

Friday, July 24, 2026

PORTFOLIO ARM - BORROWER PAID

Lock Desk

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

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

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

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

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

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

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

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

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

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

Axos Bank Checking Account Offer	
Axos Bank is currently offering a .250 rate reduction to borrowers who open a new Axos Bank <i>Private Client</i> or <i>World Checking Account</i> , maintain a balance equal to 6 months of loan payments, and sign up for auto-pay.	
<i>Reduction cannot be used to discount below the min rate. Rate reduction is contingent on deposit terms being met prior to issuance of CD/Docs.</i>	

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

Information	
Borrower rebate (after LPC) capped at \$3,000.	
Bank Statement Income LTV Max 65%	
Bank Statement - Interest Only Max LTV 60%	
Min. Loan Amount \$500,000	Min Rate 6.25%
Non-Resident Alien (NRA) = Not Eligible	
TX (a6) "Home Equity" ELIGIBLE	
12 Months Personal or Business Bank Statements ELIGIBLE	
Loans ≤\$1M: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below	
Pre-Payment Penalty is optional for Investment Occupancies. None, 1 Year, and 2 Year options available. 1 Year PPP is no fee or rate adjustment.	
Lender Paid Compensation	
LPC is equal to 1.25% of the loan amount. LPC is capped at the lesser of 1.25% or \$50,000.	
Max Borrower Paid Origination Fee = 2%	

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

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



Axos Bankwww.axosbank.comWholesale Sales Inquiries

Tel: 1-888-585-4869

Wholesale SFR Ratesheet Borrower Paid**Lock Desk**

Tel: 1-858-764-6597 x 1550

Email: lockdesk@axosbank.com

Lock Requests:

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

Base Rate	Lender Fee
8.5% @ Par (100.00)	Axos Bank Origination Fee = 1% of Loan Amount Axos Bank Lender Fee = \$1695.00 All Bridge-to-Sale loans require an Axos Bank pledge account setup fee of \$250 Trust/Entity Review Fee = \$350.00

Eligibility				
Property Type	1-4 Unit SFR only			
Occupancy Type	Owner Occupied, 2nd Home, and Investment			
Minimum FICO	680			
Minimum Loan Size	\$1,000,000			
Maximum LTVS	Loan Size	≥\$1M - ≤\$5M	≥\$5M - ≤\$10M	≥\$10M - ≤\$20M
	LTV	60%	55%	50%
	Loan Amounts >\$5M are an exception and LTVs may be reduced on larger loan sizes			
Loan Term	1 Year with option to renew. Two extensions of 6 months are allowed (12 months total). The 6 month extension option is at a cost of .50% of the original loan amount and a \$500 renewal review fee for each renewal requested.			
Payment Term	Interest Only			
Listing Requirements	Average Marketing Time for the neighborhood may not exceed 6 months			
Citizenship	NRA (Non Resident Alien) NOT ELIGIBLE			
Appraisal	Loan amounts > \$1.5M require 2 appraisals; one engaged by Axos Bank's Residential Appraisal Mgr and one ordered from an Axos Bank approved AMC. Loan amounts ≤ \$1.5M require an appraisal engaged by Axos Bank's Residential Appraisal Manager. All appraisals require comparable rent survey.			
Ineligible States	CT, DE, DC, HI, IL, IN, IA, KS, KY, LA, ME, NJ, NM, NY, ND, OH, OK, PA, SC, VT, WI *Texas Homestead properties are ineligible for Bridge program.			
Please see full guidelines online for more information				



Wholesale Borrower Paid SFR RateSheet

Friday, July 24, 2026

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
7.625	101.468	101.406	101.312	101.125	100.937
7.500	101.365	101.303	101.209	101.021	100.834
7.375	101.176	101.113	101.019	100.832	100.644
7.250	100.962	100.900	100.806	100.618	100.431
7.125	100.749	100.686	100.593	100.405	100.218
7.000	100.516	100.453	100.360	100.172	99.985
6.875	100.304	100.241	100.147	99.960	99.772
6.750	100.097	100.035	99.941	99.754	99.566
6.625	99.917	99.855	99.761	99.574	99.386
6.500	99.726	99.664	99.570	99.383	99.195
6.375	99.442	99.379	99.285	99.098	98.910
6.250	99.111	99.049	98.955	98.767	98.580
6.125	98.672	98.610	98.516	98.328	98.141
6.000	98.200	98.138	98.044	97.856	97.669
5.875	97.651	97.588	97.495	97.307	97.120
5.750	97.100	97.037	96.943	96.756	96.568
5.625	96.559	96.496	96.402	96.215	96.027
5.500	96.000	95.937	95.843	95.656	95.468
5.375	95.356	95.293	95.200	95.012	94.825
5.250	94.913	94.851	94.757	94.569	94.382
5.125	94.358	94.295	94.201	94.014	93.826
5.000	93.783	93.721	93.627	93.439	93.252

Lender Paid (LPC)

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

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

Loan Level Price Adjustments

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



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

Wholesale SFR Ratesheet

Friday, July 24, 2026

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

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

18-Month Base Note Rate	30-Day Lock Term
7.625	PAR
Rate Adjustments	
12-Month Construction Term	-0.125
18-Month Construction Term	0.000
24-Month Construction Term	0.125
36-Month Construction Term	0.250
2nd Home or Investment	0.250
2-4 Unit	0.250
Loan Amount \$1,000,000 - \$2,499,999	0.000
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
Mid-Construction Refinance (Pre-Start)	0.500
Interest Only (After Initial Construction Term)	0.125

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

One-Time Closing
Loan will automatically convert to permanent 5/6 ARM upon completion of construction.

