

PORTFOLIO ARM - BORROWER PAID

5/6 SOFR ARM 5/1/5 (JP51, JP5110)

Base Rate	21 Day	30 Day	45 Day	60 Day
9.250	103.000	102.875	102.750	102.625
9.125	102.750	102.625	102.500	102.375
9.000	102.500	102.375	102.250	102.125
8.875	102.250	102.125	102.000	101.875
8.750	102.000	101.875	101.750	101.625
8.625	101.750	101.625	101.500	101.375
8.500	101.500	101.375	101.250	101.125
8.375	101.250	101.125	101.000	100.875
8.250	101.000	100.875	100.750	100.625
8.125	100.750	100.625	100.500	100.375
8.000	100.500	100.375	100.250	100.125
7.875	100.250	100.125	100.000	99.875
7.750	100.000	99.875	99.750	99.625

7/6 SOFR ARM 5/1/5 (JP71, JP7110)

Base Rate	21 Day	30 Day	45 Day	60 Day
9.500	103.000	102.875	102.750	102.625
9.375	102.750	102.625	102.500	102.375
9.250	102.500	102.375	102.250	102.125
9.125	102.250	102.125	102.000	101.875
9.000	102.000	101.875	101.750	101.625
8.875	101.750	101.625	101.500	101.375
8.750	101.500	101.375	101.250	101.125
8.625	101.250	101.125	101.000	100.875
8.500	101.000	100.875	100.750	100.625
8.375	100.750	100.625	100.500	100.375
8.250	100.500	100.375	100.250	100.125
8.125	100.250	100.125	100.000	99.875
8.000	100.000	99.875	99.750	99.625

10/6 SOFR ARM 5/1/5 (JP110)

Base Rate	21 Day	30 Day	45 Day	60 Day
9.750	103.000	102.875	102.750	102.625
9.625	102.750	102.625	102.500	102.375
9.500	102.500	102.375	102.250	102.125
9.375	102.250	102.125	102.000	101.875
9.250	102.000	101.875	101.750	101.625
9.125	101.750	101.625	101.500	101.375
9.000	101.500	101.375	101.250	101.125
8.875	101.250	101.125	101.000	100.875
8.750	101.000	100.875	100.750	100.625
8.625	100.750	100.625	100.500	100.375
8.500	100.500	100.375	100.250	100.125
8.375	100.250	100.125	100.000	99.875
8.250	100.000	99.875	99.750	99.625

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

Price Adjustments	
<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

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

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

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

Information	
Borrower rebate (after LPC) capped at \$3,000.	
Bank Statement Income LTV Max 65%	
Bank Statement - Interest Only Max LTV 60%	
Minimum Loan Amount \$500,000	
Minimum Rate 7.75%	
Non-Resident Alien (NRA) = Not Eligible	
<i>See Foreign National Program on page 3</i>	
TX (a6) "Home Equity" ELIGIBLE	
12 Months Personal or Business Bank Statements ELIGIBLE	
Loans ≤\$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below	
Lender Paid Compensation	
LPC is equal to 1.25% of the loan amount.	
LPC is capped at the lesser of 1.25% or \$50,000.	

Property Type / Loan Amount	LTV Eligibility Matrix					
	≤\$1MM LTV/CLTV	>\$1MM - ≤\$2MM LTV/CLTV	>\$2MM - ≤\$3MM LTV/CLTV	>\$3MM - ≤\$5MM LTV/CLTV	>\$5MM - ≤\$10MM LTV/CLTV	>\$10MM - ≤\$20MM LTV/CLTV
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.



DSCR INVESTOR PROGRAM

Lock Desk

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

5/6 DSCR SOFR ARM

Base Rate	21 Day	30 Day	45 Day	60 Day
9.000	102.000	101.875	101.750	101.625
8.875	101.750	101.625	101.500	101.375
8.750	101.500	101.375	101.250	101.125
8.625	101.250	101.125	101.000	100.875
8.500	101.000	100.875	100.750	100.625
8.375	100.750	100.625	100.500	100.375
8.250	100.500	100.375	100.250	100.125
8.125	100.250	100.125	100.000	99.875
8.000	100.000	99.875	99.750	99.625

7/6 DSCR SOFR ARM

Base Rate	21 Day	30 Day	45 Day	60 Day
9.250	102.000	101.875	101.750	101.625
9.125	101.750	101.625	101.500	101.375
9.000	101.500	101.375	101.250	101.125
8.875	101.250	101.125	101.000	100.875
8.750	101.000	100.875	100.750	100.625
8.625	100.750	100.625	100.500	100.375
8.500	100.500	100.375	100.250	100.125
8.375	100.250	100.125	100.000	99.875
8.250	100.000	99.875	99.750	99.625

Loan Level Rate Adjustments

FICO 740+	-0.125
FICO 700-739	0.000
FICO 680-699	0.125
FICO 660-679 (Exception)	0.500
FICO 640-659 (Exception)	0.875
FICO <640 (Exception)	1.250
Loan Amount \$2.5M - \$3,499,999	0.000
Loan Amount \$3.5M - \$5,000,000	0.125
Loan Amount >\$5.0M - <=\$10.0M	0.250
Loan Amount >\$10.0M - <=\$20.0M	0.375
Interest Only	0.125
Cash Out <= \$500,000	0.250
Cash Out >\$500,000	0.500
Condo (Condotel Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
2-4 Unit	0.125
Axos Premier Banking Relationship	-0.250

