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

Wholesale Borrower Paid SFR Ratesheet

Friday, November 13, 2026 7:51 AM

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	104.000	103.875	103.750	103.625
7.875	103.750	103.625	103.500	103.375
7.750	103.250	103.125	103.000	102.875
7.625	102.875	102.750	102.625	102.500
7.500	102.500	102.375	102.250	102.125
7.375	102.125	102.000	101.875	101.750
7.250	101.625	101.500	101.375	101.250
7.125	101.250	101.125	101.000	100.875
7.000	100.875	100.750	100.625	100.500
6.875	100.375	100.250	100.125	100.000
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	104.875	104.750	104.625	104.500
8.125	104.500	104.375	104.250	104.125
8.000	104.000	103.875	103.750	103.625
7.875	103.500	103.375	103.250	103.125
7.750	103.000	102.875	102.750	102.625
7.625	102.500	102.375	102.250	102.125
7.500	102.000	101.875	101.750	101.625
7.375	101.500	101.375	101.250	101.125
7.250	101.000	100.875	100.750	100.625
7.125	100.500	100.375	100.250	100.125
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	106.125	106.000	105.875	105.750
8.375	105.750	105.625	105.500	105.375
8.250	105.125	105.000	104.875	104.750
8.125	104.625	104.500	104.375	104.250
8.000	104.000	103.875	103.750	103.625
7.875	103.500	103.375	103.250	103.125
7.750	102.250	102.125	102.000	101.875
7.625	101.750	101.625	101.500	101.375
7.500	101.125	101.000	100.875	100.750
7.375	100.500	100.375	100.250	100.125
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	0.250
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
FICO 679-660 (Exception)	0.500
FICO 659-640 (Exception)	0.875
FICO <640 (Exception)	1.250
Loan Amount <$2,500,000	-0.125
Loan Amount ≥$2,500,000 - $3,499,999	0.000
Loan Amount $3,500,000 - $5,000,000	0.125
Loan Amount $5,000,001 - $10,000,000	0.250
Loan Amount $10,000,001 - $20,000,000	0.375
Loan To Value (LTV) ≤ 50%	-0.250
Cross-Collateralization	0.250
Interest Only (Max 60% LTV/CLTV) 5/6 and 7/6 only	0.125
Cash Out ≤ $500,000	0.250
Cash Out >$500,000	0.500
Condo (Condotel Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
2 Year Prepayment Penalty (Invest. Only)	**-0.125**
Axos Premier Banking Relationship	**-0.250**

Price Adjustments

Max of 2 extensions - Not to exceed original lock term

7 Day Lock Extension	0.125
15 Day Lock Extension	0.250
30 Day Lock Extension	0.500

Portfolio Wholesale Fees

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

Axos Bank Checking Account Offer

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

ARM Features

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

Information

Borrower rebate (after LPC) capped at $3,000.

Bank Statement Income LTV Max 65%
Bank Statement - Interest Only Max LTV 60%

Min. Loan Amount $500,000	**Min Rate 6.5%**

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 lessor of 1.25% or $50,000.

Max Borrower Paid Origination Fee = 2%

LTV Eligibility Matrix

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

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

Member FDIC EQUAL HOUSING LENDER

Axos Bank
www.axosbank.com

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Wholesale SFR Ratesheet Borrower Paid

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

Base Rate
8.5% @ Par (100.00)

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

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

Wholesale Borrower Paid SFR RateSheet

Friday, November 13, 2026 7:51 AM

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
8.125	100.375	100.313	100.219	100.032	99.844
8.000	100.304	100.241	100.147	99.960	99.772
7.875	100.179	100.116	100.023	99.835	99.648
7.750	100.065	100.002	99.908	99.721	99.533
7.625	99.936	99.874	99.780	99.593	99.405
7.500	99.792	99.730	99.636	99.449	99.261
7.375	99.660	99.597	99.504	99.316	99.129
7.250	99.508	99.445	99.351	99.164	98.976
7.125	99.312	99.250	99.156	98.968	98.781
7.000	99.042	98.980	98.886	98.698	98.511
6.875	98.588	98.525	98.432	98.244	98.057
6.750	98.139	98.077	97.983	97.795	97.608
6.625	97.632	97.569	97.476	97.288	97.101
6.500	97.034	96.971	96.877	96.690	96.502
6.375	96.421	96.358	96.265	96.077	95.890
6.250	95.949	95.886	95.793	95.605	95.418
6.125	95.430	95.367	95.274	95.086	94.899
6.000	94.925	94.862	94.769	94.581	94.394
5.875	94.358	94.296	94.202	94.014	93.827
5.750	93.907	93.844	93.751	93.563	93.376
5.625	93.408	93.346	93.252	93.065	92.877
5.500	93.006	92.943	92.849	92.662	92.474

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	

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

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

18-Month Base Note Rate	30-Day Lock Term
7.75	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.
Interest Reserve Required

