

**PORTFOLIO ARM - BORROWER PAID**

**5/6 SOFR ARM 5/1/5 (JP51, JP51IO)**

Base Rate	21 Day	30 Day	45 Day	60 Day
7.750	102.500	102.375	102.250	102.125
7.625	102.250	102.125	102.000	101.875
7.500	102.000	101.875	101.750	101.625
7.375	101.750	101.625	101.500	101.375
7.250	101.500	101.375	101.250	101.125
7.125	101.250	101.125	101.000	100.875
7.000	101.000	100.875	100.750	100.625
6.875	100.750	100.625	100.500	100.375
6.750	100.500	100.375	100.250	100.125
6.625	100.250	100.125	100.000	99.875
6.500	100.000	99.875	99.750	99.625
6.375	99.875	99.750	99.625	99.500
6.250	99.500	99.375	99.250	99.125

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

Base Rate	21 Day	30 Day	45 Day	60 Day
8.000	102.500	102.375	102.250	102.125
7.875	102.250	102.125	102.000	101.875
7.750	102.000	101.875	101.750	101.625
7.625	101.750	101.625	101.500	101.375
7.500	101.500	101.375	101.250	101.125
7.375	101.250	101.125	101.000	100.875
7.250	101.000	100.875	100.750	100.625
7.125	100.750	100.625	100.500	100.375
7.000	100.500	100.375	100.250	100.125
6.875	100.250	100.125	100.000	99.875
6.750	100.000	99.875	99.750	99.625
6.625	99.875	99.750	99.625	99.500
6.500	99.500	99.375	99.250	99.125

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

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

Rate Adjustments	
Refinance	0.125
2nd Home	0.250
2-4 Unit Property	0.250
Investment	0.250
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
FICO 679-680 (Exception)	0.500
FICO 659-640 (Exception)	0.875
FICO <640 (Exception)	1.250
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
Loan To Value (LTV) ≤ 50%	-0.250
Cross-Collateralization	0.500
Interest Only (Max 60% LTV/CLTV) 5/6 and 7/6 only	0.125
Cash Out ≤ \$500,000	0.250
Cash Out >\$500,000	0.500
Condo (Condolet 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	
<i>Max of 2 extensions - Not to exceed original lock term</i>	
7 Day Lock Extension	0.125
15 Day Lock Extension	0.250
30 Day Lock Extension	0.500

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

Axos Bank Checking Account Offer	
Axos Bank is currently offering a .250 rate reduction to borrowers who open a new Axos Bank <i>Private Client</i> or <i>World Checking Account</i> , maintain a balance equal to 6 months of loan payments, and sign up for auto-pay.	
<i>Reduction cannot be used to discount below the min rate.</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	
<b>Borrower rebate (after LPC) capped at \$3,000.</b>	
Bank Statement Income LTV Max 65%	
Bank Statement - Interest Only Max LTV 60%	
Min. Loan Amount \$500,000      Min Rate 6.25%	
<b>Non-Resident Alien (NRA) = Not Eligible</b>	
<b>TX (a6) "Home Equity" ELIGIBLE</b>	
<b>12 Months Personal or Business Bank Statements ELIGIBLE</b>	
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.	
<b>Lender Paid Compensation</b>	
LPC is equal to 1.25% of the loan amount.	
LPC is capped at the lesser of 1.25% or \$50,000.	
Max Borrower Paid Origination Fee = 2%	

Property Type / Loan Amount	LTV Eligibility Matrix					
	≤\$1MM LTV/CLTV	>\$1MM - ≤\$2MM LTV/CLTV	>\$2MM - ≤\$3MM LTV/CLTV	>\$3MM - ≤\$5MM LTV/CLTV	>\$5MM - ≤\$10MM LTV/CLTV	>\$10MM - ≤\$20MM LTV/CLTV
<b>Primary Residence - Purchase</b>						
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
<b>Primary Residence - Rate &amp; Term</b>						
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
<b>Primary Residence - Cash Out</b>						
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
<b>2nd Home - Purchase</b>						
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
<b>2nd Home - Refinance (Rate/Term)</b>						
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
<b>2nd Home - Refinance (Cash Out)</b>						
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
<b>Investment - Purchase</b>						
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
<b>Investment - Refinance (Rate/Term)</b>						
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
<b>Investment - Refinance (Cash Out)</b>						
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.



**Axos Bank**[www.axosbank.com](http://www.axosbank.com)Wholesale 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](mailto:lockdesk@axosbank.com)

Lock Requests:

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

Base Rate
<b>8.5% @ Par (100.00)</b>

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%
	<i>Loan Amounts &gt;\$5M are an exception and LTVs may be reduced on larger loan sizes</i>			
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. <i>All appraisals require comparable rent survey.</i>			
Ineligible States	CT, DE, DC, HI, IL, IN, IA, KS, KY, LA, ME, NJ, NM, NY, ND, OH, OK, PA, SC, VT, WI <i>*Texas Homestead properties are ineligible for Bridge program.</i>			
<i>Please see full guidelines online for more information</i>				