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

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

Lock Desk

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

Eligibility & Information
<u>Maximum Loan Amount</u> Up to the lesser of 60% of the as-completed appraised value or 65% of total project costs, subject to underwriting; final loan amount may be less.
<u>Construction Related Documents:</u> Fully Approved Plans, Permits and Budget Must Be Provided at Registration
Construction Period: 12, 18, 24, or 36 Months
Minimum Loan Amount \$1,000,000
Ground Up or Rehab
Residential 1-4 Family Properties Only
Primary Residence, 2nd Home, Investment
US Citizens or Permanent Resident Aliens Only
Permanent Loan - 5/6 Fixed Period ARM Amortized over 30 years
Rate Floor 7.625%



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

Wholesale SFR Ratesheet

Friday, July 24, 2026

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	
*8.134%	PAR

*SOFR (3.634% as of 7/2/26)+Margin (4.5) = Fully Indexed Rate

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

Fees	
Lender Processing Fee	\$1,695
Trust/Entity Review	\$350
Privacy Mortgage	\$350
Legal Fees / Doc Prep	\$5,000
Lender Origination Fee	1% of Loan Amount
6-Month Extension <i>Max of 2, Can be used post construction through sale.</i>	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. <u>Interest Reserve Required</u>	

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

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

Eligibility & Information	
<u>Maximum Loan Amount</u> Up to the lesser of 60% of the as-completed appraised value or 65% of total project costs, subject to underwriting; final loan amount may be less.	
Minimum Loan Amount \$1,000,000	
Construction Period: 12, 18, or 24 Months	
Ground Up or Rehab	
Residential 1-4 Family Properties Only	
Investor Only	
Fully Adjustable - Based on 1 Month SOFR	
12 or 18 Month Pre-Payment Penalty Required	

5/6 DEF INT (Interest Only) SOFR ARM

Pay Rate	Note Rate	21 Day	30 Day	45 Day
5.000	7.500	102.000	101.875	101.750
4.875	7.375	101.750	101.625	101.500
4.750	7.250	101.500	101.375	101.250
4.625	7.125	101.250	101.125	101.000
Max Borrower Rebate (after LPC) capped at \$3,000				

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

Eligibility & Information
Minimum Loan Amount: \$1 over Conforming Loan Limit
Minimum Credit Score: 700
Minimum Note Rate = 7.125% Minimum Pay Rate = 4.625%
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

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

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

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

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

Eligible Income Documentation
Full Doc - 2 Year Tax Returns

Pre-Payment Penalty (PPP)
Pre-Payment Penalty is optional for Investment Occupancies. None, 1 Year, and 2 Year options available. 1 Year PPP is no fee or rate adjustment.

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



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

Wholesale Borrower Paid SFR Ratesheet

Friday, July 24, 2026

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

Lock Desk

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

5/6 FN SOFR ARM

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

7/6 FN SOFR ARM

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

10/6 FN SOFR ARM

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

Rate Adjustments

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

Price Adjustments

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

Portfolio Wholesale Fees

Lender Fee	\$1,695.00
Trust/Entity Review	\$350.00
Foreign National Review	\$250.00
No Pre-Payment Penalty (Inv Only)	1% of Loan Amount

Foreign National

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

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

<https://travel.state.gov/content/travel/en/us-visas/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 7.875%
Interest Only - Not Allowed
Power of Attorney - Not Allowed
Pre-Payment Penalty is optional for Investment Occupancies. None, 1 Year, and 2 Year options available. 1 Year PPP is no fee or rate adjustment.
Loans ≤\$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below
Lender Paid Compensation LPC is equal to 1.25% of the loan amount. LPC is capped at the lesser of 1.25% or \$50,000. LPC price adjustment: -1.25
2nd Home = Standard Full Doc Investment = Standard Full Doc
Valid SSN or ITIN required on URLA

LTV Eligibility Matrix

Property Type	≤\$1MM LTV/CLTV	>\$1MM - ≤\$2MM LTV/CLTV	>\$2MM - ≤\$3MM LTV/CLTV	>\$3MM - ≤\$5MM LTV/CLTV	>\$5MM - ≤\$10MM LTV/CLTV	>\$10MM - ≤\$20MM LTV/CLTV
Purchase						
1 Unit	60	60	55	55	50	45
2-4 Unit	60	60	55	55	50	45
Condo/Co-Op	50	50	50	50	45	40
Refinance (Rate/Term)						
1 Unit	60	60	55	55	50	45
2-4 Unit	60	60	55	55	50	45
Condo/Co-Op	50	50	50	50	45	40
Refinance (Cash Out)						
1 Unit	50	50	50	50	45	40
2-4 Unit	50	50	50	50	45	40
Condo/Co-Op	45	45	45	45	40	35

