

Monday, March 17, 2025

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

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

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

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

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

Rate Adjustments	
Refinance	0.125
2nd Home	0.250
2-4 Unit Property	0.250
Investment (18 mo. Pre-Payment Penalty)	0.250
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
FICO 679-680 (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 (Condotel Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
Axos Premier Banking Relationship	-0.250

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

Portfolio Wholesale Fees	
Lender Fee	\$1,695.00
Trust/Entity Review	\$350.00
TX Doc Review	\$150.00
Privacy Mortgage	\$350.00
Departing Residence	0.5% of Loan Amount
Cross Collateral Property	

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.</i>	
<i>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%	
Minimum Loan Amount \$500,000	
Minimum Rate 6.5%	
Non-Resident Alien (NRA) = Not Eligible	
See Foreign National Program on page 3	
TX (a6) "Home Equity" ELIGIBLE	
12 Months Personal or Business Bank Statements ELIGIBLE	
Loans ≤\$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below	
Lender Paid Compensation	
LPC is equal to 1.25% of the loan amount.	
LPC is capped at the 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

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.

5/6 FN SOFR ARM

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

7/6 FN SOFR ARM

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

10/6 FN SOFR ARM

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

Rate Adjustments

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

Price Adjustments

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

Portfolio Wholesale Fees

Lender Fee	\$1,695.00
Trust/Entity Review	\$350.00
Foreign National Review	\$250.00

Axos Bank Checking Account Offer

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

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

Foreign National

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

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

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

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

ARM Features

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

Information

Borrower rebate (after LPC) capped at \$3,000.
Minimum Loan Amount \$500,000
Minimum Rate 8.125%
Interest Only - Not Allowed
Power of Attorney - Not Allowed
Pre-Payment Penalty (Investor only) is 18 months and equal to 6 months interest.
Loans ≤\$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below
Lender Paid Compensation LPC is equal to 1.25% of the loan amount. LPC is capped at the 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

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.

Monday, March 17, 2025

**Jumbo Cash-flow mAXimizer
Interest Only**

Lock Desk

Tel: 1-858-764-6597 x 1550
Email: lockdesk@axosbank.com
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
5.250	7.750	102.000	101.875	101.750
5.125	7.625	101.750	101.625	101.500
5.000	7.500	101.500	101.375	101.250
4.875	7.375	101.250	101.125	101.000
Max Borrower Rebate (after LPC) capped at \$3,000				

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

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

Portfolio Wholesale Fees	
Lender Fee	\$1,695.00
Trust/Entity Review	\$350.00
Privacy Mortgage	\$350.00
Departing Residence	0.5% of Loan Amount
Cross Collateral Property	

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

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

Eligible Income Documentation	
Full Doc - 2 Year Tax Returns	

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

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

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

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
9.75% @ 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

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

Monday, March 17, 2025

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
8.000	101.715	101.652	101.558	101.371	101.183
7.875	101.603	101.540	101.447	101.259	101.072
7.750	101.479	101.417	101.323	101.135	100.948
7.625	101.350	101.287	101.194	101.006	100.819
7.500	101.220	101.158	101.064	100.877	100.689
7.375	101.060	100.997	100.903	100.716	100.528
7.250	100.874	100.812	100.718	100.530	100.343
7.125	100.679	100.616	100.523	100.335	100.148
7.000	100.478	100.415	100.322	100.134	99.947
6.875	100.239	100.177	100.083	99.895	99.708
6.750	99.977	99.915	99.821	99.633	99.446
6.625	99.710	99.648	99.554	99.366	99.179
6.500	99.379	99.317	99.223	99.035	98.848
6.375	99.088	99.025	98.932	98.744	98.557
6.250	98.696	98.633	98.539	98.352	98.164
6.125	98.320	98.257	98.163	97.976	97.788
6.000	97.912	97.849	97.755	97.568	97.380
5.875	97.530	97.467	97.374	97.186	96.999
5.750	97.146	97.084	96.990	96.802	96.615
5.625	96.766	96.704	96.610	96.422	96.235
5.500	96.378	96.315	96.222	96.034	95.847
5.375	95.974	95.911	95.818	95.630	95.443

