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

Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 23, 2025

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

PORTFOLIO ARM - BORROWER PAID

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

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

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

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

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

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

Rate Adjustments	
Refinance	0.125
2nd Home	0.250
2-4 Unit Property	0.250
Investment (18 mo. Pre-Payment Penalty)	0.250
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
FICO 679-660 (Exception)	0.500
FICO 659-640 (Exception)	0.875
FICO <640 (Exception)	1.250
Loan Amount $2,500,000 - $3,499,999	0.000
Loan Amount $3,500,000 - $5,000,000	0.125
Loan Amount $5,000,001 - $10,000,000	0.250
Loan Amount $10,000,001 - $20,000,000	0.375
Loan To Value (LTV) ≤ 50%	-0.250
Cross-Collateralization	0.500
Interest Only (**Max 60% LTV/CLTV**) 5/6 and 7/6 only	0.125
Cash Out ≤ $500,000	0.250
Cash Out >$500,000	0.500
Condo (Condotel Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
Axos Premier Banking Relationship	**-0.250**

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

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

Minimum Loan Amount $500,000

Minimum Rate 6.5%

Non-Resident Alien (NRA) = Not Eligible
See Foreign National Program on page 3

TX (a6) "Home Equity" ELIGIBLE

12 Months Personal or Business Bank Statements ELIGIBLE

Loans ≤$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below

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

LTV Eligibility Matrix

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

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FOREIGN NATIONAL - BORROWER PAID
2nd Home and Investment Occupancy Only

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5/6 FN SOFR ARM

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

7/6 FN SOFR ARM

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

10/6 FN SOFR ARM

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

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

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

Portfolio Wholesale Fees	
Lender Fee	$1,695.00
Trust/Entity Review	$350.00
Foreign National Review	$250.00

Axos Bank Checking Account Offer

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

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

Foreign National

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

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

https://travel.state.gov/content/travel/en/us-visas/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 8.125%

Interest Only - Not Allowed
Power of Attorney - Not Allowed
Pre-Payment Penalty (Investor only) is 18 months and equal to 6 months interest.
Loans ≤$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below

Lender Paid Compensation
LPC is equal to 1.25% of the loan amount.
LPC is capped at the 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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Jumbo Cash-flow mAXimizer
Interest Only

5/6 DEF INT (Interest Only) SOFR ARM

Pay Rate	Note Rate	21 Day	30 Day	45 Day
5.250	7.750	102.000	101.875	101.750
5.125	7.625	101.750	101.625	101.500
5.000	7.500	101.500	101.375	101.250
4.875	7.375	101.250	101.125	101.000
Max Borrower Rebate (after LPC) capped at $3,000				

Rate Adjustments	
2nd Home	0.250
Investment (18 mo. Pre-Payment Penalty)	0.250
Loan Amount $647,201 - $2,499,999	0.000
Loan Amount $2,500,000 - $3,499,999	0.000
Loan Amount $3,500,000 - $5,000,000	0.125
Loan Amount $5,0000,001 - $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

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

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

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

Eligible Income Documentation
Full Doc - 2 Year Tax Returns

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

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

LTV Eligibility Matrix

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

Axos Bank
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Wholesale SFR Ratesheet Borrower Paid

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12 Month Bridge Loan (Interest Only) - BORROWER PAID ONLY

Base Rate
8.75% @ 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

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				

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Wholesale SFR Ratesheet

Wednesday, April 23, 2025

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

Lock Desk

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https://thirdpartylending.axosbank.com

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

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

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

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

One-Time Closing

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

Permanent 5/6 ARM Interest Rate

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

Permanent Loan ARM Features

Rate Floor = Initial Note Rate
Margin = 4.0
Caps = 5/1/5

Eligibility & Information

Maximum Loan Amount is Lessor Of:

55% Loan-To-Value of "As Is" Appraised Value
Or
60% Loan-To-Cost

50% Minimum Equity Contribution to Land

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 or 2nd Home Only

US Citizens or Permanent Resident Aliens Only

Interest Reserve Required

Permanent Loan - 5/6 Fixed Period ARM Amortized over 30 years.