Eligibility & Information
Maximum Loan Amount **Up to the lesser of 60% of the as-completed appraised value or 65% of total project costs, subject to underwriting; final loan amount may be less.**
Construction Related Documents: **Fully Approved Plans, Permits and Budget Must Be Provided at Registration**
Construction Period: **12, 18, 24, or 36 Months**
Minimum Loan Amount $1,000,000
Ground Up or Rehab
Residential 1-4 Family Properties Only
Primary Residence, 2nd Home, Investment
US Citizens or Permanent Resident Aliens Only
Permanent Loan - 5/6 Fixed Period ARM **Amortized over 30 years**
Rate Floor 7.75%

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Wholesale SFR Ratesheet

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12, 18, or 24 Month Investor Construction Loan

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https://thirdpartylending.axosbank.com

1 Month Term SOFR ARM (Interest Only)

18-Month Base Note Rate	
*8.149%	PAR

**SOFR (3.649% as of 9/16/26)+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.
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

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

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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
5.125	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 $5,0000,001 - $10,000,000	0.250
Loan Amount $10,0000,001 - $20,000,000	0.375
Cross-Collateralization (Wholesale Only)	0.500
Cash Out ≤ $500,000	0.250
Cash Out >$500,000	0.500
Condo (Condotel Max 50% LTV)	0.125
2 Year Prepayment Penalty (Inv Only)	**-0.125**

Eligible Income Documentation

Full Doc - 2 Year Tax Returns

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

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

ARM Features

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

Lender Paid Compensation (LPC)

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

Eligibility & Information

Minimum Loan Amount:
$1 over Conforming Loan Limit

Minimum Credit Score: 700

Minimum Note Rate = 7.25%
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	45 / 50	45 / 50	40 / 45	35 / 40
Primary Residence - Cash Out						
1 Unit	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
Condo/Co-Op	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35	25 / 30
2nd Home - Purchase						
1 Unit	50 / 55	50 / 55	50 /55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	45 / 50	45 / 50	45 / 50	40 / 45	35 /40	30 / 35
2nd Home - Refinance (Rate/Term)						
1 Unit	50 / 55	50 / 55	50 /55	45 / 50	40 / 45	35 / 40
Condo/Co-Op	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
2nd Home - Refinance (Cash Out)						
1 Unit	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
Condo/Co-Op	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35	25 / 30
Investment - Purchase						
1 Unit	45 / 50	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40
Condo/Co-Op	40 / 45	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35
Investment - Refinance (Rate/Term)						
1 Unit	45 / 50	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40
Condo/Co-Op	40 / 45	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35
Investment - Refinance (Cash Out)						
1 Unit	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40	30 / 35
Condo/Co-Op	40 / 45	40 / 45	40 / 45	35 / 40	30 / 35	25 / 30

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

Wholesale Borrower Paid SFR Ratesheet

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

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

5/6 FN SOFR ARM

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

7/6 FN SOFR ARM

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

10/6 FN SOFR ARM

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

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

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

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

Foreign National

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

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

https://travel.state.gov/content/travel/en/us-visas/tourismvisit/visa-waiver-program.html

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

ARM Features

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

Information

Borrower rebate (after LPC) capped at $3,000.

Minimum Loan Amount $500,000

Minimum Rate 7.875%

Interest Only - Not Allowed

Power of Attorney - Not Allowed

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

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

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

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

Valid SSN or ITIN required on URLA

LTV Eligibility Matrix

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

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Member FDIC EQUAL HOUSING LENDER

Wholesale Borrower Paid SFR Ratesheet

Friday, November 13, 2026 7:51 AM

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

Express Full Doc

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
10.250	106.359	106.209	106.059
10.125	106.234	106.084	105.934
10.000	106.109	105.959	105.809
9.875	105.984	105.834	105.684
9.750	105.859	105.709	105.559
9.625	105.734	105.584	105.434
9.490	105.515	105.365	105.215
9.375	105.265	105.115	104.965
9.250	105.015	104.865	104.715
9.125	104.750	104.600	104.450
8.990	104.468	104.318	104.168
8.875	104.171	104.021	103.871
8.750	103.859	103.709	103.559
8.625	103.546	103.396	103.246
8.490	103.234	103.084	102.934
8.375	102.921	102.771	102.621
8.250	102.578	102.428	102.278
8.125	102.203	102.053	101.903
7.990	101.796	101.646	101.496
7.875	101.390	101.240	101.090
7.750	100.953	100.803	100.653
7.625	100.390	100.240	100.090
7.490	99.765	99.615	99.465
7.375	99.078	98.928	98.778
7.250	98.328	98.178	98.028
7.125	97.578	97.428	97.278
6.990	96.828	96.678	96.528