Wholesale Borrower Paid SFR RateSheet

Tuesday, June 23, 2026

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
7.625	102.062	102.000	101.906	101.718	101.531
7.500	101.901	101.839	101.745	101.558	101.370
7.375	101.729	101.666	101.572	101.385	101.197
7.250	101.544	101.482	101.388	101.200	101.013
7.125	101.334	101.271	101.177	100.990	100.802
7.000	101.077	101.015	100.921	100.733	100.546
6.875	100.852	100.789	100.696	100.508	100.321
6.750	100.614	100.551	100.457	100.270	100.082
6.625	100.414	100.351	100.257	100.070	99.882
6.500	100.215	100.153	100.059	99.872	99.684
6.375	99.980	99.918	99.824	99.636	99.449
6.250	99.679	99.616	99.523	99.335	99.148
6.125	99.317	99.255	99.161	98.973	98.786
6.000	98.895	98.832	98.738	98.551	98.363
5.875	98.459	98.397	98.303	98.115	97.928
5.750	97.972	97.909	97.816	97.628	97.441
5.625	97.483	97.421	97.327	97.140	96.952
5.500	96.932	96.869	96.776	96.588	96.401
5.375	96.472	96.409	96.315	96.128	95.940
5.250	95.962	95.899	95.805	95.618	95.430
5.125	95.459	95.396	95.303	95.115	94.928
5.000	94.939	94.877	94.783	94.596	94.408

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 Sales Inquiries  
Tel: 1-888-585-4869

**Wholesale SFR Ratesheet**

Tuesday, June 23, 2026

**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
<b>7.625</b>	<b>PAR</b>
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. <b>Interest Reserve Required</b>

**Lock Desk**

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

Eligibility & Information
<p style="text-align: center;"><u>Maximum Loan Amount</u></p> <p>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.</p>
<p style="text-align: center;"><u>Construction Related Documents:</u></p> <p>Fully Approved Plans, Permits and Budget Must Be Provided at Registration</p>
<p style="text-align: center;">Construction Period: 12, 18, 24, or 36 Months</p>
<p style="text-align: center;">Minimum Loan Amount \$1,000,000</p>
<p style="text-align: center;">Ground Up or Rehab</p>
<p style="text-align: center;">Residential 1-4 Family Properties Only</p>
<p style="text-align: center;">Primary Residence, 2nd Home, Investment</p>
<p style="text-align: center;">US Citizens or Permanent Resident Aliens Only</p>
<p style="text-align: center;">Permanent Loan - 5/6 Fixed Period ARM Amortized over 30 years</p>
<p style="text-align: center;">Rate Floor 7.625%</p>

**12, 18, or 24 Month Investor Construction Loan**

**1 Month Term SOFR ARM (Interest Only)**

18-Month Base Note Rate	
<b>*8.14%</b>	<b>PAR</b>

\*SOFR (3.64% as of 4/17/26)+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

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
<b>6-Month Extension</b> <i>Max of 2. Can be used post construction through sale.</i>	0.50% of Loan Amount (Each)

ARM Features
<b>Rate Floor = Initial Note Rate</b> <b>Margin = 4.5</b> <b>Ceiling Cap = 8% Over Initial Start Rate</b>

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

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

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

Eligibility & Information
<b><u>Maximum Loan Amount</u></b>
<b>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.</b>
<b>Minimum Loan Amount \$1,000,000</b>
<b>Construction Period: 12, 18, or 24 Months</b>
<b>Ground Up or Rehab</b>
<b>Residential 1-4 Family Properties Only</b>
<b>Investor Only</b>
<b>Fully Adjustable - Based on 1 Month SOFR</b>
<b>12 or 18 Month Pre-Payment Penalty Required</b>

**Jumbo Cash-flow mAXimizer  
Interest Only**

**5/6 DEF INT (Interest Only) SOFR ARM**

Pay Rate	Note Rate	21 Day	30 Day	45 Day
5.000	7.500	102.000	101.875	101.750
4.875	7.375	101.750	101.625	101.500
4.750	7.250	101.500	101.375	101.250
4.625	7.125	101.250	101.125	101.000

Max Borrower Rebate (after LPC) capped at \$3,000

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

Eligibility & Information
<b>Minimum Loan Amount:</b> \$1 over Conforming Loan Limit
<b>Minimum Credit Score: 700</b>
<b>Minimum Note Rate = 7.125%</b> <b>Minimum Pay Rate = 4.625%</b>
<b>CA, FL, and NY Properties Only</b>
<b>NY properties are subject to a 5% max LTV reduction</b> <b>Interest Only &amp; Deferred Int. for first 5 years, then fully amortized for remaining 25 year term.</b>
<b>Deferred Interest Payment Rate:</b> <b>Greater of 2% or Note Rate less 2.5%</b>
<b>Debt qualification uses max UPB (month 60) on a 25 year fully amortized pmt at fully indexed rate.</b>
<b>Co-Op, 2-4 Unit and NRA borrowers are Not Eligible</b>

Rate Adjustments	
2nd Home	0.250
Investment	0.250
Loan Amount \$647,201 - \$2,499,999	0.000
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
Cross-Collateralization (Wholesale Only)	0.500
Cash Out ≤ \$500,000	0.250
Cash Out > \$500,000	0.500
Condo (Condotel Max 50% LTV)	0.125
<b>2 Year Prepayment Penalty (Inv Only)</b>	<b>-0.125</b>

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	
No Pre-Payment Penalty (Inv Only)	1% of Loan Amount

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

Eligible Income Documentation
<b>Full Doc - 2 Year Tax Returns</b>

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

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.