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





Wholesale Borrower Paid SFR Ratesheet

Friday, July 24, 2026

Express Full Doc

Lock Desk

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

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.625	107.672	107.522	107.372
9.500	107.422	107.272	107.122
9.375	107.172	107.022	106.872
9.250	106.922	106.772	106.622
9.125	106.672	106.522	106.372
9.000	106.422	106.272	106.122
8.875	106.172	106.022	105.872
8.750	105.922	105.772	105.622
8.625	105.672	105.522	105.372
8.500	105.422	105.272	105.122
8.375	105.172	105.022	104.872
8.250	104.922	104.772	104.622
8.125	104.672	104.522	104.372
8.000	104.422	104.272	104.122
7.875	104.172	104.022	103.872
7.750	103.922	103.772	103.622
7.625	103.672	103.522	103.372
7.500	103.422	103.272	103.122
7.375	103.172	103.022	102.872
7.250	102.922	102.772	102.622
7.125	102.672	102.522	102.372
7.000	102.422	102.272	102.122
6.875	102.172	102.022	101.872
6.750	101.922	101.772	101.622
6.625	101.672	101.522	101.372
6.500	101.422	101.272	101.122
6.375	101.172	101.022	100.872
6.250	100.922	100.772	100.622
6.125	100.672	100.522	100.372
6.000	100.422	100.272	100.122
5.875	100.172	100.022	99.872
5.750	99.922	99.772	99.622
5.625	99.672	99.522	99.372
5.500	99.422	99.272	99.122
5.375	99.172	99.022	98.872
5.250	98.922	98.772	98.622
5.125	98.672	98.522	98.372
5.000	98.422	98.272	98.122
4.875	98.172	98.022	97.872
4.750	97.922	97.772	97.622
4.625	97.672	97.522	97.372
4.500	97.422	97.272	97.122
4.375	97.172	97.022	96.872
4.250	96.922	96.772	96.622
4.125	96.672	96.522	96.372
4.000	96.422	96.272	96.122
3.875	96.172	96.022	95.872
3.750	95.922	95.772	95.622
3.625	95.672	95.522	95.372
3.500	95.422	95.272	95.122
3.375	95.172	95.022	94.872
3.250	94.922	94.772	94.622
3.125	94.672	94.522	94.372
3.000	94.422	94.272	94.122
2.875	94.172	94.022	93.872
2.750	93.922	93.772	93.622
2.625	93.672	93.522	93.372
2.500	93.422	93.272	93.122
2.375	93.172	93.022	92.872
2.250	92.922	92.772	92.622
2.125	92.672	92.522	92.372
2.000	92.422	92.272	92.122
1.875	92.172	92.022	91.872
1.750	91.922	91.772	91.622
1.625	91.672	91.522	91.372
1.500	91.422	91.272	91.122
1.375	91.172	91.022	90.872
1.250	90.922	90.772	90.622
1.125	90.672	90.522	90.372
1.000	90.422	90.272	90.122
0.875	90.172	90.022	89.872
0.750	89.922	89.772	89.622
0.625	89.672	89.522	89.372
0.500	89.422	89.272	89.122
0.375	89.172	89.022	88.872
0.250	88.922	88.772	88.622
0.125	88.672	88.522	88.372
0.000	88.422	88.272	88.122
0.875	88.172	88.022	87.872
0.750	87.922	87.772	87.622
0.625	87.672	87.522	87.372
0.500	87.422	87.272	87.122
0.375	87.172	87.022	86.872
0.250	86.922	86.772	86.622
0.125	86.672	86.522	86.372
0.000	86.422	86.272	86.122
0.875	86.172	86.022	85.872
0.750	85.922	85.772	85.622
0.625	85.672	85.522	85.372
0.500	85.422	85.272	85.122
0.375	85.172	85.022	84.872
0.250	84.922	84.772	84.622
0.125	84.672	84.522	84.372
0.000	84.422	84.272	84.122
0.875	84.172	84.022	83.872
0.750	83.922	83.772	83.622
0.625	83.672	83.522	83.372
0.500	83.422	83.272	83.122
0.375	83.172	83.022	82.872
0.250	82.922	82.772	82.622
0.125	82.672	82.522	82.372
0.000	82.422	82.272	82.122
0.875	82.172	82.022	81.872
0.750	81.922	81.772	81.622
0.625	81.672	81.522	81.372
0.500	81.422	81.272	81.122
0.375	81.172	81.022	80.872
0.250	80.922	80.772	80.622
0.125	80.672	80.522	80.372
0.000	80.422	80.272	80.122
0.875	80.172	80.022	79.872
0.750	79.922	79.772	79.622
0.625	79.672	79.522	79.372
0.500	79.422	79.272	79.122
0.375	79.172	79.022	78.872
0.250	78.922	78.772	78.622
0.125	78.672	78.522	78.372
0.000	78.422	78.272	78.122
0.875	78.172	78.022	77.872
0.750	77.922	77.772	77.622
0.625	77.672	77.522	77.372
0.500	77.422	77.272	77.122
0.375	77.172	77.022	76.872
0.250	76.922	76.772	76.622
0.125	76.672	76.522	76.372
0.000	76.422	76.272	76.122
0.875	76.172	76.022	75.872
0.750	75.922	75.772	75.622
0.625	75.672	75.522	75.372
0.500	75.422	75.272	75.122
0.375	75.172	75.022	74.872
0.250	74.922	74.772	74.622
0.125	74.672	74.522	74.372
0.000	74.422	74.272	74.122
0.875	74.172	74.022	73.872
0.750	73.922	73.772	73.622
0.625	73.672	73.522	73.372
0.500	73.422	73.272	73.122
0.375	73.172	73.022	72.872
0.250	72.922	72.772	72.622
0.125	72.672	72.522	72.372
0.000	72.422	72.272	72.122
0.875	72.172	72.022	71.872
0.750	71.922	71.772	71.622
0.625	71.672	71.522	71.372
0.500	71.422	71.272	71.122
0.375	71.172	71.022	70.872
0.250	70.922	70.772	70.622
0.125	70.672	70.522	70.372
0.000	70.422	70.272	70.122
0.875	70.172	70.022	69.872
0.750	69.922	69.772	69.622
0.625	69.672	69.522	69.372
0.500	69.422	69.272	69.122
0.375	69.172	69.022	68.872
0.250	68.922	68.772	68.622
0.125	68.672	68.522	68.372
0.000	68.422	68.272	68.122
0.875	68.172	68.022	67.872
0.750	67.922	67.772	67.622
0.625	67.672	67.522	67.372
0.500	67.422	67.272	67.122
0.375	67.172	67.022	66.872
0.250	66.922	66.772	66.622
0.125	66.672	66.522	66.372
0.000	66.422	66.272	66.122
0.875	66.172	66.022	65.872
0.750	65.922	65.772	65.622
0.625	65.672	65.522	65.372
0.500	65.422	65.272	65.122
0.375	65.172	65.022	64.872
0.250	64.922	64.772	64.622
0.125	64.672	64.522	64.372
0.000	64.422	64.272	64.122
0.875	64.172	64.022	63.872
0.750	63.922	63.772	63.622
0.625	63.672	63.522	63.372
0.500	63.422	63.272	63.122
0.375	63.172	63.022	62.872
0.250	62.922	62.772	62.622
0.125	62.672	62.522	62.372
0.000	62.422	62.272	62.122
0.875	62.172	62.022	61.872
0.750	61.922	61.772	61.622
0.625	61.672	61.522	61.372
0.500	61.422	61.272	61.122
0.375	61.172	61.022	60.872
0.250	60.922	60.772	60.622
0.125	60.672	60.522	60.372
0.000	60.422	60.272	60.122
0.875	60.172	60.022	59.872
0.750	59.922	59.772	59.622
0.625	59.672	59.522	59.372
0.500	59.422	59.272	59.122
0.375	59.172	59.022	58.872
0.250	58.922	58.772	58.622
0.125	58.672	58.522	58.372
0.000	58.422	58.272	58.122
0.875	58.172	58.022	57.872
0.750	57.922	57.772	57.622
0.625	57.672	57.522	57.372
0.500	57.422	57.272	57.122
0.375	57.172	57.022	56.872
0.250	56.922	56.772	56.622
0.125	56.672	56.522	56.372
0.000	56.422	56.272	56.122
0.875	56.172	56.022	55.872
0.750	55.922	55.772	55.622
0.625	55.672	55.522	55.372
0.500	55.422	55.272	55.122
0.375	55.172	55.022	54.872
0.250	54.922	54.772	54.622
0.125	54.672	54.522	54.372
0.000	54.422	54.272	54.122
0.875	54.172	54.022	53.872
0.750	53.922	53.772	53.622
0.625	53.672	53.522	53.372
0.500	53.422	53.272	53.122
0.375	53.172	53.022	52.872
0.250	52.922	52.772	52.622
0.125	52.672	52.522	52.372
0.000	52.422	52.272	52.122
0.875	52.172	52.022	51.872
0.750	51.922	51.772	51.622
0.625	51.672	51.522	51.372
0.500	51.422	51.272	51.122
0.375	51.172	51.022	50.872
0.250	50.922	50.772	50.622
0.125	50.672	50.522	50.372
0.000	50.422	50.272	50.122
0.875	50.172	50.022	49.872
0.750	49.922	49.772	49.622
0.625	49.672	49.522	49.372
0.500	49.422	49.272	49.122
0.375	49.172	49.022	48.872
0.250	48.922	48.772	48.622
0.125	48.672	48.522	48.372
0.000	48.422	48.272	48.122
0.875	48.172	48.022	47.872
0.750	47.922	47.772	47.622
0.625	47.672	47.522	47.372
0.500	47.422	47.272	47.122
0.375	47.172	47.022	46.872
0.250	46.922	46.772	46.622
0.125	46.672	46.522	46.372
0.000	46.422	46.272	46.122
0.875	46.172	46.022	45.872
0.750	45.922	45.772	45.622
0.625	45.672	45.522	45.372
0.500	45.422	45.272	45.122
0.375	45.172	45.022	44.872
0.250	44.922	44.772	44.622
0.125	44.672	44.522	44.372



