

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
7.750	102.500	102.375	102.250	102.125
7.625	102.250	102.125	102.000	101.875
7.500	102.000	101.875	101.750	101.625
7.375	101.750	101.625	101.500	101.375
7.250	101.500	101.375	101.250	101.125
7.125	101.250	101.125	101.000	100.875
7.000	101.000	100.875	100.750	100.625
6.875	100.750	100.625	100.500	100.375
6.750	100.500	100.375	100.250	100.125
6.625	100.250	100.125	100.000	99.875
6.500	100.000	99.875	99.750	99.625
6.375	99.875	99.750	99.625	99.500
6.250	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
8.000	102.500	102.375	102.250	102.125
7.875	102.250	102.125	102.000	101.875
7.750	102.000	101.875	101.750	101.625
7.625	101.750	101.625	101.500	101.375
7.500	101.500	101.375	101.250	101.125
7.375	101.250	101.125	101.000	100.875
7.250	101.000	100.875	100.750	100.625
7.125	100.750	100.625	100.500	100.375
7.000	100.500	100.375	100.250	100.125
6.875	100.250	100.125	100.000	99.875
6.750	100.000	99.875	99.750	99.625
6.625	99.875	99.750	99.625	99.500
6.500	99.500	99.375	99.250	99.125

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

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

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 6.25%
Non-Resident Alien (NRA) = Not Eligible	
<i>See Foreign National Program</i>	
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.	

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

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5/6 FN SOFR ARM

Base Rate	21 Day	30 Day	45 Day	60 Day
9.375	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
Axos Premier Banking Relationship	-0.250

Price Adjustments

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

Portfolio Wholesale Fees

Lender Fee	\$1,695.00
Trust/Entity Review	\$350.00
Foreign National Review	\$250.00
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 World Checking Account, maintain a balance equal to 6 months of loan payments, and sign up for auto-pay.

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

Foreign National

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

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

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

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

ARM Features

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

Information

Borrower rebate (after LPC) capped at \$3,000.
Minimum Loan Amount \$500,000
Minimum Rate 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 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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Thursday, December 04, 2025

**Jumbo Cash-flow mAXimizer
Interest Only**

Lock Desk

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

5/6 DEF INT (Interest Only) SOFR ARM

Pay Rate	Note Rate	21 Day	30 Day	45 Day
5.000	7.500	102.000	101.875	101.750
4.875	7.375	101.750	101.625	101.500
4.750	7.250	101.500	101.375	101.250
4.625	7.125	101.250	101.125	101.000
Max Borrower Rebate (after LPC) capped at \$3,000				

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

Eligibility & Information
Minimum Loan Amount: \$1 over Conforming Loan Limit
Minimum Credit Score: 700
Minimum Note Rate = 7.125% Minimum Pay Rate = 4.625%
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

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

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	

Eligible Income Documentation
Full Doc - 2 Year Tax Returns

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

Pre-Payment Penalty (PPP)
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

Axos Bankwww.axosbank.comWholesale Sales Inquiries

Tel: 1-888-585-4869

Wholesale SFR Ratesheet Borrower Paid**Lock Desk**

Tel: 1-858-764-6597 x 1550

Email: lockdesk@axosbank.com

Lock Requests:

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

Base Rate	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 Sales Inquiries
Tel: 1-888-585-4869

Wholesale SFR Ratesheet

Thursday, December 04, 2025

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

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

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

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

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

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

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

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

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Eligibility & Information
<u>Maximum Loan Amount is Lessor Of:</u> 55% Loan-To-Value of "As Is" Appraised Value Or 60% Loan-To-Cost
50% Minimum Equity Contribution to Land
<u>Construction Related Documents:</u> Fully Approved Plans, Permits and Budget Must Be Provided at Registration
Construction Period: 12, 18, 24, or 36 Months
Minimum Loan Amount \$1,000,000
Ground Up or Rehab
Residential 1-4 Family Properties Only
Primary Residence, 2nd Home, Investment
US Citizens or Permanent Resident Aliens Only
Permanent Loan - 5/6 Fixed Period ARM Amortized over 30 years
Rate Floor 8.0%