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	$125,000
	Max Loan Amount	$3,000,000
	<$150,000	Max LTV/CLTV 80%
	>$1.5M - $2.0M	Max LTV/CLTV 85%
	>$2.0M - $2.5M	Max LTV/CLTV 80%
	>$2.5M	Max LTV/CLTV 75%
	>$2.0M	Min FICO 680
Reserve Requirement	<$1M	3 Months
	≥$1M - $1.5M	6 Months
	>$1.5M	9 Months
Rate & Term Refi	≤65% LTV	No Minimum Reserves
Interest Only	Min FICO	660
	≤ $2.0M	Max LTV 80%
	>$2.0M - ≤$2.5M	Max LTV 75%
	>$2.5M	Max LTV 70%
Cash-Out	Max Cash-Out on LTV >65%	$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Max LTV	80%
	Minimum FICO	660
	Interest Only	Eligible
DTI	Max DTI	50%
	FTHB Max DTI	45%
	DTI >45%	Max LTV 80%
Investment	Max LTV	80%
	>75% LTV Min FICO	700
	Baltimore City, MD & Philadelphia, PA	Not Eligible
Second Home	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mortgage DQ	1x30x12
	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
Residual Income	Monthly Minimum	$1,500

Lender Paid (LPC)

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

Borrower Paid

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

Wholesale Fee

Wholesale Lender Fee	$1,695

Lock Extensions

Max of 2 extensions - Not to exceed original lock term

7 Days	0.125
15 Days	0.250
30 Days	0.500

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

No Pre-Payment Penalty

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

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

Loan Level Price Adjustments

	LTV/CLTV Range								
	FICO	**≤50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**
FICO / LTV LLPAs	760+	1.250	1.250	1.125	0.875	0.625	0.250	-0.125	-1.875
	740 – 759	1.125	1.125	1.000	0.875	0.625	0.000	-0.250	-2.625
	720 – 739	0.875	0.875	0.625	0.500	0.250	-0.125	-0.750	-4.125
	700 – 719	0.625	0.625	0.500	0.250	-0.125	-0.375	-1.250	
	680 – 699	0.375	0.000	-0.250	-0.750	-1.125	-2.500	-3.125	
	660 – 679	-0.125	-0.250	-0.750	-1.125	-1.875			
Loan Size LLPAs	≥$125K - < $150K	-3.875	-3.875	-3.875	-3.875	-4.125	-4.125	-4.125	
	≥$150K - ≤ $200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625
	>$200K - ≤ $250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
	>$250K - ≤ $350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>$350K - ≤ $500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>$500K - ≤ $1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>$1.0M - ≤ $1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>$1.5M - ≤ $2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	-0.125
	>$2.0M - ≤ $2.5M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.625	
	>$2.5M - ≤ $3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125		
Loan Type LLPAs	12 Month Full-Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	
	Cash-Out w/ < 700	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500		
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	Investor	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	
	DTI >45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000
Pre-Payment Penalty LLPAs Investor Only	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	3 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	1 year PPP	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	

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Express Alt Doc

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
10.250	106.796	106.646	106.496
10.125	106.671	106.521	106.371
10.000	106.546	106.396	106.246
9.875	106.421	106.271	106.121
9.750	106.296	106.146	105.996
9.625	106.171	106.021	105.871
9.490	105.953	105.803	105.653
9.375	105.703	105.553	105.403
9.250	105.453	105.303	105.153
9.125	105.203	105.053	104.903
8.990	104.921	104.771	104.621
8.875	104.625	104.475	104.325
8.750	104.328	104.178	104.028
8.625	104.015	103.865	103.715
8.490	103.703	103.553	103.403
8.375	103.390	103.240	103.090
8.250	103.078	102.928	102.778
8.125	102.671	102.521	102.371
7.990	102.234	102.084	101.934
7.875	101.796	101.646	101.496
7.750	101.328	101.178	101.028
7.625	100.765	100.615	100.465
7.490	100.140	99.990	99.840
7.375	99.453	99.303	99.153
7.250	98.703	98.553	98.403
7.125	97.953	97.803	97.653
6.990	97.203	97.053	96.903

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	$125,000
	Max Loan Amount	$3,000,000
	<$150,000	Max 80% LTV
	>$1.5M - <$2.0M	Max LTV/CLTV 85%
	≥$2.0M - ≤$2.5M	Max LTV/CLTV 80%
	>$2.5M	Max LTV/CLTV 75%
	>$2.0M	Minimum FICO 680
Reserve Requirements	<$1M	3 Months
	≥$1M - ≤$1.5M	6 Months
	>$1.5M	9 Months
Rate & Term Refi	≤65% LTV	No Minimum Reserves
Interest Only	Minimum FICO	660
	≤ $2.0M	Max LTV 80%
	>$2.0M - ≤$2.5M	Max LTV 75%
	>$2.5M	Max LTV 70%
Cash-Out	Max Cash-Out on LTV >65%	$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Max LTV	80%
	Minimum FICO	660
	Interest Only	Eligible
DTI	Max DTI	50%
	FTHB Max DTI	45%
	DTI>45%	Max LTV 80%
Investment	Max LTV	80%
	>75% LTV Min FICO	700
	Baltimore City, MD & Philadelphia, PA	Not Eligible
Second Home	Max LTV	80%
Asset Utilization	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mortgage DQ	1x30x12
	Mtg DQ or Credit Event	Max 80% LTV
	WVOE Mtg DQ 24 Month	0x30x24
Property Type	Condo (Warrantable)	Max LTV 85%
	2-4 Unit	Max LTV 80%
WVOE	Occupancy	Primary Only
	Minimum FICO	680
	Max LTV ≥720 FICO	80% P/R&T, 70% CO/FTHB
	Max LTV <720 FICO	75% P/R&T, 70% CO/FTHB
	Assets	No Gift Funds Allowed
P&L Only (12&24Mo)	FICO <720	Max LTV 75%
	Max LTV	80%
Residual Income	Monthly Minimum	$1,500