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12, 18, or 24 Month Investor Construction Loan

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1 Month Term SOFR ARM (Interest Only)

18-Month Base Note Rate	
*8.83%	PAR

SOFR (4.33% as of 4/9/25)+Margin (4.5) = Fully Indexed Rate

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

Fees	
Lender Processing Fee	$1,695
Trust/Entity Review	$350
Privacy Mortgage	$350
Legal Fees / Doc Prep	$5,000
Lender Origination Fee	1% of Loan Amount
6-Month Extension *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**

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

Wholesale Borrower Paid SFR RateSheet

Wednesday, April 23, 2025

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
8.000	102.020	101.957	101.863	101.676	101.488
7.875	101.880	101.817	101.724	101.536	101.349
7.750	101.723	101.661	101.567	101.380	101.192
7.625	101.519	101.456	101.363	101.175	100.988
7.500	101.291	101.229	101.135	100.948	100.760
7.375	101.052	100.989	100.895	100.708	100.520
7.250	100.792	100.729	100.636	100.448	100.261
7.125	100.550	100.488	100.394	100.206	100.019
7.000	100.285	100.223	100.129	99.942	99.754
6.875	99.988	99.926	99.832	99.645	99.457
6.750	99.696	99.634	99.540	99.352	99.165
6.625	99.393	99.331	99.237	99.050	98.862
6.500	99.054	98.992	98.898	98.710	98.523
6.375	98.643	98.580	98.487	98.299	98.112
6.250	98.172	98.110	98.016	97.829	97.641
6.125	97.757	97.695	97.601	97.413	97.226
6.000	97.328	97.265	97.172	96.984	96.797
5.875	96.887	96.824	96.730	96.543	96.355
5.750	96.448	96.385	96.291	96.104	95.916
5.625	95.997	95.934	95.840	95.653	95.465
5.500	95.537	95.475	95.381	95.194	95.006
5.375	95.078	95.016	94.922	94.734	94.547

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

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

Information

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

Loan Level Price Adjustments

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

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

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

Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 23, 2025

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
9.750	105.625	105.475	105.325
9.625	105.500	105.350	105.200
9.500	105.375	105.225	105.075
9.375	105.250	105.100	104.950
9.250	105.125	104.975	104.825
9.125	105.000	104.850	104.700
9.000	104.750	104.600	104.450
8.875	104.500	104.350	104.200
8.750	104.250	104.100	103.950
8.625	104.000	103.850	103.700
8.500	103.750	103.600	103.450
8.375	103.500	103.350	103.200
8.250	103.250	103.100	102.950
8.125	103.000	102.850	102.700
8.000	102.750	102.600	102.450
7.875	102.500	102.350	102.200
7.750	102.250	102.100	101.950
7.625	102.000	101.850	101.700
7.490	101.656	101.506	101.356
7.375	101.250	101.100	100.950
7.250	100.813	100.663	100.513
7.125	100.313	100.163	100.013
6.990	99.750	99.600	99.450
6.875	99.125	98.975	98.825
6.750	98.500	98.350	98.200
6.625	97.875	97.725	97.575
6.490	97.250	97.100	96.950

Minimum Final Price 98.50

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

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

Borrower Paid
•Borrower Rebate Pricing capped at the lessor of 100.50 or $3,000

Wholesale Fee	
Wholesale Lender Fee	$1,695

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

No Pre-Payment Penalty
If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.
Lender Paid compensation is available if pre-payment penalty is not "none".

