

**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, JP510)**

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, JP710)**

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

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

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

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

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	
<b>Index = 30 Day Average SOFR</b>	
<b>Rate Floor = Note Rate</b>	
<b>Margin = 3.25</b>	
<b>Caps = 5/1/5</b>	

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

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

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>	

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

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



**Axos Bank**[www.axosbank.com](http://www.axosbank.com)Wholesale Sales Inquiries

Tel: 1-888-585-4869

**Wholesale SFR Ratesheet Borrower Paid****Lock Desk**

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

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

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

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



Wholesale Borrower Paid SFR RateSheet

Wednesday, May 13, 2026

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
7.625	102.215	102.152	102.059	101.871	101.684
7.500	102.078	102.016	101.922	101.734	101.547
7.375	101.930	101.867	101.773	101.586	101.398
7.250	101.769	101.707	101.613	101.425	101.238
7.125	101.551	101.489	101.395	101.207	101.020
7.000	101.311	101.249	101.155	100.968	100.780
6.875	101.046	100.984	100.890	100.703	100.515
6.750	100.770	100.708	100.614	100.427	100.239
6.625	100.475	100.413	100.319	100.132	99.944
6.500	100.188	100.126	100.032	99.845	99.657
6.375	99.906	99.844	99.750	99.563	99.375
6.250	99.576	99.514	99.420	99.233	99.045
6.125	99.202	99.139	99.045	98.858	98.670
6.000	98.813	98.750	98.656	98.469	98.281
5.875	98.311	98.248	98.155	97.967	97.780
5.750	97.844	97.782	97.688	97.501	97.313
5.625	97.365	97.303	97.209	97.021	96.834
5.500	96.880	96.818	96.724	96.536	96.349
5.375	96.298	96.236	96.142	95.955	95.767
5.250	95.834	95.772	95.678	95.491	95.303
5.125	95.341	95.278	95.185	94.997	94.810
5.000	94.830	94.768	94.674	94.487	94.299

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

Wednesday, May 13, 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.
<b>Interest Reserve Required</b>

### Lock Desk

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

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

**Wholesale SFR Ratesheet**

Wednesday, May 13, 2026

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

**Lock Desk**

Tel: 1-858-764-6597 x 1550  
Email: lockdesk@axosbank.com  
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**1 Month Term SOFR ARM (Interest Only)**

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

\*SOFR (3.64% as of 4/17/26)+Margin (4.5) = Fully Indexed Rate

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

Fees	
Lender Processing Fee	\$1,695
Trust/Entity Review	\$350
Privacy Mortgage	\$350
Legal Fees / Doc Prep	\$5,000
Lender Origination Fee	1% of Loan Amount
<b>6-Month Extension</b> <i>Max of 2, Can be used post construction through sale.</i>	0.50% of Loan Amount (Each)

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

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

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

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

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

**Jumbo Cash-flow mAXimizer  
Interest Only**

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

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

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

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

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

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

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

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

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

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

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

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

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

**5/6 FN SOFR ARM**

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

**7/6 FN SOFR ARM**

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

**10/6 FN SOFR ARM**

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

**Rate Adjustments**

Refinance	0.125
2-4 Unit Property	0.250
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
Loan To Value (LTV) ≤ 50%	-0.250
Cross-Collateralization (Wholesale Only)	0.500
Cash Out ≤ \$500,000	0.250
Cash Out >\$500,000	0.500
Condo (Condotel Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
<b>2 Year Prepayment Penalty (Inv Only)</b>	<b>-0.125</b>
<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
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 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 7.875%**

**Interest Only - Not Allowed**

**Power of Attorney - Not Allowed**

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

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

**Lender Paid Compensation**

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

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

**Valid SSN or ITIN required on URLA**

**LTV Eligibility Matrix**

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

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Wholesale Borrower Paid SFR Ratesheet

