

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 (JP10)

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

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

Price Adjustments	
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

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

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

Information	
Borrower rebate (after LPC) capped at \$3,000.	
Bank Statement Income LTV Max 65%	
Bank Statement - Interest Only Max LTV 60%	
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%	

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
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**

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Lock Requests:

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

Base Rate
8.5% @ Par (100.00)

Lender Fee
Axos Bank Origination Fee = 1% of Loan Amount Axos Bank Lender Fee = \$1695.00 All Bridge-to-Sale loans require an Axos Bank pledge account setup fee of \$250 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 >\$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, April 29, 2026

Non-Agency (QM) Prime Jumbo

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day	60-Day	75-Day
7.625	102.160	102.097	102.004	101.816	101.629
7.500	102.022	101.959	101.866	101.678	101.491
7.375	101.908	101.845	101.751	101.564	101.376
7.250	101.782	101.719	101.625	101.438	101.250
7.125	101.633	101.571	101.477	101.290	101.102
7.000	101.414	101.352	101.258	101.071	100.883
6.875	101.198	101.136	101.042	100.854	100.667
6.750	100.984	100.921	100.828	100.640	100.453
6.625	100.723	100.660	100.567	100.379	100.192
6.500	100.463	100.401	100.307	100.120	99.932
6.375	100.186	100.123	100.030	99.842	99.655
6.250	99.883	99.821	99.727	99.540	99.352
6.125	99.521	99.458	99.365	99.177	98.990
6.000	99.122	99.060	98.966	98.779	98.591
5.875	98.748	98.685	98.592	98.404	98.217
5.750	98.340	98.278	98.184	97.996	97.809
5.625	97.871	97.809	97.715	97.528	97.340
5.500	97.317	97.255	97.161	96.974	96.786
5.375	96.798	96.736	96.642	96.454	96.267
5.250	96.380	96.317	96.223	96.036	95.848
5.125	95.932	95.869	95.776	95.588	95.401
5.000	95.467	95.404	95.311	95.123	94.936

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, April 29, 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.
Interest Reserve Required

Lock Desk

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Eligibility & Information
<p style="text-align: center;">Maximum Loan Amount</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;">Construction Related Documents:</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, April 29, 2026

12, 18, or 24 Month Investor Construction Loan

Lock Desk

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1 Month Term SOFR ARM (Interest Only)

18-Month Base Note Rate	
*8.14%	PAR

*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
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

**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
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	

Eligible Income Documentation	
Full Doc - 2 Year Tax Returns	

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

Pre-Payment Penalty (PPP)	
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
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	50 / 55	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

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
2 Year Prepayment Penalty (Inv 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
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
Purchase						
1 Unit	60	60	55	55	50	45
2-4 Unit	60	60	55	55	50	45
Condo/Co-Op	50	50	50	50	45	40
Refinance (Rate/Term)						
1 Unit	60	60	55	55	50	45
2-4 Unit	60	60	55	55	50	45
Condo/Co-Op	50	50	50	50	45	40
Refinance (Cash Out)						
1 Unit	50	50	50	50	45	40
2-4 Unit	50	50	50	50	45	40
Condo/Co-Op	45	45	45	45	40	35

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Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 29, 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	108.094	107.944	107.794
9.500	107.844	107.694	107.544
9.375	107.594	107.444	107.294
9.250	107.344	107.194	107.044
9.125	107.094	106.944	106.794
9.000	106.844	106.694	106.544
8.875	106.594	106.444	106.294
8.750	106.344	106.194	106.044
8.625	106.094	105.944	105.794
8.500	105.844	105.694	105.544
8.375	105.594	105.444	105.294
8.250	105.344	105.194	105.044
8.125	105.094	104.944	104.794
8.000	104.844	104.694	104.544
7.875	104.594	104.444	104.294
7.750	104.344	104.194	104.044
7.625	104.094	103.944	103.794
7.490	103.844	103.694	103.544
7.375	103.531	103.381	103.231
7.250	103.156	103.006	102.856
7.125	102.781	102.631	102.481
6.990	102.344	102.194	102.044
6.875	101.844	101.694	101.544
6.750	101.344	101.194	101.044
6.625	100.781	100.631	100.481
6.490	100.156	100.006	99.856
6.375	99.469	99.319	99.169