Loan Level Price Adjustments

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

Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 23, 2025

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Express Alt Doc

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.750	105.750	105.600	105.450
9.625	105.625	105.475	105.325
9.500	105.500	105.350	105.200
9.375	105.375	105.225	105.075
9.250	105.250	105.100	104.950
9.125	105.125	104.975	104.825
9.000	104.875	104.725	104.575
8.875	104.625	104.475	104.325
8.750	104.375	104.225	104.075
8.625	104.125	103.975	103.825
8.500	103.875	103.725	103.575
8.375	103.625	103.475	103.325
8.250	103.375	103.225	103.075
8.125	103.125	102.975	102.825
8.000	102.875	102.725	102.575
7.875	102.625	102.475	102.325
7.750	102.375	102.225	102.075
7.625	102.125	101.975	101.825
7.490	101.781	101.631	101.481
7.375	101.375	101.225	101.075
7.250	100.938	100.788	100.638
7.125	100.438	100.288	100.138
6.990	99.875	99.725	99.575
6.875	99.250	99.100	98.950
6.750	98.625	98.475	98.325
6.625	98.000	97.850	97.700
6.490	97.375	97.225	97.075

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	$125,000
	Max Loan Amount	$3,000,000
	<$1M Reserves Required	3 Months
	≥$1M - $1.5M Reserves Required	6 Months
	>$1.5M Reserves Required	9 Months
	<$150,000	Max 80% LTV
	>$1.5M - $2.5M	Max LTV/CLTV 80%
	>$2.5M	Max LTV/CLTV 75%
	>$2.0M	Minimum FICO 680
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%
	DTI>45%	Max LTV 80%
	FTHB Max DTI	45%
Investment	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
Asset Utilization	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
	WVOE Mtg DQ 24 Month	0x30
Residual Income	Monthly Minimum	$1,500
WVOE	Occupancy	Primary Only
	Minimum FICO	680
	Max LTV ≥720 FICO	80 P/R&T, 70 RFCO, FTHB 70
	Max LTV <720 FICO	75 P/R&T, 70 RFCO, FTHB 70
	Assets	No Gift Funds Allowed
P&L Only (12&24Mo)	FICO <720	Max 75% LTV

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

Borrower Paid
•Borrower Rebate Pricing capped at the lessor of 100.50 or $3,000

Wholesale Fee	
Wholesale Lender Fee	$1,695

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

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	1.250	0.875	0.625	0.125	-0.125	-1.250
	740 – 759	1.125	1.125	1.125	0.750	0.500	0.000	-0.375	-1.500
	720 – 739	1.000	1.000	1.000	0.625	0.250	-0.500	-1.000	-2.250
	700 – 719	0.875	0.875	0.875	0.500	-0.250	-1.000	-1.500	
	680 – 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	
	660 – 679	-0.125	-0.250	-0.750	-1.125	-1.875			
Loan Size LLPAs	≥$125K - < $150K	-3.000	-3.000	-3.000	-3.000	-3.250	-3.250	-3.250	
	≥$150K - ≤ $200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500
	>$200K - ≤ $250K	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
	>$250K - ≤ $350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>$350K - ≤ $500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>$500K - ≤ $1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>$1.0M - ≤ $1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	>$1.5M - ≤ $2.0M	0.250	0.250	0.250	0.250	0.000	-0.250	-0.250	
	>$2.0M - ≤ $3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.625	
Loan Type LLPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250
	24 Month CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.000	-1.750
	12 Month CPA P&L	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	-1.500	-2.250
	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 ***Investor Only***	4 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	1 year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	No PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	

	Wholesale Borrower Paid SFR Ratesheet	**Lock Desk**
		Tel: 1-858-764-6597 x 1550
	Wednesday, April 23, 2025	Email: lockdesk@axosbank.com
		Lock Requests:
		https://thirdpartylending.axosbank.com

Express DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.500	106.125	105.975	105.825
9.375	106.000	105.850	105.700
9.250	105.875	105.725	105.575
9.125	105.750	105.600	105.450
9.000	105.625	105.475	105.325
8.875	105.500	105.350	105.200
8.750	105.250	105.100	104.950
8.625	105.000	104.850	104.700
8.500	104.750	104.600	104.450
8.375	104.438	104.288	104.138
8.250	104.125	103.975	103.825
8.125	103.813	103.663	103.513
8.000	103.500	103.350	103.200
7.875	103.188	103.038	102.888
7.750	102.813	102.663	102.513
7.625	102.438	102.288	102.138
7.490	102.000	101.850	101.700
7.375	101.500	101.350	101.200
7.250	101.000	100.850	100.700
7.125	100.438	100.288	100.138
6.990	99.875	99.725	99.575
6.875	99.250	99.100	98.950
6.750	98.625	98.475	98.325