Wednesday, May 13, 2026

Lock Desk

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

Express Full Doc

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.625	108.125	107.975	107.825	
9.500	107.875	107.725	107.575	
9.375	107.625	107.475	107.325	
9.250	107.375	107.225	107.075	
9.125	107.125	106.975	106.825	
9.000	106.875	106.725	106.575	
8.875	106.625	106.475	106.325	
8.750	106.375	106.225	106.075	
8.625	106.125	105.975	105.825	
8.500	105.875	105.725	105.575	
8.375	105.625	105.475	105.325	
8.250	105.375	105.225	105.075	
8.125	105.125	104.975	104.825	
8.000	104.875	104.725	104.575	
7.875	104.625	104.475	104.325	
7.750	104.375	104.225	104.075	
7.625	104.125	103.975	103.825	
7.490	103.813	103.663	103.513	
7.375	103.500	103.350	103.200	
7.250	103.125	102.975	102.825	
7.125	102.750	102.600	102.450	
6.990	102.250	102.100	101.950	
6.875	101.688	101.538	101.388	
6.750	101.125	100.975	100.825	
6.625	100.500	100.350	100.200	
6.490	99.813	99.663	99.513	
6.375	99.125	98.975	98.825	

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$125,000
	Max Loan Amount	\$3,000,000
	<=\$150,000	Max LTV/CLTV 80%
	>\$1.5M - \$2.0M	Max LTV/CLTV 85%
	>\$2.0M - \$2.5M	Max LTV/CLTV 80%
	>\$2.5M	Max LTV/CLTV 75%
Reserve Requirement	>\$2.0M	Min FICO 680
	<=\$1M	3 Months
	≥\$1M - \$1.5M	6 Months
Rate & Term Refi	>\$1.5M	9 Months
	≤\$65% LTV	No Minimum Reserves
Interest Only	Min FICO	660
	≤ \$2.0M	Max LTV 80%
	>\$2.0M - ≤\$2.5M	Max LTV 75%
	>\$2.5M	Max LTV 70%
Cash-Out	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Max LTV	80%
	Minimum FICO	660
DTI	Interest Only	Eligible
	Max DTI	50%
	FTHB Max DTI	45%
Investment	DTI >45%	Max LTV 80%
	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Baltimore City, MD & Philadelphia, PA	Not Eligible
	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mortgage DQ	1x30x12
	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
Residual Income	Monthly Minimum	\$1,500

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

Loan Level Price Adjustments

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

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Express Alt Doc

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.625	108.250	108.100	107.950	
9.500	108.000	107.850	107.700	
9.375	107.750	107.600	107.450	
9.250	107.500	107.350	107.200	
9.125	107.250	107.100	106.950	
9.000	107.000	106.850	106.700	
8.875	106.750	106.600	106.450	
8.750	106.500	106.350	106.200	
8.625	106.250	106.100	105.950	
8.500	106.000	105.850	105.700	
8.375	105.750	105.600	105.450	
8.250	105.500	105.350	105.200	
8.125	105.250	105.100	104.950	
8.000	105.000	104.850	104.700	
7.875	104.750	104.600	104.450	
7.750	104.500	104.350	104.200	
7.625	104.250	104.100	103.950	
7.490	103.938	103.788	103.638	
7.375	103.625	103.475	103.325	
7.250	103.250	103.100	102.950	
7.125	102.875	102.725	102.575	
6.990	102.375	102.225	102.075	
6.875	101.813	101.663	101.513	
6.750	101.250	101.100	100.950	
6.625	100.625	100.475	100.325	
6.490	99.938	99.788	99.638	
6.375	99.250	99.100	98.950	

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
DTI	Max DTI	50%
	FTHB Max DTI	45%
	DTI>45%	Max LTV 80%
Investment	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
Asset Utilization	Max LTV	80%
	Credit Event Seasoning	36 Months
Credit	Mortgage DQ	1x30x12
	Mtg DQ or Credit Event	Max 80% LTV
	WVOE Mtg DQ 24 Month	0x30x24
Property Type	Condo (Warrantable)	Max LTV 85%
	2-4 Unit	Max LTV 80%
WVOE	Occupancy	Primary Only
	Minimum FICO	680
	Max LTV ≥720 FICO	80% P/R&T, 70% CO/FTHB
	Max LTV <720 FICO	75% P/R&T, 70% CO/FTHB
P&L Only (12&24Mo)	Assets	No Gift Funds Allowed
	FICO <720	Max LTV 75%
Residual Income	Monthly Minimum	\$1,500

