axos BANK

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

Wholesale Borrower Paid SFR Ratesheet

Wednesday, November 04, 2026 8:34 AM

PORTFOLIO ARM - BORROWER PAID

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

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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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

Wednesday, November 04, 2026 8:34 AM

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
8.125	101.509	101.447	101.353	101.165	100.978
8.000	101.456	101.393	101.300	101.112	100.925
7.875	101.350	101.287	101.194	101.006	100.819
7.750	101.254	101.192	101.098	100.910	100.723
7.625	101.149	101.087	100.993	100.805	100.618
7.500	101.029	100.966	100.872	100.685	100.497
7.375	100.924	100.861	100.768	100.580	100.393
7.250	100.804	100.741	100.648	100.460	100.273
7.125	100.636	100.574	100.480	100.293	100.105
7.000	100.413	100.350	100.256	100.069	99.881
6.875	100.052	99.989	99.896	99.708	99.521
6.750	99.729	99.667	99.573	99.386	99.198
6.625	99.329	99.267	99.173	98.985	98.798
6.500	98.764	98.702	98.608	98.420	98.233
6.375	98.212	98.149	98.055	97.868	97.680
6.250	97.635	97.572	97.479	97.291	97.104
6.125	97.082	97.019	96.926	96.738	96.551
6.000	96.752	96.689	96.595	96.408	96.220
5.875	96.360	96.298	96.204	96.017	95.829
5.750	95.909	95.846	95.752	95.565	95.377
5.625	95.410	95.347	95.253	95.066	94.878
5.500	94.772	94.709	94.616	94.428	94.241

Lender Paid (LPC)

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

Purchase / Rate & Term Refinance					
Occupancy	**Max Loan Amount**	**Max LTV/CLTV**	**Min Credit Score**	**Reserves**	**DTI**
Primary	$2,000,000	80	680	6	43
Primary	$2,500,000	80	720	12	43
Primary	$3,000,000	80	740	18	43
2nd Home	$2,000,000	80	680	6	43
2nd Home	$2,500,000	80	720	12	43
2nd Home	$3,000,000	80	740	18	43
Investment	$2,000,000	75	700	12	43
Investment	$2,500,000	75	720	12	43
Cash-Out Refinance (Max $500K Cash-Out)					
Primary	$2,000,000	80	680	6	43
Primary	$3,000,000	80	740	18	43
2nd Home	$2,000,000	75	700	12	43
2nd Home	$3,000,000	75	740	18	43
Investment	$2,000,000	60	700	12	43
30 Year Fixed Interest Only - Purchase & R/T Refinance (Cash-Out Not Eligible)					
Primary / 2nd Home	$1,000,000	75	700	12	43
Primary / 2nd Home	$1,000,000	80	740	12	43
Primary / 2nd Home	$2,000,000	75	720	24	43
Primary / 2nd Home	$3,000,000	75	760	24	43

Information	
Interest Only	30 year Fixed Primary Residence and 2nd Home only. 10 Year IO w/ 20 Year Amortization. Cash-Out not eligible.
AUS Approve / Ineligible	Maximum loan amount of $2,000,000 may defer to AUS requirement for reserves.
Minimum Loan Amount	$1 above the maximum county limit for Agency High Balance
2-4 Unit	Max LTV is lowered by 5% in all cases (e.g. if 70 LTV is required for a single family property, 65 LTV is required for a 2-4 unit with the same loan attributes)
Wholesale Lender Fee	$1,695

Loan Level Price Adjustments

Credit Score	LTV/CLTV Range						
	0-50.00	**50.01 - 55.00**	**55.01 - 60.00**	**60.01 - 65.00**	**65.01 - 70.00**	**70.01 - 75.00**	**75.01 - 80.00**
800+	0.625	0.625	0.625	0.625	0.500	0.375	0.250
780-799	0.500	0.500	0.500	0.500	0.375	0.250	0.000
760-779	0.500	0.500	0.500	0.500	0.375	0.250	0.000
740-759	0.375	0.375	0.375	0.375	0.250	0.125	-0.125
720-739	0.250	0.250	0.250	0.125	0.125	-0.250	-0.750
700-719	-0.250	-0.250	-0.250	-0.375	-0.625	-0.750	-1.500
680-699	-1.500	-1.500	-1.500	-1.750	-2.000	-3.000	-3.500