Wholesale Borrower Paid SFR Ratesheet

Friday, July 24, 2026

Express Alt Doc

Lock Desk

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

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.625	107.859	107.709	107.559	
9.500	107.609	107.459	107.309	
9.375	107.359	107.209	107.059	
9.250	107.109	106.959	106.809	
9.125	106.859	106.709	106.559	
9.000	106.609	106.459	106.309	
8.875	106.359	106.209	106.059	
8.750	106.109	105.959	105.809	
8.625	105.859	105.709	105.559	
8.500	105.609	105.459	105.309	
8.375	105.359	105.209	105.059	
8.250	105.109	104.959	104.809	
8.125	104.859	104.709	104.559	
8.000	104.609	104.459	104.309	
7.875	104.359	104.209	104.059	
7.750	104.109	103.959	103.809	
7.625	103.797	103.647	103.497	
7.490	103.422	103.272	103.122	
7.375	102.984	102.834	102.684	
7.250	102.547	102.397	102.247	
7.125	102.047	101.897	101.747	
6.990	101.297	101.147	100.997	
6.875	100.547	100.397	100.247	
6.750	99.734	99.584	99.434	
6.625	98.984	98.834	98.684	
6.490	98.234	98.084	97.934	
6.375	97.484	97.334	97.184	

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$125,000
	Max Loan Amount	\$3,000,000
	<\$150,000	Max 80% LTV
	>\$1.5M - <\$2.0M	Max LTV/CLTV 85%
	>\$2.0M - <\$2.5M	Max LTV/CLTV 80%
	>\$2.5M	Max LTV/CLTV 75%
Reserve Requirements	>\$2.0M	Minimum FICO 680
	<\$1M	3 Months
	>\$1M - <\$1.5M	6 Months
Rate & Term Refi	>\$1.5M	9 Months
	<65% LTV	No Minimum Reserves
Interest Only	Minimum FICO	660
	<\$2.0M	Max LTV 80%
	>\$2.0M - <\$2.5M	Max LTV 75%
	>\$2.5M	Max LTV 70%
	Max Cash-Out on LTV >65%	\$1,000,000
Cash-Out	Max Cash-Out on LTV <65%	Unlimited
	Max LTV	80%
	Minimum FICO	660
	Interest Only	Eligible
	Max DTI	50%
DTI	FTHB Max DTI	45%
	DTI >45%	Max LTV 80%
	Max LTV	80%
	>75% LTV Min FICO	700
Investment	Baltimore City, MD & Philadelphia, PA	Not Eligible
	Max LTV	80%
Second Home	Max LTV	80%
Credit	Asset Utilization	36 Months
	Credit Event Seasoning	1x30x12
	Mortgage DQ	Max 80% LTV
	Mtg DQ or Credit Event	0x30x24
	WVOE Mtg DQ 24 Month	Condo (Warrantable)
Property Type	Condo (Warrantable)	Max LTV 85%
	2-4 Unit	Max LTV 80%
WVOE	Occupancy	Primary Only
	Minimum FICO	680
	Max LTV >720 FICO	80% P/R&T, 70% CO/FTHB
	Max LTV <720 FICO	75% P/R&T, 70% CO/FTHB
	Assets	No Gift Funds Allowed
P&L Only (12&24Mo)	FICO <720	Max LTV 75%
Residual Income	Max LTV	80%
	Monthly Minimum	\$1,500

Lender Paid (LPC)	
•LPC is equal to 1.25% of the loan amount. •LPC adjustment to posted price = -1.25 •LPC is capped at the lessor of 1.25% or \$50,000. •Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000	
Borrower Paid	
•Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000	
Wholesale Fee	
Wholesale Lender Fee	\$1,695
Lock Extensions	
<u>Max of 2 extensions - Not to exceed original lock term</u>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<u>Max Lock Period (including extensions) is 60 days.</u> <u>Loans that go beyond 60 days are subject to worse case re-lock.</u>	
Program Options	
<u>Express Alt Doc 30 year Fixed</u>	
<u>Express Alt Doc 30 year Fixed I-Q</u>	
<u>Express Alt Doc 40 Year Fixed I-Q</u>	
No Pre-Payment Penalty	
<u>If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.</u>	
<u>Lender Paid compensation is available if pre-payment penalty is not "none".</u>	