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			
	640 - 659	-0.875	-1.250	-1.875	-2.625	-3.500			
Loan Size LLPAs	≥\$125K - <\$150K	-3.875	-3.875	-3.875	-3.875	-4.125	-4.125	-4.125	
	≥\$150K - <\$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625
	>\$200K - <\$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
	>\$250K - <\$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - <\$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - <\$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>\$1.0M - <\$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$1.5M - <\$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	-0.125
	>\$2.0M - <\$2.5M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.125	-0.625
	>\$2.5M - <\$3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.125	
Loan Type LLPAs	12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250
	24 Month CPA P&L	-1.375	-1.375	-1.375	-1.500	-1.500	-2.125	-2.750	
	12 Month CPA P&L	-1.750	-1.750	-1.750	-1.875	-1.875	-2.500	-3.375	
	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	
	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	
	Cash-Out w/ < 700	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500		
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	DTI ≥45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	
Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750		
Pre-Payment Penalty LLPAs <i>Investor Only</i>	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
	No PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	

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Wholesale Borrower Paid SFR Ratesheet

Wednesday, May 13, 2026

Lock Desk

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

Express DSCR

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.250	108.500	108.350	108.200
9.125	108.313	108.163	108.013
9.000	108.125	107.975	107.825
8.875	107.938	107.788	107.638
8.750	107.750	107.600	107.450
8.625	107.563	107.413	107.263
8.500	107.375	107.225	107.075
8.375	107.188	107.038	106.888
8.250	107.000	106.850	106.700
8.125	106.813	106.663	106.513
8.000	106.625	106.475	106.325
7.875	106.438	106.288	106.138
7.750	106.250	106.100	105.950
7.625	106.063	105.913	105.763
7.500	105.875	105.725	105.575
7.375	105.688	105.538	105.388
7.250	105.500	105.350	105.200
7.125	105.313	105.163	105.013
7.000	105.125	104.975	104.825
6.875	104.938	104.788	104.638
6.750	104.750	104.600	104.450
6.625	104.563	104.413	104.263
6.500	104.375	104.225	104.075
6.375	104.188	104.038	103.888
6.250	104.000	103.850	103.700
6.125	103.813	103.663	103.513
6.000	103.625	103.475	103.325
5.875	103.438	103.288	103.138
5.750	103.250	103.100	102.950
5.625	103.063	102.913	102.763
5.500	102.875	102.725	102.575
5.375	102.688	102.538	102.388
5.250	102.500	102.350	102.200
5.125	102.313	102.163	102.013
5.000	102.125	102.000	101.825
4.875	101.938	101.788	101.638
4.750	101.750	101.600	101.450
4.625	101.563	101.413	101.263
4.500	101.375	101.225	101.075
4.375	101.188	101.038	100.888
4.250	101.000	100.850	100.700
4.125	100.813	100.663	100.513
4.000	100.625	100.475	100.325
3.875	100.438	100.288	100.138
3.750	100.250	100.100	100.000
3.625	100.063	100.000	100.000
3.500	100.000	100.000	100.000
3.375	100.000	100.000	100.000
3.250	100.000	100.000	100.000
3.125	100.000	100.000	100.000
3.000	100.000	100.000	100.000
2.875	100.000	100.000	100.000
2.750	100.000	100.000	100.000
2.625	100.000	100.000	100.000
2.500	100.000	100.000	100.000
2.375	100.000	100.000	100.000
2.250	100.000	100.000	100.000
2.125	100.000	100.000	100.000
2.000	100.000	100.000	100.000
1.875	100.000	100.000	100.000
1.750	100.000	100.000	100.000
1.625	100.000	100.000	100.000
1.500	100.000	100.000	100.000
1.375	100.000	100.000	100.000
1.250	100.000	100.000	100.000
1.125	100.000	100.000	100.000
1.000	100.000	100.000	100.000
0.875	100.000	100.000	100.000
0.750	100.000	100.000	100.000
0.625	100.000	100.000	100.000
0.500	100.000	100.000	100.000
0.375	100.000	100.000	100.000
0.250	100.000	100.000	100.000
0.125	100.000	100.000	100.000
0.000	100.000	100.000	100.000

