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

Wholesale Borrower Paid SFR Ratesheet

Tuesday, November 10, 2026 11:00 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

Tuesday, November 10, 2026 11:00 AM

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
8.125	101.148	101.085	100.992	100.804	100.617
8.000	101.088	101.025	100.931	100.744	100.556
7.875	100.975	100.912	100.818	100.631	100.443
7.750	100.872	100.809	100.716	100.528	100.341
7.625	100.755	100.693	100.599	100.411	100.224
7.500	100.623	100.560	100.467	100.279	100.092
7.375	100.502	100.439	100.346	100.158	99.971
7.250	100.365	100.303	100.209	100.021	99.834
7.125	100.181	100.119	100.025	99.838	99.650
7.000	99.922	99.860	99.766	99.579	99.391
6.875	99.480	99.417	99.323	99.136	98.948
6.750	99.042	98.979	98.886	98.698	98.511
6.625	98.593	98.531	98.437	98.249	98.062
6.500	98.042	97.979	97.885	97.698	97.510
6.375	97.491	97.428	97.335	97.147	96.960
6.250	96.971	96.909	96.815	96.627	96.440
6.125	96.463	96.401	96.307	96.119	95.932
6.000	96.028	95.965	95.871	95.684	95.496
5.875	95.484	95.421	95.328	95.140	94.953
5.750	95.044	94.982	94.888	94.700	94.513
5.625	94.557	94.494	94.400	94.213	94.025
5.500	94.165	94.103	94.009	93.822	93.634

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

Tuesday, November 10, 2026 11:00 AM

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

axos BANK

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

Wholesale Borrower Paid SFR Ratesheet

Tuesday, November 10, 2026 11:00 AM

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

Lock Desk

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

5/6 FN SOFR ARM

Base Rate	21 Day	30 Day	45 Day	60 Day
9.375	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

Tuesday, November 10, 2026 11:00 AM

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

Express Full Doc

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
10.250	106.765	106.615	106.465
10.125	106.640	106.490	106.340
10.000	106.515	106.365	106.215
9.875	106.390	106.240	106.090
9.750	106.265	106.115	105.965
9.625	106.140	105.990	105.840
9.490	105.921	105.771	105.621
9.375	105.671	105.521	105.371
9.250	105.421	105.271	105.121
9.125	105.156	105.006	104.856
8.990	104.875	104.725	104.575
8.875	104.578	104.428	104.278
8.750	104.265	104.115	103.965
8.625	103.953	103.803	103.653
8.490	103.640	103.490	103.340
8.375	103.328	103.178	103.028
8.250	102.984	102.834	102.684
8.125	102.609	102.459	102.309
7.990	102.203	102.053	101.903
7.875	101.796	101.646	101.496
7.750	101.359	101.209	101.059
7.625	100.796	100.646	100.496
7.490	100.171	100.021	99.871
7.375	99.484	99.334	99.184
7.250	98.734	98.584	98.434
7.125	97.984	97.834	97.684
6.990	97.234	97.084	96.934

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	
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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Email: lockdesk@axosbank.com
Lock Requests:
https://thirdpartylending.axosbank.com

Express Alt Doc

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
10.250	107.203	107.053	106.903
10.125	107.078	106.928	106.778
10.000	106.953	106.803	106.653
9.875	106.828	106.678	106.528
9.750	106.703	106.553	106.403
9.625	106.578	106.428	106.278
9.490	106.359	106.209	106.059
9.375	106.109	105.959	105.809
9.250	105.859	105.709	105.559
9.125	105.609	105.459	105.309
8.990	105.328	105.178	105.028
8.875	105.031	104.881	104.731
8.750	104.734	104.584	104.434
8.625	104.421	104.271	104.121
8.490	104.109	103.959	103.809
8.375	103.796	103.646	103.496
8.250	103.484	103.334	103.184
8.125	103.078	102.928	102.778
7.990	102.640	102.490	102.340
7.875	102.203	102.053	101.903
7.750	101.734	101.584	101.434
7.625	101.171	101.021	100.871
7.490	100.546	100.396	100.246
7.375	99.859	99.709	99.559
7.250	99.109	98.959	98.809
7.125	98.359	98.209	98.059
6.990	97.609	97.459	97.309

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	
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