Transaction Type LLPAs	LTV/CLTV Range						
	0-50.00	**50.01 - 55.00**	**55.01 - 60.00**	**60.01 - 65.00**	**65.01 - 70.00**	**70.01 - 75.00**	**75.01 - 80.00**
Purchase / R&T - Primary Res. (680 Min)	0.500	0.500	0.500	0.375	0.250	0.125	0.000
Purchase / R&T - 2nd Home (680 Min)	0.375	0.375	0.375	0.125	-0.125	-0.375	-0.750
Purchase / R&T - Investment (700 Min)	-0.750	-0.750	-0.750	-1.125	-1.750	-2.375	
Cash-Out - Primary Residence (680 Min)	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000	-1.250
Cash-Out - 2nd Home (700 Min)	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
Cash-Out - Investment (700 Min)	-1.625	-1.625	-1.625				

Other LLPAs	LTV/CLTV Range						
	0-50.00	**50.01 - 55.00**	**55.01 - 60.00**	**60.01 - 65.00**	**65.01 - 70.00**	**70.01 - 75.00**	**75.01 - 80.00**
Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500
Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500
2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	

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

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

18-Month Base Note Rate	30-Day Lock Term
7.75	PAR

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

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

One-Time Closing

Loan will automatically convert to permanent 5/6 ARM upon completion of construction.

Permanent Loan ARM Features

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

Banking Requirement

Borrower must open a Axos Bank checking account for interest reserve, disbursements, and fund control.
Interest Reserve Required

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

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Wholesale SFR Ratesheet

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12, 18, or 24 Month Investor Construction Loan

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Email: lockdesk@axosbank.com
Lock Requests:
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

Wednesday, November 04, 2026 8:34 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

Wednesday, November 04, 2026 8:34 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	107.046	106.896	106.746
10.125	106.921	106.771	106.621
10.000	106.796	106.646	106.496
9.875	106.671	106.521	106.371
9.750	106.546	106.396	106.246
9.625	106.421	106.271	106.121
9.490	106.203	106.053	105.903
9.375	105.953	105.803	105.653
9.250	105.703	105.553	105.403
9.125	105.437	105.287	105.137
8.990	105.156	105.006	104.856
8.875	104.859	104.709	104.559
8.750	104.546	104.396	104.246
8.625	104.234	104.084	103.934
8.490	103.921	103.771	103.621
8.375	103.609	103.459	103.309
8.250	103.265	103.115	102.965
8.125	102.890	102.740	102.590
7.990	102.484	102.334	102.184
7.875	102.078	101.928	101.778
7.750	101.640	101.490	101.340
7.625	101.078	100.928	100.778
7.490	100.453	100.303	100.153
7.375	99.765	99.615	99.465
7.250	99.015	98.865	98.715
7.125	98.265	98.115	97.965
6.990	97.515	97.365	97.215

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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Member FDIC EQUAL HOUSING LENDER

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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	107.484	107.334	107.184
10.125	107.359	107.209	107.059
10.000	107.234	107.084	106.934
9.875	107.109	106.959	106.809
9.750	106.984	106.834	106.684
9.625	106.859	106.709	106.559
9.490	106.640	106.490	106.340
9.375	106.390	106.240	106.090
9.250	106.140	105.990	105.840
9.125	105.890	105.740	105.590
8.990	105.609	105.459	105.309
8.875	105.312	105.162	105.012
8.750	105.015	104.865	104.715
8.625	104.703	104.553	104.403
8.490	104.390	104.240	104.090
8.375	104.078	103.928	103.778
8.250	103.765	103.615	103.465
8.125	103.359	103.209	103.059
7.990	102.921	102.771	102.621
7.875	102.484	102.334	102.184
7.750	102.015	101.865	101.715
7.625	101.453	101.303	101.153
7.490	100.828	100.678	100.528
7.375	100.140	99.990	99.840
7.250	99.390	99.240	99.090
7.125	98.640	98.490	98.340
6.990	97.890	97.740	97.590

