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

Wholesale Borrower Paid SFR Ratesheet

Thursday, May 01, 2025

Lock Desk

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

PORTFOLIO ARM - BORROWER PAID

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

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

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

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

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

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

Rate Adjustments	
Refinance	0.125
2nd Home	0.250
2-4 Unit Property	0.250
Investment (18 mo. Pre-Payment Penalty)	0.250
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
FICO 679-660 (Exception)	0.500
FICO 659-640 (Exception)	0.875
FICO <640 (Exception)	1.250
Loan Amount $2,500,000 - $3,499,999	0.000
Loan Amount $3,500,000 - $5,000,000	0.125
Loan Amount $5,000,001 - $10,000,000	0.250
Loan Amount $10,000,001 - $20,000,000	0.375
Loan To Value (LTV) ≤ 50%	-0.250
Cross-Collateralization	0.500
Interest Only (**Max 60% LTV/CLTV**) 5/6 and 7/6 only	0.125
Cash Out ≤ $500,000	0.250
Cash Out >$500,000	0.500
Condo (Condotel Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
Axos Premier Banking Relationship	**-0.250**

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

Portfolio Wholesale Fees	
Lender Fee	$1,695.00
Trust/Entity Review	$350.00
TX Doc Review	$150.00
Privacy Mortgage	$350.00
Departing Residence Cross Collateral Property	0.5% 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%
Bank Statement - Interest Only Max LTV 60%

Minimum Loan Amount $500,000

Minimum Rate 6.5%

Non-Resident Alien (NRA) = Not Eligible
See Foreign National Program on page 3

TX (a6) "Home Equity" ELIGIBLE

12 Months Personal or Business Bank Statements ELIGIBLE

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

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

LTV Eligibility Matrix

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

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

5/6 FN SOFR ARM

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

7/6 FN SOFR ARM

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

10/6 FN SOFR ARM

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

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

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

Portfolio Wholesale Fees	
Lender Fee	$1,695.00
Trust/Entity Review	$350.00
Foreign National Review	$250.00

Axos Bank Checking Account Offer

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

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

Foreign National

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

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

https://travel.state.gov/content/travel/en/us-visas/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 8.125%

Interest Only - Not Allowed
Power of Attorney - Not Allowed
Pre-Payment Penalty (Investor only) is 18 months and equal to 6 months interest.
Loans ≤$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below

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

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

Valid SSN or ITIN required on URLA

LTV Eligibility Matrix

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

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Jumbo Cash-flow mAXimizer
Interest Only

5/6 DEF INT (Interest Only) SOFR ARM

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

Rate Adjustments	
2nd Home	0.250
Investment (18 mo. Pre-Payment Penalty)	0.250
Loan Amount $647,201 - $2,499,999	0.000
Loan Amount $2,500,000 - $3,499,999	0.000
Loan Amount $3,500,000 - $5,000,000	0.125
Loan Amount $5,0000,001 - $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

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 Cross Collateral Property	0.5% of Loan Amount

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

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

Eligible Income Documentation
Full Doc - 2 Year Tax Returns

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

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

LTV Eligibility Matrix

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

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Wholesale SFR Ratesheet Borrower Paid

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

Base Rate
8.75% @ Par (100.00)

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

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

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

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

18-Month Base Note Rate	30-Day Lock Term
8.250	PAR

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

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

One-Time Closing

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

Permanent 5/6 ARM Interest Rate

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

Permanent Loan ARM Features

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

Banking Requirement

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

Eligibility & Information

Maximum Loan Amount is Lessor Of:

55% Loan-To-Value of "As Is" Appraised Value
Or
60% Loan-To-Cost

50% Minimum Equity Contribution to Land

Construction Related Documents:

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

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

Minimum Loan Amount $1,000,000

Ground Up or Rehab

Residential 1-4 Family Properties Only

Primary Residence or 2nd Home Only

US Citizens or Permanent Resident Aliens Only

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

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12, 18, or 24 Month Investor Construction Loan

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1 Month Term SOFR ARM (Interest Only)

18-Month Base Note Rate	
*8.86%	PAR

SOFR (4.36% as of 4/29/25)+Margin (4.5) = Fully Indexed Rate

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

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

ARM Features

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

Banking Requirement

Borrower must open a Axos Bank checking account for interest reserve, disbursements, and fund control.
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 is Lessor Of:

55% Loan-To-Value of "As Is" Appraised Value
Or
60% Loan-To-Cost

Minimum Loan Amount $1,000,000

Construction Period: 12, 18, or 24 Months

Ground Up or Rehab

Residential 1-4 Family Properties Only

Investor Only

Fully Adjustable - Based on 1 Month SOFR

12 or 18 Month Pre-Payment Penalty Required

AXOS BANK

Wholesale Borrower Paid SFR RateSheet

Thursday, May 01, 2025

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
8.000	102.235	102.172	102.079	101.891	101.704
7.875	102.118	102.056	101.962	101.775	101.587
7.750	101.986	101.923	101.830	101.642	101.455
7.625	101.809	101.747	101.653	101.465	101.278
7.500	101.605	101.543	101.449	101.262	101.074
7.375	101.389	101.326	101.233	101.045	100.858
7.250	101.179	101.117	101.023	100.836	100.648
7.125	100.978	100.916	100.822	100.635	100.447
7.000	100.767	100.705	100.611	100.424	100.236
6.875	100.561	100.498	100.404	100.217	100.029
6.750	100.322	100.260	100.166	99.979	99.791
6.625	100.047	99.985	99.891	99.704	99.516
6.500	99.739	99.676	99.582	99.395	99.207
6.375	99.388	99.326	99.232	99.044	98.857
6.250	99.043	98.980	98.887	98.699	98.512
6.125	98.687	98.624	98.530	98.343	98.155
6.000	98.340	98.278	98.184	97.996	97.809
5.875	97.946	97.884	97.790	97.602	97.415
5.750	97.542	97.480	97.386	97.198	97.011
5.625	97.126	97.064	96.970	96.783	96.595
5.500	96.702	96.640	96.546	96.358	96.171
5.375	96.278	96.216	96.122	95.934	95.747

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

Occupancy	Max Loan Amount	Max LTV/CLTV	Min Credit Score	Reserves	DTI
Purchase / Rate & Term Refinance					
Primary	$2,000,000	80	680	6	43
Primary	$2,500,000	80	720	12	43
Primary	$3,000,000	80	740	18	43
2nd Home	$2,000,000	80	680	6	43
2nd Home	$2,500,000	80	720	12	43
2nd Home	$3,000,000	80	740	18	43
Investment	$2,000,000	75	700	12	43
Investment	$2,500,000	75	720	12	43
Cash-Out Refinance (Max $500K Cash-Out)					
Primary	$2,000,000	80	680	6	43
Primary	$3,000,000	80	740	18	43
2nd Home	$2,000,000	75	700	12	43
2nd Home	$3,000,000	75	740	18	43
Investment	$2,000,000	60	700	12	43
30 Year Fixed Interest Only - Purchase & R/T Refinance (Cash-Out Not Eligible)					
Primary / 2nd Home	$1,000,000	75	700	12	43
Primary / 2nd Home	$1,000,000	80	740	12	43
Primary / 2nd Home	$2,000,000	75	720	24	43
Primary / 2nd Home	$3,000,000	75	760	24	43

Information

Interest Only	30 year Fixed Primary Residence and 2nd Home only. 10 Year IO w/ 20 Year Amortization. Cash-Out not eligible.
AUS Approve / Ineligible	Maximum loan amount of $2,000,000 may defer to AUS requirement for reserves.
Minimum Loan Amount	$1 above the maximum county limit for Agency High Balance
2-4 Unit	Max LTV is lowered by 5% in all cases (e.g. if 70 LTV is required for a single family property, 65 LTV is required for a 2-4 unit with the same loan attributes)
Wholesale Lender Fee	$1,695

Loan Level Price Adjustments

Credit Score	LTV/CLTV Range						
	0-50.00	50.01 - 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
800+	0.625	0.625	0.625	0.625	0.500	0.375	0.250
780-799	0.500	0.500	0.500	0.500	0.375	0.250	0.000
760-779	0.500	0.500	0.500	0.500	0.375	0.250	0.000
740-759	0.375	0.375	0.375	0.375	0.250	0.125	-0.125
720-739	0.250	0.250	0.250	0.125	0.125	-0.250	-0.750
700-719	-0.250	-0.250	-0.250	-0.375	-0.625	-0.750	-1.500
680-699	-1.500	-1.500	-1.500	-1.750	-2.000	-3.000	-3.500

Transaction Type LLPAs	LTV/CLTV Range						
	0-50.00	50.01 - 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
Purchase / R&T - Primary Res. (680 Min)	0.500	0.500	0.500	0.375	0.250	0.125	0.000
Purchase / R&T - 2nd Home (680 Min)	0.375	0.375	0.375	0.125	-0.125	-0.375	-0.750
Purchase / R&T - Investment (700 Min)	-0.750	-0.750	-0.750	-1.125	-1.750	-2.375	
Cash-Out - Primary Residence (680 Min)	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000	-1.250
Cash-Out - 2nd Home (700 Min)	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
Cash-Out - Investment (700 Min)	-1.625	-1.625	-1.625				

Other LLPAs	LTV/CLTV Range						
	0-50.00	50.01 - 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500
Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500
2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	