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	$100,000
	Max Loan Amount	$3,000,000
	<$1M Reserves Required	3 Months
	≥$1M - $1.5M Reserves Required	6 Months
	>$1.5M Reserves Required	9 Months
	<$150,000	Max 75% LTV
	>$1.5M - $2.0M	Max LTV/CLTV 75%
	>$2.0M	Max LTV/CLTV 70%
	>$2.0M	Min 700 FICO
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	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 75% LTV
Short Term Rents	DSCR Calc'd Using STR	Reduce Max LTV by 5%
First Time Investor	Max LTV	75%
	Min Reserves	12
	Min DSCR	1.00

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".

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+	1.750	1.500	1.375	1.000	0.500	0.125	-1.000	
	740 – 759	1.500	1.250	1.125	0.875	0.375	-0.750	-1.500	
	720 – 739	1.375	1.000	0.875	0.625	0.125	-0.875	-2.250	
	700 – 719	1.000	1.000	0.375	-0.125	-0.625	-1.500	-3.250	
Loan Size LLPAs	≥$100K - < $150K	-3.000	-3.000	-3.000	-3.000	-3.250	-3.250		
	≥$150K - ≤ $200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	
	>$200K - ≤ $250K	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	
	>$250K - ≤ $350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	>$350K - ≤ $500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
	>$500K - ≤ $1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	>$1.0M - ≤ $1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	>$1.5M - ≤ $2.0M	0.000	0.000	0.000	0.000	0.000	-0.250	-0.750	
	>$2.0M - ≤ $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	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	
	No PPP	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	

Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 23, 2025

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
12.625	108.563	108.438	108.438	108.063
12.500	108.313	108.188	108.188	107.813
12.375	108.063	107.938	107.938	107.563
12.250	107.813	107.688	107.688	107.313
12.125	107.563	107.438	107.438	107.063
12.000	107.313	107.188	107.188	106.813
11.875	107.063	106.938	106.938	106.563
11.750	106.813	106.688	106.688	106.313
11.625	106.563	106.438	106.438	106.063
11.500	106.313	106.188	106.188	105.813
11.375	106.063	105.938	105.938	105.563
11.250	105.813	105.688	105.688	105.313
11.125	105.563	105.438	105.438	105.063
11.000	105.313	105.188	105.188	104.813
10.875	105.063	104.938	104.938	104.563
10.750	104.813	104.688	104.688	104.313
10.625	104.563	104.438	104.438	104.063
10.500	104.313	104.188	104.188	103.813
10.375	104.063	103.938	103.938	103.563
10.250	103.813	103.688	103.688	103.313
10.125	103.563	103.438	103.438	103.063
10.000	103.313	103.188	103.188	102.813
9.875	103.063	102.938	102.938	102.563
9.750	102.813	102.688	102.688	102.313
9.625	102.563	102.438	102.438	102.063
9.500	102.313	102.188	102.188	101.813
9.375	102.063	101.938	101.938	101.563
9.250	101.813	101.688	101.688	101.313
9.125	101.563	101.438	101.438	101.063
9.000	101.313	101.188	101.188	100.813
8.875	101.063	100.938	100.938	100.563
8.750	100.813	100.688	100.688	100.313
8.625	100.438	100.313	100.313	99.938
8.500	100.063	99.938	99.938	99.563
8.375	99.688	99.563	99.563	99.188
8.250	99.313	99.188	99.188	98.813
8.125	98.813	98.688	98.688	98.313
8.000	98.313	98.188	98.188	97.813
7.875	97.813	97.688	97.688	97.313
7.750	97.313	97.188	97.188	96.813
7.625	96.813	96.688	96.688	96.313