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$100,000
	Max Loan Amount	\$3,000,000
	<\$150,000	Max LTV/CLTV 75%
	>\$1.5M - <\$2.0M	Max LTV/CLTV 75%
	>\$2.0M	Max LTV/CLTV 70%
	>\$2.0M	Min 700 FICO
Reserve Requirement	<\$1M	3 Months
	≥\$1M - <\$1.5M	6 Months
	>\$1.5M	9 Months
Rate & Term Ref	≤65% LTV	No Minimum Reserves
Interest Only	Minimum FICO	700
	Maximum Loan Amount	\$3,000,000
Cash-Out	Maximum LTV	80%
	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Loan Amount >\$1.5M	Max LTV 65%
	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%
Credit	Max Loan Amount	\$1,500,000
	Interest Only	Not Eligible
	Credit Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30x12
Property Type	Mtg DQ 1x30x12 or Credit Event	Max LTV 75%
	Condo (Warrantable)	Max LTV 80%
First Time Investor	2-4 Unit	Max LTV 80%
	Max LTV	75%
Short Term Rents	Min Reserves	12
	Min DSCR	1.00
	DSCR Calc'd Using STR	Reduce Max LTV by 5%

Lender Paid (LPC)	
-LPC is equal to 1.25% of the loan amount.	
-LPC adjustment to posted price = -1.25	
-LPC is capped at the lessor of 1.25% or \$50,000.	
-Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000	
<b>Borrower Paid</b>	
-Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000	
<b>Wholesale Fee</b>	
Wholesale Lender Fee	\$1,695
<b>Lock Extensions</b>	
<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>	
<b>No Pre-Payment Penalty</b>	
<u>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".</u>	
<b>Geographic Restriction</b>	
<u>Properties located in Baltimore City, MD and Philadelphia, PA are not eligible.</u>	

Loan Level Price Adjustments

	LTV/CLTV Range								
	FICO	≤60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85		
FICO / LTV LLPAs	760+	1.750	1.500	1.375	1.250	0.750	0.250	-1.000	
	740 - 759	1.500	1.250	1.125	1.000	0.500	-0.250	-1.500	
	720 - 739	1.375	1.000	0.875	0.625	0.250	-0.500	-2.250	
	700 - 719	1.000	0.750	0.375	-0.125	-0.625	-1.500	-3.250	
	≥\$125K - < \$150K	-3.875	-3.875	-3.875	-3.875	-4.125	-4.125		
Loan Size LLPAs	≥\$150K - < \$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625	-2.625
	>\$200K - < \$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
	>\$250K - < \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - < \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - < \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>\$1.0M - < \$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	>\$1.5M - < \$2.0M	0.125	0.125	0.125	0.125	0.125	-0.125		
	>\$2.0M - < \$2.5M	0.125	0.125	-0.125	-0.375	-0.625			
	>\$2.5M - < \$3.0M	0.125	0.125	-0.125	-0.375	-0.625			
	>\$3.0M	0.125	0.125	-0.125	-0.375	-0.625			
Loan Type LLPAs	DSCR ≥1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.000	
	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000		
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000		
	Condo	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.500	
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000	
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	
	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500		
	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
Pre-Payment Penalty LLPAs	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	1 Year PPP	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	No PPP	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	

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Wholesale Borrower Paid SFR Ratesheet

Wednesday, May 13, 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	107.397	107.247	107.097
9.125	107.147	106.997	106.847
9.000	106.897	106.747	106.597
8.875	106.647	106.497	106.347
8.750	106.397	106.247	106.097
8.625	106.147	105.997	105.847
8.500	105.897	105.747	105.597
8.375	105.647	105.497	105.347
8.250	105.397	105.247	105.097
8.125	105.147	104.997	104.847
8.000	104.897	104.747	104.597
7.875	104.615	104.465	104.315
7.750	104.334	104.184	104.034
7.625	104.022	103.872	103.722
7.500	103.709	103.559	103.409
7.375	103.334	103.184	103.034
7.250	102.959	102.809	102.659
7.125	102.584	102.434	102.284
7.000	102.209	102.059	101.909
6.875	101.772	101.622	101.472
6.750	101.334	101.184	101.034
6.625	100.897	100.747	100.597
6.500	100.459	100.309	100.159
6.375	99.959	99.809	99.659
6.250	99.459	99.309	99.159
6.125	98.896	98.746	98.596
6.000	98.334	98.184	98.034
5.875	97.709	97.559	97.409
5.750	97.084	96.934	96.784
5.625	96.396	96.246	96.096
5.500	95.709	95.559	95.409