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%
Second Home	>75% LTV Min FICO	700
	Baltimore City, MD & Philadelphia, PA	Not Eligible
Credit	Max LTV	80%
	Credit Event Seasoning	36 Months
	Mortgage DQ	1x30x12
Residual Income	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
	Monthly Minimum	\$1,500

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

Wholesale Fee	
Wholesale Lender Fee	\$1,695

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

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

Loan Level Price Adjustments

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

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Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 29, 2026

Lock Desk

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

Express Alt Doc

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
9.625	108.219	108.069	107.919	
9.500	107.969	107.819	107.669	
9.375	107.719	107.569	107.419	
9.250	107.469	107.319	107.169	
9.125	107.219	107.069	106.919	
9.000	106.969	106.819	106.669	
8.875	106.719	106.569	106.419	
8.750	106.469	106.319	106.169	
8.625	106.219	106.069	105.919	
8.500	105.969	105.819	105.669	
8.375	105.719	105.569	105.419	
8.250	105.469	105.319	105.169	
8.125	105.219	105.069	104.919	
8.000	104.969	104.819	104.669	
7.875	104.719	104.569	104.419	
7.750	104.469	104.319	104.169	
7.625	104.219	104.069	103.919	
7.490	103.969	103.819	103.669	
7.375	103.656	103.506	103.356	
7.250	103.281	103.131	102.981	
7.125	102.906	102.756	102.606	
6.990	102.469	102.319	102.169	
6.875	101.969	101.819	101.669	
6.750	101.469	101.319	101.169	
6.625	100.906	100.756	100.606	
6.490	100.281	100.131	99.981	
6.375	99.594	99.444	99.294	

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	<65% LTV	No Minimum Reserves
	>\$1.5M	9 Months
Interest Only	Minimum FICO	660
	≤ \$2.0M	Max LTV 80%
	>\$2.0M - <\$2.5M	Max LTV 75%
	>\$2.5M	Max LTV 70%
Cash-Out	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV <65%	Unlimited
	Max LTV	80%
	Minimum FICO	660
DTI	Interest Only	Eligible
	Max DTI	50%
	FTHB Max DTI	45%
Investment	DTI>45%	Max LTV 80%
	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
Asset Utilization	Max LTV	80%
	Credit Event Seasoning	36 Months
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

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

Wholesale Fee	
Wholesale Lender Fee	\$1,695

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

Program Options	
Express Alt Doc 30 year Fixed	
Express Alt Doc 30 year Fixed I-O	
Express Alt Doc 40 Year Fixed I-O	

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

Loan Level Price Adjustments

	LTV/CLTV Range								
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO / LTV LLPAs	760+	1.250	1.250	1.125	0.875	0.625	0.125	0.125	-2.000
	740 - 759	1.125	1.125	1.000	0.875	0.625	0.125	-0.125	-2.750
	720 - 739	1.000	1.000	0.750	0.625	0.375	-0.250	-0.750	-3.500
	700 - 719	0.875	0.875	0.750	0.500	0.000	-0.500	-1.250	
	680 - 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	
	660 - 679	-0.125	-0.250	-0.750	-1.125	-1.875			
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, April 29, 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	108.406	108.256	108.106
9.125	108.219	108.069	107.919
9.000	108.031	107.881	107.731
8.875	107.844	107.694	107.544
8.750	107.656	107.506	107.356
8.625	107.469	107.319	107.169
8.500	107.281	107.131	106.981
8.375	107.094	106.944	106.794
8.250	106.906	106.756	106.606
8.125	106.719	106.569	106.419
8.000	106.531	106.381	106.231
7.875	106.344	106.194	106.044
7.750	106.156	105.944	105.794
7.625	105.969	105.756	105.619
7.490	105.781	105.571	105.481
7.375	104.781	104.631	104.481
7.250	104.281	104.131	103.981
7.125	103.719	103.569	103.419
6.990	103.156	103.006	102.856
6.875	102.531	102.381	102.231
6.750	101.906	101.756	101.606
6.625	101.281	101.131	100.981
6.490	100.594	100.444	100.294

