

Friday, September 04, 2026

PORTFOLIO ARM - BORROWER PAID

Lock Desk

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

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

Base Rate	21 Day	30 Day	45 Day	60 Day
7.875	102.500	102.375	102.250	102.125
7.750	102.250	102.125	102.000	101.875
7.625	102.000	101.875	101.750	101.625
7.500	101.750	101.625	101.500	101.375
7.375	101.500	101.375	101.250	101.125
7.250	101.250	101.125	101.000	100.875
7.125	101.000	100.875	100.750	100.625
7.000	100.750	100.625	100.500	100.375
6.875	100.500	100.375	100.250	100.125
6.750	100.250	100.125	100.000	99.875
6.625	100.000	99.875	99.750	99.625
6.500	99.875	99.750	99.625	99.500
6.375	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
8.125	102.500	102.375	102.250	102.125
8.000	102.250	102.125	102.000	101.875
7.875	102.000	101.875	101.750	101.625
7.750	101.750	101.625	101.500	101.375
7.625	101.500	101.375	101.250	101.125
7.500	101.250	101.125	101.000	100.875
7.375	101.000	100.875	100.750	100.625
7.250	100.750	100.625	100.500	100.375
7.125	100.500	100.375	100.250	100.125
7.000	100.250	100.125	100.000	99.875
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

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

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

Rate Adjustments	
Refinance	0.125
2nd Home	0.250
2-4 Unit Property	0.250
Investment	0.250
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
FICO 679-680 (Exception)	0.500
FICO 659-640 (Exception)	0.875
FICO <640 (Exception)	1.250
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
Loan To Value (LTV) ≤ 50%	-0.250
Cross-Collateralization	0.500
Interest Only (Max 60% LTV/CLTV) 5/6 and 7/6 only	0.125
Cash Out ≤ \$500,000	0.250
Cash Out >\$500,000	0.500
Condo (Condo/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	0.5% of Loan Amount
Cross Collateral Property	0.5% of Loan Amount
No Pre-Payment Penalty (Inv Only)	1% of Loan Amount

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

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

Information	
Borrower rebate (after LPC) capped at \$3,000.	
Bank Statement Income LTV Max 65%	
Bank Statement - Interest Only Max LTV 60%	
Min. Loan Amount \$500,000	Min Rate 6.375%
Non-Resident Alien (NRA) = Not Eligible	
TX (a6) "Home Equity" ELIGIBLE	
12 Months Personal or Business Bank Statements ELIGIBLE	
Loans ≤\$1M: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below	
Pre-Payment Penalty is optional for Investment Occupancies. None, 1 Year, and 2 Year options available. 1 Year PPP is no fee or rate adjustment.	
Lender Paid Compensation	
LPC is equal to 1.25% of the loan amount.	
LPC is capped at the lesser of 1.25% or \$50,000.	
Max Borrower Paid Origination Fee = 2%	

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.



Axos Bankwww.axosbank.comWholesale Sales Inquiries

Tel: 1-888-585-4869

Wholesale SFR Ratesheet Borrower Paid**Lock Desk**

Tel: 1-858-764-6597 x 1550

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

Base Rate	Lender Fee
8.5% @ Par (100.00)	Axos Bank Origination Fee = 1% of Loan Amount Axos Bank Lender Fee = \$1695.00 All Bridge-to-Sale loans require an Axos Bank pledge account setup fee of \$250 Trust/Entity Review Fee = \$350.00

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



Wholesale Borrower Paid SFR RateSheet

Friday, September 04, 2026

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
7.625	101.360	101.297	101.204	101.016	100.829
7.500	101.264	101.201	101.107	100.920	100.732
7.375	101.119	101.056	100.962	100.775	100.587
7.250	100.976	100.914	100.820	100.633	100.445
7.125	100.820	100.758	100.664	100.477	100.289
7.000	100.667	100.605	100.511	100.324	100.136
6.875	100.495	100.432	100.338	100.151	99.963
6.750	100.347	100.284	100.190	100.003	99.815
6.625	100.148	100.086	99.992	99.805	99.617
6.500	99.867	99.804	99.710	99.523	99.335
6.375	99.575	99.512	99.419	99.231	99.044
6.250	99.200	99.138	99.044	98.857	98.669
6.125	98.732	98.669	98.576	98.388	98.201
6.000	98.218	98.155	98.061	97.874	97.686
5.875	97.721	97.659	97.565	97.378	97.190
5.750	97.177	97.115	97.021	96.834	96.646
5.625	96.627	96.564	96.471	96.283	96.096
5.500	96.077	96.014	95.920	95.733	95.545
5.375	95.515	95.453	95.359	95.171	94.984
5.250	94.954	94.892	94.798	94.611	94.423
5.125	94.359	94.297	94.203	94.015	93.828
5.000	93.723	93.661	93.567	93.379	93.192

Lender Paid (LPC)