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		

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

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

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

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	-3.375	-3.375	-3.375	-3.375	-3.625	-3.875	-3.875	-3.875
	>$100K - ≤ $150K	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625
	>$150K - ≤ $200K	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
	>$200K - ≤ $250K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>$250K - ≤ $300K	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
	>$300K - ≤ $500K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
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		

Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 23, 2025

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Expanded Prime

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.750	106.567	106.417	106.267
9.625	106.317	106.167	106.017
9.500	106.067	105.917	105.767
9.375	105.817	105.667	105.517
9.250	105.567	105.417	105.267
9.125	105.317	105.167	105.017
9.000	105.067	104.917	104.767
8.875	104.817	104.667	104.517
8.750	104.567	104.417	104.267
8.625	104.317	104.167	104.017
8.500	104.067	103.917	103.767
8.375	103.817	103.667	103.517
8.250	103.567	103.417	103.267
8.125	103.285	103.135	102.985
8.000	103.004	102.854	102.704
7.875	102.692	102.542	102.392
7.750	102.379	102.229	102.079
7.625	102.004	101.854	101.704
7.500	101.629	101.479	101.329
7.375	101.254	101.104	100.954
7.250	100.879	100.729	100.579
7.125	100.504	100.354	100.204
7.000	100.129	99.979	99.829
6.875	99.692	99.542	99.392
6.750	99.254	99.104	98.954
6.625	98.754	98.604	98.454
6.500	98.254	98.104	97.954
6.375	97.692	97.542	97.392
6.250	97.129	96.979	96.829
6.125	96.504	96.354	96.204
6.000	95.879	95.729	95.579

Minimum Final Price 98.00

Product Information

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

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

Borrower Paid
•Borrower Rebate Pricing capped at the lessor of 100.50 or $3,000

Wholesale Fee	
Wholesale Lender Fee	$1,695

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

Loan Level Price Adjustments

		LTV/CLTV Range								
	FICO	**≤50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-90**
Full Doc	≥780	1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.125	-4.000
	760 – 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125
	740 – 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000
	720 – 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	
	700 – 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	
	680 – 699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000		
	660 – 679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125		
Alt Doc	≥780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250
	760 – 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375
	740 – 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625
	720 – 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	
	700 – 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	
	680 – 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500		
	660 – 679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125		
Loan Size LLPAs	≥$150K - ≤ $200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.750	-2.750	-3.500	-4.000
	>$200K - ≤ $250K	-1.750	-1.750	-1.750	-1.750	-1.750	-2.000	-2.000	-2.750	-3.250
	>$250K - ≤ $350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>$350K - ≤ $500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>$500K - ≤ $1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>$1.0M - ≤ $1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	>$1.5M - ≤ $2.0M	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	>$2.0M - ≤ $2.5M	0.375	0.375	0.250	0.125	0.125	0.000	0.000		
	>$2.5M - ≤ $3.0M	0.375	0.375	0.125	0.000	0.000	0.000			
	>$3.0M - ≤ $3.5M	0.125	0.125	-0.125	-0.250					
Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375		
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	Cash-Out	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-1.125		
	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	
	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property Type LLPAs	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
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	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc LLPAs	12 Mo. Bank State.	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
Pre-Payment Penalty LLPAs *Investor Only*	5 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