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%
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
	Mtg DQ 1x30x12 or Credit Event	Max LTV 75%
Property Type	Condo (Warrantable)	Max LTV 80%
	2-4 Unit	Max LTV 80%
First Time Investor	Max LTV	75%
	Min Reserves	12
Short Term Rents	Min DSCR	1.00
	DSCR Calc'd Using STR	Reduce Max LTV by 5%

Lender Paid (LPC)	
•LPC is equal to 1.25% of the loan amount. •LPC adjustment to posted price = -1.25 •LPC is capped at the lessor of 1.25% or \$50,000. •Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000	
Borrower Paid	
•Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000	
Wholesale Fee	
Wholesale Lender Fee	\$1,695
Lock Extensions	
<i>Max of 2 extensions - Not to exceed original lock term</i>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<i>Max Lock Period (including extensions) is 60 days. Loans that go beyond 60 days are subject to worse case re-lock.</i>	
No Pre-Payment Penalty	
<i>If pre-pay is none then compensation is limited to Borrower Paid only. Lender Paid compensation is available if pre-payment penalty is not "none".</i>	
Geographic Restriction	
<i>Properties located in Baltimore City, MD and Philadelphia, PA are not eligible.</i>	

Loan Level Price Adjustments

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

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Wholesale Borrower Paid SFR Ratesheet

Wednesday, April 29, 2026

Lock Desk

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 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	107.737	107.587	107.437
9.125	107.487	107.337	107.187
9.000	107.237	107.087	106.937
8.875	106.987	106.837	106.687
8.750	106.737	106.587	106.437
8.625	106.487	106.337	106.187
8.500	106.237	106.087	105.937
8.375	105.987	105.837	105.687
8.250	105.737	105.587	105.437
8.125	105.487	105.337	105.187
8.000	105.237	105.087	104.937
7.875	104.987	104.805	104.655
7.750	104.674	104.524	104.374
7.625	104.362	104.212	104.062
7.500	104.049	103.899	103.749
7.375	103.674	103.524	103.374
7.250	103.299	103.149	102.999
7.125	102.924	102.774	102.624
7.000	102.549	102.399	102.249
6.875	102.174	102.024	101.874
6.750	101.799	101.649	101.499
6.625	101.424	101.274	101.124
6.500	101.049	100.899	100.749
6.375	100.674	100.524	100.374
6.250	100.299	100.149	99.999
6.125	99.924	99.774	99.624
6.000	99.549	99.399	99.249
5.875	99.174	99.024	98.874
5.750	98.799	98.649	98.499
5.625	98.424	98.274	98.124
5.500	98.049	97.899	97.749

Minimum Final Price 98.00

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

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

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

Wholesale Fee	
Wholesale Lender Fee	\$1,695

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

Loan Level Price Adjustments

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

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Expanded Non-QM / Flex Non-QM