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Wholesale SFR Ratesheet

Thursday, December 04, 2025

12, 18, or 24 Month Investor Construction Loan

Lock Desk

Tel: 1-858-764-6597 x 1550
Email: lockdesk@axosbank.com
Lock Requests:
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1 Month Term SOFR ARM (Interest Only)

18-Month Base Note Rate	
*8.824%	PAR

*SOFR (4.39% as of 9/10/25)+Margin (4.5) = Fully Indexed Rate

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

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

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

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

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

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

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



Wholesale Borrower Paid SFR RateSheet

Thursday, December 04, 2025

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
7.625	102.000	101.937	101.843	101.656	101.468
7.500	101.912	101.849	101.756	101.568	101.381
7.375	101.800	101.737	101.644	101.456	101.269
7.250	101.691	101.628	101.535	101.347	101.160
7.125	101.562	101.500	101.406	101.218	101.031
7.000	101.387	101.325	101.231	101.044	100.856
6.875	101.174	101.112	101.018	100.830	100.643
6.750	100.946	100.884	100.790	100.602	100.415
6.625	100.700	100.637	100.543	100.356	100.168
6.500	100.519	100.456	100.363	100.175	99.988
6.375	100.350	100.287	100.193	100.006	99.818
6.250	100.175	100.113	100.019	99.832	99.644
6.125	99.981	99.918	99.825	99.637	99.450
6.000	99.795	99.733	99.639	99.452	99.264
5.875	99.578	99.516	99.422	99.234	99.047
5.750	99.368	99.306	99.212	99.025	98.837
5.625	99.173	99.111	99.017	98.830	98.642
5.500	98.874	98.812	98.718	98.531	98.343
5.375	98.388	98.325	98.231	98.044	97.856
5.250	97.738	97.676	97.582	97.394	97.207
5.125	97.316	97.254	97.160	96.972	96.785
5.000	96.969	96.907	96.813	96.625	96.438

Lender Paid (LPC)

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

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

Loan Level Price Adjustments

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



Wholesale Borrower Paid SFR Ratesheet

Thursday, December 04, 2025

Express Full Doc

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30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.375	107.156	107.006	106.856
9.250	107.031	106.881	106.731
9.125	106.906	106.756	106.606
9.000	106.781	106.631	106.481
8.875	106.656	106.506	106.356
8.750	106.531	106.381	106.231
8.625	106.281	106.131	105.981
8.500	106.031	105.881	105.731
8.375	105.781	105.631	105.481
8.250	105.531	105.381	105.231
8.125	105.281	105.131	104.981
8.000	105.031	104.881	104.731
7.875	104.781	104.631	104.481
7.750	104.531	104.381	104.231
7.625	104.281	104.131	103.981
7.490	104.031	103.881	103.731
7.375	103.781	103.631	103.481
7.250	103.531	103.381	103.231
7.125	103.188	103.038	102.888
6.990	102.781	102.631	102.481
6.875	102.281	102.131	101.981
6.750	101.656	101.506	101.356
6.625	101.031	100.881	100.731
6.490	100.406	100.256	100.106
6.375	99.781	99.631	99.481
6.250	99.156	99.006	98.856
6.125	98.531	98.381	98.231

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
	>\$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
DTI	Interest Only	Eligible
	Max DTI	50%
	FTHB Max DTI	45%
	DTI >45%	Max LTV 80%
Investment	Max LTV	80%
Second Home	>75% LTV Min FICO	700
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)		UPDATE
•LPC is equal to 1.25% of the loan amount. •LPC adjustment to posted price = -1.25 •LPC is capped at the lessor of 1.25% or \$50,000. •Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000		<i>Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose loans. Business purpose (investment occupancy) remain eligible.</i>
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>		
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 / 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+	1.250	1.250	1.250	0.875	0.625	0.125	-0.125	-1.250
	740 – 759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500
	720 – 739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250
	700 – 719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	
	680 – 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	
Loan Size LLPAs	660 – 679	-0.125	-0.250	-0.750	-1.125	-1.875			
	≥\$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	
Loan Type LLPAs	>\$2.5M - ≤ \$3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125		
	12 Month Full-Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	
	Cash-Out w/ < 700	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500		
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	DTI >45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	
	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
Pre-Payment Penalty LLPAs Investor Only	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	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
	No PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	