Property Type	LTV Eligibility Matrix					
	≤\$1MM LTV/CLTV	>\$1MM - ≤\$2MM LTV/CLTV	>\$2MM - ≤\$3MM LTV/CLTV	>\$3MM - ≤\$5MM LTV/CLTV	>\$5MM - ≤\$10MM LTV/CLTV	>\$10MM - ≤\$20MM LTV/CLTV
<b>Primary Residence - Purchase</b>						
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
<b>Primary Residence - Rate &amp; Term</b>						
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
<b>Primary Residence - Cash Out</b>						
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
<b>2nd Home - Purchase</b>						
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
<b>2nd Home - Refinance (Rate/Term)</b>						
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
<b>2nd Home - Refinance (Cash Out)</b>						
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
<b>Investment - Purchase</b>						
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
<b>Investment - Refinance (Rate/Term)</b>						
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
<b>Investment - Refinance (Cash Out)</b>						
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

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

**5/6 FN SOFR ARM**

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

**7/6 FN SOFR ARM**

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

**10/6 FN SOFR ARM**

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

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

Price Adjustments	
<b>Max of 2 extensions - Not to exceed original lock term</b>	
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	
<p>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.</p> <p>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.</p> <p><a href="https://travel.state.gov/content/travel/en/us-visas/tourism/visit/visa-waiver-program.html">https://travel.state.gov/content/travel/en/us-visas/tourism/visit/visa-waiver-program.html</a></p> <p>Please see Wholesale Portfolio Guidelines for Visa and income documentation requirements and full eligibility details.</p>	

ARM Features	
<p><b>Index = 30 Day Average SOFR</b> <b>Rate Floor = Note Rate</b> <b>Margin = 3.25</b> <b>Caps = 5/1/5</b></p>	
Information	
<b>Borrower rebate (after LPC) capped at \$3,000.</b>	
<b>Minimum Loan Amount \$500,000</b>	
<b>Minimum Rate 7.875%</b>	
<b>Interest Only - Not Allowed</b>	
<b>Power of Attorney - Not Allowed</b>	
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.	
<b>Loans ≤\$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs &gt;55% on grid below</b>	
<b>Lender Paid Compensation</b> 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	
<b>2nd Home = Standard Full Doc</b> <b>Investment = Standard Full Doc</b>	
<b>Valid SSN or ITIN required on URLA</b>	

Property Type	LTV Eligibility Matrix					
	≤\$1MM LTV/CLTV	>\$1MM - ≤\$2MM LTV/CLTV	>\$2MM - ≤\$3MM LTV/CLTV	>\$3MM - ≤\$5MM LTV/CLTV	>\$5MM - ≤\$10MM LTV/CLTV	>\$10MM - ≤\$20MM LTV/CLTV
<b>Purchase</b>						
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
<b>Refinance (Rate/Term)</b>						
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
<b>Refinance (Cash Out)</b>						
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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Wholesale Borrower Paid SFR Ratesheet

Tuesday, June 23, 2026

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
9.625	108.000	107.850	107.700
9.500	107.750	107.600	107.450
9.375	107.500	107.350	107.200
9.250	107.250	107.100	106.950
9.125	107.000	106.850	106.700
9.000	106.750	106.600	106.450
8.875	106.500	106.350	106.200
8.750	106.250	106.100	105.950
8.625	106.000	105.850	105.700
8.500	105.750	105.600	105.450
8.375	105.500	105.350	105.200
8.250	105.250	105.100	104.950
8.125	105.000	104.850	104.700
8.000	104.750	104.600	104.450
7.875	104.500	104.350	104.200
7.750	104.250	104.100	103.950
7.625	103.875	103.725	103.575
7.490	103.500	103.350	103.200
7.375	103.031	102.881	102.731
7.250	102.531	102.381	102.231
7.125	101.969	101.819	101.669
6.990	101.281	101.131	100.981
6.875	100.594	100.444	100.294
6.750	99.906	99.756	99.606
6.625	99.219	99.069	98.919
6.490	98.531	98.381	98.231
6.375	97.781	97.631	97.481

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$125,000
	Max Loan Amount	\$3,000,000
	<=\$150,000	Max LTV/CLTV 80%
	>\$1.5M - \$2.0M	Max LTV/CLTV 85%
	>\$2.0M - \$2.5M	Max LTV/CLTV 80%
	>\$2.5M	Max LTV/CLTV 75%
Reserve Requirement	>\$2.0M	Min FICO 680
	<=\$1M	3 Months
	≥\$1M - \$1.5M	6 Months
Rate & Term Refi	>\$1.5M	9 Months
	≤65% LTV	No Minimum Reserves
Interest Only	Min FICO	660
	≤ \$2.0M	Max LTV 80%
	>\$2.0M - ≤\$2.5M	Max LTV 75%
	>\$2.5M	Max LTV 70%
Cash-Out	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Max LTV	80%
	Minimum FICO	660
DTI	Interest Only	Eligible
	Max DTI	50%
	FTHB Max DTI	45%
Investment	DTI >45%	Max LTV 80%
	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Baltimore City, MD & Philadelphia, PA	Not Eligible
	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 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
Lock Extensions	
<b>Max of 2 extensions - Not to exceed original lock term</b>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<b>Max Lock Period (including extensions) is 60 days.            Loans that go beyond 60 days are subject to worse case re-lock.</b>	
No Pre-Payment Penalty	
<b>If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.</b> <b>Lender Paid compensation is available if pre-payment penalty is not "none".</b>	