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

Monday, March 17, 2025

Lock Desk

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

Express Full Doc

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.875	106.625	106.475	106.325	
9.750	106.500	106.350	106.200	
9.625	106.375	106.225	106.075	
9.500	106.250	106.100	105.950	
9.375	106.125	105.975	105.825	
9.250	106.000	105.850	105.700	
9.125	105.875	105.725	105.575	
9.000	105.625	105.475	105.325	
8.875	105.375	105.225	105.075	
8.750	105.125	104.975	104.825	
8.625	104.875	104.725	104.575	
8.500	104.625	104.475	104.325	
8.375	104.375	104.225	104.075	
8.250	104.125	103.975	103.825	
8.125	103.875	103.725	103.575	
8.000	103.625	103.475	103.325	
7.875	103.375	103.225	103.075	
7.750	103.125	102.975	102.825	
7.625	102.875	102.725	102.575	
7.490	102.563	102.413	102.263	
7.375	102.188	102.038	101.888	
7.250	101.813	101.663	101.513	
7.125	101.375	101.225	101.075	
6.980	100.938	100.788	100.638	
6.875	100.438	100.288	100.138	
6.750	99.938	99.788	99.638	
6.625	99.438	99.288	99.138	

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$125,000
	Max Loan Amount	\$3,000,000
	<\$1M Reserves Required	3 Months
	≥\$1M - \$1.5M Reserves Required	6 Months
	>\$1.5M Reserves Required	9 Months
	<\$150,000	Max 80% LTV
	>\$1.5M - \$2.5M	Max LTV/CLTV 80%
	>\$2.5M	Max LTV/CLTV 75%
Rate & Term Refi	>\$2.0M	Min FICO 680
	≤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
DTI	Interest Only	Eligible
	Max DTI	50%
	DTI>45%	Max LTV 80%
Investment	FTHB Max DTI	45%
	Max LTV	80%
Second Home	>75% LTV Min FICO	700
	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
Residual Income	Monthly Minimum	\$1,500

Lender Paid (LPC)		UPDATE
•LPC is equal to 1.25% of the loan amount. •LPC adjustment to posted price = -1.25 •LPC is capped at the lessor of 1.25% or \$50,000. •Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000		Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose loans. Business purpose (investment occupancy) remain eligible.
Borrower Paid		
•Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000		
Wholesale Fee		
Wholesale Lender Fee		\$1,695
Lock Extensions		
Max of 2 extensions - Not to exceed original lock term		
7 Days		0.125
15 Days		0.250
30 Days		0.500
Max Lock Period (including extensions) is 60 days. Loans that go beyond 60 days are subject to worse case re-lock.		
No Pre-Payment Penalty		
If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.		
Lender Paid compensation is available if pre-payment penalty is not "none".		

Loan Level Price Adjustments

		LTV/CLTV Range							
FICO / 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	0.375	0.125	-1.250
	740 – 759	1.125	1.125	1.125	0.750	0.500	0.250	-0.125	-1.500
	720 – 739	1.000	1.000	1.000	0.625	0.250	0.000	-0.500	-2.250
	700 – 719	0.875	0.875	0.875	0.500	-0.250	-0.500	-1.000	
	680 – 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	
	660 – 679	-0.125	-0.250	-0.750	-1.125	-1.875			
	≥\$125K - < \$150K	-3.000	-3.000	-3.000	-3.000	-3.250	-3.250	-3.250	
Loan Size LLPAs	≥\$150K - < \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500
	>\$200K - < \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
	>\$250K - < \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - < \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - < \$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>\$1.0M - < \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	>\$1.5M - < \$2.0M	0.250	0.250	0.250	0.250	0.000	-0.250	-0.250	
	>\$2.0M - < \$3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.625	
Loan Type LLPAs	12 Month Full-Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	
	Cash-Out w/ < 700	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500		
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	DTI >45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	
Pre-Payment Penalty LLPAs Investor Only	4 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	1 year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	No PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	

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

Monday, March 17, 2025

Lock Desk

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

Express Alt Doc

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.875	106.750	106.600	106.450
9.750	106.625	106.475	106.325
9.625	106.500	106.350	106.200
9.500	106.375	106.225	106.075
9.375	106.250	106.100	105.950
9.250	106.125	105.975	105.825
9.125	106.000	105.850	105.700
9.000	105.750	105.600	105.450
8.875	105.500	105.350	105.200
8.750	105.250	105.100	104.950
8.625	105.000	104.850	104.700
8.500	104.750	104.600	104.450
8.375	104.500	104.350	104.200
8.250	104.250	104.100	103.950
8.125	104.000	103.850	103.700
8.000	103.750	103.600	103.450
7.875	103.500	103.350	103.200
7.750	103.250	103.100	102.950
7.625	103.000	102.850	102.700
7.490	102.688	102.538	102.388
7.375	102.313	102.163	102.013
7.250	101.938	101.788	101.638
7.125	101.563	101.413	101.263
6.990	101.063	100.913	100.763
6.875	100.563	100.413	100.263
6.750	100.063	99.913	99.763
6.625	99.563	99.413	99.263
</			