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







Wholesale Borrower Paid SFR Ratesheet

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Express DSCR

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
8.500	107.281	107.131	106.981
8.375	107.031	106.881	106.731
8.250	106.781	106.631	106.481
8.125	106.531	106.381	106.231
8.000	106.219	106.069	105.919
7.875	105.906	105.756	105.606
7.750	105.594	105.444	105.294
7.625	105.281	105.131	104.981
7.490	104.969	104.819	104.669
7.375	104.594	104.444	104.294
7.250	104.219	104.069	103.919
7.125	103.781	103.631	103.481
6.990	103.281	103.131	102.981
6.875	102.656	102.506	102.356
6.750	102.031	101.881	101.731
6.625	101.406	101.256	101.106
6.490	100.781	100.631	100.481
6.375	100.156	100.006	99.856
6.250	99.531	99.381	99.231
6.125	98.906	98.756	98.606
5.990	98.156	98.006	97.856
5.875	97.406	97.256	97.106
5.750	96.656	96.506	96.356

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$100,000
	Max Loan Amount	\$3,000,000
	<\$150,000	Max LTV/CLTV 75%
	>\$1.5M - <\$2.0M	Max LTV/CLTV 75%
	>\$2.0M	Max LTV/CLTV 70%
Reserve Requirement	>\$2.0M	Min 700 FICO
	<\$1M	3 Months
	≥\$1M - <\$1.5M	6 Months
	>\$1.5M	9 Months
Rate & Term Refi	≤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
	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	
<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 pre-pay is none then compensation is limited to Borrower Paid only. Lender Paid compensation is available if pre-payment penalty is not "none".</u>	

Loan Level Price Adjustments

		LTV/CLTV Range							
		FICO	≤60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
FICO / LTV LLPAs	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	
	740 - 759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	
	720 - 739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	
	700 - 719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	
	≥\$125K - < \$150K	-3.875	-3.875	-3.875	-3.875	-4.125	-4.125		
Loan Size LLPAs	≥\$150K - ≤ \$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	
	>\$200K - ≤ \$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
	>\$500K - ≤ \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	>\$1.0M - ≤ \$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	>\$1.5M - ≤ \$2.0M	0.125	0.125	0.125	0.125	0.125	-0.125		
	>\$2.0M - ≤ \$2.5M	0.125	0.125	-0.125	-0.375	-0.625			
	>\$2.5M - ≤ \$3.0M	0.125	0.125	-0.125	-0.375	-0.625			
	DCSR ≥1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.000	
Loan Type LLPAs	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			
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500		
	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
Pre-Payment Penalty LLPAs <u>Investor Only</u>	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

Thursday, December 04, 2025

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
12.500	109.563	109.563	109.563	109.563
12.375	109.313	109.313	109.313	109.313
12.250	109.063	109.063	109.063	109.063
12.125	108.813	108.813	108.813	108.813
12.000	108.563	108.563	108.563	108.563
11.875	108.313	108.313	108.313	108.313
11.750	108.063	108.063	108.063	108.063
11.625	107.813	107.813	107.813	107.813
11.500	107.563	107.563	107.563	107.563
11.375	107.313	107.313	107.313	107.313
11.250	107.063	107.063	107.063	107.063
11.125	106.813	106.813	106.813	106.813
11.000	106.563	106.563	106.563	106.563
10.875	106.313	106.313	106.313	106.313
10.750	106.063	106.063	106.063	106.063
10.625	105.813	105.813	105.813	105.813
10.500	105.563	105.563	105.563	105.563
10.375	105.313	105.313	105.313	105.313
10.250	105.063	105.063	105.063	105.063
10.125	104.813	104.813	104.813	104.813
10.000	104.563	104.563	104.563	104.563
9.875	104.313	104.313	104.313	104.313
9.750	104.063	104.063	104.063	104.063
9.625	103.813	103.813	103.813	103.813
9.500	103.563	103.563	103.563	103.563
9.375	103.313	103.313	103.313	103.313
9.250	103.063	103.063	103.063	103.063
9.125	102.813	102.813	102.813	102.813
9.000	102.563	102.563	102.563	102.563
8.875	102.313	102.313	102.313	102.313
8.750	102.063	102.063	102.063	102.063
8.625	101.813	101.813	101.813	101.813
8.500	101.438	101.438	101.438	101.438
8.375	101.063	101.063	101.063	101.063
8.250	100.688	100.688	100.688	100.688
8.125	100.313	100.313	100.313	100.313
8.000	99.813	99.813	99.813	99.813
7.875	99.313	99.313	99.313	99.313
7.750	98.813	98.813	98.813	98.813
7.625	98.313	98.313	98.313	98.313
7.500	97.813	97.813	97.813	97.813

