

5/6 SOFR ARM 5/1/5 (JP51, JP51O)

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, JP71O)

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

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

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

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

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

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

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	

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>	

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

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

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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
<b>Axos Premier Banking Relationship</b>	<b>-0.250</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

**Axos Bank Checking Account Offer**

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

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

**Foreign National**

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

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

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

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

**ARM Features**

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

**Information**

**Borrower rebate (after LPC) capped at \$3,000.**

**Minimum Loan Amount \$500,000**

**Minimum Rate 8.125%**

**Interest Only - Not Allowed**

**Power of Attorney - Not Allowed**

**Pre-Payment Penalty (Investor only) is 18 months and equal to 6 months interest.**

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

**Lender Paid Compensation**

LPC is equal to 1.25% of the loan amount.  
LPC is capped at the lesser of 1.25% or \$50,000.  
LPC price adjustment: -1.25

**2nd Home = Standard Full Doc**  
**Investment = Standard Full Doc**

**Valid SSN or ITIN required on URLA**

**LTV Eligibility Matrix**

Property Type	≤\$1MM LTV/CLTV	>\$1MM - ≤\$2MM LTV/CLTV	>\$2MM - ≤\$3MM LTV/CLTV	>\$3MM - ≤\$5MM LTV/CLTV	>\$5MM - ≤\$10MM LTV/CLTV	>\$10MM - ≤\$20MM LTV/CLTV
<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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**Jumbo Cash-flow mAXimizer  
Interest Only**

**Lock Desk**

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

Pay Rate	Note Rate	21 Day	30 Day	45 Day
5.250	7.750	102.000	101.875	101.750
5.125	7.625	101.750	101.625	101.500
5.000	7.500	101.500	101.375	101.250
4.875	7.375	101.250	101.125	101.000

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

Rate Adjustments	
2nd Home	0.250
Investment (18 mo. Pre-Payment Penalty)	0.250
Loan Amount \$647,201 - \$2,499,999	0.000
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
Cross-Collateralization (Wholesale Only)	0.500
Cash Out ≤ \$500,000	0.250
Cash Out > \$500,000	0.500
Condo (Condotel Max 50% LTV)	0.125

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

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

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

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

Eligible Income Documentation	
Full Doc - 2 Year Tax Returns	

Lender Paid Compensation (LPC)	
LPC is equal to 1.25% of the loan amount. LPC is capped at the 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)	

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

**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>8.75% @ 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

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 Sales Inquiries  
Tel: 1-888-585-4869

**Wholesale SFR Ratesheet**

Wednesday, April 30, 2025

**Lock Desk**

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

**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>8.250</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	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 permanent 5/6 ARM up to 90 days prior to construction completion. CoFO must be provided within the ratelock period.

**Permanent Loan ARM Features**

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

**Banking Requirement**

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

Eligibility & Information
<b>Maximum Loan Amount is Lessor Of:</b> 55% Loan-To-Value of "As Is" Appraised Value Or 60% Loan-To-Cost
50% Minimum Equity Contribution to Land
<b>Construction Related Documents:</b> 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
Permanent Loan - 5/6 Fixed Period ARM Amortized over 30 years

**Wholesale SFR Ratesheet**

Wednesday, April 30, 2025

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

**Lock Desk**

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

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

18-Month Base Note Rate	
<b>*8.83%</b>	<b>PAR</b>

\*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 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 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 is Lessor Of:</u></b> <b>55% Loan-To-Value of "As Is" Appraised Value Or 60% Loan-To-Cost</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>



Wholesale Borrower Paid SFR RateSheet

Wednesday, April 30, 2025

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
8.000	102.344	102.281	102.188	102.000	101.813
7.875	102.222	102.159	102.065	101.878	101.690
7.750	102.083	102.020	101.927	101.739	101.552
7.625	101.900	101.837	101.743	101.556	101.368
7.500	101.690	101.627	101.534	101.346	101.159
7.375	101.468	101.405	101.311	101.124	100.936
7.250	101.252	101.190	101.096	100.909	100.721
7.125	101.023	100.961	100.867	100.680	100.492
7.000	100.771	100.708	100.614	100.427	100.239
6.875	100.539	100.476	100.383	100.195	100.008
6.750	100.307	100.244	100.150	99.963	99.775
6.625	100.025	99.963	99.869	99.681	99.494
6.500	99.680	99.617	99.523	99.336	99.148
6.375	99.357	99.295	99.201	99.013	98.826
6.250	98.975	98.913	98.819	98.632	98.444
6.125	98.613	98.551	98.457	98.270	98.082
6.000	98.249	98.187	98.093	97.905	97.718
5.875	97.897	97.834	97.740	97.553	97.365
5.750	97.475	97.412	97.319	97.131	96.944
5.625	97.041	96.979	96.885	96.698	96.510
5.500	96.600	96.537	96.443	96.256	96.068
5.375	96.158	96.095	96.002	95.814	95.627