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

Purchase / Rate & Term Refinance					
Occupancy	Max Loan Amount	Max LTV/CLTV	Min Credit Score	Reserves	DTI
Primary	\$2,000,000	80	680	6	43
Primary	\$2,500,000	80	720	12	43
Primary	\$3,000,000	80	740	18	43
2nd Home	\$2,000,000	80	680	6	43
2nd Home	\$2,500,000	80	720	12	43
2nd Home	\$3,000,000	80	740	18	43
Investment	\$2,000,000	75	700	12	43
Investment	\$2,500,000	75	720	12	43
Cash-Out Refinance (Max \$500K Cash-Out)					
Primary	\$2,000,000	80	680	6	43
Primary	\$3,000,000	80	740	18	43
2nd Home	\$2,000,000	75	700	12	43
2nd Home	\$3,000,000	75	740	18	43
Investment	\$2,000,000	60	700	12	43
30 Year Fixed Interest Only - Purchase & R/T Refinance (Cash-Out Not Eligible)					
Primary / 2nd Home	\$1,000,000	75	700	12	43
Primary / 2nd Home	\$1,000,000	80	740	12	43
Primary / 2nd Home	\$2,000,000	75	720	24	43
Primary / 2nd Home	\$3,000,000	75	760	24	43
Information					
Interest Only	30 year Fixed Primary Residence and 2nd Home only. 10 Year IO w/ 20 Year Amortization. Cash-Out not eligible.				
AUS Approve / Ineligible	Maximum loan amount of \$2,000,000 may defer to AUS requirement for reserves.				
Minimum Loan Amount	\$1 above the maximum county limit for Agency High Balance				
2-4 Unit	Max LTV is lowered by 5% in all cases (e.g. if 70 LTV is required for a single family property, 65 LTV is required for a 2-4 unit with the same loan attributes)				
Wholesale Lender Fee	\$1,695				

Loan Level Price Adjustments

Credit Score	LTV/CLTV Range						
	0-50.00	50.01 - 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
800+	0.625	0.625	0.625	0.625	0.500	0.375	0.250
780-799	0.500	0.500	0.500	0.500	0.375	0.250	0.000
760-779	0.500	0.500	0.500	0.500	0.375	0.250	0.000
740-759	0.375	0.375	0.375	0.375	0.250	0.125	-0.125
720-739	0.250	0.250	0.250	0.125	0.125	-0.250	-0.750
700-719	-0.250	-0.250	-0.250	-0.375	-0.625	-0.750	-1.500
680-699	-1.500	-1.500	-1.500	-1.750	-2.000	-3.000	-3.500
Transaction Type LLPAs	LTV/CLTV Range						
	0-50.00	50.01 - 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
Purchase / R&T - Primary Res. (680 Min)	0.500	0.500	0.500	0.375	0.250	0.125	0.000
Purchase / R&T - 2nd Home (680 Min)	0.375	0.375	0.375	0.125	-0.125	-0.375	-0.750
Purchase / R&T - Investment (700 Min)	-0.750	-0.750	-0.750	-1.125	-1.750	-2.375	
Cash-Out - Primary Residence (680 Min)	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000	-1.250
Cash-Out - 2nd Home (700 Min)	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
Cash-Out - Investment (700 Min)	-1.625	-1.625	-1.625				
Other LLPAs	LTV/CLTV Range						
	0-50.00	50.01 - 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500
Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500
2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	



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

Wholesale SFR Ratesheet

Friday, September 04, 2026

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

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

18-Month Base Note Rate	30-Day Lock Term
7.75	PAR
Rate Adjustments	
12-Month Construction Term	-0.125
18-Month Construction Term	0.000
24-Month Construction Term	0.125
36-Month Construction Term	0.250
2nd Home or Investment	0.250
2-4 Unit	0.250
Loan Amount \$1,000,000 - \$2,499,999	0.000
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
Mid-Construction Refinance (Pre-Start)	0.500
Interest Only (After Initial Construction Term)	0.125

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

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

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

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

Lock Desk

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

Eligibility & Information
<u>Maximum Loan Amount</u> 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.
<u>Construction Related Documents:</u> Fully Approved Plans, Permits and Budget Must Be Provided at Registration
Construction Period: 12, 18, 24, or 36 Months
Minimum Loan Amount \$1,000,000
Ground Up or Rehab
Residential 1-4 Family Properties Only
Primary Residence, 2nd Home, Investment
US Citizens or Permanent Resident Aliens Only
Permanent Loan - 5/6 Fixed Period ARM Amortized over 30 years
Rate Floor 7.75%



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Wholesale SFR Ratesheet

Friday, September 04, 2026

12, 18, or 24 Month Investor Construction Loan

Lock Desk

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1 Month Term SOFR ARM (Interest Only)

18-Month Base Note Rate	
*8.12%	PAR

*SOFR (3.62% as of 7/29/26)+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 Max of 2, Can be used post construction through sale.	0.50% of Loan Amount (Each)

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

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

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

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

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

**Jumbo Cash-flow mAXimizer
Interest Only**

Lock Desk

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5/6 DEF INT (Interest Only) SOFR ARM

Pay Rate	Note Rate	21 Day	30 Day	45 Day
5.125	7.625	102.000	101.875	101.750
5.000	7.500	101.750	101.625	101.500
4.875	7.375	101.500	101.375	101.250
4.750	7.250	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 \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
Cross-Collateralization (Wholesale Only)	0.500
Cash Out ≤ \$500,000	0.250
Cash Out > \$500,000	0.500
Condo (Condotel Max 50% LTV)	0.125
2 Year Prepayment Penalty (Inv Only)	-0.125