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
FICO / LTV LLPAs	760+	1.250	1.250	1.125	0.875	0.625	0.375	0.125	-2.000
	740 - 759	1.125	1.125	1.000	0.875	0.625	0.125	-0.125	-2.750
	720 - 739	1.000	1.000	0.750	0.625	0.375	-0.250	-0.750	-3.500
	700 - 719	0.875	0.875	0.750	0.500	0.000	-0.500	-1.250	
	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			
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	-0.250	-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 <i>Investor Only</i>	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	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
	No PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	

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

Express Alt Doc

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.625	108.188	108.038	107.888
9.500	107.938	107.788	107.638
9.375	107.688	107.538	107.388
9.250	107.438	107.288	107.138
9.125	107.188	107.038	106.888
9.000	106.938	106.788	106.638
8.875	106.688	106.538	106.388
8.750	106.438	106.288	106.138
8.625	106.188	106.038	105.888
8.500	105.938	105.788	105.638
8.375	105.688	105.538	105.388
8.250	105.438	105.288	105.138
8.125	105.188	105.038	104.888
8.000	104.938	104.788	104.638
7.875	104.688	104.538	104.388
7.750	104.438	104.288	104.138
7.625	104.188	104.038	103.888
7.490	103.813	103.663	103.513
7.375	103.438	103.288	103.138
7.250	103.000	102.850	102.700
7.125	102.500	102.350	102.200
6.990	101.984	101.834	101.684
6.875	101.297	101.147	100.997
6.750	100.609	100.459	100.309
6.625	99.891	99.741	99.591
6.490	99.141	98.991	98.841
6.375	98.391	98.241	98.091

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%
Reserve Requirements	>\$2.0M	Minimum FICO 680
	<\$1M	3 Months
	≥\$1M - <\$1.5M	6 Months
Rate & Term Refi	>\$1.5M	9 Months
	≤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%
	FTHB Max DTI	45%
Investment	DTI>45%	Max LTV 80%
	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
Asset Utilization	Max LTV	80%
	Credit Event Seasoning	36 Months
	Mortgage DQ	1x30x12
Credit	Mtg DQ or Credit Event	Max 80% LTV
	WVOE Mtg DQ 24 Month	0x30x24
	Condo (Warrantable)	Max LTV 85%
Property Type	2-4 Unit	Max LTV 80%
	Occupancy	Primary Only
WVOE	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	
<b>Max of 2 extensions - Not to exceed original lock term</b>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<b>Max Lock Period (including extensions) is 60 days.</b>	
<b>Loans that go beyond 60 days are subject to worse case re-lock.</b>	

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	
<b>If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.</b>	
<b>Lender Paid compensation is available if pre-payment penalty is not "none".</b>	

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	0.125	0.125	-2.000
	740 - 759	1.125	1.125	1.000	0.875	0.625	0.125	-0.125	-2.750
	720 - 739	1.000	1.000	0.750	0.625	0.375	-0.250	-0.750	-3.500
	700 - 719	0.875	0.875	0.750	0.500	0.000	-0.500	-1.250	
	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	-3.875	-3.875	-3.875	-3.875	-4.125	-4.125	-4.125	
Loan Size LLPAs	≥\$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	-0.125	-0.625
	>\$2.5M - ≤ \$3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.125	
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250
Loan Type LLPAs	24 Month CPA P&L	-1.375	-1.375	-1.375	-1.500	-1.500	-2.125	-2.750	
	12 Month CPA P&L	-1.750	-1.750	-1.750	-1.875	-1.875	-2.500	-3.375	
	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	
	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	-0.250	-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 <i>Investor Only</i>	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	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
	No PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	

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Wholesale Borrower Paid SFR Ratesheet

Tuesday, June 23, 2026

Lock Desk

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

Express DSCR

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.250	108.969	108.819	108.669
9.125	108.781	108.631	108.481
9.000	108.594	108.444	108.294
8.875	108.406	108.256	108.106
8.750	108.219	108.069	107.919
8.625	108.031	107.881	107.731
8.500	107.844	107.694	107.544
8.375	107.656	107.506	107.356
8.250	107.469	107.319	107.169
8.125	107.219	107.069	106.919
8.000	106.906	106.756	106.606
7.875	106.531	106.381	106.231
7.750	106.156	106.006	105.856
7.625	105.719	105.569	105.419
7.490	105.281	105.131	104.981
7.375	104.781	104.631	104.481
7.250	104.219	104.069	103.919
7.125	103.625	103.475	103.325
6.990	102.938	102.788	102.638
6.875	102.219	102.069	101.919
6.750	101.469	101.319	101.169
6.625	100.719	100.569	100.419
6.490	99.719	99.569	99.419

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%
Reserve Requirement	>\$2.0M	Max LTV/CLTV 70%
	>\$2.0M	Min 700 FICO
	<\$1M	3 Months
	≥\$1M - <\$1.5M	6 Months
Rate & Term Ref	>\$1.5M	9 Months
	≤65% LTV	No Minimum Reserves
Interest Only	Minimum FICO	700
	Maximum Loan Amount	\$3,000,000
Cash-Out	Maximum LTV	80%
	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Loan Amount >\$1.5M	Max LTV 65%
DSCR <1.0	Loan Amount >\$1.5M	700
	Interest Only	Eligible
	Minimum DSCR	0.800
	Minimum FICO	720
	Max LTV	75%
	Max LTV Cash Out	70%
Credit	Max Loan Amount	\$1,500,000
	Interest Only	Not Eligible
	Credit Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30x12
Property Type	Mtg DQ 1x30x12 or Credit Event	Max LTV 75%
	Condo (Warrantable)	Max LTV 80%
First Time Investor	2-4 Unit	Max LTV 80%
	Max LTV	75%
Short Term Rents	Min Reserves	12
	Min DSCR	1.00
	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	
<b>Max of 2 extensions - Not to exceed original lock term</b>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<b>Max Lock Period (including extensions) is 60 days.</b>	
<b>Loans that go beyond 60 days are subject to worse case re-lock.</b>	