Lender Paid (LPC)

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

Borrower Paid

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

Wholesale Fee	
Wholesale Lender Fee	$1,695

Lock Extensions

Max of 2 extensions - Not to exceed original lock term

7 Days	0.125
15 Days	0.250
30 Days	0.500

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

Program Options

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

No Pre-Payment Penalty

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

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

Loan Level Price Adjustments

	LTV/CLTV Range								
	FICO	**≤50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**
FICO / LTV LLPAs	760+	1.250	1.250	1.125	0.875	0.625	0.250	-0.125	-1.875
	740 – 759	1.125	1.125	1.000	0.750	0.500	0.000	-0.375	-2.625
	720 – 739	0.875	0.875	0.625	0.500	0.250	-0.500	-1.125	-4.125
	700 – 719	0.750	0.750	0.625	0.375	-0.125	-0.750	-1.375	
	680 – 699	0.375	0.000	-0.250	-0.750	-1.125	-2.500	-3.125	
	660 – 679	-0.250	-0.375	-0.625	-1.000	-1.750			
Loan Size LLPAs	≥$125K - < $150K	-3.875	-3.875	-3.875	-3.875	-4.125	-4.125	-4.125	
	≥$150K - ≤ $200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625
	>$200K - ≤ $250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
	>$250K - ≤ $350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>$350K - ≤ $500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>$500K - ≤ $1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>$1.0M - ≤ $1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>$1.5M - ≤ $2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	-0.125
	>$2.0M - ≤ $2.5M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.625	
	>$2.5M - ≤ $3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125		
Loan Type LLPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250
	24 Month CPA P&L	-1.875	-1.875	-1.875	-2.000	-2.000	-2.625	-3.250	
	12 Month CPA P&L	-2.250	-2.250	-2.250	-2.375	-2.375	-3.000	-3.875	
	Asset Utilization/Depletion	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	
	Cash-Out w/ < 700	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500		
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	Investor	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	
	DTI >45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000
Pre-Payment Penalty LLPAs Investor Only	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	3 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	1 year PPP	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	

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Member FDIC EQUAL HOUSING LENDER

Wholesale Borrower Paid SFR Ratesheet

Friday, November 13, 2026 7:51 AM

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

Express DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.750	106.265	106.115	105.965
9.625	106.140	105.990	105.840
9.490	106.015	105.865	105.715
9.375	105.890	105.740	105.590
9.250	105.765	105.615	105.465
9.125	105.640	105.490	105.340
8.990	105.515	105.365	105.215
8.875	105.328	105.178	105.028
8.750	105.140	104.990	104.840
8.625	104.921	104.771	104.621
8.490	104.703	104.553	104.403
8.375	104.484	104.334	104.184
8.250	104.234	104.084	103.934
8.125	103.796	103.646	103.496
7.990	103.296	103.146	102.996
7.875	102.765	102.615	102.465
7.750	102.203	102.053	101.903
7.625	101.515	101.365	101.215
7.490	100.703	100.553	100.403
7.375	99.828	99.678	99.528
7.250	98.890	98.740	98.590
7.125	97.953	97.803	97.653
6.990	97.015	96.865	96.715

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	$100,000
	Max Loan Amount	$3,000,000
	<$150,000	Max LTV/CLTV 75%
	>$1.5M - ≤$2.0M	Max LTV/CLTV 75%
	>$2.0M	Max LTV/CLTV 70%
	>$1.5M	Min 700 FICO
Reserve Requirement	<$1M	3 Months
	≥$1M - ≤$1.5M	6 Months
	>$1.5M	9 Months
Rate & Term Refi	≤65% LTV	No Minimum Reserves
Interest Only	Minimum FICO	700
	Maximum Loan Amount	$3,000,000
	Maximum LTV	80%
Cash-Out	Max Cash-Out on LTV >65%	$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Loan Amount >$1.5M	Max LTV 65%
	Loan Amount >$1.5M	700
	Interest Only	Eligible
DSCR <1.0	Minimum DSCR	0.800
	Minimum FICO	720
	Max LTV	75%
	Max LTV Cash Out	70%
	Max Loan Amount	$1,500,000
	Interest Only	Not Eligible
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30x12
	Mtg DQ 1x30x12 or Credit Event	Max LTV 75%
Property Type	Condo (Warrantable)	Max LTV 80%
	2-4 Unit	Max LTV 80%
First Time Investor	Max LTV	75%
	Min Reserves	12
	Min DSCR	1.00
Short Term Rents	DSCR Calc'd Using STR	Reduce Max LTV by 5%