axos BANK

Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 23, 2025

Lock Desk

Tel: 1-858-764-6597 x 1550
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
9.750	105.692	105.542	105.392
9.625	105.442	105.292	105.142
9.500	105.192	105.042	104.892
9.375	104.942	104.792	104.642
9.250	104.692	104.542	104.392
9.125	104.442	104.292	104.142
9.000	104.192	104.042	103.892
8.875	103.942	103.792	103.642
8.750	103.692	103.542	103.392
8.625	103.442	103.292	103.142
8.500	103.192	103.042	102.892
8.375	102.942	102.792	102.642
8.250	102.692	102.542	102.392
8.125	102.410	102.260	102.110
8.000	102.129	101.979	101.829
7.875	101.817	101.667	101.517
7.750	101.504	101.354	101.204
7.625	101.129	100.979	100.829
7.500	100.754	100.604	100.454
7.375	100.379	100.229	100.079
7.250	100.004	99.854	99.704
7.125	99.629	99.479	99.329
7.000	99.254	99.104	98.954
6.875	98.817	98.667	98.517
6.750	98.379	98.229	98.079
6.625	97.879	97.729	97.579
6.500	97.379	97.229	97.079
6.375	96.817	96.667	96.517
6.250	96.254	96.104	95.954
6.125	95.629	95.479	95.329
6.000	95.004	94.854	94.704

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.	

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

Loan Level Price Adjustments

	LTV/CLTV Range									
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	≥780	1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.125	-4.000
	760 – 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125
	740 – 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000
	720 – 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625	
	700 – 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750	
	680 – 699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000		
	660 – 679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125		
Alt Doc	≥780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250
	760 – 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375
	740 – 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625
	720 – 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	
	700 – 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	
	680 – 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500		
	660 – 679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125		
Loan Size LLPAs	≥$150K - ≤ $200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.750	-2.750	-3.500	-4.000
	>$200K - ≤ $250K	-1.750	-1.750	-1.750	-1.750	-1.750	-2.000	-2.000	-2.750	-3.250
	>$250K - ≤ $350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>$350K - ≤ $500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>$500K - ≤ $1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>$1.0M - ≤ $1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	>$1.5M - ≤ $2.0M	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
	>$2.0M - ≤ $2.5M	0.375	0.375	0.250	0.125	0.125	0.000			
	>$2.5M - ≤ $3.0M	0.375	0.375	0.125	0.000	0.000				
Credit Event LLPAs	1x30x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	2x30x12 or 1x60x24	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	FC/SS/DIL/BK7 36-47	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	-1.250
	FC/SS/DIL/BK7 24-35	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-1.500	-1.500	
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	-0.125	-0.125	-0.125
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	Cash-Out	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875			
	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	
	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property LLPAs	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500		
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750		
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	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Alt Doc LLPAs	12 Mo. Bank State.	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625		
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
Pre-Payment Penalty LLPAs ***Investor Only***	5 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 23, 2025

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
9.750	107.287	107.137	106.987
9.625	107.022	106.872	106.722
9.500	106.756	106.606	106.456
9.375	106.490	106.340	106.190
9.250	106.225	106.075	105.925
9.125	105.959	105.809	105.659
9.000	105.694	105.544	105.394
8.875	105.412	105.262	105.112
8.750	105.131	104.981	104.831
8.625	104.850	104.700	104.550
8.500	104.569	104.419	104.269
8.375	104.287	104.137	103.987
8.250	104.006	103.856	103.706
8.125	103.724	103.574	103.424
8.000	103.443	103.293	103.143
7.875	103.131	102.981	102.831
7.750	102.818	102.668	102.518
7.625	102.443	102.293	102.143
7.500	102.068	101.918	101.768
7.375	101.693	101.543	101.393
7.250	101.256	101.106	100.956
7.125	100.818	100.668	100.518
7.000	100.318	100.168	100.018
6.875	99.818	99.668	99.518
6.750	99.256	99.106	98.956
6.625	98.693	98.543	98.393
6.500	98.131	97.981	97.831
6.375	97.506	97.356	97.206
6.250	96.818	96.668	96.518
6.125	96.131	95.981	95.831
6.000	95.443	95.293	95.143