Member
FDIC



Wholesale Borrower Paid SFR Ratesheet

Monday, March 17, 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
12.375	109.188	109.063	109.063	108.688
12.250	108.938	108.813	108.813	108.438
12.125	108.688	108.563	108.563	108.188
12.000	108.438	108.313	108.313	107.938
11.875	108.188	108.063	108.063	107.688
11.750	107.938	107.813	107.813	107.438
11.625	107.688	107.563	107.563	107.188
11.500	107.438	107.313	107.313	106.938
11.375	107.188	107.063	107.063	106.688
11.250	106.938	106.813	106.813	106.438
11.125	106.688	106.563	106.563	106.188
11.000	106.438	106.313	106.313	105.938
10.875	106.188	106.063	106.063	105.688
10.750	105.938	105.813	105.813	105.438
10.625	105.688	105.563	105.563	105.188
10.500	105.438	105.313	105.313	104.938
10.375	105.188	105.063	105.063	104.688
10.250	104.938	104.813	104.813	104.438
10.125	104.688	104.563	104.563	104.188
10.000	104.438	104.313	104.313	103.938
9.875	104.188	104.063	104.063	103.688
9.750	103.938	103.813	103.813	103.438
9.625	103.688	103.563	103.563	103.188
9.500	103.438	103.313	103.313	102.938
9.375	103.188	103.063	103.063	102.688
9.250	102.938	102.813	102.813	102.438
9.125	102.688	102.563	102.563	102.188
9.000	102.438	102.313	102.313	101.938
8.875	102.188	102.063	102.063	101.688
8.750	101.938	101.813	101.813	101.438
8.625	101.688	101.563	101.563	101.188
8.500	101.438	101.313	101.313	100.938
8.375	101.063	100.938	100.938	100.563
8.250	100.688	100.563	100.563	100.188
8.125	100.313	100.188	100.188	99.813
8.000	99.938	99.813	99.813	99.438
7.875	99.438	99.313	99.313	98.938
7.750	98.938	98.813	98.813	98.438
7.625	98.438	98.313	98.313	97.938
7.500	97.938	97.813	97.813	97.438
7.375	97.438	97.313	97.313	96.938

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 / 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
	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		
Loan Size LLPAs	680 - 699	-0.750	-1.000	-1.250	-1.500	-2.750	-3.750		
	≥\$75K - ≤ \$100K	-3.375	-3.375	-3.375	-3.375	-3.625	-3.875	-3.875	-3.875
	>\$100K - ≤ \$150K	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625
	>\$150K - ≤ \$200K	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
	>\$200K - ≤ \$250K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$250K - ≤ \$300K	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375		
Loan Type LLPAs	>\$300K - ≤ \$500K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	DTI >43%	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000
	Condo	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500
	Second Home	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000		
	Investor Property	-1.500	-1.500	-2.000	-2.500	-3.000	-3.500		

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



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

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

Monday, March 17, 2025

Lock Desk

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

Expanded Prime

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.750	107.417	107.267	107.117
9.625	107.167	107.017	106.867
9.500	106.917	106.767	106.617
9.375	106.667	106.517	106.367
9.250	106.417	106.267	106.117
9.125	106.167	106.017	105.867
9.000	105.917	105.767	105.617
8.875	105.667	105.517	105.367
8.750	105.417	105.267	105.117
8.625	105.167	105.017	104.867
8.500	104.917	104.767	104.617
8.375	104.667	104.517	104.367
8.250	104.417	104.267	104.117
8.125	104.135	103.985	103.835
8.000	103.854	103.704	103.554
7.875	103.542	103.392	103.242
7.750	103.229	103.079	102.929
7.625	102.854	102.704	102.554
7.500	102.479	102.329	102.179
7.375	102.104	101.954	101.804
7.250	101.729	101.579	101.429
7.125	101.354	101.204	101.054
7.000	100.979	100.829	100.679
6.875	100.542	100.392	100.242
6.750	100.104	99.954	99.804
6.625	99.804	99.454	99.304
6.500	99.104	98.954	98.804
6.375	98.542	98.392	98.242
6.250	97.979	97.829	97.679
6.125	97.354	97.204	97.054
6.000	96.729	96.579	96.429

Minimum Final Price 98.00

Product Information

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

Lender Paid (LPC)

- 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

UPDATE

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

Borrower Paid

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

Wholesale Fee

Wholesale Lender Fee	\$1,695
----------------------	---------

Lock Extensions

Max of 2 extensions - Not to exceed original lock term

7 Days	0.125
15 Days	0.250
30 Days	0.500

Max Lock Period (including extensions) is 60 days.