Lender Paid (LPC)

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

Purchase / Rate & Term Refinance						
Occupancy	Max Loan Amount	Max LTV/CLTV	Min Credit Score	Reserves	DTI	
Primary	\$2,000,000	80	680	6	43	
Primary	\$2,500,000	80	720	12	43	
Primary	\$3,000,000	80	740	18	43	
2nd Home	\$2,000,000	80	680	6	43	
2nd Home	\$2,500,000	80	720	12	43	
2nd Home	\$3,000,000	80	740	18	43	
Investment	\$2,000,000	75	700	12	43	
Investment	\$2,500,000	75	720	12	43	
Cash-Out Refinance (Max \$500K Cash-Out)						
Primary	\$2,000,000	80	680	6	43	
Primary	\$3,000,000	80	740	18	43	
2nd Home	\$2,000,000	75	700	12	43	
2nd Home	\$3,000,000	75	740	18	43	
Investment	\$2,000,000	60	700	12	43	
30 Year Fixed Interest Only - Purchase & R/T Refinance (Cash-Out Not Eligible)						
Primary / 2nd Home	\$1,000,000	75	700	12	43	
Primary / 2nd Home	\$1,000,000	80	740	12	43	
Primary / 2nd Home	\$2,000,000	75	720	24	43	
Primary / 2nd Home	\$3,000,000	75	760	24	43	
Information						
Interest Only	30 Year Fixed Primary Residence and 2nd Home only. 10 Year IO w/ 20 Year Amortization. Cash-Out not eligible.					
AUS Approve / Ineligible	Maximum loan amount of \$2,000,000 may defer to AUS requirement for reserves.					
Minimum Loan Amount	\$1 above the maximum county limit for Agency High Balance					
2-4 Unit	Max LTV is lowered by 5% in all cases (e.g. if 70 LTV is required for a single family property, 65 LTV is required for a 2-4 unit with the same loan attributes)					
Wholesale Lender Fee	\$1,695					

Loan Level Price Adjustments

Credit Score	LTV/CLTV Range						
	0-50.00	50.01 - 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
800+	0.625	0.625	0.625	0.625	0.500	0.375	0.250
780-799	0.500	0.500	0.500	0.500	0.375	0.250	0.000
760-779	0.500	0.500	0.500	0.500	0.375	0.250	0.000
740-759	0.375	0.375	0.375	0.375	0.250	0.125	-0.125
720-739	0.250	0.250	0.250	0.125	0.125	-0.250	-0.750
700-719	-0.250	-0.250	-0.250	-0.375	-0.625	-0.750	-1.500
680-699	-1.500	-1.500	-1.500	-1.750	-2.000	-3.000	-3.500
Transaction Type LLPAs							
	LTV/CLTV Range						
	0-50.00	50.01 - 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
Purchase / R&T - Primary Res. (680 Min)	0.500	0.500	0.500	0.375	0.250	0.125	0.000
Purchase / R&T - 2nd Home (680 Min)	0.375	0.375	0.375	0.125	-0.125	-0.375	-0.750
Purchase / R&T - Investment (700 Min)	-0.750	-0.750	-0.750	-1.125	-1.750	-2.375	
Cash-Out - Primary Residence (680 Min)	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000	-1.250
Cash-Out - 2nd Home (700 Min)	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
Cash-Out - Investment (700 Min)	-1.625	-1.625	-1.625				
Other LLPAs							
	LTV/CLTV Range						
	0-50.00	50.01 - 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500
Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500
2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	



Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 30, 2025

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30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.750	105.875	105.725	105.575
9.625	105.750	105.600	105.450
9.500	105.625	105.475	105.325
9.375	105.500	105.350	105.200
9.250	105.375	105.225	105.075
9.125	105.250	105.100	104.950
9.000	105.000	104.850	104.700
8.875	104.750	104.600	104.450
8.750	104.500	104.350	104.200
8.625	104.250	104.100	103.950
8.500	104.000	103.850	103.700
8.375	103.750	103.600	103.450
8.250	103.500	103.350	103.200
8.125	103.250	103.100	102.950
8.000	103.000	102.850	102.700
7.875	102.750	102.600	102.450
7.750	102.500	102.350	102.200
7.625	102.250	102.100	101.950
7.490	101.906	101.756	101.606
7.375	101.500	101.350	101.200
7.250	101.063	100.913	100.763
7.125	100.563	100.413	100.263
6.990	100.000	99.850	99.700
6.875	99.375	99.225	99.075
6.750	98.750	98.600	98.450
6.625	98.125	97.975	97.825
6.490	97.500	97.350	97.200

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
Rate & Term Refi	>\$1.5M - \$2.5M	Max LTV/CLTV 80%
	>\$2.5M	Max LTV/CLTV 75%
	>\$2.0M	Min FICO 680
Interest Only	≤65% LTV	No Minimum Reserves
	Minimum FICO	660
	≤ \$2.0M	Max LTV 80%
	>\$2.0M - \$2.5M	Max LTV 75%
Cash-Out	>\$2.5M	Max LTV 70%
	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Max LTV	80%
	Minimum FICO	660
DTI	Interest Only	Eligible
	Max DTI	50%
	DTI >45%	Max LTV 80%
Investment	FTHB Max DTI	45%
	Max LTV	80%
Second Home	>75% LTV Min FICO	700
	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
Residual Income	Monthly Minimum	\$1,500

Loan Level Price Adjustments

	FICO	LTV/CLTV Range							
		≤60	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	
	12 Month Full-Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250
Loan Type LLPAs	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	
Pre-Payment Penalty LLPAs <i>Investor Only</i>	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	
	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		

Lender Paid (LPC)	UPDATE
<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>	<p>Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose loans. Business purpose (investment occupancy) remain eligible.</p>
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>	
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>	

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







Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 30, 2025

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Express Alt Doc

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.750	106.000	105.850	105.700
9.625	105.875	105.725	105.575
9.500	105.750	105.600	105.450
9.375	105.625	105.475	105.325
9.250	105.500	105.350	105.200
9.125	105.375	105.225	105.075
9.000	105.125	104.975	104.825
8.875	104.875	104.725	104.575
8.750	104.625	104.475	104.325
8.625	104.375	104.225	104.075
8.500	104.125	103.975	103.825
8.375	103.875	103.725	103.575
8.250	103.625	103.475	103.325
8.125	103.375	103.225	103.075
8.000	103.125	102.975	102.825
7.875	102.875	102.725	102.575
7.750	102.625	102.475	102.325
7.625	102.375	102.225	102.075
7.490	102.031	101.881	101.731
7.375	101.625	101.475	101.325
7.250	101.188	101.038	100.888
7.125	100.688	100.538	100.388
6.990	100.125	99.975	99.825
6.875	99.500	99.350	99.200
6.750	98.875	98.725	98.575
6.625	98.250	98.100	97.950
6.490	97.625	97.475	97.325

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
Rate & Term Refi	>\$1.5M - \$2.5M	Max LTV/CLTV 80%
	>\$2.5M	Max LTV/CLTV 75%
	>\$2.0M	Minimum FICO 680
Interest Only	≤65% LTV	No Minimum Reserves
	Minimum FICO	660
	≤\$2.0M	Max LTV 80%
Cash-Out	>\$2.0M - \$2.5M	Max LTV 75%
	>\$2.5M	Max LTV 70%
	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Max LTV	80%
	Minimum FICO	660
DTI	Interest Only	Eligible
	Max DTI	50%
	DTI >45%	Max LTV 80%
Investment	FTHB Max DTI	45%
	Max LTV	80%
Second Home	>75% LTV Min FICO	700
	Max LTV	80%
Asset Utilization	Max LTV	80%
	Credit Event Seasoning	36 Months
Credit	Mtg DQ 12 Month	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
	WVOE Mtg DQ 24 Month	0x30
	Monthly Minimum	\$1,500
Residual Income	Occupancy	Primary Only
	Minimum FICO	680
WVOE	Max LTV ≥70 FICO	80 P/R&T, 70 R/FCO, FTHB 70
	Max LTV <70 FICO	75 P/R&T, 70 R/FCO, FTHB 70
	Assets	No Gift Funds Allowed
	P&L Only (12&24Mo)	FICO <720