Lender Paid (LPC)

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

Borrower Paid

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

Wholesale Fee

Wholesale Lender Fee	$1,695

Lock Extensions

Max of 2 extensions - Not to exceed original lock term

7 Days	0.125
15 Days	0.250
30 Days	0.500

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

No Pre-Payment Penalty

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

Geographic Restriction

Properties located in Baltimore City, MD and Philadelphia, PA are not eligible.

Loan Level Price Adjustments

	LTV/CLTV Range								
	FICO	**≤50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**
FICO / LTV LLPAs	760+	1.875	1.625	1.500	1.375	0.875	0.250	-0.875	
	740 – 759	1.625	1.375	1.250	1.125	0.625	-0.125	-1.375	
	720 – 739	1.125	0.750	0.625	0.500	0.250	-0.375	-2.125	
	700 – 719	0.750	0.500	0.125	-0.125	-0.500	-1.250	-3.125	
	680 – 699	0.000	0.000	-0.250	-0.750	-1.250			
Loan Size LLPAs	≥$125K - < $150K	-3.875	-3.875	-3.875	-3.875	-4.125	-4.125		
	≥$150K - ≤ $200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625
	>$200K - ≤ $250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
	>$250K - ≤ $350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>$350K - ≤ $500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>$500K - ≤ $1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>$1.0M - ≤ $1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>$1.5M - ≤ $2.0M	0.125	0.125	0.125	0.125	0.125	-0.125		
	>$2.0M - ≤ $2.5M	0.125	0.125	-0.125	-0.375	-0.625			
	>$2.5M - ≤ $3.0M	0.125	0.125	-0.125	-0.375	-0.625			
Loan Type LLPAs	DCSR ≥1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.000	
	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000		
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000		
	Condo	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-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		
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.000	
Pre-Payment Penalty LLPAs Investor Only	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	1 year PPP	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	No PPP	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	

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Member FDIC

Wholesale Borrower Paid SFR Ratesheet

Friday, November 13, 2026 7:51 AM

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

Expanded Prime

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	105.802	105.652	105.502
9.125	105.521	105.371	105.221
9.000	105.240	105.090	104.940
8.875	104.927	104.777	104.627
8.750	104.615	104.465	104.315
8.625	104.302	104.152	104.002
8.500	103.927	103.777	103.627
8.375	103.552	103.402	103.252
8.250	103.115	102.965	102.815
8.125	102.677	102.527	102.377
8.000	102.240	102.090	101.940
7.875	101.740	101.590	101.440
7.750	101.209	101.059	100.909
7.625	100.646	100.496	100.346
7.500	100.052	99.902	99.752
7.375	99.427	99.277	99.127
7.250	98.802	98.652	98.502
7.125	98.115	97.965	97.815
7.000	97.427	97.277	97.127
6.875	96.677	96.527	96.377
6.750	95.896	95.746	95.596
6.625	95.084	94.934	94.784
6.500	94.271	94.121	93.971
6.375	93.521	93.371	93.221
6.250	92.771	92.621	92.471
6.125	92.021	91.871	91.721
6.000	91.271	91.121	90.971
5.875	90.521	90.371	90.221
5.750	89.771	89.621	89.471
5.625	89.021	88.871	88.721
5.500	88.271	88.121	87.971

Minimum Final Price 98.00

Product Information

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

Lender Paid (LPC)

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

Borrower Paid

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

Wholesale Fee

Wholesale Lender Fee	$1,695

Lock Extensions

Max of 2 extensions - Not to exceed original lock term

7 Days	0.125
15 Days	0.250
30 Days	0.500

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

Loan Level Price Adjustments

		LTV/CLTV Range								
	FICO	**≤50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-90**
Full Doc	≥780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 – 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 – 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 – 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	
	700 – 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	
	680 – 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250		
	660 – 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375		
Alt Doc	≥780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
	760 – 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 – 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 – 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	
	700 – 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	
	680 – 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000		
	660 – 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625		
Loan Size LLPAs	≥$150K - ≤ $200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.875	-2.875	-3.625	-4.125
	>$200K - ≤ $250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.125	-2.125	-2.875	-3.375
	>$250K - ≤ $350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>$350K - ≤ $500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>$500K - ≤ $1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>$1.0M - ≤ $1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>$1.5M - ≤ $2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>$2.0M - ≤ $2.5M	0.375	0.375	0.250	0.125	0.000	-0.125	-0.250		
	>$2.5M - ≤ $3.0M	0.375	0.250	0.125	0.000	-0.125	-0.250			
	>$3.0M - ≤ $3.5M	0.125	0.125	-0.125	-0.250					
Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500		
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	Cash-Out	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500		
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property Type LLPAs	Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	
	Florida Condo	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-0.875	-1.250	
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
	Florida	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.750
Full Doc LLPAs	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125
Alt Doc LLPAs	12 Mo. Bank State.	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750		
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000		
Pre-Payment Penalty LLPAs Investor Only	5 Year PPP	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750
	4 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250
	3 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	2 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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