Tuesday, November 10, 2026 11:00 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	106.796	106.646	106.496
9.625	106.671	106.521	106.371
9.490	106.546	106.396	106.246
9.375	106.421	106.271	106.121
9.250	106.296	106.146	105.996
9.125	106.171	106.021	105.871
8.990	106.046	105.896	105.746
8.875	105.859	105.709	105.559
8.750	105.671	105.521	105.371
8.625	105.453	105.303	105.153
8.490	105.234	105.084	104.934
8.375	105.015	104.865	104.715
8.250	104.765	104.615	104.465
8.125	104.328	104.178	104.028
7.990	103.828	103.678	103.528
7.875	103.296	103.146	102.996
7.750	102.734	102.584	102.434
7.625	102.046	101.896	101.746
7.490	101.234	101.084	100.934
7.375	100.359	100.209	100.059
7.250	99.421	99.271	99.121
7.125	98.484	98.334	98.184
6.990	97.546	97.396	97.246

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		
Pre-Payment Penalty LLPAs Investor Only	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	1 year PPP	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	No PPP	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	

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Member FDIC EQUAL HOUSING LENDER

Wholesale Borrower Paid SFR Ratesheet

Tuesday, November 10, 2026 11:00 AM

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

Expanded Prime

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	106.290	106.140	105.990
9.125	106.040	105.890	105.740
9.000	105.759	105.609	105.459
8.875	105.477	105.327	105.177
8.750	105.165	105.015	104.865
8.625	104.852	104.702	104.552
8.500	104.540	104.390	104.240
8.375	104.165	104.015	103.865
8.250	103.790	103.640	103.490
8.125	103.352	103.202	103.052
8.000	102.915	102.765	102.615
7.875	102.477	102.327	102.177
7.750	101.977	101.827	101.677
7.625	101.446	101.296	101.146
7.500	100.821	100.671	100.521
7.375	100.134	99.984	99.834
7.250	99.446	99.296	99.146
7.125	98.759	98.609	98.459
7.000	98.071	97.921	97.771
6.875	97.384	97.234	97.084
6.750	96.634	96.484	96.334
6.625	95.884	95.734	95.584
6.500	95.134	94.984	94.834
6.375	94.384	94.234	94.084
6.250	93.634	93.484	93.334
6.125	92.884	92.734	92.584
6.000	92.134	91.984	91.834
5.875	91.384	91.234	91.084
5.750	90.634	90.484	90.334
5.625	89.884	89.734	89.584
5.500	89.134	88.984	88.834

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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Email: lockdesk@axosbank.com
Lock Requests:
https://thirdpartylending.axosbank.com

Expanded Non-QM / Flex Non-QM

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	105.040	104.890	104.740
9.125	104.790	104.640	104.490
9.000	104.509	104.359	104.209
8.875	104.227	104.077	103.927
8.750	103.915	103.765	103.615
8.625	103.602	103.452	103.302
8.500	103.290	103.140	102.990
8.375	102.915	102.765	102.615
8.250	102.540	102.390	102.240
8.125	102.102	101.952	101.802
8.000	101.665	101.515	101.365
7.875	101.227	101.077	100.927
7.750	100.727	100.577	100.427
7.625	100.196	100.046	99.896
7.500	99.571	99.421	99.271
7.375	98.884	98.734	98.584
7.250	98.196	98.046	97.896
7.125	97.509	97.359	97.209
7.000	96.821	96.671	96.521
6.875	96.134	95.984	95.834
6.750	95.384	95.234	95.084
6.625	94.634	94.484	94.334
6.500	93.884	93.734	93.584
6.375	93.134	92.984	92.834
6.250	92.384	92.234	92.084
6.125	91.634	91.484	91.334
6.000	90.884	90.734	90.584
5.875	90.134	89.984	89.834
5.750	89.384	89.234	89.084
5.625	88.634	88.484	88.334
5.500	87.884	87.734	87.584

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

Tuesday, November 10, 2026 11:00 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	108.846	108.696	108.546
9.125	108.471	108.321	108.171
9.000	108.096	107.946	107.796
8.875	107.658	107.508	107.358
8.750	107.221	107.071	106.921
8.625	106.783	106.633	106.483
8.500	106.346	106.196	106.046
8.375	105.908	105.758	105.608
8.250	105.408	105.258	105.108
8.125	104.908	104.758	104.608
8.000	104.408	104.258	104.108
7.875	103.908	103.758	103.608
7.750	103.346	103.196	103.046
7.625	102.783	102.633	102.483
7.500	102.096	101.946	101.796
7.375	101.346	101.196	101.046
7.250	100.596	100.446	100.296
7.125	99.846	99.696	99.546
7.000	99.096	98.946	98.796
6.875	98.346	98.196	98.046
6.750	97.596	97.446	97.296
6.625	96.783	96.633	96.483
6.500	95.971	95.821	95.671
6.375	95.158	95.008	94.858
6.250	94.346	94.196	94.046
6.125	93.533	93.383	93.233
6.000	92.721	92.571	92.421
5.875	91.908	91.758	91.608
5.750	91.096	90.946	90.796
5.625	90.283	90.133	89.983
5.500	89.471	89.321	89.171