Wholesale Borrower Paid SFR Ratesheet

Thursday, May 01, 2025

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
9.750	106.000	105.850	105.700
9.625	105.875	105.725	105.575
9.500	105.750	105.600	105.450
9.375	105.625	105.475	105.325
9.250	105.500	105.350	105.200
9.125	105.375	105.225	105.075
9.000	105.125	104.975	104.825
8.875	104.875	104.725	104.575
8.750	104.625	104.475	104.325
8.625	104.375	104.225	104.075
8.500	104.125	103.975	103.825
8.375	103.875	103.725	103.575
8.250	103.625	103.475	103.325
8.125	103.375	103.225	103.075
8.000	103.125	102.975	102.825
7.875	102.875	102.725	102.575
7.750	102.625	102.475	102.325
7.625	102.375	102.225	102.075
7.490	102.031	101.881	101.731
7.375	101.625	101.475	101.325
7.250	101.188	101.038	100.888
7.125	100.688	100.538	100.388
6.990	100.125	99.975	99.825
6.875	99.500	99.350	99.200
6.750	98.875	98.725	98.575
6.625	98.250	98.100	97.950
6.490	97.625	97.475	97.325

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	$125,000
	Max Loan Amount	$3,000,000
	<$1M Reserves Required	3 Months
	≥$1M - $1.5M Reserves Required	6 Months
	>$1.5M Reserves Required	9 Months
	<$150,000	Max 80% LTV
	>$1.5M - $2.5M	Max LTV/CLTV 80%
	>$2.5M	Max LTV/CLTV 75%
	>$2.0M	Min FICO 680
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%
	DTI>45%	Max LTV 80%
	FTHB Max DTI	45%
Investment	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
Residual Income	Monthly Minimum	$1,500

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

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

Wholesale Fee	
Wholesale Lender Fee	$1,695

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

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

Loan Level Price Adjustments

	LTV/CLTV Range								
	FICO	**≤50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**
FICO / LTV LLPAs	760+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250
	740 – 759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500
	720 – 739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250
	700 – 719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	
	680 – 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	
	660 – 679	-0.125	-0.250	-0.750	-1.125	-1.875			
Loan Size LLPAs	≥$125K - < $150K	-3.000	-3.000	-3.000	-3.000	-3.250	-3.250	-3.250	
	≥$150K - ≤ $200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500
	>$200K - ≤ $250K	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
	>$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	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>$1.0M - ≤ $1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	>$1.5M - ≤ $2.0M	0.250	0.250	0.250	0.250	0.000	-0.250	-0.250	
	>$2.0M - ≤ $3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.625	
Loan Type LLPAs	12 Month Full-Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	
	Cash-Out w/ < 700	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500		
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	DTI >45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	
Pre-Payment Penalty LLPAs ***Investor Only***	4 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	1 year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	No PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	

Wholesale Borrower Paid SFR Ratesheet

Thursday, May 01, 2025

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Lock Requests:
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Express Alt Doc

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.750	106.125	105.975	105.825
9.625	106.000	105.850	105.700
9.500	105.875	105.725	105.575
9.375	105.750	105.600	105.450
9.250	105.625	105.475	105.325
9.125	105.500	105.350	105.200
9.000	105.250	105.100	104.950
8.875	105.000	104.850	104.700
8.750	104.750	104.600	104.450
8.625	104.500	104.350	104.200
8.500	104.250	104.100	103.950
8.375	104.000	103.850	103.700
8.250	103.750	103.600	103.450
8.125	103.500	103.350	103.200
8.000	103.250	103.100	102.950
7.875	103.000	102.850	102.700
7.750	102.750	102.600	102.450
7.625	102.500	102.350	102.200
7.490	102.156	102.006	101.856
7.375	101.750	101.600	101.450
7.250	101.313	101.163	101.013
7.125	100.813	100.663	100.513
6.990	100.250	100.100	99.950
6.875	99.625	99.475	99.325
6.750	99.000	98.850	98.700
6.625	98.375	98.225	98.075
6.490	97.750	97.600	97.450

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	$125,000
	Max Loan Amount	$3,000,000
	<$1M Reserves Required	3 Months
	≥$1M - $1.5M Reserves Required	6 Months
	>$1.5M Reserves Required	9 Months
	<$150,000	Max 80% LTV
	>$1.5M - $2.5M	Max LTV/CLTV 80%
	>$2.5M	Max LTV/CLTV 75%
	>$2.0M	Minimum FICO 680
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%
	DTI>45%	Max LTV 80%
	FTHB Max DTI	45%
Investment	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
Asset Utilization	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
	WVOE Mtg DQ 24 Month	0x30
Residual Income	Monthly Minimum	$1,500
WVOE	Occupancy	Primary Only
	Minimum FICO	680
	Max LTV ≥720 FICO	80 P/R&T, 70 RFCO, FTHB 70
	Max LTV <720 FICO	75 P/R&T, 70 RFCO, FTHB 70
	Assets	No Gift Funds Allowed
P&L Only (12&24Mo)	FICO <720	Max 75% LTV