Expanded Non-QM / Flex Non-QM

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	104.552	104.402	104.252
9.125	104.271	104.121	103.971
9.000	103.990	103.840	103.690
8.875	103.677	103.527	103.377
8.750	103.365	103.215	103.065
8.625	103.052	102.902	102.752
8.500	102.677	102.527	102.377
8.375	102.302	102.152	102.002
8.250	101.865	101.715	101.565
8.125	101.427	101.277	101.127
8.000	100.990	100.840	100.690
7.875	100.490	100.340	100.190
7.750	99.959	99.809	99.659
7.625	99.396	99.246	99.096
7.500	98.802	98.652	98.502
7.375	98.177	98.027	97.877
7.250	97.552	97.402	97.252
7.125	96.865	96.715	96.565
7.000	96.177	96.027	95.877
6.875	95.427	95.277	95.127
6.750	94.646	94.496	94.346
6.625	93.834	93.684	93.534
6.500	93.021	92.871	92.721
6.375	92.271	92.121	91.971
6.250	91.521	91.371	91.221
6.125	90.771	90.621	90.471
6.000	90.021	89.871	89.721
5.875	89.271	89.121	88.971
5.750	88.521	88.371	88.221
5.625	87.771	87.621	87.471
5.500	87.021	86.871	86.721

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.

Loan Level Price Adjustments

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

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Member FDIC EQUAL HOUSING LENDER

Wholesale Borrower Paid SFR Ratesheet

Friday, November 13, 2026 7:51 AM

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

Expanded DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	108.092	107.942	107.792
9.125	107.717	107.567	107.417
9.000	107.342	107.192	107.042
8.875	106.904	106.754	106.604
8.750	106.467	106.317	106.167
8.625	106.029	105.879	105.729
8.500	105.592	105.442	105.292
8.375	105.154	105.004	104.854
8.250	104.654	104.504	104.354
8.125	104.154	104.004	103.854
8.000	103.623	103.473	103.323
7.875	103.061	102.911	102.761
7.750	102.467	102.317	102.167
7.625	101.873	101.723	101.573
7.500	101.186	101.036	100.886
7.375	100.498	100.348	100.198
7.250	99.811	99.661	99.511
7.125	99.092	98.942	98.792
7.000	98.342	98.192	98.042
6.875	97.592	97.442	97.292
6.750	96.842	96.692	96.542
6.625	96.029	95.879	95.729
6.500	95.154	95.004	94.854
6.375	94.279	94.129	93.979
6.250	93.404	93.254	93.104
6.125	92.592	92.442	92.292
6.000	91.779	91.629	91.479
5.875	90.967	90.817	90.667
5.750	90.154	90.004	89.854
5.625	89.342	89.192	89.042
5.500	88.529	88.379	88.229

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	
	Cash-Out Used as Reserves	Allowable	
Property Type	2-4 Unit & Warrantable Condo	Max 75% LTV/CLTV/HCLTV	
		$2.0M-$2.5M: Max 65% LTV/CLTV/HCLTV	
		>$2.5M-$3.0M: Max 60% LTV/CTLV/HCTLV	
	Rural Properties	Not Eligible	
	Declining Markets	5% LTV Reduction	
Borrower Eligibility	Permanent Resident Alien	Eligible, No Restrictions	
	Non-Permanent Resident Alien	Max 75% LTV/CLTV/HCLTV No Cash-Out Max $2.0mm Loan Amount	
Cash-Out Requirements	Max Loan Amount	$2.0M	
	LTV >60%	$500K (Max Cash-Out)	
	LTV ≤60%$	Unlimited Cash-Out	

Lender Paid (LPC)