Lender Paid (LPC)	UPDATE
<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>	<p>Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose loans. Business purpose (investment occupancy) remain eligible.</p>
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	
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

	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	1.250	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	-2.500
	≥\$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
Loan Type LLPAs	>\$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	
	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		

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Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 30, 2025

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
9.500	106.375	106.225	106.075
9.375	106.250	106.100	105.950
9.250	106.125	105.975	105.825
9.125	106.000	105.850	105.700
9.000	105.875	105.725	105.575
8.875	105.750	105.600	105.450
8.750	105.500	105.350	105.200
8.625	105.250	105.100	104.950
8.500	105.000	104.850	104.700
8.375	104.688	104.538	104.388
8.250	104.375	104.225	104.075
8.125	104.063	103.913	103.763
8.000	103.750	103.600	103.450
7.875	103.438	103.288	103.138
7.750	103.063	102.913	102.763
7.625	102.688	102.538	102.388
7.490	102.250	102.100	101.950
7.375	101.750	101.600	101.450
7.250	101.250	101.100	100.950
7.125	100.688	100.538	100.388
6.990	100.125	99.975	99.825
6.875	99.500	99.350	99.200
6.750	98.875	98.725	98.575

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
Rate & Term Ref	>\$1.5M - \$2.0M	Max LTV/CLTV 75%
	>\$2.0M	Max LTV/CLTV 70%
	>\$2.0M	Min 700 FICO
Interest Only	≤65% LTV	No Minimum Reserves
	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%
	Loan Amount >\$1.5M	700
DSCR <1.0	Interest Only	Eligible
	Minimum DSCR	0.800
	Minimum FICO	720
	Max LTV	75%
	Max LTV Cash Out	70%
	Max Loan Amount	\$1,500,000
Credit	Interest Only	Not Eligible
	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%
	Max LTV	75%
First Time Investor	Min Reserves	12
	Min DSCR	1.00

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

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

Loan Level Price Adjustments

	LTV/CLTV Range								
	FICO	≤60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
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	0.750	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	0.000	-0.750	
>\$2.0M - ≤ \$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	-0.750	-1.000	-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 <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	-0.500	-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	

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Wednesday, April 30, 2025

Closed End Second

Rate	Fixed 10 30 Day	Fixed 15 30 Day	Fixed 20 30 Day	Fixed 30 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	<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
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

	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	-3.375	-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	-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		

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Expanded Prime

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.750	107.247	107.097	106.947
9.625	106.997	106.847	106.697
9.500	106.747	106.597	106.447
9.375	106.497	106.347	106.197
9.250	106.247	106.097	105.947
9.125	105.997	105.847	105.697
9.000	105.747	105.597	105.447
8.875	105.497	105.347	105.197
8.750	105.247	105.097	104.947
8.625	104.997	104.847	104.697
8.500	104.747	104.597	104.447
8.375	104.497	104.347	104.197
8.250	104.247	104.097	103.947
8.125	103.965	103.815	103.665
8.000	103.684	103.534	103.384
7.875	103.372	103.222	103.072
7.750	103.059	102.909	102.759
7.625	102.684	102.534	102.384
7.500	102.309	102.159	102.009
7.375	101.934	101.784	101.634
7.250	101.559	101.409	101.259
7.125	101.184	101.034	100.884
7.000	100.809	100.659	100.509
6.875	100.372	100.222	100.072
6.750	99.934	99.784	99.634
6.625	99.434	99.284	99.134
6.500	98.934	98.784	98.634
6.375	98.372	98.222	98.072
6.250	97.809	97.659	97.509
6.125	97.184	97.034	96.884
6.000	96.559	96.409	96.259

Minimum Final Price 98.00

Product Information
<ul style="list-style-type: none"> <li>Expanded Prime Program is for Borrowers with a clean derogatory 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</li> <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>