Loan Level Price Adjustments

	LTV/CLTV Range									
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
FICO / LTV LLPAs	760+	1.250	1.250	1.125	0.875	0.625	0.375	0.125	-2.000	
	740 - 759	1.125	1.125	1.000	0.875	0.625	0.125	-0.125	-2.750	
	720 - 739	1.000	1.000	0.750	0.625	0.375	-0.250	-0.750	-3.500	
	700 - 719	0.875	0.875	0.750	0.500	0.000	-0.500	-1.250		
	680 - 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500		
	660 - 679	-0.125	-0.250	-0.750	-1.125	-1.875				
	≥\$125K - <\$150K	-3.875	-3.875	-3.875	-3.875	-4.125	-4.125	-4.125		
	≥\$150K - <\$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	
	>\$200K - <\$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	
	>\$250K - <\$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
Loan Size LLPAs	>\$350K - <\$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
	>\$500K - <\$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	>\$1.0M - <\$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	>\$1.5M - <\$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	-0.125	
	>\$2.0M - <\$2.5M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.625		
	>\$2.5M - <\$3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125			
	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	
	24 Month CPA P&L	-1.375	-1.375	-1.375	-1.500	-1.500	-2.125	-2.750		
	12 Month CPA P&L	-1.750	-1.750	-1.750	-1.875	-1.875	-2.500	-3.375		
	Asset Utilization/Depletion	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750		
Loan Type LLPAs	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000		
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500		
	Cash-Out w/ < 700	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500			
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500		
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500		
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500		
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500		
	Investor	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375		
	DTI >45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250		
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000		
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750		
	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625		
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
	3 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
Pre-Payment Penalty LLPAs <i>Investor Only</i>	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125		
	1 year PPP	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875		
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125		

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



Member
FDIC  
**EQUAL HOUSING
LENDER**



Wholesale Borrower Paid SFR Ratesheet

Friday, July 24, 2026

Lock Desk

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

Expanded Prime

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.250	106.877	106.727	106.577	
9.125	106.627	106.477	106.327	
9.000	106.377	106.227	106.077	
8.875	106.127	105.977	105.827	
8.750	105.877	105.727	105.577	
8.625	105.627	105.477	105.327	
8.500	105.377	105.227	105.077	
8.375	105.127	104.977	104.827	
8.250	104.877	104.727	104.577	
8.125	104.627	104.477	104.327	
8.000	104.377	104.227	104.077	
7.875	104.095	103.945	103.795	
7.750	103.814	103.664	103.514	
7.625	103.502	103.352	103.202	
7.500	103.189	103.039	102.889	
7.375	102.814	102.664	102.514	
7.250	102.439	102.289	102.139	
7.125	102.064	101.914	101.764	
7.000	101.689	101.539	101.389	
6.875	101.252	101.102	100.952	
6.750	100.814	100.664	100.514	
6.625	100.377	100.227	100.077	
6.500	99.939	99.789	99.639	
6.375	99.439	99.289	99.139	
6.250	98.939	98.789	98.639	
6.125	98.376	98.226	98.076	
6.000	97.814	97.664	97.514	
5.875	97.189	97.039	96.889	
5.750	96.564	96.414	96.264	
5.625	95.876	95.726	95.576	
5.500	95.189	95.039	94.889	

Minimum Final Price 98.00

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

Lender Paid (LPC)	
•LPC is equal to 1.25% of the loan amount. •LPC adjustment to posted price = -1.25 •LPC is capped at the lessor of 1.25% or \$50,000. •Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000	
Borrower Paid	
•Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000	
Wholesale Fee	
Wholesale Lender Fee	\$1,695
Lock Extensions	
<u>Max of 2 extensions - Not to exceed original lock term</u>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<u>Max Lock Period (including extensions) is 60 days.</u> <u>Loans that go beyond 60 days are subject to worse case re-lock.</u>	

Loan Level Price Adjustments

	FICO	LTV/CLTV Range								
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	≥780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 – 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 – 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 – 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	
	700 – 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	
	680 – 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250		
	660 – 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375		
	≥780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
Alt Doc	760 – 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 – 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 – 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	
	700 – 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	
	680 – 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000		
	660 – 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625		
	≥\$150K - ≤\$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.875	-2.875	-3.625	-4.125
	>\$200K - ≤\$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.125	-2.125	-2.875	-3.375
Loan Size LLPAs	>\$250K - ≤\$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤\$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤\$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>\$1.0M - ≤\$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$1.5M - ≤\$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$2.0M - ≤\$2.5M	0.375	0.375	0.250	0.125	0.000	-0.125	-0.250		
	>\$2.5M - ≤\$3.0M	0.375	0.250	0.125	0.000	-0.125	-0.250			
	>\$3.0M - ≤\$3.5M	0.125	0.125	-0.125	-0.250					
Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.500		
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	Cash-Out	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250	-1.500		
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
Property Type LLPAs	Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750	-1.000	
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875	-1.250	
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
Full Doc LLPAs	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125
Alt Doc LLPAs	12 Mo. Bank State.	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750		
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000		
Pre-Payment Penalty LLPAs	5 Year PPP	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750
	4 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250
	3 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	2 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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

Friday, July 24, 2026

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	
9.250	105.627	105.477	105.327	
9.125	105.377	105.227	105.077	
9.000	105.127	104.977	104.827	
8.875	104.877	104.727	104.577	
8.750	104.627	104.477	104.327	
8.625	104.377	104.227	104.077	
8.500	104.127	103.977	103.827	
8.375	103.877	103.727	103.577	
8.250	103.627	103.477	103.327	
8.125	103.377	103.227	103.077	
8.000	103.127	102.977	102.827	
7.875	102.875	102.695	102.545	
7.750	102.564	102.414	102.264	
7.625	102.252	102.102	101.952	
7.500	101.939	101.789	101.639	
7.375	101.564	101.414	101.264	
7.250	101.189	101.039	100.889	
7.125	100.814	100.664	100.514	
7.000	100.439	100.289	100.139	
6.875	100.002	99.852	99.702	
6.750	99.564	99.414	99.264	
6.625	99.126	98.976	98.826	
6.500	98.689	98.539	98.389	
6.375	98.189	98.039	97.889	
6.250	97.689	97.539	97.389	
6.125	97.126	96.976	96.826	
6.000	96.564	96.414	96.264	
5.875	95.939	95.789	95.639	
5.750	95.314	95.164	95.014	
5.625	94.626	94.476	94.326	
5.500	93.939	93.789	93.639	