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		

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

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

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



Wholesale Borrower Paid SFR Ratesheet

Thursday, December 04, 2025

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Expanded Prime

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.250	107.657	107.507	107.357	
9.125	107.407	107.257	107.107	
9.000	107.157	107.007	106.857	
8.875	106.907	106.757	106.607	
8.750	106.657	106.507	106.357	
8.625	106.407	106.257	106.107	
8.500	106.157	106.007	105.857	
8.375	105.907	105.757	105.607	
8.250	105.657	105.507	105.357	
8.125	105.407	105.257	105.107	
8.000	105.157	105.007	104.857	
7.875	104.907	104.757	104.607	
7.750	104.657	104.507	104.357	
7.625	104.407	104.257	104.107	
7.500	104.157	104.007	103.857	
7.375	103.907	103.757	103.607	
7.250	103.657	103.507	103.357	
7.125	103.407	103.257	103.107	
7.000	103.157	103.007	102.857	
6.875	102.907	102.757	102.607	
6.750	102.657	102.507	102.357	
6.625	102.407	102.257	102.107	
6.500	102.157	102.007	101.857	
6.375	101.907	101.757	101.607	
6.250	101.657	101.507	101.357	
6.125	101.407	101.257	101.107	
6.000	101.157	101.007	100.857	
5.875	100.907	100.757	100.607	
5.750	100.657	100.507	100.357	
5.625	100.407	100.257	100.107	
5.500	100.157	100.007	99.857	

Minimum Final Price 98.00

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

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

Borrower Paid
Borrower Rebate Pricing capped at the 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>	

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	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250		
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250		
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000	
Full Doc LLPAs	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	Asset Depletion	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000		
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125	
	12 Mo. Bank State.	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125	
Alt Doc LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750			
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000			
	5 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
Pre-Payment Penalty LLPAs	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	

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Expanded Non-QM / Flex Non-QM

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.250	106.407	106.257	106.107	
9.125	106.157	106.007	105.857	
9.000	105.907	105.757	105.607	
8.875	105.657	105.507	105.357	
8.750	105.407	105.257	105.107	
8.625	105.157	105.007	104.857	
8.500	104.907	104.757	104.607	
8.375	104.657	104.507	104.357	
8.250	104.407	104.257	104.107	
8.125	104.157	104.007	103.857	
8.000	103.907	103.757	103.607	
7.875	103.625	103.475	103.325	
7.750	103.344	103.194	103.044	
7.625	103.032	102.882	102.732	
7.500	102.719	102.569	102.419	
7.375	102.344	102.194	102.044	
7.250	101.969	101.819	101.669	
7.125	101.594	101.444	101.294	
7.000	101.219	101.069	100.919	
6.875	100.782	100.632	100.482	
6.750	100.344	100.194	100.044	
6.625	99.906	99.756	99.606	
6.500	99.469	99.319	99.169	
6.375	98.969	98.819	98.669	
6.250	98.469	98.319	98.169	
6.125	97.906	97.756	97.606	
6.000	97.344	97.194	97.044	
5.875	96.719	96.569	96.419	
5.750	96.094	95.944	95.794	
5.625	95.406	95.256	95.106	
5.500	94.719	94.569	94.419	

Minimum Final Price 98.00

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

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

Loan Level Price Adjustments

	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	0.125	-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	-1.500	
	FC/SS/DIL/BK7 36-47	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250		
	FC/SS/DIL/BK7 24-35	-1.250	-1.250	-1.250	-1.250	-1.500	-1.750	-1.750	-1.750		
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000			
Loan Type LLPAs	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	
	Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750			
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875			
Property LLPAs	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750			
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000	
	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			
Pre-Payment Penalty LLPAs <u>Investor Only</u>	5 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	

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Wholesale Borrower Paid SFR Ratesheet