No Pre-Payment Penalty	
<b>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".</b>	

Geographic Restriction	
<b>Properties located in Baltimore City, MD and Philadelphia, PA are not eligible.</b>	

Loan Level Price Adjustments

	LTV/CLTV Range								
	FICO	≤60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	80.01-85	
FICO / LTV LLPAs	760+	1.750	1.500	1.375	1.250	0.750	0.250	-1.000	
	740 - 759	1.500	1.250	1.125	1.000	0.500	-0.250	-1.500	
	720 - 739	1.375	1.000	0.875	0.625	0.250	-0.500	-2.250	
	700 - 719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	
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	DSCR ≥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	-0.500	-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		
	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
Pre-Payment Penalty LLPAs <i>Investor Only</i>	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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Wholesale Borrower Paid SFR Ratesheet

Tuesday, June 23, 2026

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
9.250	106.827	106.677	106.527
9.125	106.577	106.427	106.277
9.000	106.327	106.177	106.027
8.875	106.077	105.927	105.777
8.750	105.827	105.677	105.527
8.625	105.577	105.427	105.277
8.500	105.327	105.177	105.027
8.375	105.077	104.927	104.777
8.250	104.827	104.677	104.527
8.125	104.577	104.427	104.277
8.000	104.327	104.177	104.027
7.875	104.045	103.895	103.745
7.750	103.764	103.614	103.464
7.625	103.452	103.302	103.152
7.500	103.139	102.989	102.839
7.375	102.764	102.614	102.464
7.250	102.389	102.239	102.089
7.125	102.014	101.864	101.714
7.000	101.639	101.489	101.339
6.875	101.202	101.052	100.902
6.750	100.764	100.614	100.464
6.625	100.327	100.177	100.027
6.500	99.889	99.739	99.589
6.375	99.389	99.239	99.089
6.250	98.889	98.739	98.589
6.125	98.326	98.176	98.026
6.000	97.764	97.614	97.464
5.875	97.139	96.989	96.839
5.750	96.514	96.364	96.214
5.625	95.826	95.676	95.526
5.500	95.139	94.989	94.839

Minimum Final Price 98.00

Product Information
<ul style="list-style-type: none"> <li>Expanded Prime Program is for Borrowers with a clean housing event history (≥48 months) and mortgage history (0x30x12).</li> <li>Borrowers can qualify with Full Documentation (including 1099s), Streamline Documentation (including 1099s), Written Verification of Employment ("WVOE"), Asset Depletion, 12 Month 3rd Party P&amp;L, 12M/24M Personal and Business Bank Statements.               <ul style="list-style-type: none"> <li>Min Loan Size of \$150,000</li> <li>Max Loan Size of \$3,500,000                   <ul style="list-style-type: none"> <li>Max LTV of 90%</li> <li>Minimum FICO of 660</li> </ul> </li> <li>Interest Only Eligible (Min 700 FICO, Max 85% LTV)                   <ul style="list-style-type: none"> <li>6 Months Minimum reserves</li> <li>Cash Out can be used as reserves</li> <li>DTI up to 55% subject to:                       <ul style="list-style-type: none"> <li>Requires a FICO score of 700 or greater</li> <li>Maximum LTV 80%</li> <li>Primary Residence only, no FTHB</li> <li>Requires 1.5x Residual Income</li> </ul> </li> </ul> </li> </ul> </li> </ul>

Lender Paid (LPC)
<ul style="list-style-type: none"> <li>LPC is equal to 1.25% of the loan amount.</li> <li>LPC adjustment to posted price = -1.25</li> <li>LPC is capped at the lessor of 1.25% or \$50,000.</li> <li>Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000</li> </ul>

Borrower Paid
<ul style="list-style-type: none"> <li>Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000</li> </ul>

Wholesale Fee	
Wholesale Lender Fee	\$1,695

Lock Extensions	
<b>Max of 2 extensions - Not to exceed original lock term</b>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<b>Max Lock Period (including extensions) is 60 days.</b>	
<b>Loans that go beyond 60 days are subject to worse case re-lock.</b>	

Loan Level Price Adjustments

	FICO	LTV/CLTV Range									
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Full Doc	≥780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125	
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250	
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125	
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000		
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250		
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250			
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375			
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	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250		
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250		
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000	
Full Doc LLPAs	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-0.500	-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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Expanded Non-QM / Flex Non-QM

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.250	105.577	105.427	105.277
9.125	105.327	105.177	105.027
9.000	105.077	104.927	104.777
8.875	104.827	104.677	104.527
8.750	104.577	104.427	104.277
8.625	104.327	104.177	104.027
8.500	104.077	103.927	103.777
8.375	103.827	103.677	103.527
8.250	103.577	103.427	103.277
8.125	103.327	103.177	103.027
8.000	103.077	102.927	102.777
7.875	102.795	102.645	102.495
7.750	102.514	102.364	102.214
7.625	102.202	102.052	101.902
7.500	101.889	101.739	101.589
7.375	101.514	101.364	101.214
7.250	101.139	100.989	100.839
7.125	100.764	100.614	100.464
7.000	100.389	100.239	100.089
6.875	99.952	99.802	99.652
6.750	99.514	99.364	99.214
6.625	99.076	98.926	98.776
6.500	98.639	98.489	98.339
6.375	98.139	97.989	97.839
6.250	97.639	97.489	97.339
6.125	97.076	96.926	96.776
6.000	96.514	96.364	96.214
5.875	95.889	95.739	95.589
5.750	95.264	95.114	94.964
5.625	94.576	94.426	94.276
5.500	93.889	93.739	93.589