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

Loan Level Price Adjustments

	LTV/CLTV Range									
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Full Doc	≥780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125
	760 – 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250
	740 – 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125
	720 – 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000	
	700 – 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250	
	680 – 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250		
	660 – 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375		
	≥780	1.125	1.000	0.875	0.750	0.500	0.375	0.000	-2.500	-4.500
Alt Doc	760 – 779	1.000	0.875	0.750	0.625	0.375	0.250	0.000	-2.625	-4.750
	740 – 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.500	-6.000
	720 – 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.375	
	700 – 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.625	
	680 – 699	0.125	0.000	-0.625	-1.125	-1.875	-3.125	-4.000		
	660 – 679	-0.500	-0.625	-1.500	-1.875	-2.875	-3.875	-4.625		
	≥\$150K – ≤\$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.875	-2.875	-3.625	-4.125
	>\$200K – ≤\$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.125	-2.125	-2.875	-3.375
Loan Size LLPAs	>\$250K – ≤\$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K – ≤\$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K – ≤\$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>\$1.0M – ≤\$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$1.5M – ≤\$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$2.0M – ≤\$2.5M	0.375	0.375	0.250	0.125	0.125	-0.125			
	>\$2.5M – ≤\$3.0M	0.375	0.250	0.125	0.000	-0.125				
	1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750
Credit Event LLPAs	2x30x12 or 1x60x24	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
	FC/SS/DIL/BK7 36-47	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	-1.500
	FC/SS/DIL/BK7 24-35	-1.250	-1.250	-1.250	-1.250	-1.500	-1.750	-1.750	-1.750	
	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000		
Loan Type LLPAs	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	Cash-Out	-0.375	-0.375	-0.500	-0.750	-0.875	-1.250			
	Second Home	0.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	
	Investor	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.500	-0.750	
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.750		
	Florida Condo	-0.375	-0.500	-0.500	-0.625	-0.625	-0.750	-0.875		
Property LLPAs	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750		
	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.875	-1.000
	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
	Asset Depletion	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	
Full Doc LLPAs	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125
	12 Mo. Bank State.	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750		
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000		
Alt Doc LLPAs	5 Year PPP	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750
	4 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250
	3 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	2 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
Pre-Payment Penalty LLPAs	Investor Only									

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

Friday, July 24, 2026

Lock Desk

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

Expanded DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	108.645	108.495	108.345
9.125	108.395	108.245	108.095
9.000	108.145	107.995	107.845
8.875	107.895	107.745	107.595
8.750	107.645	107.495	107.345
8.625	107.395	107.245	107.095
8.500	107.145	106.995	106.845
8.375	106.895	106.745	106.595
8.250	106.645	106.495	106.345
8.125	106.395	106.245	106.095
8.000	106.145	106.000	105.850
7.875	105.895	105.750	105.600
7.750	105.645	105.500	105.350
7.625	105.395	105.250	105.100
7.500	105.145	105.000	104.850
7.375	104.895	104.750	104.600
7.250	104.645	104.500	104.350
7.125	104.395	104.250	104.100
7.000	104.145	104.000	103.850
6.875	103.895	103.750	103.600
6.750	103.645	103.500	103.350
6.625	103.395	103.250	103.100
6.500	103.145	103.000	102.850
6.375	102.895	102.750	102.600
6.250	102.645	102.500	102.350
6.125	102.395	102.250	102.100
6.000	102.145	102.000	101.850
5.875	101.895	101.750	101.600
5.750	101.645	101.500	101.350
5.625	101.395	101.250	101.100
5.500	101.145	101.000	100.850

Minimum Final Price 98.00

General Requirements		
Product Type	30 YR Fixed, 30 Year IO, 40 Year IO	
Loan Amount	Min: \$150,000, Max: \$3,000,000	
Occupancy	Investment Only	
Max LTV / Min FICO	80% / 660	
Min DSCR	0.75x or No Ratio Permissible	
DSCR Calculation	Gross Rent / PITIA (P&I), Gross Rent / ITIA (IO)	
DSCR No Ratio	Eligible	
Payment History	0x30x12	
Housing Event History	3+ Years	
Interest Only	Eligible (10/20 IO & 10/30 IO)	
IO Restrictions (DSCR ≤1.00)	Min 700 FICO, Max 75% LTV/CLTV/HCLTV	
IO Restrictions (DSCR ≥0.75)	Min 700 FICO, Max 70% LTV/CLTV/HCLTV	
IO Restrictions (No Ratio)	Not Permissible	
IO Restrictions (Loan Amount)	\$2.0M-\$2.5M: Max 65% LTV/CLTV/HCLTV >\$2.5M - \$3.0M: Max 60% LTV/CLTV/HCLTV	
First Time Investor	Max \$2.0M Loan Amount	
Short Term Rental	Max \$2.0M Loan Amount	
Prepay Penalties by State	Permissible by Law	
Reserve Requirements by Loan Amount	\$150,000 - \$500,000	3 Months
	\$500,001 - \$1,000,000	6 Months
	\$1,000,001 - \$2,000,000	6 Months
	\$2,000,001 - \$3,000,000	9 Months
	Additional Financed Properties	None
Property Type	Cash-Out Used as Reserves	Allowable
	2-4 Unit & Warrantable Condo	Max 75% LTV/CLTV/HCLTV \$2.0M-\$2.5M: Max 65% LTV/CLTV/HCLTV >\$2.5M-\$3.0M: Max 60% LTV/CLTV/HCLTV
	Rural Properties	Not Eligible
	Declining Markets	5% LTV Reduction
	Permanent Resident Alien	Eligible, No Restrictions
Borrower Eligibility	Non-Permanent Resident Alien	Max 75% LTV/CLTV/HCLTV No Cash-Out Max \$2.0mm Loan Amount
	Max Loan Amount	\$2.0M
Cash-Out Requirements	LTV >60%	\$500K (Max Cash-Out)
	LTV ≤60%	Unlimited Cash-Out

Lender Paid (LPC)