Thursday, December 04, 2025

Lock Desk

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

Expanded DSCR

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.250	109.315	109.165	109.015
9.125	109.065	108.915	108.765
9.000	108.815	108.665	108.515
8.875	108.565	108.415	108.265
8.750	108.315	108.165	108.015
8.625	108.065	107.915	107.765
8.500	107.815	107.665	107.515
8.375	107.565	107.415	107.265
8.250	107.315	107.165	107.015
8.125	107.034	106.884	106.734
8.000	106.721	106.571	106.421
7.875	106.409	106.259	106.109
7.750	106.096	105.946	105.796
7.625	105.784	105.634	105.484
7.500	105.409	105.259	105.109
7.375	105.034	104.884	104.734
7.250	104.596	104.446	104.296
7.125	104.159	104.009	103.859
7.000	103.659	103.509	103.359
6.875	103.159	103.009	102.859
6.750	102.596	102.446	102.296
6.625	102.034	101.884	101.734
6.500	101.409	101.259	101.109
6.375	100.784	100.634	100.484
6.250	100.096	99.946	99.796
6.125	99.408	99.258	99.108
6.000	98.721	98.571	98.421
5.875	97.971	97.821	97.671
5.750	97.221	97.071	96.921
5.625	96.471	96.321	96.171
5.500	95.721	95.571	95.421

Minimum Final Price 98.00

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

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

Wholesale Fee
Wholesale Lender Fee
\$1,695

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

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30 & 25 YEAR FIXED					
Rate	15 Day	30 Day	45 Day	60 Day	
8.625	105.354	105.229	105.104	104.979	
8.500	105.175	105.050	104.925	104.800	
8.375	104.992	104.867	104.742	104.617	
8.250	104.807	104.682	104.557	104.432	
8.125	104.951	104.826	104.701	104.576	
8.000	104.761	104.636	104.511	104.386	
7.875	104.557	104.432	104.307	104.182	
7.750	104.339	104.214	104.089	103.964	
7.625	104.413	104.288	104.163	104.038	
7.500	104.239	104.114	103.989	103.864	
7.375	104.100	103.975	103.850	103.725	
7.250	103.827	103.702	103.577	103.452	
7.125	103.678	103.553	103.428	103.303	
7.000	103.393	103.268	103.143	103.018	
6.875	103.072	102.947	102.822	102.697	
6.750	102.726	102.601	102.476	102.351	
6.625	102.589	102.464	102.339	102.214	
6.500	102.239	102.114	101.989	101.864	
6.375	101.837	101.712	101.587	101.462	
6.250	101.399	101.274	101.149	101.024	
6.125	101.425	101.300	101.175	101.050	
6.000	100.983	100.858	100.733	100.608	
5.875	100.486	100.361	100.236	100.111	
5.750	99.955	99.830	99.705	99.580	
5.625	99.608	99.483	99.358	99.233	

20 YEAR FIXED					
Rate	15 Day	30 Day	45 Day	60 Day	
8.625	105.601	105.476	105.351	105.226	
8.500	105.378	105.253	105.128	105.003	
8.375	105.486	105.361	105.236	105.111	
8.250	105.288	105.163	105.038	104.913	
8.125	105.326	105.201	105.076	104.951	
8.000	105.132	105.007	104.882	104.757	
7.875	104.927	104.802	104.677	104.552	
7.750	104.703	104.578	104.453	104.328	
7.625	104.462	104.337	104.212	104.087	
7.500	104.203	104.078	103.953	103.828	
7.375	103.919	103.794	103.669	103.544	
7.250	103.610	103.485	103.360	103.235	
7.125	103.494	103.369	103.244	103.119	
7.000	103.225	103.100	102.975	102.850	
6.875	102.933	102.808	102.683	102.558	
6.750	102.596	102.471	102.346	102.221	
6.625	102.778	102.653	102.528	102.403	
6.500	102.452	102.327	102.202	102.077	
6.375	102.085	101.960	101.835	101.710	
6.250	101.677	101.552	101.427	101.302	
6.125	101.845	101.720	101.595	101.470	
6.000	101.432	101.307	101.182	101.057	
5.875	100.984	100.859	100.734	100.609	
5.750	100.498	100.373	100.248	100.123	
5.625	100.548	100.423	100.298	100.173	