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

ARM Features

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

Lender Paid Compensation (LPC)

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

Eligibility & Information

Minimum Loan Amount: \$1 over Conforming Loan Limit
Minimum Credit Score: 700
Minimum Note Rate = 7.25% Minimum Pay Rate = 4.75%
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 LTV/CLTV	>\$1MM - ≤\$2MM LTV/CLTV	>\$2MM - ≤\$3MM LTV/CLTV	>\$3MM - ≤\$5MM LTV/CLTV	>\$5MM - ≤\$10MM LTV/CLTV	>\$10MM - ≤\$20MM LTV/CLTV
Primary Residence - Purchase						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Primary Residence - Rate & Term						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Primary Residence - Cash Out						
1 Unit	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
Condo/Co-Op	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35	25 / 30
2nd Home - Purchase						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
2nd Home - Refinance (Rate/Term)						
1 Unit	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
2nd Home - Refinance (Cash Out)						
1 Unit	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
Condo/Co-Op	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35	25 / 30
Investment - Purchase						
1 Unit	45 / 50	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40
Condo/Co-Op	40 / 45	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35
Investment - Refinance (Rate/Term)						
1 Unit	45 / 50	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40
Condo/Co-Op	40 / 45	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35
Investment - Refinance (Cash Out)						
1 Unit	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
Condo/Co-Op	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35	25 / 30

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/tourism/visit/visa-waiver-program.html>

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

ARM Features

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

Information

Borrower rebate (after LPC) capped at \$3,000.
Minimum Loan Amount \$500,000
Minimum Rate 8.0%
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 lesser of 1.25% or \$50,000. LPC price adjustment: -1.25
2nd Home = Standard Full Doc Investment = Standard Full Doc
Valid SSN or ITIN required on URLA

LTV Eligibility Matrix

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

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Wholesale Borrower Paid SFR Ratesheet

Friday, September 04, 2026

Lock Desk

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

Express Full Doc

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.250	106.969	106.819	106.669	
9.125	106.844	106.694	106.544	
8.990	106.719	106.569	106.419	
8.875	106.500	106.350	106.200	
8.750	106.250	106.100	105.950	
8.625	106.000	105.850	105.700	
8.490	105.734	105.584	105.434	
8.375	105.453	105.303	105.153	
8.250	105.156	105.006	104.856	
8.125	104.844	104.694	104.544	
7.990	104.516	104.366	104.216	
7.875	104.188	104.038	103.888	
7.750	103.844	103.694	103.544	
7.625	103.469	103.319	103.169	
7.490	103.094	102.944	102.794	
7.375	102.688	102.538	102.388	
7.250	102.281	102.131	101.981	
7.125	101.844	101.694	101.544	
6.990	101.281	101.131	100.981	
6.875	100.625	100.475	100.325	
6.750	99.969	99.819	99.669	
6.625	99.313	99.163	99.013	
6.490	98.625	98.475	98.325	
6.375	97.938	97.788	97.638	
6.250	97.250	97.100	96.950	
6.125	96.563	96.413	96.263	
5.990	95.875	95.725	95.575	

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$125,000
	Max Loan Amount	\$3,000,000
	<\$150,000	Max LTV/CLTV 80%
	>\$1.5M - \$2.0M	Max LTV/CLTV 85%
	>\$2.0M - \$2.5M	Max LTV/CLTV 80%
	>\$2.5M	Max LTV/CLTV 75%
Reserve Requirement	>\$2.0M	Min FICO 680
	<\$1M	3 Months
	≥\$1M - \$1.5M	6 Months
Rate & Term Refi	>\$1.5M	9 Months
	≤65% LTV	No Minimum Reserves
Interest Only	Min FICO	660
	≤ \$2.0M	Max LTV 80%
	>\$2.0M - ≤\$2.5M	Max LTV 75%
	>\$2.5M	Max LTV 70%
Cash-Out	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Max LTV	80%
	Minimum FICO	660
	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 lesser of 1.25% or \$50,000. •Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000	
Borrower Paid	
•Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000	
Wholesale Fee	
Wholesale Lender Fee	\$1,695
Lock Extensions	
<u>Max of 2 extensions - Not to exceed original lock term</u>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<u>Max Lock Period (including extensions) is 60 days.</u> <u>Loans that go beyond 60 days are subject to worse case re-lock.</u>	
No Pre-Payment Penalty	
<u>If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.</u> <u>Lender Paid compensation is available if pre-payment penalty is not "none".</u>	

Loan Level Price Adjustments

	FICO	LTV/CLTV Range							
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO / LTV LLPAs	760+	1.250	1.250	1.125	0.875	0.625	0.250	0.000	-1.750
	740 – 759	1.125	1.125	1.000	0.875	0.625	0.000	-0.125	-2.500
	720 – 739	0.875	0.875	0.625	0.500	0.250	-0.125	-0.625	-4.000
	700 – 719	0.625	0.625	0.500	0.250	-0.125	-0.375	-1.125	
	680 – 699	0.375	0.000	-0.250	-0.750	-1.125	-2.500	-3.000	
	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		-0.250
Loan Type LLPAs	12 Month Full-Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	
	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	
Pre-Payment Penalty LLPAs <u>Investor Only</u>	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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Wholesale Borrower Paid SFR Ratesheet