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.250	106.487	106.337	106.187
9.125	106.237	106.087	105.937
9.000	105.987	105.837	105.687
8.875	105.737	105.587	105.437
8.750	105.487	105.337	105.187
8.625	105.237	105.087	104.937
8.500	104.987	104.837	104.687
8.375	104.737	104.587	104.437
8.250	104.487	104.337	104.187
8.125	104.237	104.087	103.937
8.000	103.987	103.837	103.687
7.875	103.737	103.587	103.437
7.750	103.487	103.274	103.124
7.625	103.112	102.962	102.812
7.500	102.799	102.649	102.499
7.375	102.424	102.274	102.124
7.250	102.049	101.899	101.749
7.125	101.674	101.524	101.374
7.000	101.299	101.149	100.999
6.875	100.862	100.712	100.562
6.750	100.424	100.274	100.124
6.625	99.986	99.836	99.686
6.500	99.549	99.399	99.249
6.375	99.049	98.899	98.749
6.250	98.549	98.399	98.249
6.125	97.986	97.836	97.686
6.000	97.424	97.274	97.124
5.875	96.799	96.649	96.499
5.750	96.174	96.024	95.874
5.625	95.486	95.336	95.186
5.500	94.799	94.649	94.499

Minimum Final Price 98.00

Expanded Non-QM Information	Expanded Flex Non-QM Information
<ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • 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 48% • Interest Only NOT Eligible • 3 Months minimum reserves • Cash Out can be used as reserves

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

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	0.250	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	0.125	0.000	0.000			
Pre-Payment Penalty LLPAs	Investor Only										
	5 Year PPP	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	
	4 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	0.875	
	3 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	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, April 29, 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	109.315	109.165	109.015
9.125	109.065	108.915	108.765
9.000	108.815	108.665	108.515
8.875	108.565	108.415	108.265
8.750	108.315	108.165	108.015
8.625	108.065	107.915	107.765
8.500	107.815	107.665	107.515
8.375	107.565	107.415	107.265
8.250	107.315	107.165	107.015
8.125	107.034	106.884	106.734
8.000	106.721	106.571	106.421
7.875	106.409	106.259	106.109
7.750	106.096	105.946	105.796
7.625	105.784	105.634	105.484
7.500	105.409	105.259	105.109
7.375	105.034	104.884	104.734
7.250	104.596	104.446	104.296
7.125	104.159	104.009	103.859
7.000	103.659	103.509	103.359
6.875	103.159	103.009	102.859
6.750	102.596	102.446	102.296
6.625	102.034	101.884	101.734
6.500	101.409	101.259	101.109
6.375	100.784	100.634	100.484
6.250	100.096	99.946	99.796
6.125	99.408	99.258	99.108
6.000	98.721	98.571	98.421
5.875	97.971	97.821	97.671
5.750	97.221	97.071	96.921
5.625	96.471	96.321	96.171
5.500	95.721	95.571	95.421

Minimum Final Price 98.00

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

Lender Paid (LPC)
<ul style="list-style-type: none"> 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
<ul style="list-style-type: none"> 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	
Loan Size LLPAs	680 – 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
	>\$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
DSCR	>\$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
	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	
Credit Event LLPAs	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
Loan Type LLPAs	FC/SS/DIL/BK7 36 - 47	-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-1.125
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	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	Florida	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
	5 Year PPP	1.375	1.375	1.375	1.375	1.375	1.375	1.375
	4 Year PPP	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	3 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	1 year PPP	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
Investor Only	No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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Wholesale Borrower Paid SFR Ratesheet