Minimum Final Price 98.00

Product Information
<ul style="list-style-type: none"> <li>Expanded Prime Program is for Borrowers with a clean housing event history (≥48 months) and mortgage history (0x30x12).</li> <li>Borrowers can qualify with Full Documentation (including 1099s), Streamline Documentation (including 1099s), Written Verification of Employment ("WVOE"), Asset Depletion, 12 Month 3rd Party P&amp;L, 12M/24M Personal and Business Bank Statements.               <ul style="list-style-type: none"> <li>Min Loan Size of \$150,000</li> <li>Max Loan Size of \$3,500,000</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)
<ul style="list-style-type: none"> <li>LPC is equal to 1.25% of the loan amount.</li> <li>LPC adjustment to posted price = -1.25</li> <li>LPC is capped at the lessor of 1.25% or \$50,000.</li> <li>Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000</li> </ul>

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

Wholesale Fee	
Wholesale Lender Fee	\$1,695

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

Loan Level Price Adjustments

	FICO	LTV/CLTV Range									
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
Full Doc	≥780	1.125	1.000	0.875	0.750	0.625	0.375	0.125	-2.250	-4.125	
	760 - 779	1.000	0.875	0.750	0.625	0.500	0.250	0.125	-2.500	-4.250	
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.125	-5.125	
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-4.000		
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-5.250		
	680 - 699	0.250	0.125	-0.500	-0.875	-1.500	-2.625	-3.250			
	660 - 679	-0.375	-0.500	-1.125	-1.375	-2.375	-3.500	-4.375			
	≥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	-0.375	-0.500	-0.625	-0.875	
	Asset Depletion	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000		
	1099 Program	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625	-0.875	-1.125	
Alt Doc LLPAs	12 Mo. Bank State.	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.250	-0.750	-1.125	
	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.375	-0.500	-0.750			
	WVOE	0.250	0.250	0.250	0.250	0.125	0.000	0.000			
Pre-Payment Penalty LLPAs	Investor Only										
	5 Year PPP	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	
	4 Year PPP	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	
	3 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	
	2 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	1 Year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125		

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Wholesale Borrower Paid SFR Ratesheet

Wednesday, May 13, 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	106.147	105.997	105.847
9.125	105.897	105.747	105.597
9.000	105.647	105.497	105.347
8.875	105.397	105.247	105.097
8.750	105.147	104.997	104.847
8.625	104.897	104.747	104.597
8.500	104.647	104.497	104.347
8.375	104.397	104.247	104.097
8.250	104.147	103.997	103.847
8.125	103.897	103.747	103.597
8.000	103.647	103.497	103.347
7.875	103.397	103.247	103.097
7.750	103.147	102.997	102.847
7.625	102.897	102.747	102.597
7.500	102.647	102.497	102.347
7.375	102.397	102.247	102.097
7.250	102.147	102.097	101.847
7.125	101.897	101.747	101.597
7.000	101.647	101.497	101.347
6.875	101.397	101.247	101.097
6.750	101.147	101.097	100.847
6.625	100.897	100.747	100.597
6.500	100.647	100.497	100.347
6.375	100.397	100.247	100.097
6.250	100.147	100.097	99.847
6.125	99.897	99.747	99.597
6.000	99.647	99.497	99.347
5.875	99.397	99.247	99.097
5.750	99.147	99.097	98.847
5.625	98.897	98.747	98.597
5.500	98.647	98.497	98.347

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> </ul> </li> <li>• 3 Months Minimum reserves</li> <li>• Cash Out can be used as reserves</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 45%</li> <li>• Interest Only NOT Eligible</li> <li>• 3 Months minimum reserves</li> <li>• Cash Out can be used as reserves</li> </ul> </li> </ul>

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

Loan Level Price Adjustments

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

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Wholesale Borrower Paid SFR Ratesheet