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

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

Wholesale Fee	
Wholesale Lender Fee	$1,695

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

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	1.250	0.875	0.625	0.125	-0.125	-1.250
	740 – 759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500
	720 – 739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250
	700 – 719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	
	680 – 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	
	660 – 679	-0.125	-0.250	-0.750	-1.125	-1.875			
Loan Size LLPAs	≥$125K - < $150K	-3.000	-3.000	-3.000	-3.000	-3.250	-3.250	-3.250	
	≥$150K - ≤ $200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500
	>$200K - ≤ $250K	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
	>$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	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>$1.0M - ≤ $1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	>$1.5M - ≤ $2.0M	0.250	0.250	0.250	0.250	0.000	-0.250	-0.250	
	>$2.0M - ≤ $3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.625	
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	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	-1.750
	12 Month CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	-2.250
	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	
	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	
	Cash-Out w/ < 700	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500		
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	DTI >45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	
Pre-Payment Penalty LLPAs *Investor Only*	4 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	1 year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	No PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	

Wholesale Borrower Paid SFR Ratesheet

Thursday, May 01, 2025

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Express DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.500	106.500	106.350	106.200
9.375	106.375	106.225	106.075
9.250	106.250	106.100	105.950
9.125	106.125	105.975	105.825
9.000	106.000	105.850	105.700
8.875	105.875	105.725	105.575
8.750	105.625	105.475	105.325
8.625	105.375	105.225	105.075
8.500	105.125	104.975	104.825
8.375	104.813	104.663	104.513
8.250	104.500	104.350	104.200
8.125	104.188	104.038	103.888
8.000	103.875	103.725	103.575
7.875	103.563	103.413	103.263
7.750	103.188	103.038	102.888
7.625	102.813	102.663	102.513
7.490	102.375	102.225	102.075
7.375	101.875	101.725	101.575
7.250	101.375	101.225	101.075
7.125	100.813	100.663	100.513
6.990	100.250	100.100	99.950
6.875	99.625	99.475	99.325
6.750	99.000	98.850	98.700

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	$100,000
	Max Loan Amount	$3,000,000
	<$1M Reserves Required	3 Months
	≥$1M - $1.5M Reserves Required	6 Months
	>$1.5M Reserves Required	9 Months
	<$150,000	Max 75% LTV
	>$1.5M - $2.0M	Max LTV/CLTV 75%
	>$2.0M	Max LTV/CLTV 70%
	>$2.0M	Min 700 FICO
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	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 75% LTV
Short Term Rents	DSCR Calc'd Using STR	Reduce Max LTV by 5%
First Time Investor	Max LTV	75%
	Min Reserves	12
	Min DSCR	1.00

Lender Paid (LPC)

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

Borrower Paid

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

Wholesale Fee	
Wholesale Lender Fee	$1,695

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

No Pre-Payment Penalty

If pre-pay is none then compensation is limited to Borrower Paid only. Lender Paid compensation is available if pre-payment penalty is not "none".

Loan Level Price Adjustments

	LTV/CLTV Range								
	FICO	**≤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+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	
	740 – 759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	
	720 – 739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	
	700 – 719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	
Loan Size LLPAs	≥$100K - < $150K	-3.000	-3.000	-3.000	-3.000	-3.250	-3.250		
	≥$150K - ≤ $200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	
	>$200K - ≤ $250K	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	
	>$250K - ≤ $350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	>$350K - ≤ $500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
	>$500K - ≤ $1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	>$1.0M - ≤ $1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	>$1.5M - ≤ $2.0M	0.000	0.000	0.000	0.000	0.000	-0.250	-0.750	
	>$2.0M - ≤ $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	-0.500	-1.000	
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	
	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500		
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	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	
	No PPP	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	

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Wholesale Borrower Paid SFR Ratesheet