Minimum Final Price 98.00

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

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

Wholesale Fee	
Wholesale Lender Fee	$1,695

Lock Extensions	
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	0.125	-0.375	-0.875	-1.500
	760 – 779	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625
	740 – 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625
	720 – 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875
	700 – 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 – 699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	
	660 – 679	0.000	-0.375	-0.750	-2.000	-3.000		
Loan Size LLPAs	≥$150K - ≤ $200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.875	-3.000
	>$200K - ≤ $250K	-1.750	-1.750	-1.750	-1.750	-1.750	-2.125	-2.250
	>$250K - ≤ $350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>$350K - ≤ $500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>$500K - ≤ $1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>$1.0M - ≤ $1.5M	0.125	0.125	0.125	0.125	0.125	0.125	
	>$1.5M - ≤ $2.0M	0.250	0.250	0.250	0.250	0.250	0.250	
DSCR	No Ratio	-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875
Loan Type LLPAs	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R&T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash Out	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	
	Multi-Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
Pre-Payment Penalty LLPAs ***Investor Only***	5 Year PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	4 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

WHOLESALE BORROWER PAID

Wednesday, April 23, 2025

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

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	104.880	104.755	104.630	104.505
8.500	104.668	104.543	104.418	104.293
8.375	104.464	104.339	104.214	104.089
8.250	104.235	104.110	103.985	103.860
8.125	104.465	104.340	104.215	104.090
8.000	104.236	104.111	103.986	103.861
7.875	104.002	103.877	103.752	103.627
7.750	103.714	103.589	103.464	103.339
7.625	103.594	103.469	103.344	103.219
7.500	103.277	103.152	103.027	102.902
7.375	102.943	102.818	102.693	102.568
7.250	102.618	102.493	102.368	102.243
7.125	102.297	102.172	102.047	101.922
7.000	101.912	101.787	101.662	101.537
6.875	101.469	101.344	101.219	101.094
6.750	101.022	100.897	100.772	100.647
6.625	100.702	100.577	100.452	100.327
6.500	100.250	100.125	100.000	99.875
6.375	99.775	99.650	99.525	99.400
6.250	99.243	99.118	98.993	98.868
6.125	99.032	98.907	98.782	98.657
6.000	98.499	98.374	98.249	98.124
5.875	97.895	97.770	97.645	97.520
5.750	97.288	97.163	97.038	96.913
5.625	96.843	96.718	96.593	96.468

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	105.237	105.112	104.987	104.862
8.500	104.921	104.796	104.671	104.546
8.375	104.984	104.859	104.734	104.609
8.250	104.731	104.606	104.481	104.356
8.125	104.926	104.801	104.676	104.551
8.000	104.677	104.552	104.427	104.302
7.875	104.403	104.278	104.153	104.028
7.750	104.106	103.981	103.856	103.731
7.625	103.790	103.665	103.540	103.415
7.500	103.456	103.331	103.206	103.081
7.375	103.077	102.952	102.827	102.702
7.250	102.704	102.579	102.454	102.329
7.125	102.749	102.624	102.499	102.374
7.000	102.396	102.271	102.146	102.021
6.875	101.995	101.870	101.745	101.620
6.750	101.557	101.432	101.307	101.182
6.625	102.003	101.878	101.753	101.628
6.500	101.576	101.451	101.326	101.201
6.375	101.121	100.996	100.871	100.746
6.250	100.631	100.506	100.381	100.256
6.125	100.684	100.559	100.434	100.309
6.000	100.191	100.066	99.941	99.816
5.875	99.652	99.527	99.402	99.277
5.750	99.093	98.968	98.843	98.718
5.625	98.519	98.394	98.269	98.144

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	103.774	103.649	103.524	103.399
7.500	103.546	103.421	103.296	103.171
7.375	103.303	103.178	103.053	102.928
7.250	103.043	102.918	102.793	102.668
7.125	103.228	103.103	102.978	102.853
7.000	102.969	102.844	102.719	102.594
6.875	102.717	102.592	102.467	102.342
6.750	102.435	102.310	102.185	102.060
6.625	102.328	102.203	102.078	101.953
6.500	102.043	101.918	101.793	101.668
6.375	101.610	101.485	101.360	101.235
6.250	101.281	101.156	101.031	100.906
6.125	101.023	100.898	100.773	100.648
6.000	100.667	100.542	100.417	100.292
5.875	100.390	100.265	100.140	100.015
5.750	100.068	99.943	99.818	99.693
5.625	99.760	99.635	99.510	99.385
5.500	99.453	99.328	99.203	99.078
5.375	99.095	98.970	98.845	98.720
5.250	98.746	98.621	98.496	98.371
5.125	98.315	98.190	98.065	97.940
5.000	97.956	97.831	97.706	97.581
4.875	97.598	97.473	97.348	97.223
4.750	97.198	97.073	96.948	96.823
4.625	96.882	96.757	96.632	96.507