Wednesday, May 13, 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	108.885	108.735	108.585
9.125	108.635	108.485	108.335
9.000	108.385	108.235	108.085
8.875	108.135	107.985	107.835
8.750	107.885	107.735	107.585
8.625	107.635	107.485	107.335
8.500	107.385	107.235	107.085
8.375	107.135	106.985	106.835
8.250	106.885	106.735	106.585
8.125	106.604	106.454	106.304
8.000	106.291	106.141	105.991
7.875	105.979	105.829	105.679
7.750	105.666	105.516	105.366
7.625	105.354	105.204	105.054
7.500	104.979	104.829	104.679
7.375	104.604	104.454	104.304
7.250	104.166	104.016	103.866
7.125	103.729	103.579	103.429
7.000	103.229	103.079	102.929
6.875	102.729	102.579	102.429
6.750	102.166	102.016	101.866
6.625	101.604	101.454	101.304
6.500	100.979	100.829	100.679
6.375	100.354	100.204	100.054
6.250	99.666	99.516	99.366
6.125	98.978	98.828	98.678
6.000	98.291	98.141	97.991
5.875	97.541	97.391	97.241
5.750	96.791	96.641	96.491
5.625	96.041	95.891	95.741
5.500	95.291	95.141	94.991

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. Loans that go beyond 60 days are subject to re-lock.</b>	

Loan Level Price Adjustments

	LTV/CLTV Range							
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	≥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	
Loan Size LLPAs	≥\$150K - ≤ \$200K	-2.625	-2.625	-2.625	-2.625	-2.625	-3.000	-3.125
	>\$200K - ≤ \$250K	-1.875	-1.875	-1.875	-1.875	-1.875	-2.250	-2.375
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤ \$1.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	>\$1.0M - ≤ \$1.5M	0.375	0.375	0.375	0.375	0.375	0.375	0.375
DSCR	>\$1.5M - ≤ \$2.0M	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	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
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	-0.625	-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 <i>Investor Only</i>	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

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**Wholesale Borrower Paid SFR Ratesheet**

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Wednesday, May 13, 2026

**Closed End Second**

Rate	Fixed 10 30 Day	Fixed 15 30 Day	Fixed 20 30 Day	Fixed 30 30 Day
12.875	110.313	110.313	110.313	110.313
12.750	110.063	110.063	110.063	110.063
12.625	109.813	109.813	109.813	109.813
12.500	109.563	109.563	109.563	109.563
12.375	109.313	109.313	109.313	109.313
12.250	109.063	109.063	109.063	109.063
12.125	108.813	108.813	108.813	108.813
12.000	108.563	108.563	108.563	108.563
11.875	108.313	108.313	108.313	108.313
11.750	108.063	108.063	108.063	108.063
11.625	107.813	107.813	107.813	107.813
11.500	107.563	107.563	107.563	107.563
11.375	107.313	107.313	107.313	107.313
11.250	107.063	107.063	107.063	107.063
11.125	106.813	106.813	106.813	106.813
11.000	106.563	106.563	106.563	106.563
10.875	106.313	106.313	106.313	106.313
10.750	106.063	106.063	106.063	106.063
10.625	105.813	105.813	105.813	105.813
10.500	105.563	105.563	105.563	105.563
10.375	105.313	105.313	105.313	105.313
10.250	105.063	105.063	105.063	105.063
10.125	104.813	104.813	104.813	104.813
10.000	104.563	104.563	104.563	104.563
9.875	104.313	104.313	104.313	104.313
9.750	104.063	104.063	104.063	104.063
9.625	103.813	103.813	103.813	103.813
9.500	103.563	103.563	103.563	103.563
9.375	103.313	103.313	103.313	103.313
9.250	103.063	103.063	103.063	103.063
9.125	102.813	102.813	102.813	102.813
9.000	102.563	102.563	102.563	102.563
8.875	102.313	102.313	102.313	102.313
8.750	102.063	102.063	102.063	102.063
8.625	101.813	101.813	101.813	101.813
8.500	101.563	101.563	101.563	101.563
8.375	101.313	101.313	101.313	101.313
8.250	101.063	101.063	101.063	101.063
8.125	99.563	99.563	99.563	99.563
8.000	99.063	99.063	99.063	99.063
7.875	98.563	98.563	98.563	98.563