Lock Desk

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

Wednesday, April 29, 2026

Closed End Second

Rate	Fixed 10 30 Day	Fixed 15 30 Day	Fixed 20 30 Day	Fixed 30 30 Day
12.875	110.438	110.438	110.438	110.438
12.750	110.188	110.188	110.188	110.188
12.625	109.938	109.938	109.938	109.938
12.500	109.688	109.688	109.688	109.688
12.375	109.438	109.438	109.438	109.438
12.250	109.188	109.188	109.188	109.188
12.125	108.938	108.938	108.938	108.938
12.000	108.688	108.688	108.688	108.688
11.875	108.438	108.438	108.438	108.438
11.750	108.188	108.188	108.188	108.188
11.625	107.938	107.938	107.938	107.938
11.500	107.688	107.688	107.688	107.688
11.375	107.438	107.438	107.438	107.438
11.250	107.188	107.188	107.188	107.188
11.125	106.938	106.938	106.938	106.938
11.000	106.688	106.688	106.688	106.688
10.875	106.438	106.438	106.438	106.438
10.750	106.188	106.188	106.188	106.188
10.625	105.938	105.938	105.938	105.938
10.500	105.688	105.688	105.688	105.688
10.375	105.438	105.438	105.438	105.438
10.250	105.188	105.188	105.188	105.188
10.125	104.938	104.938	104.938	104.938
10.000	104.688	104.688	104.688	104.688
9.875	104.438	104.438	104.438	104.438
9.750	104.188	104.188	104.188	104.188
9.625	103.938	103.938	103.938	103.938
9.500	103.688	103.688	103.688	103.688
9.375	103.438	103.438	103.438	103.438
9.250	103.188	103.188	103.188	103.188
9.125	102.938	102.938	102.938	102.938
9.000	102.688	102.688	102.688	102.688
8.875	102.438	102.438	102.438	102.438
8.750	102.188	102.188	102.188	102.188
8.625	101.938	101.938	101.938	101.938
8.500	101.688	101.688	101.688	101.688
8.375	101.438	101.438	101.438	101.438
8.250	101.188	101.188	101.188	101.188
8.125	99.688	99.688	99.688	99.688
8.000	99.188	99.188	99.188	99.188
7.875	98.688	98.688	98.688	98.688

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

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

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

Compensation	
Lender Paid	<ul style="list-style-type: none"> •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

Loan Level Price Adjustments

FICO / LTV LLPAs	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, April 29, 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	105.557	105.432	105.307	105.182
8.500	105.427	105.302	105.177	105.052
8.375	105.191	105.066	104.941	104.816
8.250	105.132	105.007	104.882	104.757
8.125	105.091	104.966	104.841	104.716
8.000	104.952	104.827	104.702	104.577
7.875	104.810	104.685	104.560	104.435
7.750	104.647	104.522	104.397	104.272
7.625	104.625	104.500	104.375	104.250
7.500	104.409	104.284	104.159	104.034
7.375	104.151	104.026	103.901	103.776
7.250	103.993	103.868	103.743	103.618
7.125	103.307	103.182	103.057	102.932
7.000	103.000	102.875	102.750	102.625
6.875	102.631	102.506	102.381	102.256
6.750	102.272	102.147	102.022	101.897
6.625	101.910	101.785	101.660	101.535
6.500	101.579	101.454	101.329	101.204
6.375	101.198	101.073	100.948	100.823
6.250	100.766	100.641	100.516	100.391
6.125	100.310	100.185	100.060	99.935
6.000	99.863	99.738	99.613	99.488
5.875	99.382	99.257	99.132	99.007
5.750	98.844	98.719	98.594	98.469
5.625	98.169	98.044	97.919	97.794

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	106.692	106.567	106.442	106.317
8.500	106.535	106.410	106.285	106.160
8.375	106.370	106.245	106.120	105.995
8.250	106.188	106.063	105.938	105.813
8.125	106.190	106.065	105.940	105.815
8.000	106.001	105.876	105.751	105.626
7.875	105.794	105.669	105.544	105.419
7.750	105.554	105.429	105.304	105.179
7.625	105.304	105.179	105.054	104.929
7.500	105.026	104.901	104.776	104.651
7.375	104.711	104.586	104.461	104.336
7.250	104.359	104.234	104.109	103.984
7.125	103.599	103.474	103.349	103.224
7.000	103.271	103.146	103.021	102.896
6.875	102.927	102.802	102.677	102.552
6.750	102.564	102.439	102.314	102.189
6.625	102.590	102.465	102.340	102.215
6.500	102.231	102.106	101.981	101.856
6.375	101.843	101.718	101.593	101.468
6.250	101.416	101.291	101.166	101.041
6.125	101.342	101.217	101.092	100.967
6.000	100.911	100.786	100.661	100.536
5.875	100.442	100.317	100.192	100.067
5.750	99.935	99.810	99.685	99.560
5.625	99.582	99.457	99.332	99.207