Minimum Final Price 98.00

Expanded Non-QM Information	Expanded Flex Non-QM Information
<ul style="list-style-type: none"> <li>• Axos Bank Expanded Non-QM (Credit Grade A+) is for Borrowers with the following housing event history (&gt;=36 months clean) and mortgage history (1x30x12)</li> <li>• Borrowers can qualify with Full Documentation (including 1099s), Streamline Documentation (including 1099s), Written Verification of Employment ("WVOE"), Asset Depletion, 12 Month 3rd Party P&amp;L, 12M/24M Personal and Business Bank Statements               <ul style="list-style-type: none"> <li>• Min Loan Size of \$150,000</li> <li>• Max Loan Size of \$3,000,000</li> <li>• Max LTV of 90%</li> <li>• Minimum FICO of 660</li> <li>• DTI up to 50%</li> <li>• Interest Only Eligible (Min 700 FICO, Max 80% LTV)</li> <li>• 3 Months Minimum reserves</li> <li>• Cash Out can be used as reserves</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Axos Bank Expanded Flex Non-QM (Credit Grade A-) is for Borrowers with the following derogatory housing event history (&gt;=24 months clean) and mortgage history (2x30x12 and 1x60x24)</li> <li>• Borrowers can qualify with Full Documentation (including 1099s), Streamline Documentation (including 1099s) and 12M/24M Personal and Business Bank Statements               <ul style="list-style-type: none"> <li>• Asset Depletion, 12 Month 3rd Party P&amp;L, and WVOE are NOT eligible</li> <li>• Min Loan Size of \$150,000</li> <li>• Max Loan Size of \$2,000,000</li> <li>• Max LTV of 85%</li> <li>• Minimum FICO of 660</li> <li>• DTI up to 48%</li> <li>• Interest Only NOT Eligible</li> <li>• 3 Months minimum reserves</li> <li>• Cash Out can be used as reserves</li> </ul> </li> </ul>

Lender Paid (LPC)	
<ul style="list-style-type: none"> <li>•LPC is equal to 1.25% of the loan amount.</li> <li>•LPC adjustment to posted price = -1.25</li> <li>•LPC is capped at the lessor of 1.25% or \$50,000.</li> <li>•Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000</li> </ul>	
Borrower Paid	
<ul style="list-style-type: none"> <li>•Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000</li> </ul>	
Wholesale Fee	
Wholesale Lender Fee	\$1,695.00
Lock Extensions	
<b>Max of 2 extensions - Not to exceed original lock term</b>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<b>Max Lock Period (including extensions) is 60 days. Loans that go beyond 60 days are subject to re-lock.</b>	

Loan Level Price Adjustments

	FICO	LTV/CLTV Range									
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Full Doc	≥780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125	
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	-0.125	-2.500	-4.250	
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125	
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000		
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250		
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250			
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375			
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	
Credit Event LLPAs	>\$2.0M - ≤\$2.5M	0.375	0.375	0.250	0.125	0.125	-0.125				
	>\$2.5M - ≤\$3.0M	0.250	0.125	0.000	-0.125						
	1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	
	2x30x12 or 1x60x24	-0.750	-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	-1.000	-1.250	-1.500
	FC/SS/DIL/BK7 24-35	-1.250	-1.250	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750		
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000			
Loan Type LLPAs	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000	
	Cash-Out	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250				
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000	
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750		
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750			
Property LLPAs	Florida Condo	-0.375	-0.500	-0.500	-0.625	-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	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000	
Full Doc LLPAs	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	Asset Depletion	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	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 PhL	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	-0.625
No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	

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Wholesale Borrower Paid SFR Ratesheet

Tuesday, June 23, 2026

Lock Desk

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

Expanded DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	108.815	108.665	108.515
9.125	108.565	108.415	108.265
9.000	108.315	108.165	108.015
8.875	108.065	107.915	107.765
8.750	107.815	107.665	107.515
8.625	107.565	107.415	107.265
8.500	107.315	107.165	107.015
8.375	107.065	106.915	106.765
8.250	106.815	106.665	106.515
8.125	106.534	106.384	106.234
8.000	106.221	106.071	105.921
7.875	105.909	105.759	105.609
7.750	105.596	105.446	105.296
7.625	105.284	105.134	104.984
7.500	104.909	104.759	104.609
7.375	104.534	104.384	104.234
7.250	104.096	103.946	103.796
7.125	103.659	103.509	103.359
7.000	103.159	103.009	102.859
6.875	102.659	102.509	102.359
6.750	102.096	101.946	101.796
6.625	101.534	101.384	101.234
6.500	100.909	100.759	100.609
6.375	100.284	100.134	99.984
6.250	99.596	99.446	99.296
6.125	98.908	98.758	98.608
6.000	98.221	98.071	97.921
5.875	97.471	97.321	97.171
5.750	96.721	96.571	96.421
5.625	95.971	95.821	95.671
5.500	95.221	95.071	94.921