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

Wednesday, November 04, 2026 8:34 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	107.140	106.990	106.840
9.625	107.015	106.865	106.715
9.490	106.890	106.740	106.590
9.375	106.765	106.615	106.465
9.250	106.640	106.490	106.340
9.125	106.515	106.365	106.215
8.990	106.390	106.240	106.090
8.875	106.203	106.053	105.903
8.750	106.015	105.865	105.715
8.625	105.796	105.646	105.496
8.490	105.578	105.428	105.278
8.375	105.359	105.209	105.059
8.250	105.109	104.959	104.809
8.125	104.671	104.521	104.371
7.990	104.171	104.021	103.871
7.875	103.640	103.490	103.340
7.750	103.078	102.928	102.778
7.625	102.390	102.240	102.090
7.490	101.578	101.428	101.278
7.375	100.703	100.553	100.403
7.250	99.765	99.615	99.465
7.125	98.828	98.678	98.528
6.990	97.890	97.740	97.590

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

Wednesday, November 04, 2026 8:34 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	106.230	106.080	105.930
9.125	105.980	105.830	105.680
9.000	105.699	105.549	105.399
8.875	105.417	105.267	105.117
8.750	105.105	104.955	104.805
8.625	104.792	104.642	104.492
8.500	104.480	104.330	104.180
8.375	104.105	103.955	103.805
8.250	103.730	103.580	103.430
8.125	103.292	103.142	102.992
8.000	102.855	102.705	102.555
7.875	102.417	102.267	102.117
7.750	101.917	101.767	101.617
7.625	101.386	101.236	101.086
7.500	100.761	100.611	100.461
7.375	100.074	99.924	99.774
7.250	99.386	99.236	99.086
7.125	98.699	98.549	98.399
7.000	98.011	97.861	97.711
6.875	97.324	97.174	97.024
6.750	96.574	96.424	96.274
6.625	95.824	95.674	95.524
6.500	95.074	94.924	94.774
6.375	94.324	94.174	94.024
6.250	93.574	93.424	93.274
6.125	92.824	92.674	92.524
6.000	92.074	91.924	91.774
5.875	91.324	91.174	91.024
5.750	90.574	90.424	90.274
5.625	89.824	89.674	89.524
5.500	89.074	88.924	88.774

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	104.980	104.830	104.680
9.125	104.730	104.580	104.430
9.000	104.449	104.299	104.149
8.875	104.167	104.017	103.867
8.750	103.855	103.705	103.555
8.625	103.542	103.392	103.242
8.500	103.230	103.080	102.930
8.375	102.855	102.705	102.555
8.250	102.480	102.330	102.180
8.125	102.042	101.892	101.742
8.000	101.605	101.455	101.305
7.875	101.167	101.017	100.867
7.750	100.667	100.517	100.367
7.625	100.136	99.986	99.836
7.500	99.511	99.361	99.211
7.375	98.824	98.674	98.524
7.250	98.136	97.986	97.836
7.125	97.449	97.299	97.149
7.000	96.761	96.611	96.461
6.875	96.074	95.924	95.774
6.750	95.324	95.174	95.024
6.625	94.574	94.424	94.274
6.500	93.824	93.674	93.524
6.375	93.074	92.924	92.774
6.250	92.324	92.174	92.024
6.125	91.574	91.424	91.274
6.000	90.824	90.674	90.524
5.875	90.074	89.924	89.774
5.750	89.324	89.174	89.024
5.625	88.574	88.424	88.274
5.500	87.824	87.674	87.524

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

Wednesday, November 04, 2026 8:34 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	108.866	108.716	108.566
9.125	108.491	108.341	108.191
9.000	108.116	107.966	107.816
8.875	107.678	107.528	107.378
8.750	107.241	107.091	106.941
8.625	106.803	106.653	106.503
8.500	106.366	106.216	106.066
8.375	105.928	105.778	105.628
8.250	105.428	105.278	105.128
8.125	104.928	104.778	104.628
8.000	104.428	104.278	104.128
7.875	103.928	103.778	103.628
7.750	103.366	103.216	103.066
7.625	102.803	102.653	102.503
7.500	102.116	101.966	101.816
7.375	101.366	101.216	101.066
7.250	100.616	100.466	100.316
7.125	99.866	99.716	99.566
7.000	99.116	98.966	98.816
6.875	98.366	98.216	98.066
6.750	97.616	97.466	97.316
6.625	96.803	96.653	96.503
6.500	95.991	95.841	95.691
6.375	95.178	95.028	94.878
6.250	94.366	94.216	94.066
6.125	93.553	93.403	93.253
6.000	92.741	92.591	92.441
5.875	91.928	91.778	91.628
5.750	91.116	90.966	90.816
5.625	90.303	90.153	90.003
5.500	89.491	89.341	89.191