Lender Paid (LPC)	UPDATE
<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>	<p>Effective 2/3/25 we are temporarily suspending rate locks for Maryland consumer purpose loans. Business purpose (investment occupancy) remain eligible.</p>

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.</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	0.500	0.250	0.000	-1.125	-2.000	-4.000
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125	
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000	
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625		
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750		
	680 - 699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000			
	660 - 679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125			
	≥780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250	
	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	
Alt Doc	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			
	≥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			
Loan Size LLPAs	≤\$150K - ≤\$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-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	-0.500	-0.500	-0.500	-0.875	-1.125			
	Second Home	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750		
	Investor	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750		
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750		
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250		
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			
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	12 Mo. Bank State	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000	
Alt Doc LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625			
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375			
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	

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Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 30, 2025

Lock Desk

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

Expanded Non-QM / Flex Non-QM

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.750	106.372	106.222	106.072
9.625	106.122	105.972	105.822
9.500	105.872	105.722	105.572
9.375	105.622	105.472	105.322
9.250	105.372	105.222	105.072
9.125	105.122	104.972	104.822
9.000	104.872	104.722	104.572
8.875	104.622	104.472	104.322
8.750	104.372	104.222	104.072
8.625	104.122	103.972	103.822
8.500	103.872	103.722	103.572
8.375	103.622	103.472	103.322
8.250	103.372	103.222	103.072
8.125	103.090	102.940	102.790
8.000	102.809	102.659	102.509
7.875	102.497	102.347	102.197
7.750	102.184	102.034	101.884
7.625	101.809	101.659	101.509
7.500	101.434	101.284	101.134
7.375	101.059	100.909	100.759
7.250	100.684	100.534	100.384
7.125	100.309	100.159	100.009
7.000	99.934	99.784	99.634
6.875	99.497	99.347	99.197
6.750	99.059	98.909	98.759
6.625	98.559	98.409	98.259
6.500	98.059	97.909	97.759
6.375	97.497	97.347	97.197
6.250	96.934	96.784	96.634
6.125	96.309	96.159	96.009
6.000	95.684	95.534	95.384

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

Loan Level Price Adjustments

	FICO	LTV/CLTV Range									
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Full Doc	≥780	1.125	1.000	0.875	0.750	0.500	0.250	0.000	-2.125	-4.000	
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125	
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000	
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625		
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750		
	680 - 699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000			
	660 - 679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125			
	≥780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250	
	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	
Alt Doc	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000		
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125		
	680 - 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500			
	660 - 679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125			
	≥\$150K - ≤\$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-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		
Loan Size LLPAs	>\$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					
	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		
	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	
Loan Type LLPAs	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	
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500			
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750			
	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	Asset Depletion	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
	1099 Program	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.625	-0.875	
	12 Mo. Bank State	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000	
Alt Doc LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625			
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375			
	5 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	
	Pre-Payment Penalty LLPAs	Investor Only									

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Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 30, 2025

Lock Desk

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

Expanded DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.750	108.137	107.987	107.837
9.625	107.872	107.722	107.572
9.500	107.606	107.456	107.306
9.375	107.340	107.190	107.040
9.250	107.075	106.925	106.775
9.125	106.809	106.659	106.509
9.000	106.544	106.394	106.244
8.875	106.262	106.112	105.962
8.750	105.981	105.831	105.681
8.625	105.700	105.550	105.400
8.500	105.419	105.269	105.119
8.375	105.137	104.987	104.837
8.250	104.856	104.706	104.556
8.125	104.574	104.424	104.274
8.000	104.293	104.143	103.993
7.875	103.981	103.831	103.681
7.750	103.668	103.518	103.368
7.625	103.293	103.143	102.993
7.500	102.918	102.768	102.618
7.375	102.543	102.393	102.243
7.250	102.168	101.956	101.806
7.125	101.668	101.518	101.368
7.000	101.168	101.018	100.868
6.875	100.668	100.518	100.368
6.750	100.168	99.956	99.806
6.625	99.543	99.393	99.243
6.500	98.981	98.831	98.681
6.375	98.356	98.206	98.056
6.250	97.668	97.518	97.368
6.125	96.981	96.831	96.681
6.000	96.293	96.143	95.993