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/CLTV/HCLTV
	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)
<ul style="list-style-type: none"> <li>LPC is equal to 1.25% of the loan amount.</li> <li>LPC adjustment to posted price = -1.25</li> <li>LPC is capped at the lesser of 1.25% or \$50,000.</li> <li>Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000</li> </ul>

Borrower Paid
<ul style="list-style-type: none"> <li>Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000</li> </ul>

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

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	>80	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		
	≤\$150K - ≤\$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-3.000	-3.125
Loan Size LLPAs	>\$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
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Loan Type LLPAs	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	
	Condo	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
Property LLPAs	Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
	Multi-Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
	5 Year PPP	1.750	1.750	1.750	1.750	1.750	1.750	1.750
Pre-Payment Penalty LLPAs	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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Wholesale Borrower Paid SFR Ratesheet

Lock Desk

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

Tuesday, June 23, 2026

Closed End Second

Rate	Fixed 10 30 Day	Fixed 15 30 Day	Fixed 20 30 Day	Fixed 30 30 Day
13.125	110.438	110.438	110.438	110.438
13.000	110.188	110.188	110.188	110.188
12.875	109.938	109.938	109.938	109.938
12.750	109.688	109.688	109.688	109.688
12.625	109.438	109.438	109.438	109.438
12.500	109.188	109.188	109.188	109.188
12.375	108.938	108.938	108.938	108.938
12.250	108.688	108.688	108.688	108.688
12.125	108.438	108.438	108.438	108.438
12.000	108.188	108.188	108.188	108.188
11.875	107.938	107.938	107.938	107.938
11.750	107.688	107.688	107.688	107.688
11.625	107.438	107.438	107.438	107.438
11.500	107.188	107.188	107.188	107.188
11.375	106.938	106.938	106.938	106.938
11.250	106.688	106.688	106.688	106.688
11.125	106.438	106.438	106.438	106.438
11.000	106.188	106.188	106.188	106.188
10.875	105.938	105.938	105.938	105.938
10.750	105.688	105.688	105.688	105.688
10.625	105.438	105.438	105.438	105.438
10.500	105.188	105.188	105.188	105.188
10.375	104.938	104.938	104.938	104.938
10.250	104.688	104.688	104.688	104.688
10.125	104.438	104.438	104.438	104.438
10.000	104.188	104.188	104.188	104.188
9.875	103.938	103.938	103.938	103.938
9.750	103.688	103.688	103.688	103.688
9.625	103.438	103.438	103.438	103.438
9.500	103.188	103.188	103.188	103.188
9.375	102.938	102.938	102.938	102.938
9.250	102.688	102.688	102.688	102.688
9.125	102.438	102.438	102.438	102.438
9.000	102.188	102.188	102.188	102.188
8.875	101.938	101.938	101.938	101.938
8.750	101.688	101.688	101.688	101.688
8.625	101.438	101.438	101.438	101.438
8.500	101.188	101.188	101.188	101.188
8.375	100.938	100.938	100.938	100.938
8.250	100.688	100.688	100.688	100.688
8.125	100.438	100.438	100.438	100.438

Min/Max Final Prices / Lock Adjustments			
Minimum Final Price 99.50	Lock Term Adjustments		
	15 Day		0.150
	45 Day		-0.150
Maximum Final Price 100.50	60 Day		-0.300
	Extensions and Fees		
Lock Extensions		Fee's	
7 Day	-0.125	Lender Fee	495.000
15 Day	-0.250		
30 Day	-0.500		

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

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

Compensation	
Lender Paid	<ul style="list-style-type: none"> <li>•LPC is equal to 1.25% of the loan amount.</li> <li>•LPC adjustment to posted price = -1.25</li> </ul>
Borrower Paid	Borrower Rebate Pricing capped at 100.50

Loan Level Price Adjustments

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

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**

Tuesday, June 23, 2026

**CONFORMING / CONVENTIONAL (DU)**

**Lock Desk**

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

**30 & 25 YEAR FIXED**

Rate	15 Day	30 Day	45 Day	60 Day
8.625	105.911	105.786	105.661	105.536
8.500	105.767	105.642	105.517	105.392
8.375	105.518	105.393	105.268	105.143
8.250	105.438	105.313	105.188	105.063
8.125	105.322	105.197	105.072	104.947
8.000	105.148	105.023	104.898	104.773
7.875	104.957	104.832	104.707	104.582
7.750	104.736	104.611	104.486	104.361
7.625	104.636	104.511	104.386	104.261
7.500	104.358	104.233	104.108	103.983
7.375	104.030	103.905	103.780	103.655
7.250	103.757	103.632	103.507	103.382
7.125	102.733	102.608	102.483	102.358
7.000	102.434	102.309	102.184	102.059
6.875	102.099	101.974	101.849	101.724
6.750	101.833	101.708	101.583	101.458
6.625	101.481	101.356	101.231	101.106
6.500	101.086	100.961	100.836	100.711
6.375	100.654	100.529	100.404	100.279
6.250	100.190	100.065	99.940	99.815
6.125	99.748	99.623	99.498	99.373
6.000	99.270	99.145	99.020	98.895
5.875	98.768	98.643	98.518	98.393
5.750	98.211	98.086	97.961	97.836
5.625	97.512	97.387	97.262	97.137