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

Eligibility Criteria		
Product Type	10, 15, 20, and 30 Year Fixed	
Loan Amount	Min Loan Size	\$75,000
	Max Loan Size	\$500,000
Occupancy	Primary Residence, 2nd Home, Investment	
DTI	Max DTI	45% (2nd Home / Inv) 50% (Primary)
Pay History	Mtg DQ 12 Months	0x30
Credit Event Seasoning	Bankruptcy, Short Sale, Deed-in-Lieu, Charge Off	60 Months
	Foreclosure, Forbearance, Multiple Credit Events	84 Months
Interest Only	Not Eligible	
Doc Type	Full Doc	24 Month W2 / Tax Returns
	Bank Statement	Not Eligible
Second Home / Investor	Min FICO	720
	Max CLTV	75%
Purpose	Stand Alone Purchase	Not Permitted
Borrower	POA	Not Eligible
	Non-Occupant Co-Borrower	Not Eligible
	Permanent Resident Alien	Eligible - See Guidelines
	Non-Permanent Resident Alien	Not Eligible
Property Type	2-4 Units	Not Eligible
	Non-Warrantable Condo/Co-Op	Not Eligible
	Rural Properties	Not Eligible
	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	<ul style="list-style-type: none"> <li>•LPC is equal to 1.25% of the loan amount.</li> <li>•LPC adjustment to posted price = -1.25</li> </ul>
Borrower Paid	Borrower Rebate Pricing capped at 100.50

**Loan Level Price Adjustments**

	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.



**WHOLESALE BORROWER PAID**

Wednesday, May 13, 2026

**CONFORMING / CONVENTIONAL (DU)**

**Lock Desk**

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

**30 & 25 YEAR FIXED**

Rate	15 Day	30 Day	45 Day	60 Day
8.625	105.853	105.728	105.803	105.478
8.500	105.715	105.590	105.465	105.340
8.375	105.468	105.343	105.218	105.093
8.250	105.398	105.273	105.148	105.023
8.125	105.366	105.241	105.116	104.991
8.000	105.216	105.091	104.966	104.841
7.875	105.060	104.935	104.810	104.685
7.750	104.881	104.756	104.631	104.506
7.625	104.842	104.717	104.592	104.467
7.500	104.608	104.483	104.358	104.233
7.375	104.332	104.207	104.082	103.957
7.250	104.152	104.027	103.902	103.777
7.125	103.384	103.259	103.134	103.009
7.000	103.058	102.933	102.808	102.683
6.875	102.663	102.538	102.413	102.288
6.750	102.277	102.152	102.027	101.902
6.625	101.746	101.621	101.496	101.371
6.500	101.347	101.222	101.097	100.972
6.375	100.935	100.810	100.685	100.560
6.250	100.476	100.351	100.226	100.101
6.125	99.972	99.847	99.722	99.597
6.000	99.467	99.342	99.217	99.092
5.875	98.963	98.838	98.713	98.588
5.750	98.405	98.280	98.155	98.030
5.625	97.680	97.555	97.430	97.305

**20 YEAR FIXED**

Rate	15 Day	30 Day	45 Day	60 Day
8.625	107.039	106.914	106.789	106.664
8.500	106.869	106.744	106.619	106.494
8.375	106.695	106.570	106.445	106.320
8.250	106.498	106.373	106.248	106.123
8.125	106.540	106.415	106.290	106.165
8.000	106.338	106.213	106.088	105.963
7.875	106.112	105.987	105.862	105.737
7.750	105.856	105.731	105.606	105.481
7.625	105.585	105.460	105.335	105.210
7.500	105.286	105.161	105.036	104.911
7.375	104.950	104.825	104.700	104.575
7.250	104.576	104.451	104.326	104.201
7.125	103.844	103.719	103.594	103.469
7.000	103.466	103.341	103.216	103.091
6.875	103.048	102.923	102.798	102.673
6.750	102.601	102.476	102.351	102.226
6.625	102.653	102.528	102.403	102.278
6.500	102.271	102.146	102.021	101.896
6.375	101.853	101.728	101.603	101.478
6.250	101.399	101.274	101.149	101.024
6.125	101.232	101.107	100.982	100.857
6.000	100.777	100.652	100.527	100.402
5.875	100.286	100.161	100.036	99.911
5.750	99.759	99.634	99.509	99.384
5.625	99.334	99.209	99.084	98.959