Thursday, May 01, 2025

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Closed End Second

	Fixed 10	Fixed 15	Fixed 20	Fixed 30
Rate	30 Day	30 Day	30 Day	30 Day
12.625	108.563	108.438	108.438	108.063
12.500	108.313	108.188	108.188	107.813
12.375	108.063	107.938	107.938	107.563
12.250	107.813	107.688	107.688	107.313
12.125	107.563	107.438	107.438	107.063
12.000	107.313	107.188	107.188	106.813
11.875	107.063	106.938	106.938	106.563
11.750	106.813	106.688	106.688	106.313
11.625	106.563	106.438	106.438	106.063
11.500	106.313	106.188	106.188	105.813
11.375	106.063	105.938	105.938	105.563
11.250	105.813	105.688	105.688	105.313
11.125	105.563	105.438	105.438	105.063
11.000	105.313	105.188	105.188	104.813
10.875	105.063	104.938	104.938	104.563
10.750	104.813	104.688	104.688	104.313
10.625	104.563	104.438	104.438	104.063
10.500	104.313	104.188	104.188	103.813
10.375	104.063	103.938	103.938	103.563
10.250	103.813	103.688	103.688	103.313
10.125	103.563	103.438	103.438	103.063
10.000	103.313	103.188	103.188	102.813
9.875	103.063	102.938	102.938	102.563
9.750	102.813	102.688	102.688	102.313
9.625	102.563	102.438	102.438	102.063
9.500	102.313	102.188	102.188	101.813
9.375	102.063	101.938	101.938	101.563
9.250	101.813	101.688	101.688	101.313
9.125	101.563	101.438	101.438	101.063
9.000	101.313	101.188	101.188	100.813
8.875	101.063	100.938	100.938	100.563
8.750	100.813	100.688	100.688	100.313
8.625	100.438	100.313	100.313	99.938
8.500	100.063	99.938	99.938	99.563
8.375	99.688	99.563	99.563	99.188
8.250	99.313	99.188	99.188	98.813
8.125	98.813	98.688	98.688	98.313
8.000	98.313	98.188	98.188	97.813
7.875	97.813	97.688	97.688	97.313
7.750	97.313	97.188	97.188	96.813
7.625	96.813	96.688	96.688	96.313

Min/Max Final Prices / Lock Adjustments		
Minimum Final Price 99.50	Lock Term Adjustments	
	15 Day	0.150
Maximum Final Price 100.50	45 Day	-0.150
	60 Day	-0.300

Extensions and Fees			
Lock Extensions		Fee's	
7 Day	-0.125	Lender Fee	495.000
15 Day	-0.250		
30 Day	-0.500		

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

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

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

Loan Level Price Adjustments

	CLTV Range								
	FICO	**≤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	-3.375	-3.375	-3.375	-3.375	-3.625	-3.875	-3.875	-3.875
	>$100K - ≤ $150K	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625
	>$150K - ≤ $200K	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
	>$200K - ≤ $250K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>$250K - ≤ $300K	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
	>$300K - ≤ $500K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
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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Expanded Prime

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.750	107.167	107.017	106.867
9.625	106.917	106.767	106.617
9.500	106.667	106.517	106.367
9.375	106.417	106.267	106.117
9.250	106.167	106.017	105.867
9.125	105.917	105.767	105.617
9.000	105.667	105.517	105.367
8.875	105.417	105.267	105.117
8.750	105.167	105.017	104.867
8.625	104.917	104.767	104.617
8.500	104.667	104.517	104.367
8.375	104.417	104.267	104.117
8.250	104.167	104.017	103.867
8.125	103.885	103.735	103.585
8.000	103.604	103.454	103.304
7.875	103.292	103.142	102.992
7.750	102.979	102.829	102.679
7.625	102.604	102.454	102.304
7.500	102.229	102.079	101.929
7.375	101.854	101.704	101.554
7.250	101.479	101.329	101.179
7.125	101.104	100.954	100.804
7.000	100.729	100.579	100.429
6.875	100.292	100.142	99.992
6.750	99.854	99.704	99.554
6.625	99.354	99.204	99.054
6.500	98.854	98.704	98.554
6.375	98.292	98.142	97.992
6.250	97.729	97.579	97.429
6.125	97.104	96.954	96.804
6.000	96.479	96.329	96.179

Minimum Final Price 98.00

Product Information

- **Expanded Prime Program is for Borrowers with a clean derogatory housing event history (≥48 months) and mortgage history (0x30x12).**
- **Borrowers can qualify with Full Documentation (including 1099s), Streamline Documentation (including 1099s), Written Verification of Employment ("WVOE"), Asset Depletion, 12 Month 3rd Party P&L, 12M/24M Personal and Business Bank Statements.**
- **Min Loan Size of $150,000**
- **Max Loan Size of $3,500,000**
- **Max LTV of 90%**
- **Minimum FICO of 660**
- **Interest Only Eligible (Min 700 FICO, Max 85% LTV)**
- **6 Months Minimum reserves**
- **Cash Out can be used as reserves**
- **DTI up to 55% subject to:**
  - *Requires a FICO score of 700 or greater*
  - *Maximum LTV 80%*
  - *Primary Residence only, no FTHB*
  - *Requires 1.5x Residual Income*

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

Borrower Paid

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

Wholesale Fee	
Wholesale Lender Fee	$1,695

Lock Extensions

Max of 2 extensions - Not to exceed original lock term

7 Days	0.125
15 Days	0.250
30 Days	0.500

Max Lock Period (including extensions) is 60 days.
Loans that go beyond 60 days are subject to worse case re-lock.