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

Wednesday, November 04, 2026 8:34 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	110.218	110.218	110.218	110.218
13.500	109.968	109.968	109.968	109.968
13.375	109.718	109.718	109.718	109.718
13.250	109.468	109.468	109.468	109.468
13.125	109.218	109.218	109.218	109.218
13.000	108.968	108.968	108.968	108.968
12.875	108.718	108.718	108.718	108.718
12.750	108.468	108.468	108.468	108.468
12.625	108.218	108.218	108.218	108.218
12.500	107.968	107.968	107.968	107.968
12.375	107.718	107.718	107.718	107.718
12.250	107.468	107.468	107.468	107.468
12.125	107.218	107.218	107.218	107.218
12.000	106.968	106.968	106.968	106.968
11.875	106.718	106.718	106.718	106.718
11.750	106.468	106.468	106.468	106.468
11.625	106.218	106.218	106.218	106.218
11.500	105.968	105.968	105.968	105.968
11.375	105.718	105.718	105.718	105.718
11.250	105.468	105.468	105.468	105.468
11.125	105.218	105.218	105.218	105.218
11.000	104.968	104.968	104.968	104.968
10.875	104.718	104.718	104.718	104.718
10.750	104.468	104.468	104.468	104.468
10.625	104.218	104.218	104.218	104.218
10.500	103.968	103.968	103.968	103.968
10.375	103.718	103.718	103.718	103.718
10.250	103.468	103.468	103.468	103.468
10.125	103.218	103.218	103.218	103.218
10.000	102.968	102.968	102.968	102.968
9.875	102.718	102.718	102.718	102.718
9.750	102.468	102.468	102.468	102.468
9.625	102.093	102.093	102.093	102.093
9.500	101.718	101.718	101.718	101.718
9.375	101.343	101.343	101.343	101.343
9.250	100.968	100.968	100.968	100.968
9.125	100.468	100.468	100.468	100.468
9.000	99.968	99.968	99.968	99.968
8.875	99.468	99.468	99.468	99.468
8.750	98.968	98.968	98.968	98.968
8.625	98.593	98.468	98.468	98.468

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

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

WHOLESALE BORROWER PAID

Wednesday, November 04, 2026 8:34 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	104.413	104.288	104.163	104.038
8.500	104.202	104.077	103.952	103.827
8.375	103.878	103.753	103.628	103.503
8.250	103.710	103.585	103.460	103.335
8.125	103.418	103.293	103.168	103.043
8.000	103.106	102.981	102.856	102.731
7.875	102.824	102.699	102.574	102.449
7.750	102.613	102.488	102.363	102.238
7.625	102.508	102.383	102.258	102.133
7.500	102.166	102.041	101.916	101.791
7.375	101.805	101.680	101.555	101.430
7.250	101.412	101.287	101.162	101.037
7.125	101.128	101.003	100.878	100.753
7.000	100.724	100.599	100.474	100.349
6.875	100.355	100.230	100.105	99.980
6.750	99.870	99.745	99.620	99.495
6.625	99.388	99.263	99.138	99.013
6.500	98.831	98.706	98.581	98.456
6.375	98.238	98.113	97.988	97.863
6.250	97.650	97.525	97.400	97.275
6.125	97.110	96.985	96.860	96.735
6.000	96.508	96.383	96.258	96.133
5.875	95.768	95.643	95.518	95.393
5.750	95.106	94.981	94.856	94.731
5.625	94.448	94.323	94.198	94.073

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.375	104.975	104.850	104.725	104.600
8.250	104.713	104.588	104.463	104.338
8.125	104.424	104.299	104.174	104.049
8.000	104.105	103.980	103.855	103.730
7.875	103.786	103.661	103.536	103.411
7.750	103.461	103.336	103.211	103.086
7.625	103.265	103.140	103.015	102.890
7.500	102.925	102.800	102.675	102.550
7.375	102.578	102.453	102.328	102.203
7.250	102.205	102.080	101.955	101.830
7.125	102.317	102.192	102.067	101.942
7.000	101.936	101.811	101.686	101.561
6.875	101.540	101.415	101.290	101.165
6.750	101.098	100.973	100.848	100.723
6.625	100.992	100.867	100.742	100.617
6.500	100.542	100.417	100.292	100.167
6.375	100.042	99.917	99.792	99.667
6.250	99.515	99.390	99.265	99.140
6.125	98.961	98.836	98.711	98.586
6.000	98.379	98.254	98.129	98.004
5.875	97.783	97.658	97.533	97.408
5.750	97.178	97.053	96.928	96.803
5.625	96.504	96.379	96.254	96.129
5.500	95.893	95.768	95.643	95.518
5.375	95.342	95.217	95.092	94.967