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

Borrower Paid

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

Wholesale Fee

Wholesale Lender Fee \$1,695

Lock Extensions

Max of 2 extensions

Not to exceed original lock term

7 Days	0.125
15 Days	0.250
30 Days	0.500

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

Loan Level Price Adjustments

LTV/CLTV Range								
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	≥780	0.875	0.625	0.500	0.375	-0.125	-0.625	-1.500
	760 – 779	0.875	0.625	0.375	0.000	-0.375	-0.875	-1.750
	740 – 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.875
	720 – 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-2.125
	700 – 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 – 699	0.125	-0.250	-0.750	-2.000	-3.125	-3.500	
	660 – 679	-0.125	-0.500	-1.000	-2.250	-3.375		
	≥\$150K - ≤ \$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-3.000	-3.125
Loan Size LLPAs	>\$200K - ≤ \$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.250	-2.375
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤ \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>\$1.0M - ≤ \$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$1.5M - ≤ \$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$2.0M - ≤ \$2.5M	0.000	0.000	0.000	-0.125	-0.375		
	>\$2.5M - ≤ \$3.0M	-0.125	-0.125	-0.375	-0.500			
DSCR	No Ratio	-0.875	-1.125	-1.250	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.250	-0.375	-0.500	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR 1.25+	0.250	0.250	0.250	0.375	0.375	0.375	0.375
Credit Event LLPAs	FC/SS/DIL/BK7 36 - 47	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
Loan Type LLPAs	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	R&T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash Out	-0.625	-0.750	-0.875	-1.125	-1.500	-1.875	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375
Property LLPAs	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo	-0.125	-0.125	-0.375	-0.500	-0.625	-0.750	
	Florida Condo	0.000	-0.250	-0.375	-0.625	-0.750	-0.875	
	Multi-Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
Pre-Payment Penalty LLPAs <u>Investor Only</u>	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
	5 Year PPP	1.750	1.750	1.750	1.750	1.750	1.750	1.750
	4 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250
	3 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	2 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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

Friday, July 24, 2026

Lock Desk

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

Closed End Second

	Fixed 10	Fixed 15	Fixed 20	Fixed 30
Rate	30 Day	30 Day	30 Day	30 Day
13.125	110.313	110.313	110.313	110.313
13.000	110.063	110.063	110.063	110.063
12.875	109.813	109.813	109.813	109.813
12.750	109.563	109.563	109.563	109.563
12.625	109.313	109.313	109.313	109.313
12.500	109.063	109.063	109.063	109.063
12.375	108.813	108.813	108.813	108.813
12.250	108.563	108.563	108.563	108.563
12.125	108.313	108.313	108.313	108.313
12.000	108.063	108.063	108.063	108.063
11.875	107.813	107.813	107.813	107.813
11.750	107.563	107.563	107.563	107.563
11.625	107.313	107.313	107.313	107.313
11.500	107.063	107.063	107.063	107.063
11.375	106.813	106.813	106.813	106.813
11.250	106.563	106.563	106.563	106.563
11.125	106.313	106.313	106.313	106.313
11.000	106.063	106.063	106.063	106.063
10.875	105.813	105.813	105.813	105.813
10.750	105.563	105.563	105.563	105.563
10.625	105.313	105.313	105.313	105.313
10.500	105.063	105.063	105.063	105.063
10.375	104.813	104.813	104.813	104.813
10.250	104.563	104.563	104.563	104.563
10.125	104.313	104.313	104.313	104.313
10.000	104.063	104.063	104.063	104.063
9.875	103.813	103.813	103.813	103.813
9.750	103.563	103.563	103.563	103.563
9.625	103.313	103.313	103.313	103.313
9.500	103.063	103.063	103.063	103.063
9.375	102.813	102.813	102.813	102.813
9.250	102.563	102.563	102.563	102.563
9.125	102.313	102.313	102.313	102.313
9.000	102.063	102.063	102.063	102.063
8.875	101.813	101.813	101.813	101.813
8.750	101.563	101.563	101.563	101.563
8.625	101.313	101.313	101.313	101.313
8.500	101.063	101.063	101.063	101.063
8.375	100.813	100.813	100.813	100.813
8.250	100.563	100.563	100.563	100.563
8.125	100.313	100.313	100.313	100.313

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		

Loan Level Price Adjustments

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

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



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

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

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

30 & 25 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	104.940	104.815	104.690	104.565
8.500	104.783	104.658	104.533	104.408
8.375	104.515	104.390	104.265	104.140
8.250	104.413	104.288	104.163	104.038
8.125	104.389	104.264	104.139	104.014
8.000	104.206	104.081	103.956	103.831
7.875	104.013	103.888	103.763	103.638
7.750	103.783	103.658	103.533	103.408
7.625	103.748	103.623	103.498	103.373
7.500	103.433	103.308	103.183	103.058
7.375	103.069	102.944	102.819	102.694
7.250	102.766	102.641	102.516	102.391
7.125	102.456	102.331	102.206	102.081
7.000	102.037	101.912	101.787	101.662
6.875	101.574	101.449	101.324	101.199
6.750	101.128	101.003	100.878	100.753
6.625	100.661	100.536	100.411	100.286
6.500	100.216	100.091	99.966	99.841
6.375	99.742	99.617	99.492	99.367
6.250	99.116	98.991	98.866	98.741
6.125	98.573	98.448	98.323	98.198
6.000	97.994	97.869	97.744	97.619
5.875	97.425	97.300	97.175	97.050
5.750	96.834	96.709	96.584	96.459
5.625	96.253	96.128	96.003	95.878

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	106.094	105.969	105.844	105.719
8.500	105.924	105.799	105.674	105.549
8.375	105.742	105.617	105.492	105.367
8.250	105.536	105.411	105.286	105.161
8.125	105.546	105.421	105.296	105.171
8.000	105.330	105.205	105.080	104.955
7.875	105.092	104.967	104.842	104.717
7.750	104.815	104.690	104.565	104.440
7.625	104.519	104.394	104.269	104.144
7.500	104.191	104.066	103.941	103.816
7.375	103.820	103.695	103.570	103.445
7.250	103.423	103.298	103.173	103.048
7.125	103.019	102.894	102.769	102.644
7.000	102.631	102.506	102.381	102.256
6.875	102.233	102.108	101.983	101.858
6.750	101.812	101.687	101.562	101.437
6.625	101.775	101.650	101.525	101.400
6.500	101.356	101.231	101.106	100.981
6.375	100.889	100.764	100.639	100.514
6.250	100.395	100.270	100.145	100.020
6.125	100.303	100.178	100.053	99.928
6.000	99.806	99.681	99.556	99.431
5.875	99.283	99.158	99.033	98.908
5.750	98.730	98.605	98.480	98.355
5.625	98.272	98.147	98.022	97.897