Loan Level Price Adjustments

	LTV/CLTV Range									
	FICO	**≤50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-90**
Full Doc	≥780	1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.125	-4.000
	760 – 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125
	740 – 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000
	720 – 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	
	700 – 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	
	680 – 699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000		
	660 – 679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125		
Alt Doc	≥780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250
	760 – 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375
	740 – 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625
	720 – 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	
	700 – 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	
	680 – 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500		
	660 – 679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125		
Loan Size LLPAs	≥$150K - ≤ $200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.750	-2.750	-3.500	-4.000
	>$200K - ≤ $250K	-1.750	-1.750	-1.750	-1.750	-1.750	-2.000	-2.000	-2.750	-3.250
	>$250K - ≤ $350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>$350K - ≤ $500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>$500K - ≤ $1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>$1.0M - ≤ $1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	>$1.5M - ≤ $2.0M	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	>$2.0M - ≤ $2.5M	0.375	0.375	0.250	0.125	0.125	0.000	0.000		
	>$2.5M - ≤ $3.0M	0.375	0.375	0.125	0.000	0.000	0.000			
	>$3.0M - ≤ $3.5M	0.125	0.125	-0.125	-0.250					
Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375		
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	Cash-Out	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-1.125		
	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	
	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property Type LLPAs	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
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	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc LLPAs	12 Mo. Bank State.	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
Pre-Payment Penalty LLPAs *Investor Only*	5 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

Wholesale Borrower Paid SFR Ratesheet

Thursday, May 01, 2025

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
9.750	106.292	106.142	105.992
9.625	106.042	105.892	105.742
9.500	105.792	105.642	105.492
9.375	105.542	105.392	105.242
9.250	105.292	105.142	104.992
9.125	105.042	104.892	104.742
9.000	104.792	104.642	104.492
8.875	104.542	104.392	104.242
8.750	104.292	104.142	103.992
8.625	104.042	103.892	103.742
8.500	103.792	103.642	103.492
8.375	103.542	103.392	103.242
8.250	103.292	103.142	102.992
8.125	103.010	102.860	102.710
8.000	102.729	102.579	102.429
7.875	102.417	102.267	102.117
7.750	102.104	101.954	101.804
7.625	101.729	101.579	101.429
7.500	101.354	101.204	101.054
7.375	100.979	100.829	100.679
7.250	100.604	100.454	100.304
7.125	100.229	100.079	99.929
7.000	99.854	99.704	99.554
6.875	99.417	99.267	99.117
6.750	98.979	98.829	98.679
6.625	98.479	98.329	98.179
6.500	97.979	97.829	97.679
6.375	97.417	97.267	97.117
6.250	96.854	96.704	96.554
6.125	96.229	96.079	95.929
6.000	95.604	95.454	95.304

Minimum Final Price 98.00

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

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

Wholesale Fee	
Wholesale Lender Fee	$1,695.00

Lock Extensions	
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.	

UPDATE
Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose (owner occ., 2nd home) loans. Business purpose (investment occupancy) remain eligible.

Loan Level Price Adjustments

		LTV/CLTV Range								
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	≥780	1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.125	-4.000
	760 – 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125
	740 – 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000
	720 – 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	
	700 – 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	
	680 – 699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000		
	660 – 679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125		
Alt Doc	≥780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250
	760 – 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375
	740 – 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625
	720 – 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	
	700 – 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	
	680 – 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500		
	660 – 679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125		
Loan Size LLPAs	≥$150K - ≤ $200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.750	-2.750	-3.500	-4.000
	>$200K - ≤ $250K	-1.750	-1.750	-1.750	-1.750	-1.750	-2.000	-2.000	-2.750	-3.250
	>$250K - ≤ $350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>$350K - ≤ $500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>$500K - ≤ $1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>$1.0M - ≤ $1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	>$1.5M - ≤ $2.0M	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
	>$2.0M - ≤ $2.5M	0.375	0.375	0.250	0.125	0.125	0.000			
	>$2.5M - ≤ $3.0M	0.375	0.375	0.125	0.000	0.000				
Credit Event LLPAs	1x30x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	2x30x12 or 1x60x24	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	FC/SS/DIL/BK7 36-47	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	-1.250
	FC/SS/DIL/BK7 24-35	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-1.500	-1.500	
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	-0.125	-0.125	-0.125
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	Cash-Out	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875			
	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	
	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property LLPAs	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500		
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750		
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	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc LLPAs	12 Mo. Bank State.	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
Pre-Payment Penalty LLPAs *Investor Only*	5 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