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

Tuesday, November 10, 2026 11:00 AM

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

Closed End Second

	Fixed 10	Fixed 15	Fixed 20	Fixed 30
Rate	30 Day	30 Day	30 Day	30 Day
13.625	110.281	110.281	110.281	110.281
13.500	110.031	110.031	110.031	110.031
13.375	109.781	109.781	109.781	109.781
13.250	109.531	109.531	109.531	109.531
13.125	109.281	109.281	109.281	109.281
13.000	109.031	109.031	109.031	109.031
12.875	108.781	108.781	108.781	108.781
12.750	108.531	108.531	108.531	108.531
12.625	108.281	108.281	108.281	108.281
12.500	108.031	108.031	108.031	108.031
12.375	107.781	107.781	107.781	107.781
12.250	107.531	107.531	107.531	107.531
12.125	107.281	107.281	107.281	107.281
12.000	107.031	107.031	107.031	107.031
11.875	106.781	106.781	106.781	106.781
11.750	106.531	106.531	106.531	106.531
11.625	106.281	106.281	106.281	106.281
11.500	106.031	106.031	106.031	106.031
11.375	105.781	105.781	105.781	105.781
11.250	105.531	105.531	105.531	105.531
11.125	105.281	105.281	105.281	105.281
11.000	105.031	105.031	105.031	105.031
10.875	104.781	104.781	104.781	104.781
10.750	104.531	104.531	104.531	104.531
10.625	104.281	104.281	104.281	104.281
10.500	104.031	104.031	104.031	104.031
10.375	103.781	103.781	103.781	103.781
10.250	103.531	103.531	103.531	103.531
10.125	103.281	103.281	103.281	103.281
10.000	103.031	103.031	103.031	103.031
9.875	102.781	102.781	102.781	102.781
9.750	102.531	102.531	102.531	102.531
9.625	102.156	102.156	102.156	102.156
9.500	101.781	101.781	101.781	101.781
9.375	101.406	101.406	101.406	101.406
9.250	101.031	101.031	101.031	101.031
9.125	100.531	100.531	100.531	100.531
9.000	100.031	100.031	100.031	100.031
8.875	99.531	99.531	99.531	99.531
8.750	99.031	99.031	99.031	99.031
8.625	98.656	98.531	98.531	98.531

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

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		

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

Tuesday, November 10, 2026 11:00 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	103.913	103.788	103.663	103.538
8.500	103.713	103.588	103.463	103.338
8.375	103.400	103.275	103.150	103.025
8.250	103.244	103.119	102.994	102.869
8.125	102.996	102.871	102.746	102.621
8.000	102.761	102.636	102.511	102.386
7.875	102.497	102.372	102.247	102.122
7.750	102.196	102.071	101.946	101.821
7.625	102.253	102.128	102.003	101.878
7.500	101.939	101.814	101.689	101.564
7.375	101.590	101.465	101.340	101.215
7.250	101.205	101.080	100.955	100.830
7.125	100.802	100.677	100.552	100.427
7.000	100.405	100.280	100.155	100.030
6.875	100.044	99.919	99.794	99.669
6.750	99.567	99.442	99.317	99.192
6.625	99.068	98.943	98.818	98.693
6.500	98.521	98.396	98.271	98.146
6.375	97.933	97.808	97.683	97.558
6.250	97.351	97.226	97.101	96.976
6.125	96.734	96.609	96.484	96.359
6.000	96.138	96.013	95.888	95.763
5.875	95.400	95.275	95.150	95.025
5.750	94.741	94.616	94.491	94.366
5.625	94.054	93.929	93.804	93.679