Loans that go beyond 60 days are subject to worse case re-lock.

Loan Level Price Adjustments

	LTV/CLTV Range									
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	≥780	1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.125	-4.000
	760 – 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125
	740 – 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000
	720 – 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	
	700 – 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	
	680 – 699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000		
	660 – 679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125		
Alt Doc	≥780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250
	760 – 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375
	740 – 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625
	720 – 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	
	700 – 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	
	680 – 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500		
	660 – 679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125		
Loan Size LLPAs	≥\$150K - ≤ \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.750	-2.750	-3.500	-4.000
	>\$200K - ≤ \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-2.000	-2.000	-2.750	-3.250
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤ \$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>\$1.0M - ≤ \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	>\$1.5M - ≤ \$2.0M	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Loan Type LLPAs	>\$2.0M - ≤ \$2.5M	0.375	0.375	0.250	0.125	0.125	0.000	0.000		
	>\$2.5M - ≤ \$3.0M	0.375	0.375	0.125	0.000	0.000	0.000			
	>\$3.0M - ≤ \$3.5M	0.125	0.125	-0.125	-0.250					
	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375		
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Property Type LLPAs	Cash-Out	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-1.125		
	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	
	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Full Doc LLPAs	Asset Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	12 Mo. Bank State.	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
Alt Doc LLPAs	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
	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
Pre-Payment Penalty LLPAs Investor Only	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

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

Monday, March 17, 2025

Lock Desk

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

Expanded Non-QM / Flex Non-QM

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.750	106.542	106.392	106.242	
9.625	106.292	106.142	105.992	
9.500	106.042	105.892	105.742	
9.375	105.792	105.642	105.492	
9.250	105.542	105.392	105.242	
9.125	105.292	105.142	104.992	
9.000	105.042	104.892	104.742	
8.875	104.792	104.642	104.492	
8.750	104.542	104.392	104.242	
8.625	104.292	104.142	103.992	
8.500	104.042	103.892	103.742	
8.375	103.792	103.642	103.492	
8.250	103.542	103.392	103.242	
8.125	103.292	103.142	102.992	
8.000	102.992	102.829	102.679	
7.875	102.667	102.517	102.367	
7.750	102.354	102.204	102.054	
7.625	101.979	101.829	101.679	
7.500	101.604	101.454	101.304	
7.375	101.229	101.079	100.929	
7.250	100.854	100.704	100.554	
7.125	100.479	100.329	100.179	
7.000	100.104	99.954	99.804	
6.875	99.667	99.517	99.367	
6.750	99.229	99.079	98.929	
6.625	98.729	98.579	98.429	
6.500	98.229	98.079	97.929	
6.375	97.667	97.517	97.367	
6.250	97.104	96.954	96.804	
6.125	96.479	96.329	96.179	
6.000	95.854	95.704	95.554	

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	0.500	0.250	0.000	-2.125	-4.000	
	760 – 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125	
	740 – 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000	
	720 – 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625		
	700 – 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750		
	680 – 699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000			
	660 – 679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125			
	≥780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250	
Alt Doc	760 – 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375	
	740 – 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625	
	720 – 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000		
	700 – 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125		
	680 – 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500			
	660 – 679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125			
	≥\$150K - ≤ \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.750	-2.750	-3.500	-4.000	
	>\$200K - ≤ \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-2.000	-2.000	-2.750	-3.250	
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	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	>\$1.0M - ≤ \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
	>\$1.5M - ≤ \$2.0M	0.250	0.250	0.250	0.250	0.250	0.250	0.250			
	>\$2.0M - ≤ \$2.5M	0.375	0.375	0.250	0.125	0.125	0.000				
	>\$2.5M - ≤ \$3.0M	0.375	0.375	0.125	0.000						
	1x30x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
Credit Event LLPAs	2x30x12 or 1x60x24	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	FC/SS/DIL/BK7 36-47	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	-1.250	
	FC/SS/DIL/BK7 24-35	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-1.500	-1.500		
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000			
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	Cash-Out	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875				
	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750		
Loan Type LLPAs	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750		
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500			
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750			
	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	Asset Depletion	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	12 Mo. Bank State.	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000	
Alt Doc LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625			
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375			
	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	
Pre-Payment Penalty LLPAs <u>Investor Only</u>											