Wholesale Borrower Paid SFR Ratesheet

Thursday, May 01, 2025

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
9.750	108.027	107.877	107.727
9.625	107.762	107.612	107.462
9.500	107.496	107.346	107.196
9.375	107.230	107.080	106.930
9.250	106.965	106.815	106.665
9.125	106.699	106.549	106.399
9.000	106.434	106.284	106.134
8.875	106.152	106.002	105.852
8.750	105.871	105.721	105.571
8.625	105.590	105.440	105.290
8.500	105.309	105.159	105.009
8.375	105.027	104.877	104.727
8.250	104.746	104.596	104.446
8.125	104.464	104.314	104.164
8.000	104.183	104.033	103.883
7.875	103.871	103.721	103.571
7.750	103.558	103.408	103.258
7.625	103.183	103.033	102.883
7.500	102.808	102.658	102.508
7.375	102.433	102.283	102.133
7.250	101.996	101.846	101.696
7.125	101.558	101.408	101.258
7.000	101.058	100.908	100.758
6.875	100.558	100.408	100.258
6.750	99.996	99.846	99.696
6.625	99.433	99.283	99.133
6.500	98.871	98.721	98.571
6.375	98.246	98.096	97.946
6.250	97.558	97.408	97.258
6.125	96.871	96.721	96.571
6.000	96.183	96.033	95.883

Minimum Final Price 98.00

Product Information

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

Lender Paid (LPC)

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

Borrower Paid

- **Borrower Rebate Pricing capped at the lessor of 100.50 or $3,000**

Wholesale Fee

Wholesale Lender Fee	$1,695

Lock Extensions

Max of 2 extensions - Not to exceed original lock term

7 Days	0.125
15 Days	0.250
30 Days	0.500

Max Lock Period (including extensions) is 60 days.
Loans that go beyond 60 days are subject to re-lock.

Loan Level Price Adjustments

	LTV/CLTV Range							
	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	0.125	-0.375	-0.875	-1.500
	760 – 779	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625
	740 – 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625
	720 – 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875
	700 – 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 – 699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	
	660 – 679	0.000	-0.375	-0.750	-2.000	-3.000		
Loan Size LLPAs	≥$150K - ≤ $200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.875	-3.000
	>$200K - ≤ $250K	-1.750	-1.750	-1.750	-1.750	-1.750	-2.125	-2.250
	>$250K - ≤ $350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>$350K - ≤ $500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>$500K - ≤ $1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>$1.0M - ≤ $1.5M	0.125	0.125	0.125	0.125	0.125	0.125	
	>$1.5M - ≤ $2.0M	0.250	0.250	0.250	0.250	0.250	0.250	
DSCR	No Ratio	-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25+	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event LLPAs	FC/SS/DIL/BK7 36 - 47	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875
Loan Type LLPAs	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R&T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash Out	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	
	Multi-Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
Pre-Payment Penalty LLPAs *Investor Only*	5 Year PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	4 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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

WHOLESALE BORROWER PAID

Thursday, May 01, 2025

CONFORMING / CONVENTIONAL (DU)

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

30 & 25 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	104.875	104.750	104.625	104.500
8.500	104.664	104.539	104.414	104.289
8.375	104.462	104.337	104.212	104.087
8.250	104.242	104.117	103.992	103.867
8.125	104.489	104.364	104.239	104.114
8.000	104.268	104.143	104.018	103.893
7.875	104.044	103.919	103.794	103.669
7.750	103.771	103.646	103.521	103.396
7.625	103.671	103.546	103.421	103.296
7.500	103.379	103.254	103.129	103.004
7.375	103.064	102.939	102.814	102.689
7.250	102.766	102.641	102.516	102.391
7.125	102.695	102.570	102.445	102.320
7.000	102.337	102.212	102.087	101.962
6.875	101.923	101.798	101.673	101.548
6.750	101.509	101.384	101.259	101.134
6.625	101.278	101.153	101.028	100.903
6.500	100.856	100.731	100.606	100.481
6.375	100.415	100.290	100.165	100.040
6.250	99.916	99.791	99.666	99.541
6.125	99.669	99.544	99.419	99.294
6.000	99.165	99.040	98.915	98.790
5.875	98.593	98.468	98.343	98.218
5.750	98.012	97.887	97.762	97.637
5.625	97.576	97.451	97.326	97.201