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	102.791	102.666	102.541	102.416
7.500	102.584	102.459	102.334	102.209
7.375	102.348	102.223	102.098	101.973
7.250	102.093	101.968	101.843	101.718
7.125	102.265	102.140	102.015	101.890
7.000	102.011	101.886	101.761	101.636
6.875	101.731	101.606	101.481	101.356
6.750	101.440	101.315	101.190	101.065
6.625	101.257	101.132	101.007	100.882
6.500	100.963	100.838	100.713	100.588
6.375	100.689	100.564	100.439	100.314
6.250	100.380	100.255	100.130	100.005
6.125	100.043	99.918	99.793	99.668
6.000	99.666	99.541	99.416	99.291
5.875	99.277	99.152	99.027	98.902
5.750	98.888	98.763	98.638	98.513
5.625	98.489	98.364	98.239	98.114
5.500	98.066	97.941	97.816	97.691
5.375	97.639	97.514	97.389	97.264
5.250	97.203	97.078	96.953	96.828
5.125	96.586	96.461	96.336	96.211
5.000	96.150	96.025	95.900	95.775
4.875	95.709	95.584	95.459	95.334
4.750	95.259	95.134	95.009	94.884
4.625	94.721	94.596	94.471	94.346

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	101.130	101.005	100.880	100.755
8.500	100.965	100.840	100.715	100.590
8.375	100.785	100.660	100.535	100.410
8.250	100.671	100.546	100.421	100.296
8.125	101.055	100.930	100.805	100.680
8.000	100.831	100.706	100.581	100.456
7.875	100.573	100.448	100.323	100.198
7.750	100.379	100.254	100.129	100.004
7.625	101.163	101.038	100.913	100.788
7.500	100.869	100.744	100.619	100.494
7.375	100.529	100.404	100.279	100.154
7.250	100.148	100.023	99.898	99.773
7.125	100.194	100.069	99.944	99.819
7.000	99.798	99.673	99.548	99.423
6.875	99.394	99.269	99.144	99.019
6.750	98.930	98.805	98.680	98.555
6.625	98.900	98.775	98.650	98.525
6.500	98.421	98.296	98.171	98.046
6.375	97.840	97.715	97.590	97.465
6.250	97.262	97.137	97.012	96.887
6.125	96.636	96.511	96.386	96.261
6.000	95.965	95.840	95.715	95.590
5.875	95.223	95.098	94.973	94.848
5.750	94.502	94.377	94.252	94.127
5.625	92.609	92.484	92.359	92.234

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	100.214	100.089	99.964	99.839
7.500	100.062	99.937	99.812	99.687
7.375	99.891	99.766	99.641	99.516
7.250	99.693	99.568	99.443	99.318
7.125	99.916	99.791	99.666	99.541
7.000	99.720	99.595	99.470	99.345
6.875	99.483	99.358	99.233	99.108
6.750	99.229	99.104	98.979	98.854
6.625	99.292	99.167	99.042	98.917
6.500	99.039	98.914	98.789	98.664
6.375	98.793	98.668	98.543	98.418
6.250	98.507	98.382	98.257	98.132
6.125	98.557	98.432	98.307	98.182
6.000	98.266	98.141	98.016	97.891
5.875	97.938	97.813	97.688	97.563
5.750	97.580	97.455	97.330	97.205
5.625	97.212	97.087	96.962	96.837
5.500	96.799	96.674	96.549	96.424
5.375	96.370	96.245	96.120	95.995
5.250	95.924	95.799	95.674	95.549
5.125	95.013	94.888	94.763	94.638
5.000	94.573	94.448	94.323	94.198
4.875	94.117	93.992	93.867	93.742
4.750	93.657	93.532	93.407	93.282
4.625	92.290	92.165	92.040	91.915

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

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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