Friday, September 04, 2026

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

Express Alt Doc

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.250	107.313	107.163	107.013	
9.125	107.188	107.038	106.888	
8.990	107.063	106.913	106.763	
8.875	106.844	106.694	106.544	
8.750	106.594	106.444	106.294	
8.625	106.344	106.194	106.044	
8.490	106.094	105.944	105.794	
8.375	105.813	105.663	105.513	
8.250	105.516	105.366	105.216	
8.125	105.219	105.069	104.919	
7.990	104.906	104.756	104.606	
7.875	104.578	104.428	104.278	
7.750	104.250	104.100	103.950	
7.625	103.906	103.756	103.606	
7.490	103.469	103.319	103.169	
7.375	103.000	102.850	102.700	
7.250	102.500	102.350	102.200	
7.125	101.969	101.819	101.669	
6.990	101.406	101.256	101.106	
6.875	100.781	100.631	100.481	
6.750	100.125	99.975	99.825	
6.625	99.469	99.319	99.169	
6.490	98.813	98.663	98.513	
6.375	98.125	97.975	97.825	
6.250	97.438	97.288	97.138	
6.125	96.750	96.600	96.450	
5.990	96.063	95.913	95.763	

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$125,000
	Max Loan Amount	\$3,000,000
	<\$150,000	Max 80% LTV
	>\$1.5M - <\$2.0M	Max LTV/CLTV 85%
	>\$2.0M - <\$2.5M	Max LTV/CLTV 80%
	>\$2.5M	Max LTV/CLTV 75%
Reserve Requirements	>\$2.0M	Minimum FICO 680
	<\$1M	3 Months
	>\$1M - <\$1.5M	6 Months
Rate & Term Refi	>\$1.5M	9 Months
	<65% LTV	No Minimum Reserves
Interest Only	Minimum FICO	660
	< \$2.0M	Max LTV 80%
	>\$2.0M - <\$2.5M	Max LTV 75%
	>\$2.5M	Max LTV 70%
	Max Cash-Out on LTV >65%	\$1,000,000
Cash-Out	Max Cash-Out on LTV <65%	Unlimited
	Max LTV	80%
	Minimum FICO	660
	Interest Only	Eligible
	Max DTI	50%
DTI	FTHB Max DTI	45%
	DTI >45%	Max LTV 80%
	Max LTV	80%
Investment	>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
P&L Only (12&24Mo)	Assets	No Gift Funds Allowed
	FICO <720	Max LTV 75%
Residual Income	Max LTV	80%
	Monthly Minimum	\$1,500

Lender Paid (LPC)	
•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	
<u>Max of 2 extensions - Not to exceed original lock term</u>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<u>Max Lock Period (including extensions) is 60 days.</u> <u>Loans that go beyond 60 days are subject to worse case re-lock.</u>	
Program Options	
<u>Express Alt Doc 30 year Fixed</u>	
<u>Express Alt Doc 30 year Fixed I-Q</u>	
<u>Express Alt Doc 40 Year Fixed I-Q</u>	
No Pre-Payment Penalty	
<u>If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.</u>	
<u>Lender Paid compensation is available if pre-payment penalty is not "none".</u>	

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	0.000	-1.750
	740 - 759	1.125	1.125	1.000	0.750	0.500	0.000	-0.250	-2.500
	720 - 739	0.875	0.875	0.625	0.500	0.250	-0.500	-1.000	-4.000
	700 - 719	0.750	0.750	0.625	0.375	-0.125	-0.750	-1.250	
	680 - 699	0.375	0.000	-0.250	-0.750	-1.125	-2.500	-3.000	
	660 - 679	-0.250	-0.375	-0.625	-1.000	-1.750			
	≥\$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
Loan Size LLPAs	>\$350K - <\$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - <\$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>\$1.0M - <\$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$1.5M - <\$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	-0.125
	>\$2.0M - <\$2.5M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.625	
	>\$2.5M - <\$3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125		
	12 Month 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	
Loan Type LLPAs	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	
Pre-Payment Penalty LLPAs <i>Investor Only</i>	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	
	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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Wholesale Borrower Paid SFR Ratesheet

Friday, September 04, 2026

Lock Desk

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

Express DSCR

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
8.750	107.156	107.006	106.856
8.625	107.031	106.881	106.731
8.490	106.906	106.756	106.606
8.375	106.781	106.631	106.481
8.250	106.594	106.444	106.294
8.125	106.406	106.256	106.106
7.990	106.156	106.006	105.856
7.875	105.906	105.756	105.606
7.750	105.594	105.444	105.294
7.625	105.156	105.006	104.856
7.490	104.656	104.506	104.356
7.375	104.094	103.944	103.794
7.250	103.469	103.319	103.169
7.125	102.844	102.694	102.544
6.990	102.156	102.006	101.856
6.875	101.344	101.194	101.044
6.750	100.594	100.444	100.294
6.625	99.844	99.694	99.544
6.490	99.094	98.944	98.794
6.375	98.344	98.194	98.044
6.250	97.594	97.444	97.294
6.125	96.844	96.694	96.544
5.990	96.094	95.944	95.794