Minimum Final Price 98.00

Product Information
<ul style="list-style-type: none"> <li>Expanded DSCR Plus Program is for professional investors with the following derogatory housing event history (&gt;=36 months clean) and mortgage history (0x30x12) seeking a business purpose, non-owner-occupied loan</li> <li>Borrowers will qualify with property income (Debt Service Coverage Ratio)</li> <li>Debt Service Coverage Ratio = Gross Rent/PITIA (Amortizing loan) or Gross Rent/ITIA (Interest Only)               <ul style="list-style-type: none"> <li>DSCR eligible at .75x</li> <li>No Ratio DSCR is acceptable with restrictions</li> <li>No personal income to qualify</li> </ul> </li> <li>Personal recourse required for all entity members. No additional Borrowers are allowed to join an entity on Title or on the subject loan               <ul style="list-style-type: none"> <li>Max Loan Size of \$2.0mm</li> <li>Max LTV of 80%</li> <li>Minimum FICO of 660</li> </ul> </li> <li>Interest Only acceptable with restrictions               <ul style="list-style-type: none"> <li>3 Months minimum reserves</li> </ul> </li> <li>No requirement for additional reserves for other financed properties. Subject Property reserves only               <ul style="list-style-type: none"> <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

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 re-lock.</b>	

Loan Level Price Adjustments

	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	
DSCR	>\$1.5M - ≤ \$2.0M	0.250	0.250	0.250	0.250	0.250	0.250	
	No Ratio	-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Credit Event LLPAs	DSCR 1.25+	0.250	0.250	0.250	0.375	0.375	0.375	0.375
	FC/SS/DIL/BK7 36 - 47	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875
Loan Type LLPAs	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R&T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash Out	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Property LLPAs	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	
	Multi-Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
Pre-Payment Penalty LLPAs <i>Investor Only</i>	5 Year PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	4 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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



**WHOLESALE BORROWER PAID**

Wednesday, April 30, 2025

**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	104.852	104.727	104.602	104.477
8.500	104.641	104.516	104.391	104.266
8.375	104.440	104.315	104.190	104.065
8.250	104.219	104.094	103.969	103.844
8.125	104.460	104.335	104.210	104.085
8.000	104.240	104.115	103.990	103.865
7.875	104.016	103.891	103.766	103.641
7.750	103.742	103.617	103.492	103.367
7.625	103.642	103.517	103.392	103.267
7.500	103.351	103.226	103.101	102.976
7.375	103.023	102.898	102.773	102.648
7.250	102.869	102.544	102.419	102.294
7.125	102.544	102.419	102.294	102.169
7.000	102.184	102.059	101.934	101.809
6.875	101.773	101.648	101.523	101.398
6.750	101.359	101.234	101.109	100.984
6.625	101.227	101.102	100.977	100.852
6.500	100.807	100.682	100.557	100.432
6.375	100.365	100.240	100.115	99.990
6.250	99.865	99.740	99.615	99.490
6.125	99.665	99.540	99.415	99.290
6.000	99.163	99.038	98.913	98.788
5.875	98.590	98.465	98.340	98.215
5.750	98.007	97.882	97.757	97.632
5.625	97.575	97.450	97.325	97.200

**20 YEAR FIXED**

Rate	15 Day	30 Day	45 Day	60 Day
8.625	105.208	105.083	104.958	104.833
8.500	104.893	104.768	104.643	104.518
8.375	104.958	104.833	104.708	104.583
8.250	104.711	104.586	104.461	104.336
8.125	104.969	104.844	104.719	104.594
8.000	104.726	104.601	104.476	104.351
7.875	104.463	104.338	104.213	104.088
7.750	104.181	104.056	103.931	103.806
7.625	103.884	103.759	103.634	103.509
7.500	103.573	103.448	103.323	103.198
7.375	103.218	103.093	102.968	102.843
7.250	102.830	102.705	102.580	102.455
7.125	102.898	102.773	102.648	102.523
7.000	102.567	102.442	102.317	102.192
6.875	102.195	102.070	101.945	101.820
6.750	101.788	101.663	101.538	101.413
6.625	102.378	102.253	102.128	102.003
6.500	101.982	101.857	101.732	101.607
6.375	101.560	101.435	101.310	101.185
6.250	101.100	100.975	100.850	100.725
6.125	101.141	101.016	100.891	100.766
6.000	100.677	100.552	100.427	100.302
5.875	100.166	100.041	99.916	99.791
5.750	99.630	99.505	99.380	99.255
5.625	99.075	98.950	98.825	98.700