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

Borrower Paid

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

Wholesale Fee

Wholesale Lender Fee	$1,695

Lock Extensions

Max of 2 extensions
Not to exceed original lock term

7 Days	0.125
15 Days	0.250
30 Days	0.500

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

Loan Level Price Adjustments

		LTV/CLTV Range						
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	≥780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
	760 – 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 – 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
	720 – 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
	700 – 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 – 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
	660 – 679	-0.125	-0.500	-1.000	-2.250	-3.375		
Loan Size LLPAs	≥$150K - ≤ $200K	-2.625	-2.625	-2.625	-2.625	-2.625	-3.000	-3.125
	>$200K - ≤ $250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.250	-2.375
	>$250K - ≤ $350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>$350K - ≤ $500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>$500K - ≤ $1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>$1.0M - ≤ $1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>$1.5M - ≤ $2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>$2.0M - ≤ $2.5M	0.000	0.000	0.000	-0.125	-0.375		
	>$2.5M - ≤ $3.0M	-0.125	-0.125	-0.375	-0.500			
DSCR	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25+	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event LLPAs	FC/SS/DIL/BK7 36 - 47	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
Loan Type LLPAs	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	R&T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash Out	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Condo	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo	0.000	-0.125	-0.250	-0.500	-0.750	-0.875	
	Multi-Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Florida	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500
Pre-Payment Penalty LLPAs Investor Only	5 Year PPP	1.750	1.750	1.750	1.750	1.750	1.750	1.750
	4 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250
	3 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	2 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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Member FDIC EQUAL HOUSING LENDER

Wholesale Borrower Paid SFR Ratesheet

Friday, November 13, 2026 7:51 AM

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

Closed End Second

	Fixed 10	Fixed 15	Fixed 20	Fixed 30
Rate	30 Day	30 Day	30 Day	30 Day
13.625	109.625	109.625	109.625	109.625
13.500	109.375	109.375	109.375	109.375
13.375	109.125	109.125	109.125	109.125
13.250	108.875	108.875	108.875	108.875
13.125	108.625	108.625	108.625	108.625
13.000	108.375	108.375	108.375	108.375
12.875	108.125	108.125	108.125	108.125
12.750	107.875	107.875	107.875	107.875
12.625	107.625	107.625	107.625	107.625
12.500	107.375	107.375	107.375	107.375
12.375	107.125	107.125	107.125	107.125
12.250	106.875	106.875	106.875	106.875
12.125	106.625	106.625	106.625	106.625
12.000	106.375	106.375	106.375	106.375
11.875	106.125	106.125	106.125	106.125
11.750	105.875	105.875	105.875	105.875
11.625	105.625	105.625	105.625	105.625
11.500	105.375	105.375	105.375	105.375
11.375	105.125	105.125	105.125	105.125
11.250	104.875	104.875	104.875	104.875
11.125	104.625	104.625	104.625	104.625
11.000	104.375	104.375	104.375	104.375
10.875	104.125	104.125	104.125	104.125
10.750	103.875	103.875	103.875	103.875
10.625	103.625	103.625	103.625	103.625
10.500	103.375	103.375	103.375	103.375
10.375	103.125	103.125	103.125	103.125
10.250	102.875	102.875	102.875	102.875
10.125	102.625	102.625	102.625	102.625
10.000	102.375	102.375	102.375	102.375
9.875	102.125	102.125	102.125	102.125
9.750	101.875	101.875	101.875	101.875
9.625	101.500	101.500	101.500	101.500
9.500	101.125	101.125	101.125	101.125
9.375	100.750	100.750	100.750	100.750
9.250	100.375	100.375	100.375	100.375
9.125	99.875	99.875	99.875	99.875
9.000	99.375	99.375	99.375	99.375
8.875	98.875	98.875	98.875	98.875
8.750	98.375	98.375	98.375	98.375
8.625	98.000	97.875	97.875	97.875

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

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

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

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

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

Loan Level Price Adjustments

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

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

Member FDIC EQUAL HOUSING LENDER

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

WHOLESALE BORROWER PAID

Friday, November 13, 2026 7:51 AM

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

CONFORMING / CONVENTIONAL (DU)

30 & 25 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	103.529	103.404	103.279	103.154
8.500	103.315	103.190	103.065	102.940
8.375	102.979	102.854	102.729	102.604
8.250	102.800	102.675	102.550	102.425
8.125	102.588	102.463	102.338	102.213
8.000	102.328	102.203	102.078	101.953
7.875	102.037	101.912	101.787	101.662
7.750	101.708	101.583	101.458	101.333
7.625	101.739	101.614	101.489	101.364
7.500	101.395	101.270	101.145	101.020
7.375	101.019	100.894	100.769	100.644
7.250	100.609	100.484	100.359	100.234
7.125	100.187	100.062	99.937	99.812
7.000	99.763	99.638	99.513	99.388
6.875	99.378	99.253	99.128	99.003
6.750	98.877	98.752	98.627	98.502
6.625	98.317	98.192	98.067	97.942
6.500	97.714	97.589	97.464	97.339
6.375	97.107	96.982	96.857	96.732
6.250	96.508	96.383	96.258	96.133
6.125	95.877	95.752	95.627	95.502
6.000	95.254	95.129	95.004	94.879
5.875	94.506	94.381	94.256	94.131
5.750	93.840	93.715	93.590	93.465
5.625	93.152	93.027	92.902	92.777