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	103.407	103.282	103.157	103.032
7.500	103.241	103.116	102.991	102.866
7.375	103.064	102.939	102.814	102.689
7.250	102.862	102.737	102.612	102.487
7.125	103.161	103.036	102.911	102.786
7.000	102.959	102.834	102.709	102.584
6.875	102.723	102.598	102.473	102.348
6.750	102.469	102.344	102.219	102.094
6.625	102.212	102.087	101.962	101.837
6.500	101.956	101.831	101.706	101.581
6.375	101.690	101.565	101.440	101.315
6.250	101.399	101.274	101.149	101.024
6.125	101.098	100.973	100.848	100.723
6.000	100.808	100.683	100.558	100.433
5.875	100.491	100.366	100.241	100.116
5.750	100.150	100.025	99.900	99.775
5.625	99.789	99.664	99.539	99.414
5.500	99.406	99.281	99.156	99.031
5.375	99.010	98.885	98.760	98.635
5.250	98.598	98.473	98.348	98.223
5.125	97.961	97.836	97.711	97.586
5.000	97.551	97.426	97.301	97.176
4.875	97.131	97.006	96.881	96.756
4.750	96.702	96.577	96.452	96.327
4.625	96.036	95.911	95.786	95.661

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	101.655	101.530	101.405	101.280
8.500	101.542	101.417	101.292	101.167
8.375	101.431	101.306	101.181	101.056
8.250	101.398	101.273	101.148	101.023
8.125	102.054	101.929	101.804	101.679
8.000	101.913	101.788	101.663	101.538
7.875	101.755	101.630	101.505	101.380
7.750	101.559	101.434	101.309	101.184
7.625	101.703	101.578	101.453	101.328
7.500	101.507	101.382	101.257	101.132
7.375	101.267	101.142	101.017	100.892
7.250	101.013	100.888	100.763	100.638
7.125	101.556	101.431	101.306	101.181
7.000	101.244	101.119	100.994	100.869
6.875	100.897	100.772	100.647	100.522
6.750	100.498	100.373	100.248	100.123
6.625	100.051	99.926	99.801	99.676
6.500	99.549	99.424	99.299	99.174
6.375	99.075	98.950	98.825	98.700
6.250	98.457	98.332	98.207	98.082
6.125	98.515	98.390	98.265	98.140
6.000	98.009	97.884	97.759	97.634
5.875	97.493	97.368	97.243	97.118
5.750	96.922	96.797	96.672	96.547
5.625	96.302	96.177	96.052	95.927

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	100.808	100.683	100.558	100.433
7.500	100.706	100.581	100.456	100.331
7.375	100.595	100.470	100.345	100.220
7.250	100.459	100.334	100.209	100.084
7.125	100.761	100.636	100.511	100.386
7.000	100.621	100.496	100.371	100.246
6.875	100.451	100.326	100.201	100.076
6.750	100.259	100.134	100.009	99.884
6.625	100.209	100.084	99.959	99.834
6.500	100.011	99.886	99.761	99.636
6.375	99.788	99.663	99.538	99.413
6.250	99.532	99.407	99.282	99.157
6.125	99.696	99.571	99.446	99.321
6.000	99.445	99.320	99.195	99.070
5.875	99.153	99.028	98.903	98.778
5.750	98.839	98.714	98.589	98.464
5.625	98.525	98.400	98.275	98.150
5.500	98.177	98.052	97.927	97.802
5.375	97.802	97.677	97.552	97.427
5.250	97.410	97.285	97.160	97.035
5.125	96.402	96.277	96.152	96.027
5.000	96.005	95.880	95.755	95.630
4.875	95.588	95.463	95.338	95.213
4.750	95.166	95.041	94.916	94.791
4.625	93.618	93.493	93.368	93.243

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

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

CONFORMING / CONVENTIONAL (DU)

LOAN LEVEL PRICE ADJUSTMENTS

Purchase Money Loans - LLPA By Credit Score/LTV Ratio									
LTV Range - Applicable for all loans with terms >15 years									
Credit Score	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760 – 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740 – 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720 – 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700 – 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680 – 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660 – 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640 – 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620 – 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750
Limited Cash-Out Refinances - LLPA By Credit Score/LTV Ratio									
LTV Range - Applicable for all loans with terms >15 years									
Credit Score	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760 – 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740 – 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720 – 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700 – 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680 – 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660 – 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640 – 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620 – 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500
Purchase Money and Limited Cash-Out Refinance Loans - Additional LLPAs by Loan Attribute									
LTV Range - Applicable for all loans									
Loan Attribute	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
*Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High-Balance Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
**Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
Cash-Out Refinances - LLPA By Credit Score/LTV Ratio									
LTV Range - Applicable for all loans									
Credit Score	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375				
760 – 779	-0.375	-0.375	-0.875	-1.250	-1.875				
740 – 759	-0.375	-0.375	-1.000	-1.625	-2.375				
720 – 739	-0.375	-0.500	-1.375	-2.000	-2.750				
700 – 719	-0.375	-0.500	-1.625	-2.625	-3.250				
680 – 699	-0.375	-0.625	-2.000	-2.875	-3.750				
660 – 679	-0.375	-0.875	-2.750	-4.000	-4.750				
640 – 659	-0.375	-1.375	-3.125	-4.625	-5.125				
620 – 639	-0.375	-1.375	-3.375	-4.875	-5.125				
Cash-Out Refinances - Additional LLPAs by Loan Attribute									
LTV Range - Applicable for all loans									
Loan Attribute	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
*Condo	0.000	0.000	-0.125	-0.125	-0.750				
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375				
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375				
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625				
High-Balance Fixed Rate	-1.250	-1.250	-1.500	-1.500	-1.750				
**Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125				
Additional LLPAs by Loan Size									
Applicable for 30 Year Fixed Only									
Loan Amount					Price Enhancement				
\$150,000 - \$175,000					1.250				
\$175,001 - \$200,000					1.000				
\$200,001 - \$225,000					0.750				
\$225,001 - \$250,000					0.500				