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

Monday, March 17, 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
9.750	108.277	108.127	107.977
9.625	108.012	107.862	107.712
9.500	107.746	107.596	107.446
9.375	107.480	107.330	107.180
9.250	107.215	107.065	106.915
9.125	106.949	106.799	106.649
9.000	106.684	106.534	106.384
8.875	106.402	106.252	106.102
8.750	106.121	105.971	105.821
8.625	105.840	105.690	105.540
8.500	105.559	105.409	105.259
8.375	105.277	105.127	104.977
8.250	104.996	104.846	104.696
8.125	104.714	104.564	104.414
8.000	104.433	104.283	104.133
7.875	104.121	103.971	103.821
7.750	103.808	103.658	103.508
7.625	103.433	103.283	103.133
7.500	103.058	102.908	102.758
7.375	102.683	102.533	102.383
7.250	102.246	102.096	101.946
7.125	101.808	101.658	101.508
7.000	101.308	101.158	101.008
6.875	100.808	100.658	100.508
6.750	100.246	100.096	99.946
6.625	99.683	99.533	99.383
6.500	99.121	98.971	98.821
6.375	98.496	98.346	98.196
6.250	97.808	97.658	97.508
6.125	97.121	96.971	96.821
6.000	96.433	96.283	96.133

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	0.125	-0.375	-0.875	-1.500
	760 – 779	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625
	740 – 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625
	720 – 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875
	700 – 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 – 699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	
Loan Size LLPAs	660 – 679	0.000	-0.375	-0.750	-2.000	-3.000		
	≥\$150K - ≤ \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.875	-3.000
	>\$200K - ≤ \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-2.125	-2.250
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤ \$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>\$1.0M - ≤ \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	
DSCR	>\$1.5M - ≤ \$2.0M	0.250	0.250	0.250	0.250	0.250	0.250	
	No Ratio	-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875
Loan Type LLPAs	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R&T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash Out	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Property LLPAs	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	
	Multi-Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
Pre-Payment Penalty LLPAs <i>Investor Only</i>	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

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.



30 & 25 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	105.357	105.232	105.107	104.982
8.500	105.132	105.007	104.882	104.757
8.375	104.908	104.783	104.658	104.533
8.250	104.671	104.546	104.421	104.296
8.125	104.737	104.612	104.487	104.362
8.000	104.497	104.372	104.247	104.122
7.875	104.243	104.118	103.993	103.868
7.750	103.952	103.827	103.702	103.577
7.625	103.827	103.702	103.577	103.452
7.500	103.518	103.393	103.268	103.143
7.375	103.188	103.063	102.938	102.813
7.250	102.855	102.730	102.605	102.480
7.125	102.590	102.465	102.340	102.215
7.000	102.212	102.087	101.962	101.837
6.875	101.817	101.692	101.567	101.442
6.750	101.389	101.264	101.139	101.014
6.625	101.277	101.152	101.027	100.902
6.500	100.837	100.712	100.587	100.462
6.375	100.356	100.231	100.106	99.981
6.250	99.825	99.700	99.575	99.450
6.125	99.722	99.597	99.472	99.347
6.000	99.175	99.050	98.925	98.800
5.875	98.590	98.465	98.340	98.215
5.750	97.974	97.849	97.724	97.599
5.625	97.644	97.519	97.394	97.269