**15 & 10 YEAR FIXED**

Rate	15 Day	30 Day	45 Day	60 Day
7.625	104.306	104.181	104.056	103.931
7.500	104.143	104.018	103.893	103.768
7.375	103.968	103.843	103.718	103.593
7.250	103.775	103.650	103.525	103.400
7.125	103.867	103.742	103.617	103.492
7.000	103.673	103.548	103.423	103.298
6.875	103.459	103.334	103.209	103.084
6.750	103.219	103.094	102.969	102.844
6.625	103.029	102.904	102.779	102.654
6.500	102.788	102.663	102.538	102.413
6.375	102.506	102.381	102.256	102.131
6.250	102.213	102.088	101.963	101.838
6.125	101.918	101.793	101.668	101.543
6.000	101.609	101.484	101.359	101.234
5.875	101.279	101.154	101.029	100.904
5.750	100.945	100.820	100.695	100.570
5.625	100.614	100.489	100.364	100.239
5.500	100.262	100.137	100.012	99.887
5.375	99.892	99.767	99.642	99.517
5.250	99.505	99.380	99.255	99.130
5.125	99.123	98.998	98.873	98.748
5.000	98.735	98.610	98.485	98.360
4.875	98.335	98.210	98.085	97.960
4.750	97.919	97.794	97.669	97.544
4.625	97.491	97.366	97.241	97.116

**30 YEAR FIXED - HB**

Rate	15 Day	30 Day	45 Day	60 Day
8.625	102.788	102.663	102.538	102.413
8.500	102.690	102.565	102.440	102.315
8.375	102.591	102.466	102.341	102.216
8.250	102.583	102.458	102.333	102.208
8.125	102.902	102.777	102.652	102.527
8.000	102.781	102.656	102.531	102.406
7.875	102.656	102.531	102.406	102.281
7.750	102.504	102.379	102.254	102.129
7.625	102.544	102.419	102.294	102.169
7.500	102.335	102.210	102.085	101.960
7.375	102.074	101.949	101.824	101.699
7.250	101.868	101.743	101.618	101.493
7.125	101.800	101.675	101.550	101.425
7.000	101.562	101.437	101.312	101.187
6.875	101.312	101.187	101.062	100.937
6.750	101.074	100.949	100.824	100.699
6.625	101.082	100.957	100.832	100.707
6.500	100.754	100.629	100.504	100.379
6.375	100.346	100.221	100.096	99.971
6.250	99.898	99.773	99.648	99.523
6.125	99.974	99.849	99.724	99.599
6.000	99.513	99.388	99.263	99.138
5.875	99.026	98.901	98.776	98.651
5.750	98.493	98.368	98.243	98.118
5.625	97.772	97.647	97.522	97.397

**15 YEAR FIXED - HB**

Rate	15 Day	30 Day	45 Day	60 Day
7.625	101.635	101.510	101.385	101.260
7.500	101.541	101.416	101.291	101.166
7.375	101.444	101.319	101.194	101.069
7.250	101.329	101.204	101.079	100.954
7.125	101.359	101.234	101.109	100.984
7.000	101.242	101.117	100.992	100.867
6.875	101.111	100.986	100.861	100.736
6.750	100.953	100.828	100.703	100.578
6.625	100.858	100.733	100.608	100.483
6.500	100.704	100.579	100.454	100.329
6.375	100.520	100.395	100.270	100.145
6.250	100.300	100.175	100.050	99.925
6.125	100.364	100.239	100.114	99.989
6.000	100.143	100.018	99.893	99.768
5.875	99.885	99.760	99.635	99.510
5.750	99.610	99.485	99.360	99.235
5.625	99.328	99.203	99.078	98.953
5.500	99.013	98.888	98.763	98.638
5.375	98.675	98.550	98.425	98.300
5.250	98.310	98.185	98.060	97.935
5.125	97.541	97.416	97.291	97.166
5.000	97.178	97.053	96.928	96.803
4.875	96.795	96.670	96.545	96.420
4.750	96.399	96.274	96.149	96.024
4.625	94.838	94.713	94.588	94.463

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

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

CONFORMING / CONVENTIONAL (DU)

LOAN LEVEL PRICE ADJUSTMENTS

Purchase Money Loans - LLPA By Credit Score/LTV Ratio									
LTV Range - Applicable for all loans with terms >15 years									
Credit Score	≤ 30.00	30.01 – 60.00	60.01 – 70.00	70.01 – 75.00	75.01 – 80.00	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	>95.00
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760 – 779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740 – 759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720 – 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700 – 719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680 – 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660 – 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640 – 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620 – 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.500	-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				