15 & 10 YEAR FIXED					
Rate	15 Day	30 Day	45 Day	60 Day	
7.625	104.343	104.218	104.093	103.968	
7.500	104.171	104.046	103.921	103.796	
7.375	103.994	103.869	103.744	103.619	
7.250	103.807	103.682	103.557	103.432	
7.125	104.041	103.916	103.791	103.666	
7.000	103.858	103.733	103.608	103.483	
6.875	103.662	103.537	103.412	103.287	
6.750	103.456	103.331	103.206	103.081	
6.625	103.238	103.113	102.988	102.863	
6.500	103.006	102.881	102.756	102.631	
6.375	102.766	102.641	102.516	102.391	
6.250	102.502	102.377	102.252	102.127	
6.125	102.212	102.087	101.962	101.837	
6.000	101.924	101.799	101.674	101.549	
5.875	101.646	101.521	101.396	101.271	
5.750	101.357	101.232	101.107	100.982	
5.625	101.144	101.019	100.894	100.769	
5.500	100.852	100.727	100.602	100.477	
5.375	100.551	100.426	100.301	100.176	
5.250	100.229	100.104	99.979	99.854	
5.125	99.933	99.808	99.683	99.558	
5.000	99.605	99.480	99.355	99.230	
4.875	99.249	99.124	98.999	98.874	
4.750	98.874	98.749	98.624	98.499	
4.625	98.688	98.563	98.438	98.313	

30 YEAR FIXED - HB					
Rate	15 Day	30 Day	45 Day	60 Day	
8.625	101.900	101.775	101.650	101.525	
8.500	101.766	101.641	101.516	101.391	
8.375	101.641	101.516	101.391	101.266	
8.250	101.512	101.387	101.262	101.137	
8.125	102.100	101.975	101.850	101.725	
8.000	101.969	101.844	101.719	101.594	
7.875	101.828	101.703	101.578	101.453	
7.750	101.667	101.542	101.417	101.292	
7.625	102.015	101.890	101.765	101.640	
7.500	101.899	101.774	101.649	101.524	
7.375	101.828	101.703	101.578	101.453	
7.250	101.613	101.488	101.363	101.238	
7.125	103.023	102.898	102.773	102.648	
7.000	102.798	102.673	102.548	102.423	
6.875	102.529	102.404	102.279	102.154	
6.750	102.236	102.111	101.986	101.861	
6.625	102.395	102.270	102.145	102.020	
6.500	102.092	101.967	101.842	101.717	
6.375	101.733	101.608	101.483	101.358	
6.250	101.337	101.212	101.087	100.962	
6.125	101.270	101.145	101.020	100.895	
6.000	100.858	100.733	100.608	100.483	
5.875	100.417	100.292	100.167	100.042	
5.750	99.935	99.810	99.685	99.560	
5.625	99.400	99.275	99.150	99.025	

15 YEAR FIXED - HB					
Rate	15 Day	30 Day	45 Day	60 Day	
7.625	101.548	101.423	101.298	101.173	
7.500	101.446	101.321	101.196	101.071	
7.375	101.340	101.215	101.090	100.965	
7.250	101.222	101.097	100.972	100.847	
7.125	101.411	101.286	101.161	101.036	
7.000	101.289	101.164	101.039	100.914	
6.875	101.176	101.051	100.926	100.801	
6.750	101.042	100.917	100.792	100.667	
6.625	100.940	100.815	100.690	100.565	
6.500	100.788	100.663	100.538	100.413	
6.375	100.626	100.501	100.376	100.251	
6.250	100.439	100.314	100.189	100.064	
6.125	100.683	100.558	100.433	100.308	
6.000	100.488	100.363	100.238	100.113	
5.875	100.260	100.135	100.010	99.885	
5.750	100.017	99.892	99.767	99.642	
5.625	99.760	99.635	99.510	99.385	
5.500	99.487	99.362	99.237	99.112	
5.375	99.185	99.060	98.935	98.810	
5.250	98.855	98.730	98.605	98.480	
5.125	98.290	98.165	98.040	97.915	
5.000	97.953	97.828	97.703	97.578	
4.875	97.594	97.469	97.344	97.219	
4.750	97.211	97.086	96.961	96.836	
4.625	96.026	95.901	95.776	95.651	

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.	

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				