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$100,000
	Max Loan Amount	\$3,000,000
	<\$150,000	Max LTV/CLTV 75%
	>\$1.5M - <\$2.0M	Max LTV/CLTV 75%
	>\$2.0M	Max LTV/CLTV 70%
Reserve Requirement	>\$1.5M	Min 700 FICO
	<\$1M	3 Months
	≥\$1M - <\$1.5M	6 Months
Rate & Term Refi	>\$1.5M	9 Months
	≤65% LTV	No Minimum Reserves
Interest Only	Minimum FICO	700
	Maximum Loan Amount	\$3,000,000
	Maximum LTV	80%
Cash-Out	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Loan Amount >\$1.5M	Max LTV 65%
	Loan Amount >\$1.5M	700
	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 Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30x12
Credit	Mtg DQ 1x30x12 or Credit Event	Max LTV 75%
	Condo (Warrantable)	Max LTV 80%
	2-4 Unit	Max LTV 80%
Property Type	Max LTV	75%
	Min Reserves	12
First Time Investor	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 / LTV LLPAs	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
	760+	1.875	1.625	1.500	1.375	0.875	0.250	-0.750	
	740 - 759	1.625	1.375	1.250	1.125	0.625	-0.125	-1.250	
	720 - 739	1.125	0.750	0.625	0.500	0.250	-0.375	-2.000	
	700 - 719	0.750	0.500	0.125	-0.125	-0.500	-1.250	-3.000	
Loan Size LLPAs	680 - 699	0.000	0.000	-0.250	-0.750	-1.250			
	≥\$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			
Loan Type LLPAs	>\$2.5M - ≤ \$3.0M	0.125	0.125	-0.125	-0.375	-0.625			
	DCSR ≥1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.000	
	DCSR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000		
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000		
	Condo	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	
	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.500	-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	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	No PPP	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	

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Wholesale Borrower Paid SFR Ratesheet

Friday, September 04, 2026

Lock Desk

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

Expanded Prime

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.250	106.517	106.367	106.217	
9.125	106.267	106.117	105.967	
9.000	106.017	105.867	105.717	
8.875	105.767	105.617	105.467	
8.750	105.517	105.367	105.217	
8.625	105.267	105.117	104.967	
8.500	105.017	104.867	104.717	
8.375	104.767	104.617	104.467	
8.250	104.517	104.367	104.217	
8.125	104.267	104.117	103.967	
8.000	104.017	103.867	103.717	
7.875	103.735	103.585	103.435	
7.750	103.454	103.304	103.154	
7.625	103.142	102.992	102.842	
7.500	102.829	102.679	102.529	
7.375	102.454	102.304	102.154	
7.250	102.079	101.929	101.779	
7.125	101.704	101.554	101.404	
7.000	101.329	101.179	101.029	
6.875	100.892	100.742	100.592	
6.750	100.454	100.304	100.154	
6.625	100.017	99.867	99.717	
6.500	99.579	99.429	99.279	
6.375	99.079	98.929	98.779	
6.250	98.579	98.429	98.279	
6.125	98.016	97.866	97.716	
6.000	97.454	97.304	97.154	
5.875	96.829	96.679	96.529	
5.750	96.204	96.054	95.904	
5.625	95.516	95.366	95.216	
5.500	94.829	94.679	94.529	

Minimum Final Price 98.00

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

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

Loan Level Price Adjustments

	FICO	LTV/CLTV Range								
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	≥780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250		
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375		
	≥780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
Alt Doc	760 - 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	
	680 - 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000		
	660 - 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625		
	≥\$150K - ≤\$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.875	-2.875	-3.625	-4.125
	>\$200K - ≤\$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.125	-2.125	-2.875	-3.375
Loan Size LLPAs	>\$250K - ≤\$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤\$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤\$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>\$1.0M - ≤\$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$1.5M - ≤\$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$2.0M - ≤\$2.5M	0.375	0.375	0.250	0.125	0.000	-0.125	-0.250		
	>\$2.5M - ≤\$3.0M	0.375	0.250	0.125	0.000	-0.125	-0.250			
	>\$3.0M - ≤\$3.5M	0.125	0.125	-0.125	-0.250					
Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500		
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	Cash-Out	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500		
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property Type LLPAs	Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	
	Florida Condo	-0.250	-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
	12 Mo. Bank State.	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125
Alt Doc LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750		
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000		
	5 Year PPP	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
Pre-Payment Penalty LLPAs	3 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	2 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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Expanded Non-QM / Flex Non-QM