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.375	104.494	104.369	104.244	104.119
8.250	104.244	104.119	103.994	103.869
8.125	104.000	103.875	103.750	103.625
8.000	103.745	103.620	103.495	103.370
7.875	103.458	103.333	103.208	103.083
7.750	103.142	103.017	102.892	102.767
7.625	102.905	102.780	102.655	102.530
7.500	102.574	102.449	102.324	102.199
7.375	102.236	102.111	101.986	101.861
7.250	101.871	101.746	101.621	101.496
7.125	101.913	101.788	101.663	101.538
7.000	101.540	101.415	101.290	101.165
6.875	101.153	101.028	100.903	100.778
6.750	100.717	100.592	100.467	100.342
6.625	100.566	100.441	100.316	100.191
6.500	100.127	100.002	99.877	99.752
6.375	99.631	99.506	99.381	99.256
6.250	99.107	98.982	98.857	98.732
6.125	98.557	98.432	98.307	98.182
6.000	97.977	97.852	97.727	97.602
5.875	97.384	97.259	97.134	97.009
5.750	96.776	96.651	96.526	96.401
5.625	96.126	96.001	95.876	95.751
5.500	95.517	95.392	95.267	95.142
5.375	94.964	94.839	94.714	94.589

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	102.599	102.474	102.349	102.224
7.500	102.396	102.271	102.146	102.021
7.375	102.171	102.046	101.921	101.796
7.250	101.925	101.800	101.675	101.550
7.125	102.097	101.972	101.847	101.722
7.000	101.849	101.724	101.599	101.474
6.875	101.576	101.451	101.326	101.201
6.750	101.291	101.166	101.041	100.916
6.625	101.090	100.965	100.840	100.715
6.500	100.802	100.677	100.552	100.427
6.375	100.533	100.408	100.283	100.158
6.250	100.229	100.104	99.979	99.854
6.125	99.896	99.771	99.646	99.521
6.000	99.523	99.398	99.273	99.148
5.875	99.127	99.002	98.877	98.752
5.750	98.709	98.584	98.459	98.334
5.625	98.212	98.087	97.962	97.837
5.500	97.792	97.667	97.542	97.417
5.375	97.365	97.240	97.115	96.990
5.250	96.930	96.805	96.680	96.555
5.125	96.328	96.203	96.078	95.953
5.000	95.893	95.768	95.643	95.518
4.875	95.451	95.326	95.201	95.076
4.750	95.001	94.876	94.751	94.626
4.625	94.432	94.307	94.182	94.057

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	100.757	100.632	100.507	100.382
8.500	100.601	100.476	100.351	100.226
8.375	100.431	100.306	100.181	100.056
8.250	100.327	100.202	100.077	99.952
8.125	100.806	100.681	100.556	100.431
8.000	100.592	100.467	100.342	100.217
7.875	100.345	100.220	100.095	99.970
7.750	100.060	99.935	99.810	99.685
7.625	100.979	100.854	100.729	100.604
7.500	100.694	100.569	100.444	100.319
7.375	100.363	100.238	100.113	99.988
7.250	99.991	99.866	99.741	99.616
7.125	99.917	99.792	99.667	99.542
7.000	99.529	99.404	99.279	99.154
6.875	99.133	99.008	98.883	98.758
6.750	98.675	98.550	98.425	98.300
6.625	98.632	98.507	98.382	98.257
6.500	98.161	98.036	97.911	97.786
6.375	97.585	97.460	97.335	97.210
6.250	97.012	96.887	96.762	96.637
6.125	96.389	96.264	96.139	96.014
6.000	95.722	95.597	95.472	95.347
5.875	94.981	94.856	94.731	94.606
5.750	94.262	94.137	94.012	93.887
5.625	92.247	92.122	91.997	91.872

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	100.020	99.895	99.770	99.645
7.500	99.875	99.750	99.625	99.500
7.375	99.709	99.584	99.459	99.334
7.250	99.518	99.393	99.268	99.143
7.125	99.746	99.621	99.496	99.371
7.000	99.556	99.431	99.306	99.181
6.875	99.321	99.196	99.071	98.946
6.750	99.075	98.950	98.825	98.700
6.625	99.118	98.993	98.868	98.743
6.500	98.871	98.746	98.621	98.496
6.375	98.633	98.508	98.383	98.258
6.250	98.350	98.225	98.100	97.975
6.125	98.258	98.133	98.008	97.883
6.000	97.975	97.850	97.725	97.600
5.875	97.650	97.525	97.400	97.275
5.750	97.294	97.169	97.044	96.919
5.625	96.928	96.803	96.678	96.553
5.500	96.516	96.391	96.266	96.141
5.375	96.089	95.964	95.839	95.714
5.250	95.644	95.519	95.394	95.269
5.125	94.749	94.624	94.499	94.374
5.000	94.309	94.184	94.059	93.934
4.875	93.852	93.727	93.602	93.477
4.750	93.397	93.272	93.147	93.022
4.625	91.994	91.869	91.744	91.619

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
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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