**20 YEAR FIXED**

Rate	15 Day	30 Day	45 Day	60 Day
8.625	107.090	106.965	106.840	106.715
8.500	106.926	106.801	106.676	106.551
8.375	106.753	106.628	106.503	106.378
8.250	106.557	106.432	106.307	106.182
8.125	106.476	106.351	106.226	106.101
8.000	106.259	106.134	106.009	105.884
7.875	106.017	105.892	105.767	105.642
7.750	105.739	105.614	105.489	105.364
7.625	105.458	105.333	105.208	105.083
7.500	105.153	105.028	104.903	104.778
7.375	104.812	104.687	104.562	104.437
7.250	104.433	104.308	104.183	104.058
7.125	103.646	103.521	103.396	103.271
7.000	103.328	103.203	103.078	102.953
6.875	102.974	102.849	102.724	102.599
6.750	102.584	102.459	102.334	102.209
6.625	102.522	102.397	102.272	102.147
6.500	102.134	102.009	101.884	101.759
6.375	101.712	101.587	101.462	101.337
6.250	101.259	101.134	101.009	100.884
6.125	101.235	101.110	100.985	100.860
6.000	100.778	100.653	100.528	100.403
5.875	100.294	100.169	100.044	99.919
5.750	99.774	99.649	99.524	99.399
5.625	99.357	99.232	99.107	98.982

**15 & 10 YEAR FIXED**

Rate	15 Day	30 Day	45 Day	60 Day
7.625	104.082	103.957	103.832	103.707
7.500	103.922	103.797	103.672	103.547
7.375	103.752	103.627	103.502	103.377
7.250	103.562	103.437	103.312	103.187
7.125	103.712	103.587	103.462	103.337
7.000	103.516	103.391	103.266	103.141
6.875	103.306	103.181	103.056	102.931
6.750	103.070	102.945	102.820	102.695
6.625	102.806	102.681	102.556	102.431
6.500	102.519	102.394	102.269	102.144
6.375	102.216	102.091	101.966	101.841
6.250	101.897	101.772	101.647	101.522
6.125	101.563	101.438	101.313	101.188
6.000	101.277	101.152	101.027	100.902
5.875	100.984	100.859	100.734	100.609
5.750	100.669	100.544	100.419	100.294
5.625	100.330	100.205	100.080	99.955
5.500	99.965	99.840	99.715	99.590
5.375	99.581	99.456	99.331	99.206
5.250	99.180	99.055	98.930	98.805
5.125	98.675	98.550	98.425	98.300
5.000	98.272	98.147	98.022	97.897
4.875	97.853	97.728	97.603	97.478
4.750	97.423	97.298	97.173	97.048
4.625	96.970	96.845	96.720	96.595

**30 YEAR FIXED - HB**

Rate	15 Day	30 Day	45 Day	60 Day
8.625	102.629	102.504	102.379	102.254
8.500	102.530	102.405	102.280	102.155
8.375	102.434	102.309	102.184	102.059
8.250	102.421	102.296	102.171	102.046
8.125	102.897	102.772	102.647	102.522
8.000	102.780	102.655	102.530	102.405
7.875	102.646	102.521	102.396	102.271
7.750	102.480	102.355	102.230	102.105
7.625	102.501	102.376	102.251	102.126
7.500	102.261	102.136	102.011	101.886
7.375	101.972	101.847	101.722	101.597
7.250	101.669	101.544	101.419	101.294
7.125	101.991	101.866	101.741	101.616
7.000	101.722	101.597	101.472	101.347
6.875	101.428	101.303	101.178	101.053
6.750	101.203	101.078	100.953	100.828
6.625	100.813	100.688	100.563	100.438
6.500	100.412	100.287	100.162	100.037
6.375	99.989	99.864	99.739	99.614
6.250	99.531	99.406	99.281	99.156
6.125	99.798	99.673	99.548	99.423
6.000	99.326	99.201	99.076	98.951
5.875	98.837	98.712	98.587	98.462
5.750	98.299	98.174	98.049	97.924
5.625	97.596	97.471	97.346	97.221

**15 YEAR FIXED - HB**

Rate	15 Day	30 Day	45 Day	60 Day
7.625	101.451	101.326	101.201	101.076
7.500	101.363	101.238	101.113	100.988
7.375	101.268	101.143	101.018	100.893
7.250	101.151	101.026	100.901	100.776
7.125	101.274	101.149	101.024	100.899
7.000	101.155	101.030	100.905	100.780
6.875	101.011	100.886	100.761	100.636
6.750	100.842	100.717	100.592	100.467
6.625	100.640	100.515	100.390	100.265
6.500	100.407	100.282	100.157	100.032
6.375	100.185	100.060	99.935	99.810
6.250	99.953	99.828	99.703	99.578
6.125	100.155	100.030	99.905	99.780
6.000	99.916	99.791	99.666	99.541
5.875	99.649	99.524	99.399	99.274
5.750	99.362	99.237	99.112	98.987
5.625	99.065	98.940	98.815	98.690
5.500	98.730	98.605	98.480	98.355
5.375	98.371	98.246	98.121	97.996
5.250	97.994	97.869	97.744	97.619
5.125	97.114	96.989	96.864	96.739
5.000	96.735	96.610	96.485	96.360
4.875	96.335	96.210	96.085	95.960
4.750	95.912	95.787	95.662	95.537
4.625	94.550	94.425	94.300	94.175

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. <a href="https://selling-guide.fanniemae.com">https://selling-guide.fanniemae.com</a>	
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
<b>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.</b>	

LOAN LEVEL PRICE ADJUSTMENTS - See Conventional LLPAs (DU) Tab

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				