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.250	105.267	105.117	104.967	
9.125	105.017	104.867	104.717	
9.000	104.767	104.617	104.467	
8.875	104.517	104.367	104.217	
8.750	104.267	104.117	103.967	
8.625	104.017	103.867	103.717	
8.500	103.767	103.617	103.467	
8.375	103.517	103.367	103.217	
8.250	103.267	103.117	102.967	
8.125	103.017	102.867	102.717	
8.000	102.767	102.617	102.467	
7.875	102.485	102.335	102.185	
7.750	102.204	102.054	101.904	
7.625	101.892	101.742	101.592	
7.500	101.579	101.429	101.279	
7.375	101.204	101.054	100.904	
7.250	100.829	100.679	100.529	
7.125	100.454	100.304	100.154	
7.000	100.079	99.929	99.779	
6.875	99.642	99.492	99.342	
6.750	99.204	99.054	98.904	
6.625	98.766	98.616	98.466	
6.500	98.329	98.179	98.029	
6.375	97.829	97.679	97.529	
6.250	97.329	97.179	97.029	
6.125	96.766	96.616	96.466	
6.000	96.204	96.054	95.904	
5.875	95.579	95.429	95.279	
5.750	94.954	94.804	94.654	
5.625	94.266	94.116	93.966	
5.500	93.579	93.429	93.279	

Minimum Final Price 98.00

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

Lender Paid (LPC)	
• LPC is equal to 1.25% of the loan amount. • LPC adjustment to posted price = -1.25 • LPC is capped at the lesser of 1.25% or \$50,000. • Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000	
Borrower Paid	
• Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000	
Wholesale Fee	
Wholesale Lender Fee	\$1,695.00
Lock Extensions	
<u>Max of 2 extensions - Not to exceed original lock term</u>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<u>Max Lock Period (including extensions) is 60 days.</u> <u>Loans that go beyond 60 days are subject to re-lock.</u>	

Loan Level Price Adjustments

	LTV/CLTV Range									
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	≥780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 – 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 – 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 – 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	
	700 – 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	
	680 – 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250		
	660 – 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375		
	≥780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
Alt Doc	760 – 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 – 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 – 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	
	700 – 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	
	680 – 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000		
	660 – 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625		
	≥\$150K - ≤ \$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.875	-2.875	-3.625	-4.125
	>\$200K - ≤ \$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.125	-2.125	-2.875	-3.375
Loan Size LLPAs	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤ \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>\$1.0M - ≤ \$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$1.5M - ≤ \$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$2.0M - ≤ \$2.5M	0.375	0.375	0.250	0.125	0.125	-0.125			
	>\$2.5M - ≤ \$3.0M	0.375	0.250	0.125	0.000	-0.125				
	1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750
Credit Event LLPAs	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	
	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	
Loan Type LLPAs	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750		
	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
	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	
Full Doc LLPAs	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125
	12 Mo. Bank State.	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750		
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000		
	5 Year PPP	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
Pre-Payment Penalty LLPAs	Investor Only	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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Wholesale Borrower Paid SFR Ratesheet

Friday, September 04, 2026

Lock Desk

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

Expanded DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	108.235	108.085	107.935
9.125	107.985	107.835	107.685
9.000	107.735	107.585	107.435
8.875	107.485	107.335	107.185
8.750	107.235	107.085	106.935
8.625	106.985	106.835	106.685
8.500	106.735	106.585	106.435
8.375	106.485	106.335	106.185
8.250	106.235	106.085	105.935
8.125	105.985	105.835	105.685
8.000	105.735	105.585	105.435
7.875	105.485	105.335	105.185
7.750	105.235	105.085	104.935
7.625	104.985	104.835	104.685
7.500	104.735	104.585	104.435
7.375	104.485	104.335	104.185
7.250	104.235	104.085	103.935
7.125	103.985	103.835	103.685
7.000	103.735	103.585	103.435
6.875	103.485	103.335	103.185
6.750	103.235	103.085	102.935
6.625	102.985	102.835	102.685
6.500	102.735	102.585	102.435
6.375	102.485	102.335	102.185
6.250	102.235	102.085	101.935
6.125	101.985	101.835	101.685
6.000	101.735	101.585	101.435
5.875	101.485	101.335	101.185
5.750	101.235	101.085	100.935
5.625	100.985	100.835	100.685
5.500	100.735	100.585	100.435

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 >\$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
Property Type	Cash-Out Used as Reserves	Allowable
	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/CLTV/HCLTV
	Rural Properties	Not Eligible
	Declining Markets	5% LTV Reduction
	Permanent Resident Alien	Eligible, No Restrictions
Borrower Eligibility	Non-Permanent Resident Alien	Max 75% LTV/CLTV/HCLTV No Cash-Out Max \$2.0mm Loan Amount
	Max Loan Amount	\$2.0M
Cash-Out Requirements	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
DSCR	>\$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			
	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
	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	
	Condo	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
Property LLPAs	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
	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
Pre-Payment Penalty LLPAs Investor Only	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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Wholesale Borrower Paid SFR Ratesheet