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	105.653	105.528	105.403	105.278
8.500	105.343	105.218	105.093	104.968
8.375	105.412	105.287	105.162	105.037
8.250	105.164	105.039	104.914	104.789
8.125	105.209	105.084	104.959	104.834
8.000	104.966	104.841	104.716	104.591
7.875	104.703	104.578	104.453	104.328
7.750	104.415	104.290	104.165	104.040
7.625	104.107	103.982	103.857	103.732
7.500	103.776	103.651	103.526	103.401
7.375	103.422	103.297	103.172	103.047
7.250	103.044	102.919	102.794	102.669
7.125	103.059	102.934	102.809	102.684
7.000	102.714	102.589	102.464	102.339
6.875	102.355	102.230	102.105	101.980
6.750	101.950	101.825	101.700	101.575
6.625	102.337	102.212	102.087	101.962
6.500	101.945	101.820	101.695	101.570
6.375	101.510	101.385	101.260	101.135
6.250	101.038	100.913	100.788	100.663
6.125	100.959	100.834	100.709	100.584
6.000	100.482	100.357	100.232	100.107
5.875	99.959	99.834	99.709	99.584
5.750	99.417	99.292	99.167	99.042
5.625	98.858	98.733	98.608	98.483

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	103.186	103.061	102.936	102.811
7.500	103.026	102.901	102.776	102.651
7.375	102.855	102.730	102.605	102.480
7.250	102.674	102.549	102.424	102.299
7.125	102.822	102.697	102.572	102.447
7.000	102.646	102.521	102.396	102.271
6.875	102.460	102.335	102.210	102.085
6.750	102.262	102.137	102.012	101.887
6.625	102.053	101.928	101.803	101.678
6.500	101.852	101.727	101.602	101.477
6.375	101.637	101.512	101.387	101.262
6.250	101.395	101.270	101.145	101.020
6.125	101.140	101.015	100.890	100.765
6.000	100.890	100.765	100.640	100.515
5.875	100.638	100.513	100.388	100.263
5.750	100.352	100.227	100.102	99.977
5.625	100.030	99.905	99.780	99.655
5.500	99.729	99.604	99.479	99.354
5.375	99.393	99.268	99.143	99.018
5.250	99.037	98.912	98.787	98.662
5.125	98.659	98.534	98.409	98.284
5.000	98.263	98.138	98.013	97.888
4.875	97.851	97.726	97.601	97.476
4.750	97.423	97.298	97.173	97.048
4.625	97.326	97.201	97.076	96.951

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	102.693	102.568	102.443	102.318
8.500	102.549	102.424	102.299	102.174
8.375	102.412	102.287	102.162	102.037
8.250	102.252	102.127	102.002	101.877
8.125	102.638	102.513	102.388	102.263
8.000	102.470	102.345	102.220	102.095
7.875	102.282	102.157	102.032	101.907
7.750	102.063	101.938	101.813	101.688
7.625	102.309	102.184	102.059	101.934
7.500	102.144	102.019	101.894	101.769
7.375	101.942	101.817	101.692	101.567
7.250	101.700	101.575	101.450	101.325
7.125	101.566	101.441	101.316	101.191
7.000	101.258	101.133	101.008	100.883
6.875	100.917	100.792	100.667	100.542
6.750	100.551	100.426	100.301	100.176
6.625	100.380	100.255	100.130	100.005
6.500	100.012	99.887	99.762	99.637
6.375	99.593	99.468	99.343	99.218
6.250	99.127	99.002	98.877	98.752
6.125	98.613	98.488	98.363	98.238
6.000	98.090	97.965	97.840	97.715
5.875	97.554	97.429	97.304	97.179
5.750	97.004	96.879	96.754	96.629
5.625	96.435	96.310	96.185	96.060

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	100.789	100.664	100.539	100.414
7.500	100.692	100.567	100.442	100.317
7.375	100.591	100.466	100.341	100.216
7.250	100.472	100.347	100.222	100.097
7.125	100.609	100.484	100.359	100.234
7.000	100.499	100.374	100.249	100.124
6.875	100.375	100.250	100.125	100.000
6.750	100.232	100.107	99.982	99.857
6.625	100.211	100.086	99.961	99.836
6.500	100.059	99.934	99.809	99.684
6.375	99.896	99.771	99.646	99.521
6.250	99.702	99.577	99.452	99.327
6.125	99.484	99.359	99.234	99.109
6.000	99.245	99.120	98.995	98.870
5.875	98.978	98.853	98.728	98.603
5.750	98.738	98.613	98.488	98.363
5.625	98.459	98.334	98.209	98.084
5.500	98.143	98.018	97.893	97.768
5.375	97.809	97.684	97.559	97.434
5.250	97.456	97.331	97.206	97.081
5.125	96.473	96.348	96.223	96.098
5.000	96.119	95.994	95.869	95.744
4.875	95.751	95.626	95.501	95.376
4.750	95.356	95.231	95.106	94.981
4.625	94.373	94.248	94.123	93.998

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				