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	104.389	104.264	104.139	104.014
7.500	104.234	104.109	103.984	103.859
7.375	104.073	103.948	103.823	103.698
7.250	103.892	103.767	103.642	103.517
7.125	103.856	103.731	103.606	103.481
7.000	103.673	103.548	103.423	103.298
6.875	103.475	103.350	103.225	103.100
6.750	103.251	103.126	103.001	102.876
6.625	103.121	102.996	102.871	102.746
6.500	102.896	102.771	102.646	102.521
6.375	102.631	102.506	102.381	102.256
6.250	102.353	102.228	102.103	101.978
6.125	102.076	101.951	101.826	101.701
6.000	101.786	101.661	101.536	101.411
5.875	101.471	101.346	101.221	101.096
5.750	101.135	101.010	100.885	100.760
5.625	100.745	100.620	100.495	100.370
5.500	100.406	100.281	100.156	100.031
5.375	100.048	99.923	99.798	99.673
5.250	99.708	99.583	99.458	99.333
5.125	99.349	99.224	99.099	98.974
5.000	98.971	98.846	98.721	98.596
4.875	98.577	98.452	98.327	98.202
4.750	98.169	98.044	97.919	97.794
4.625	97.741	97.616	97.491	97.366

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	102.414	102.289	102.164	102.039
8.500	102.325	102.200	102.075	101.950
8.375	102.233	102.108	101.983	101.858
8.250	102.236	102.111	101.986	101.861
8.125	102.546	102.421	102.296	102.171
8.000	102.434	102.309	102.184	102.059
7.875	102.320	102.195	102.070	101.945
7.750	102.182	102.057	101.932	101.807
7.625	102.237	102.112	101.987	101.862
7.500	102.045	101.920	101.795	101.670
7.375	101.801	101.676	101.551	101.426
7.250	101.611	101.486	101.361	101.236
7.125	101.787	101.662	101.537	101.412
7.000	101.569	101.444	101.319	101.194
6.875	101.332	101.207	101.082	100.957
6.750	101.113	100.988	100.863	100.738
6.625	101.260	101.135	101.010	100.885
6.500	100.949	100.824	100.699	100.574
6.375	100.569	100.444	100.319	100.194
6.250	100.147	100.022	99.897	99.772
6.125	100.345	100.220	100.095	99.970
6.000	99.912	99.787	99.662	99.537
5.875	99.446	99.321	99.196	99.071
5.750	98.932	98.807	98.682	98.557
5.625	98.286	98.161	98.036	97.911

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	101.752	101.627	101.502	101.377
7.500	101.662	101.537	101.412	101.287
7.375	101.574	101.449	101.324	101.199
7.250	101.467	101.342	101.217	101.092
7.125	101.378	101.253	101.128	101.003
7.000	101.272	101.147	101.022	100.897
6.875	101.152	101.027	100.902	100.777
6.750	101.005	100.880	100.755	100.630
6.625	100.986	100.861	100.736	100.611
6.500	100.842	100.717	100.592	100.467
6.375	100.665	100.540	100.415	100.290
6.250	100.459	100.334	100.209	100.084
6.125	100.450	100.325	100.200	100.075
6.000	100.240	100.115	99.990	99.865
5.875	99.999	99.874	99.749	99.624
5.750	99.740	99.615	99.490	99.365
5.625	99.474	99.349	99.224	99.099
5.500	99.171	99.046	98.921	98.796
5.375	98.843	98.718	98.593	98.468
5.250	98.490	98.365	98.240	98.115
5.125	97.783	97.658	97.533	97.408
5.000	97.428	97.303	97.178	97.053
4.875	97.051	96.926	96.801	96.676
4.750	96.660	96.535	96.410	96.285
4.625	95.144	95.019	94.894	94.769

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				