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.375	104.080	103.955	103.830	103.705
8.250	103.807	103.682	103.557	103.432
8.125	103.597	103.472	103.347	103.222
8.000	103.316	103.191	103.066	102.941
7.875	103.002	102.877	102.752	102.627
7.750	102.660	102.535	102.410	102.285
7.625	102.452	102.327	102.202	102.077
7.500	102.096	101.971	101.846	101.721
7.375	101.733	101.608	101.483	101.358
7.250	101.342	101.217	101.092	100.967
7.125	101.354	101.229	101.104	100.979
7.000	100.958	100.833	100.708	100.583
6.875	100.547	100.422	100.297	100.172
6.750	100.090	99.965	99.840	99.715
6.625	99.841	99.716	99.591	99.466
6.500	99.375	99.250	99.125	99.000
6.375	98.862	98.737	98.612	98.487
6.250	98.324	98.199	98.074	97.949
6.125	97.764	97.639	97.514	97.389
6.000	97.178	97.053	96.928	96.803
5.875	96.581	96.456	96.331	96.206
5.750	95.972	95.847	95.722	95.597
5.625	95.279	95.154	95.029	94.904
5.500	94.668	94.543	94.418	94.293
5.375	94.120	93.995	93.870	93.745

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	102.390	102.265	102.140	102.015
7.500	102.171	102.046	101.921	101.796
7.375	101.924	101.799	101.674	101.549
7.250	101.659	101.534	101.409	101.284
7.125	101.887	101.762	101.637	101.512
7.000	101.621	101.496	101.371	101.246
6.875	101.326	101.201	101.076	100.951
6.750	101.025	100.900	100.775	100.650
6.625	100.711	100.586	100.461	100.336
6.500	100.391	100.266	100.141	100.016
6.375	100.092	99.967	99.842	99.717
6.250	99.772	99.647	99.522	99.397
6.125	99.425	99.300	99.175	99.050
6.000	99.041	98.916	98.791	98.666
5.875	98.636	98.511	98.386	98.261
5.750	98.212	98.087	97.962	97.837
5.625	97.682	97.557	97.432	97.307
5.500	97.256	97.131	97.006	96.881
5.375	96.825	96.700	96.575	96.450
5.250	96.388	96.263	96.138	96.013
5.125	95.675	95.550	95.425	95.300
5.000	95.239	95.114	94.989	94.864
4.875	94.795	94.670	94.545	94.420
4.750	94.347	94.222	94.097	93.972
4.625	93.729	93.604	93.479	93.354

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	100.352	100.227	100.102	99.977
8.500	100.185	100.060	99.935	99.810
8.375	99.996	99.871	99.746	99.621
8.250	99.871	99.746	99.621	99.496
8.125	100.379	100.254	100.129	100.004
8.000	100.143	100.018	99.893	99.768
7.875	99.871	99.746	99.621	99.496
7.750	99.561	99.436	99.311	99.186
7.625	100.452	100.327	100.202	100.077
7.500	100.142	100.017	99.892	99.767
7.375	99.786	99.661	99.536	99.411
7.250	99.388	99.263	99.138	99.013
7.125	99.293	99.168	99.043	98.918
7.000	98.882	98.757	98.632	98.507
6.875	98.460	98.335	98.210	98.085
6.750	97.980	97.855	97.730	97.605
6.625	97.844	97.719	97.594	97.469
6.500	97.347	97.222	97.097	96.972
6.375	96.753	96.628	96.503	96.378
6.250	96.163	96.038	95.913	95.788
6.125	95.530	95.405	95.280	95.155
6.000	94.854	94.729	94.604	94.479
5.875	94.110	93.985	93.860	93.735
5.750	93.389	93.264	93.139	93.014
5.625	91.340	91.215	91.090	90.965

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	99.821	99.696	99.571	99.446
7.500	99.665	99.540	99.415	99.290
7.375	99.483	99.358	99.233	99.108
7.250	99.277	99.152	99.027	98.902
7.125	99.552	99.427	99.302	99.177
7.000	99.346	99.221	99.096	98.971
6.875	99.094	98.969	98.844	98.719
6.750	98.832	98.707	98.582	98.457
6.625	98.733	98.608	98.483	98.358
6.500	98.471	98.346	98.221	98.096
6.375	98.215	98.090	97.965	97.840
6.250	97.917	97.792	97.667	97.542
6.125	97.804	97.679	97.554	97.429
6.000	97.504	97.379	97.254	97.129
5.875	97.163	97.038	96.913	96.788
5.750	96.799	96.674	96.549	96.424
5.625	96.424	96.299	96.174	96.049
5.500	96.007	95.882	95.757	95.632
5.375	95.575	95.450	95.325	95.200
5.250	95.128	95.003	94.878	94.753
5.125	94.121	93.996	93.871	93.746
5.000	93.679	93.554	93.429	93.304
4.875	93.225	93.100	92.975	92.850
4.750	92.769	92.644	92.519	92.394
4.625	91.317	91.192	91.067	90.942

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