 | 100.126 | 100.001 |
| 6.875 | 99.994 | 99.869 | 99.744 | 99.619 |
| 6.750 | 99.513 | 99.388 | 99.263 | 99.138 |
| 6.625 | 98.995 | 98.870 | 98.745 | 98.620 |
| 6.500 | 98.441 | 98.316 | 98.191 | 98.066 |
| 6.375 | 97.860 | 97.735 | 97.610 | 97.485 |
| 6.250 | 97.293 | 97.168 | 97.043 | 96.918 |
| 6.125 | 96.690 | 96.565 | 96.440 | 96.315 |
| 6.000 | 96.102 | 95.977 | 95.852 | 95.727 |
| 5.875 | 95.385 | 95.260 | 95.135 | 95.010 |
| 5.750 | 94.726 | 94.601 | 94.476 | 94.351 |
| 5.625 | 94.113 | 93.988 | 93.863 | 93.738 |

### 20 YEAR FIXED

| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
|---|---|---|---|---|
| 8.375 | 103.818 | 103.693 | 103.568 | 103.443 |
| 8.250 | 103.580 | 103.455 | 103.330 | 103.205 |
| 8.125 | 103.636 | 103.511 | 103.386 | 103.261 |
| 8.000 | 103.396 | 103.271 | 103.146 | 103.021 |
| 7.875 | 103.126 | 103.001 | 102.876 | 102.751 |
| 7.750 | 102.824 | 102.699 | 102.574 | 102.449 |
| 7.625 | 102.745 | 102.620 | 102.495 | 102.370 |
| 7.500 | 102.429 | 102.304 | 102.179 | 102.054 |
| 7.375 | 102.102 | 101.977 | 101.852 | 101.727 |
| 7.250 | 101.743 | 101.618 | 101.493 | 101.368 |
| 7.125 | 101.898 | 101.773 | 101.648 | 101.523 |
| 7.000 | 101.530 | 101.405 | 101.280 | 101.155 |
| 6.875 | 101.136 | 101.011 | 100.886 | 100.761 |
| 6.750 | 100.701 | 100.576 | 100.451 | 100.326 |
| 6.625 | 100.608 | 100.483 | 100.358 | 100.233 |
| 6.500 | 100.168 | 100.043 | 99.918 | 99.793 |
| 6.375 | 99.689 | 99.564 | 99.439 | 99.314 |
| 6.250 | 99.180 | 99.055 | 98.930 | 98.805 |
| 6.125 | 98.639 | 98.514 | 98.389 | 98.264 |
| 6.000 | 98.067 | 97.942 | 97.817 | 97.692 |
| 5.875 | 97.476 | 97.351 | 97.226 | 97.101 |
| 5.750 | 96.861 | 96.736 | 96.611 | 96.486 |
| 5.625 | 96.182 | 96.057 | 95.932 | 95.807 |
| 5.500 | 95.568 | 95.443 | 95.318 | 95.193 |
| 5.375 | 95.005 | 94.880 | 94.755 | 94.630 |

### 15 & 10 YEAR FIXED

| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
|---|---|---|---|---|
| 7.625 | 102.547 | 102.422 | 102.297 | 102.172 |
| 7.500 | 102.358 | 102.233 | 102.108 | 101.983 |
| 7.375 | 102.149 | 102.024 | 101.899 | 101.774 |
| 7.250 | 101.920 | 101.795 | 101.670 | 101.545 |
| 7.125 | 102.130 | 102.005 | 101.880 | 101.755 |
| 7.000 | 101.898 | 101.773 | 101.648 | 101.523 |
| 6.875 | 101.644 | 101.519 | 101.394 | 101.269 |
| 6.750 | 101.372 | 101.247 | 101.122 | 100.997 |
| 6.625 | 101.179 | 101.054 | 100.929 | 100.804 |
| 6.500 | 100.903 | 100.778 | 100.653 | 100.528 |
| 6.375 | 100.614 | 100.489 | 100.364 | 100.239 |
| 6.250 | 100.297 | 100.172 | 100.047 | 99.922 |
| 6.125 | 99.960 | 99.835 | 99.710 | 99.585 |
| 6.000 | 99.592 | 99.467 | 99.342 | 99.217 |
| 5.875 | 99.201 | 99.076 | 98.951 | 98.826 |
| 5.750 | 98.787 | 98.662 | 98.537 | 98.412 |
| 5.625 | 98.332 | 98.207 | 98.082 | 97.957 |
| 5.500 | 97.919 | 97.794 | 97.669 | 97.544 |
| 5.375 | 97.493 | 97.368 | 97.243 | 97.118 |
| 5.250 | 97.054 | 96.929 | 96.804 | 96.679 |
| 5.125 | 96.428 | 96.303 | 96.178 | 96.053 |
| 5.000 | 95.990 | 95.865 | 95.740 | 95.615 |
| 4.875 | 95.543 | 95.418 | 95.293 | 95.168 |
| 4.750 | 95.086 | 94.961 | 94.836 | 94.711 |
| 4.625 | 94.488 | 94.363 | 94.238 | 94.113 |