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	105.227	105.102	104.977	104.852
8.500	104.916	104.791	104.666	104.541
8.375	104.981	104.856	104.731	104.606
8.250	104.734	104.609	104.484	104.359
8.125	104.998	104.873	104.748	104.623
8.000	104.755	104.630	104.505	104.380
7.875	104.492	104.367	104.242	104.117
7.750	104.210	104.085	103.960	103.835
7.625	103.914	103.789	103.664	103.539
7.500	103.602	103.477	103.352	103.227
7.375	103.247	103.122	102.997	102.872
7.250	102.872	102.747	102.622	102.497
7.125	103.040	102.915	102.790	102.665
7.000	102.712	102.587	102.462	102.337
6.875	102.338	102.213	102.088	101.963
6.750	101.930	101.805	101.680	101.555
6.625	102.427	102.302	102.177	102.052
6.500	102.031	101.906	101.781	101.656
6.375	101.609	101.484	101.359	101.234
6.250	101.149	101.024	100.899	100.774
6.125	101.269	101.144	101.019	100.894
6.000	100.802	100.677	100.552	100.427
5.875	100.294	100.169	100.044	99.919
5.750	99.758	99.633	99.508	99.383
5.625	99.203	99.078	98.953	98.828

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	104.081	103.956	103.831	103.706
7.500	103.859	103.734	103.609	103.484
7.375	103.622	103.497	103.372	103.247
7.250	103.375	103.250	103.125	103.000
7.125	103.280	103.155	103.030	102.905
7.000	103.034	102.909	102.784	102.659
6.875	102.798	102.673	102.548	102.423
6.750	102.535	102.410	102.285	102.160
6.625	102.534	102.409	102.284	102.159
6.500	102.268	102.143	102.018	101.893
6.375	101.863	101.738	101.613	101.488
6.250	101.559	101.434	101.309	101.184
6.125	101.504	101.379	101.254	101.129
6.000	101.143	101.018	100.893	100.768
5.875	100.916	100.791	100.666	100.541
5.750	100.619	100.494	100.369	100.244
5.625	100.327	100.202	100.077	99.952
5.500	100.033	99.908	99.783	99.658
5.375	99.691	99.566	99.441	99.316
5.250	99.356	99.231	99.106	98.981
5.125	99.026	98.901	98.776	98.651
5.000	98.678	98.553	98.428	98.303
4.875	98.327	98.202	98.077	97.952
4.750	97.932	97.807	97.682	97.557
4.625	97.627	97.502	97.377	97.252

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	101.101	100.976	100.851	100.726
8.500	100.948	100.823	100.698	100.573
8.375	100.805	100.680	100.555	100.430
8.250	100.646	100.521	100.396	100.271
8.125	101.642	101.517	101.392	101.267
8.000	101.485	101.360	101.235	101.110
7.875	101.308	101.183	101.058	100.933
7.750	101.108	100.983	100.858	100.733
7.625	101.579	101.454	101.329	101.204
7.500	101.432	101.307	101.182	101.057
7.375	101.255	101.130	101.005	100.880
7.250	101.046	100.921	100.796	100.671
7.125	100.992	100.867	100.742	100.617
7.000	100.720	100.595	100.470	100.345
6.875	100.398	100.273	100.148	100.023
6.750	100.063	99.938	99.813	99.688
6.625	99.846	99.721	99.596	99.471
6.500	99.507	99.382	99.257	99.132
6.375	99.135	99.010	98.885	98.760
6.250	98.710	98.585	98.460	98.335
6.125	98.230	98.105	97.980	97.855
6.000	97.699	97.574	97.449	97.324
5.875	97.136	97.011	96.886	96.761
5.750	96.542	96.417	96.292	96.167
5.625	95.921	95.796	95.671	95.546

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	101.318	101.193	101.068	100.943
7.500	101.185	101.060	100.935	100.810
7.375	101.043	100.918	100.793	100.668
7.250	100.885	100.760	100.635	100.510
7.125	100.868	100.743	100.618	100.493
7.000	100.718	100.593	100.468	100.343
6.875	100.548	100.423	100.298	100.173
6.750	100.368	100.243	100.118	99.993
6.625	100.352	100.227	100.102	99.977
6.500	100.170	100.045	99.920	99.795
6.375	99.871	99.746	99.621	99.496
6.250	99.643	99.518	99.393	99.268
6.125	99.420	99.295	99.170	99.045
6.000	99.193	99.068	98.943	98.818
5.875	98.976	98.851	98.726	98.601
5.750	98.734	98.609	98.484	98.359
5.625	98.491	98.366	98.241	98.116
5.500	98.236	98.111	97.986	97.861
5.375	97.931	97.806	97.681	97.556
5.250	97.623	97.498	97.373	97.248
5.125	97.137	97.012	96.887	96.762
5.000	96.817	96.692	96.567	96.442
4.875	96.494	96.369	96.244	96.119
4.750	96.118	95.993	95.868	95.743
4.625	94.936	94.811	94.686	94.561

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