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	101.144	101.019	100.894	100.769
8.500	100.991	100.866	100.741	100.616
8.375	100.845	100.720	100.595	100.470
8.250	100.681	100.556	100.431	100.306
8.125	101.583	101.458	101.333	101.208
8.000	101.420	101.295	101.170	101.045
7.875	101.236	101.111	100.986	100.861
7.750	101.023	100.898	100.773	100.648
7.625	101.481	101.356	101.231	101.106
7.500	101.320	101.195	101.070	100.945
7.375	101.128	101.003	100.878	100.753
7.250	100.899	100.774	100.649	100.524
7.125	100.724	100.599	100.474	100.349
7.000	100.389	100.264	100.139	100.014
6.875	100.044	99.919	99.794	99.669
6.750	99.682	99.557	99.432	99.307
6.625	99.376	99.251	99.126	99.001
6.500	99.009	98.884	98.759	98.634
6.375	98.608	98.483	98.358	98.233
6.250	98.154	98.029	97.904	97.779
6.125	97.647	97.522	97.397	97.272
6.000	97.093	96.968	96.843	96.718
5.875	96.513	96.388	96.263	96.138
5.750	95.901	95.776	95.651	95.526
5.625	95.302	95.177	95.052	94.927

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	101.004	100.879	100.754	100.629
7.500	100.871	100.746	100.621	100.496
7.375	100.724	100.599	100.474	100.349
7.250	100.555	100.430	100.305	100.180
7.125	100.804	100.679	100.554	100.429
7.000	100.645	100.520	100.395	100.270
6.875	100.464	100.339	100.214	100.089
6.750	100.270	100.145	100.020	99.895
6.625	100.134	100.009	99.884	99.759
6.500	99.937	99.812	99.687	99.562
6.375	99.616	99.491	99.366	99.241
6.250	99.367	99.242	99.117	98.992
6.125	99.116	98.991	98.866	98.741
6.000	98.883	98.758	98.633	98.508
5.875	98.604	98.479	98.354	98.229
5.750	98.359	98.234	98.109	97.984
5.625	97.931	97.806	97.681	97.556
5.500	97.664	97.539	97.414	97.289
5.375	97.347	97.222	97.097	96.972
5.250	97.030	96.905	96.780	96.655
5.125	96.434	96.309	96.184	96.059
5.000	96.104	95.979	95.854	95.729
4.875	95.772	95.647	95.522	95.397
4.750	95.392	95.267	95.142	95.017
4.625	94.189	94.064	93.939	93.814

Information and Overlay	
Minimum Loan Amount $150,000	
Manufactured Home - Not Eligible	
DU Only	
DU PIW (Appraisal Waiver) - Eligible	
DU Day 1 Certainty (Income & Assets) - Eligible	
Refer to the Fannie Mae Selling Guide for eligibility. https://selling-guide.fanniemae.com	
Lender Paid Compensation (LPC) is equal to 1.25% of the loan amount. LPC price adjustment: -1.25	
Lender Fee and Extension Cost Price Adj.	
Max of 2 extensions - Not to exceed original lock term	
7 Day Lock Extension	0.125
15 Day Lock Extension	0.250
30 Day Lock Extension	0.500
Lender Fee	$995.00
Borrower rebate capped at total of 3rd party closing costs, not to include any type of broker compensation, escrow pre-paids, property taxes, or home owners insurance.	

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

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

WHOLESALE BORROWER PAID

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

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