Friday, September 04, 2026

Lock Desk

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

Closed End Second

	Fixed 10	Fixed 15	Fixed 20	Fixed 30
Rate	30 Day	30 Day	30 Day	30 Day
13.250	110.344	110.344	110.344	110.344
13.125	110.094	110.094	110.094	110.094
13.000	109.844	109.844	109.844	109.844
12.875	109.594	109.594	109.594	109.594
12.750	109.344	109.344	109.344	109.344
12.625	109.094	109.094	109.094	109.094
12.500	108.844	108.844	108.844	108.844
12.375	108.594	108.594	108.594	108.594
12.250	108.344	108.344	108.344	108.344
12.125	108.094	108.094	108.094	108.094
12.000	107.844	107.844	107.844	107.844
11.875	107.594	107.594	107.594	107.594
11.750	107.344	107.344	107.344	107.344
11.625	107.094	107.094	107.094	107.094
11.500	106.844	106.844	106.844	106.844
11.375	106.594	106.594	106.594	106.594
11.250	106.344	106.344	106.344	106.344
11.125	106.094	106.094	106.094	106.094
11.000	105.844	105.844	105.844	105.844
10.875	105.594	105.594	105.594	105.594
10.750	105.344	105.344	105.344	105.344
10.625	105.094	105.094	105.094	105.094
10.500	104.844	104.844	104.844	104.844
10.375	104.594	104.594	104.594	104.594
10.250	104.344	104.344	104.344	104.344
10.125	104.094	104.094	104.094	104.094
10.000	103.844	103.844	103.844	103.844
9.875	103.594	103.594	103.594	103.594
9.750	103.344	103.344	103.344	103.344
9.625	103.094	103.094	103.094	103.094
9.500	102.844	102.844	102.844	102.844
9.375	102.594	102.594	102.594	102.594
9.250	102.219	102.219	102.219	102.219
9.125	101.844	101.844	101.844	101.844
9.000	101.469	101.469	101.469	101.469
8.875	101.094	101.094	101.094	101.094
8.750	100.594	100.594	100.594	100.594
8.625	100.094	100.094	100.094	100.094
8.500	99.594	99.594	99.594	99.594
8.375	99.094	99.094	99.094	99.094
8.250	98.719	98.594	98.594	98.594

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		

Loan Level Price Adjustments

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

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.



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. •LPC adjustment to posted price = -1.25
Borrower Paid	Borrower Rebate Pricing capped at 100.50

30 & 25 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	105.017	104.892	104.767	104.642
8.500	104.852	104.727	104.602	104.477
8.375	104.579	104.454	104.329	104.204
8.250	104.468	104.343	104.218	104.093
8.125	104.303	104.178	104.053	103.928
8.000	104.114	103.989	103.864	103.739
7.875	103.901	103.776	103.651	103.526
7.750	103.648	103.523	103.398	103.273
7.625	103.642	103.517	103.392	103.267
7.500	103.288	103.163	103.038	102.913
7.375	103.025	102.900	102.775	102.650
7.250	102.772	102.647	102.522	102.397
7.125	102.367	102.242	102.117	101.992
7.000	101.930	101.805	101.680	101.555
6.875	101.515	101.390	101.265	101.140
6.750	101.052	100.927	100.802	100.677
6.625	100.580	100.455	100.330	100.205
6.500	100.107	99.982	99.857	99.732
6.375	99.604	99.479	99.354	99.229
6.250	98.972	98.847	98.722	98.597
6.125	98.404	98.279	98.154	98.029
6.000	97.802	97.677	97.552	97.427
5.875	97.109	96.984	96.859	96.734
5.750	96.493	96.368	96.243	96.118
5.625	95.832	95.707	95.582	95.457

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.375	105.701	105.576	105.451	105.326
8.250	105.483	105.358	105.233	105.108
8.125	105.345	105.220	105.095	104.970
8.000	105.119	104.994	104.869	104.744
7.875	104.869	104.744	104.619	104.494
7.750	104.574	104.449	104.324	104.199
7.625	104.259	104.134	104.009	103.884
7.500	103.906	103.781	103.656	103.531
7.375	103.516	103.391	103.266	103.141
7.250	103.124	102.999	102.874	102.749
7.125	102.794	102.669	102.544	102.419
7.000	102.431	102.306	102.181	102.056
6.875	102.031	101.906	101.781	101.656
6.750	101.590	101.465	101.340	101.215
6.625	101.603	101.478	101.353	101.228
6.500	101.167	101.042	100.917	100.792
6.375	100.686	100.561	100.436	100.311
6.250	100.178	100.053	99.928	99.803
6.125	100.147	100.022	99.897	99.772
6.000	99.639	99.514	99.389	99.264
5.875	99.106	98.981	98.856	98.731
5.750	98.541	98.416	98.291	98.166
5.625	98.010	97.885	97.760	97.635
5.500	97.397	97.272	97.147	97.022
5.375	96.778	96.653	96.528	96.403

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	103.403	103.278	103.153	103.028
7.500	103.230	103.105	102.980	102.855
7.375	103.040	102.915	102.790	102.665
7.250	102.827	102.702	102.577	102.452
7.125	103.185	103.060	102.935	102.810
7.000	102.967	102.842	102.717	102.592
6.875	102.715	102.590	102.465	102.340
6.750	102.443	102.318	102.193	102.068
6.625	102.155	102.030	101.905	101.780
6.500	101.851	101.726	101.601	101.476
6.375	101.526	101.401	101.276	101.151
6.250	101.220	101.095	100.970	100.845
6.125	100.899	100.774	100.649	100.524
6.000	100.568	100.443	100.318	100.193
5.875	100.238	100.113	99.988	99.863
5.750	99.890	99.765	99.640	99.515
5.625	99.519	99.394	99.269	99.144
5.500	99.128	99.003	98.878	98.753
5.375	98.722	98.597	98.472	98.347
5.250	98.301	98.176	98.051	97.926
5.125	97.564	97.439	97.314	97.189
5.000	97.143	97.018	96.893	96.768
4.875	96.714	96.589	96.464	96.339
4.750	96.278	96.153	96.028	95.903
4.625	95.558	95.433	95.308	95.183