**15 & 10 YEAR FIXED**

Rate	15 Day	30 Day	45 Day	60 Day
7.625	104.041	103.916	103.791	103.666
7.500	103.820	103.695	103.570	103.445
7.375	103.583	103.458	103.333	103.208
7.250	103.336	103.211	103.086	102.961
7.125	103.314	103.189	103.064	102.939
7.000	103.072	102.947	102.822	102.697
6.875	102.832	102.707	102.582	102.457
6.750	102.568	102.443	102.318	102.193
6.625	102.567	102.442	102.317	102.192
6.500	102.297	102.172	102.047	101.922
6.375	101.897	101.772	101.647	101.522
6.250	101.592	101.467	101.342	101.217
6.125	101.459	101.334	101.209	101.084
6.000	101.098	100.973	100.848	100.723
5.875	100.871	100.746	100.621	100.496
5.750	100.574	100.449	100.324	100.199
5.625	100.282	100.157	100.032	99.907
5.500	99.988	99.863	99.738	99.613
5.375	99.653	99.528	99.403	99.278
5.250	99.340	99.215	99.090	98.965
5.125	99.011	98.886	98.761	98.636
5.000	98.664	98.539	98.414	98.289
4.875	98.313	98.188	98.063	97.938
4.750	97.918	97.793	97.668	97.543
4.625	97.629	97.504	97.379	97.254

**30 YEAR FIXED - HB**

Rate	15 Day	30 Day	45 Day	60 Day
8.625	101.084	100.959	100.834	100.709
8.500	100.930	100.805	100.680	100.555
8.375	100.787	100.662	100.537	100.412
8.250	100.628	100.503	100.378	100.253
8.125	101.599	101.474	101.349	101.224
8.000	101.442	101.317	101.192	101.067
7.875	101.266	101.141	101.016	100.891
7.750	101.065	100.940	100.815	100.690
7.625	101.484	101.359	101.234	101.109
7.500	101.337	101.212	101.087	100.962
7.375	101.160	101.035	100.910	100.785
7.250	100.951	100.826	100.701	100.576
7.125	100.846	100.721	100.596	100.471
7.000	100.575	100.450	100.325	100.200
6.875	100.256	100.131	100.006	99.881
6.750	99.920	99.795	99.670	99.545
6.625	99.797	99.672	99.547	99.422
6.500	99.461	99.336	99.211	99.086
6.375	99.088	98.963	98.838	98.713
6.250	98.661	98.536	98.411	98.286
6.125	98.181	98.056	97.931	97.806
6.000	97.650	97.525	97.400	97.275
5.875	97.087	96.962	96.837	96.712
5.750	96.493	96.368	96.243	96.118
5.625	95.919	95.794	95.669	95.544

**15 YEAR FIXED - HB**

Rate	15 Day	30 Day	45 Day	60 Day
7.625	101.280	101.155	101.030	100.905
7.500	101.146	101.021	100.896	100.771
7.375	101.005	100.880	100.755	100.630
7.250	100.846	100.721	100.596	100.471
7.125	100.903	100.778	100.653	100.528
7.000	100.753	100.628	100.503	100.378
6.875	100.583	100.458	100.333	100.208
6.750	100.402	100.277	100.152	100.027
6.625	100.386	100.261	100.136	100.011
6.500	100.204	100.079	99.954	99.829
6.375	99.905	99.780	99.655	99.530
6.250	99.677	99.552	99.427	99.302
6.125	99.443	99.318	99.193	99.068
6.000	99.227	99.102	98.977	98.852
5.875	98.964	98.839	98.714	98.589
5.750	98.728	98.603	98.478	98.353
5.625	98.447	98.322	98.197	98.072
5.500	98.192	98.067	97.942	97.817
5.375	97.887	97.762	97.637	97.512
5.250	97.579	97.454	97.329	97.204
5.125	97.124	96.999	96.874	96.749
5.000	96.804	96.679	96.554	96.429
4.875	96.480	96.355	96.230	96.105
4.750	96.105	95.980	95.855	95.730
4.625	94.938	94.813	94.688	94.563

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

**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.**

**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	-2.500	-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				