### 30 YEAR FIXED - HB

| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
|---|---|---|---|---|
| 8.625 | 100.109 | 99.984 | 99.859 | 99.734 |
| 8.500 | 99.922 | 99.797 | 99.672 | 99.547 |
| 8.375 | 99.730 | 99.605 | 99.480 | 99.355 |
| 8.250 | 99.608 | 99.483 | 99.358 | 99.233 |
| 8.125 | 100.490 | 100.365 | 100.240 | 100.115 |
| 8.000 | 100.258 | 100.133 | 100.008 | 99.883 |
| 7.875 | 99.997 | 99.872 | 99.747 | 99.622 |
| 7.750 | 99.698 | 99.573 | 99.448 | 99.323 |
| 7.625 | 101.518 | 101.393 | 101.268 | 101.143 |
| 7.500 | 101.219 | 101.094 | 100.969 | 100.844 |
| 7.375 | 100.882 | 100.757 | 100.632 | 100.507 |
| 7.250 | 100.495 | 100.370 | 100.245 | 100.120 |
| 7.125 | 100.103 | 99.978 | 99.853 | 99.728 |
| 7.000 | 99.705 | 99.580 | 99.455 | 99.330 |
| 6.875 | 99.283 | 99.158 | 99.033 | 98.908 |
| 6.750 | 98.817 | 98.692 | 98.567 | 98.442 |
| 6.625 | 98.313 | 98.188 | 98.063 | 97.938 |
| 6.500 | 97.773 | 97.648 | 97.523 | 97.398 |
| 6.375 | 97.130 | 97.005 | 96.880 | 96.755 |
| 6.250 | 96.487 | 96.362 | 96.237 | 96.112 |
| 6.125 | 95.669 | 95.544 | 95.419 | 95.294 |
| 6.000 | 95.015 | 94.890 | 94.765 | 94.640 |
| 5.875 | 94.281 | 94.156 | 94.031 | 93.906 |
| 5.750 | 93.590 | 93.465 | 93.340 | 93.215 |
| 5.625 | 92.238 | 92.113 | 91.988 | 91.863 |

### 15 YEAR FIXED - HB

| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
|---|---|---|---|---|
| 7.625 | 100.072 | 99.947 | 99.822 | 99.697 |
| 7.500 | 99.920 | 99.795 | 99.670 | 99.545 |
| 7.375 | 99.746 | 99.621 | 99.496 | 99.371 |
| 7.250 | 99.550 | 99.425 | 99.300 | 99.175 |
| 7.125 | 99.859 | 99.734 | 99.609 | 99.484 |
| 7.000 | 99.661 | 99.536 | 99.411 | 99.286 |
| 6.875 | 99.434 | 99.309 | 99.184 | 99.059 |
| 6.750 | 99.187 | 99.062 | 98.937 | 98.812 |
| 6.625 | 99.261 | 99.136 | 99.011 | 98.886 |
| 6.500 | 99.017 | 98.892 | 98.767 | 98.642 |
| 6.375 | 98.743 | 98.618 | 98.493 | 98.368 |
| 6.250 | 98.440 | 98.315 | 98.190 | 98.065 |
| 6.125 | 98.398 | 98.273 | 98.148 | 98.023 |
| 6.000 | 98.088 | 97.963 | 97.838 | 97.713 |
| 5.875 | 97.772 | 97.647 | 97.522 | 97.397 |
| 5.750 | 97.423 | 97.298 | 97.173 | 97.048 |
| 5.625 | 97.067 | 96.942 | 96.817 | 96.692 |
| 5.500 | 96.666 | 96.541 | 96.416 | 96.291 |
| 5.375 | 96.244 | 96.119 | 95.994 | 95.869 |
| 5.250 | 95.817 | 95.692 | 95.567 | 95.442 |
| 5.125 | 94.867 | 94.742 | 94.617 | 94.492 |
| 5.000 | 94.434 | 94.309 | 94.184 | 94.059 |
| 4.875 | 93.990 | 93.865 | 93.740 | 93.615 |
| 4.750 | 93.522 | 93.397 | 93.272 | 93.147 |
| 4.625 | 92.069 | 91.944 | 91.819 | 91.694 |

| 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-paids, property taxes, or home owners insurance.***

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

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

**WHOLESALE BORROWER PAID**

**Lock Desk**
Tel: 1-858-764-6597 x 1550
Email: lockdesk@axosbank.com

## 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 |