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	101.649	101.524	101.399	101.274
8.500	101.525	101.400	101.275	101.150
8.375	101.399	101.274	101.149	101.024
8.250	101.344	101.219	101.094	100.969
8.125	101.911	101.786	101.661	101.536
8.000	101.743	101.618	101.493	101.368
7.875	101.557	101.432	101.307	101.182
7.750	101.326	101.201	101.076	100.951
7.625	101.645	101.520	101.395	101.270
7.500	101.416	101.291	101.166	101.041
7.375	101.184	101.059	100.934	100.809
7.250	100.895	100.770	100.645	100.520
7.125	101.488	101.363	101.238	101.113
7.000	101.132	101.007	100.882	100.757
6.875	100.736	100.611	100.486	100.361
6.750	100.298	100.173	100.048	99.923
6.625	99.814	99.689	99.564	99.439
6.500	99.318	99.193	99.068	98.943
6.375	98.819	98.694	98.569	98.444
6.250	98.289	98.164	98.039	97.914
6.125	98.367	98.242	98.117	97.992
6.000	97.830	97.705	97.580	97.455
5.875	97.170	97.045	96.920	96.795
5.750	96.580	96.455	96.330	96.205
5.625	95.952	95.827	95.702	95.577

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	103.330	103.205	103.080	102.955
7.500	103.165	103.040	102.915	102.790
7.375	102.985	102.860	102.735	102.610
7.250	102.780	102.655	102.530	102.405
7.125	103.145	103.020	102.895	102.770
7.000	102.932	102.807	102.682	102.557
6.875	102.684	102.559	102.434	102.309
6.750	102.418	102.293	102.168	102.043
6.625	102.135	102.010	101.885	101.760
6.500	101.836	101.711	101.586	101.461
6.375	101.515	101.390	101.265	101.140
6.250	101.213	101.088	100.963	100.838
6.125	100.886	100.761	100.636	100.511
6.000	100.556	100.431	100.306	100.181
5.875	100.226	100.101	99.976	99.851
5.750	99.877	99.752	99.627	99.502
5.625	99.524	99.399	99.274	99.149
5.500	99.137	99.012	98.887	98.762
5.375	98.735	98.610	98.485	98.360
5.250	98.318	98.193	98.068	97.943
5.125	97.585	97.460	97.335	97.210
5.000	97.168	97.043	96.918	96.793
4.875	96.744	96.619	96.494	96.369
4.750	96.311	96.186	96.061	95.936
4.625	95.596	95.471	95.346	95.221

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

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

CONFORMING / CONVENTIONAL (DU)

LOAN LEVEL PRICE ADJUSTMENTS

Purchase Money Loans - LLPA By Credit Score/LTV Ratio									
LTV Range - Applicable for all loans with terms >15 years									
Credit Score	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760 – 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740 – 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720 – 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700 – 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680 – 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660 – 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640 – 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620 – 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750
Limited Cash-Out Refinances - LLPA By Credit Score/LTV Ratio									
LTV Range - Applicable for all loans with terms >15 years									
Credit Score	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760 – 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740 – 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720 – 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700 – 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680 – 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660 – 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640 – 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620 – 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500
Purchase Money and Limited Cash-Out Refinance Loans - Additional LLPAs by Loan Attribute									
LTV Range - Applicable for all loans									
Loan Attribute	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
*Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High-Balance Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
**Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
Cash-Out Refinances - LLPA By Credit Score/LTV Ratio									
LTV Range - Applicable for all loans									
Credit Score	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375				
760 – 779	-0.375	-0.375	-0.875	-1.250	-1.875				
740 – 759	-0.375	-0.375	-1.000	-1.625	-2.375				
720 – 739	-0.375	-0.500	-1.375	-2.000	-2.750				
700 – 719	-0.375	-0.500	-1.625	-2.625	-3.250				
680 – 699	-0.375	-0.625	-2.000	-2.875	-3.750				
660 – 679	-0.375	-0.875	-2.750	-4.000	-4.750				
640 – 659	-0.375	-1.375	-3.125	-4.625	-5.125				
620 – 639	-0.375	-1.375	-3.375	-4.875	-5.125				
Cash-Out Refinances - Additional LLPAs by Loan Attribute									
LTV Range - Applicable for all loans									
Loan Attribute	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
*Condo	0.000	0.000	-0.125	-0.125	-0.750				
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375				
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375				
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625				
High-Balance Fixed Rate	-1.250	-1.250	-1.500	-1.500	-1.750				
**Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125				
Additional LLPAs by Loan Size									
Applicable for 30 Year Fixed Only									
Loan Amount					Price Enhancement				
\$150,000 - \$175,000					1.250				
\$175,001 - \$200,000					1.000				
\$200,001 - \$225,000					0.750				
\$225,001 - \$250,000					0.500				