Wholesale Fees

Lender Fee	\$1,695.00
Trust/Entity Review	\$350.00
TX Doc Review	\$150.00

Lock Term Price Adjustments

7 Day Lock Extension	0.125
15 Day Lock Extension	0.250
30 Day Lock Extension	0.500

ARM Features

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

Eligibility & Information

All States Eligible
Minimum Loan Amount \$500,000
Minimum DSCR 1.100
Minimum Rate 8.00%
Loan made to natural person - Eligible
Non-Resident Alien - Not Eligible <i>See Foreign National Program on page 3</i>
Max Borrower Rebate capped at \$3,000

Lender Paid Compensation (LPC)

LPC is equal to 1.25% of the loan amount. LPC is capped at the lesser of 1.25% or \$50,000.
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Pre-Payment Penalty (PPP)

18-Month Pre-Payment Penalty is equal to 6 months interest.

Additional Information

DSCR shall be calculated as follows: DSCR = *Net Rental Income ÷ Qualifying Monthly Payment (P and I only)
*Net Rental Income = Gross Rents * (1 - Expense Factor)

Axos Bank Checking Account Offer

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

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
Investment - Purchase						
1 Unit	60 / 65	60 / 65	55 / 60	55 / 60	50 / 55	45 / 50
2-4 Unit	60 / 65	60 / 65	55 / 60	55 / 60	50 / 55	45 / 50
Condo/Co-Op	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
Investment - Refinance (Rate/Term)						
1 Unit	60 / 65	60 / 65	55 / 60	55 / 60	50 / 55	45 / 50
2-4 Unit	60 / 65	60 / 65	55 / 60	55 / 60	50 / 55	45 / 50
Condo/Co-Op	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
Investment - Refinance (Cash Out)						
1 Unit	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
2-4 Unit	50 / 55	50 / 55	50 / 55	50 / 55	45 / 50	40 / 45
Condo/Co-Op	45 / 50	45 / 50	45 / 50	45 / 50	40 / 45	35 / 40

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

5/6 FN SOFR ARM & 5/6 FN DSCR ARM

Base Rate	21 Day	30 Day	45 Day	60 Day
10.625	103.000	102.875	102.750	102.625
10.500	102.750	102.625	102.500	102.375
10.375	102.500	102.375	102.250	102.125
10.250	102.250	102.125	102.000	101.875
10.125	102.000	101.875	101.750	101.625
10.000	101.750	101.625	101.500	101.375
9.875	101.500	101.375	101.250	101.125
9.750	101.250	101.125	101.000	100.875
9.625	101.000	100.875	100.750	100.625
9.500	100.750	100.625	100.500	100.375
9.375	100.500	100.375	100.250	100.125
9.250	100.250	100.125	100.000	99.875
9.125	100.000	99.875	99.750	99.625

7/6 FN SOFR ARM & 7/6 FN DSCR ARM

Base Rate	21 Day	30 Day	45 Day	60 Day
10.875	103.000	102.875	102.750	102.625
10.750	102.750	102.625	102.500	102.375
10.625	102.500	102.375	102.250	102.125
10.500	102.250	102.125	102.000	101.875
10.375	102.000	101.875	101.750	101.625
10.250	101.750	101.625	101.500	101.375
10.125	101.500	101.375	101.250	101.125
10.000	101.250	101.125	101.000	100.875
9.875	101.000	100.875	100.750	100.625
9.750	100.750	100.625	100.500	100.375
9.625	100.500	100.375	100.250	100.125
9.500	100.250	100.125	100.000	99.875
9.375	100.000	99.875	99.750	99.625

10/6 FN SOFR ARM

Base Rate	21 Day	30 Day	45 Day	60 Day
11.125	103.000	102.875	102.750	102.625
11.000	102.750	102.625	102.500	102.375
10.875	102.500	102.375	102.250	102.125
10.750	102.250	102.125	102.000	101.875
10.625	102.000	101.875	101.750	101.625
10.500	101.750	101.625	101.500	101.375
10.375	101.500	101.375	101.250	101.125
10.250	101.250	101.125	101.000	100.875
10.125	101.000	100.875	100.750	100.625
10.000	100.750	100.625	100.500	100.375
9.875	100.500	100.375	100.250	100.125
9.750	100.250	100.125	100.000	99.875
9.625	100.000	99.875	99.750	99.625

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

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

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

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

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.

Information
Borrower rebate (after LPC) capped at \$3,000.
Minimum Loan Amount \$500,000
Minimum Rate 9.125%
Minimum DSCR 1.100
Interest Only - Not Allowed
Power of Attorney - Not Allowed
Pre-Payment Penalty (Investor only) is 18 months and equal to 6 months interest.
Loans ≤ \$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below
Lender Paid Compensation LPC is equal to 1.25% of the loan amount. LPC is capped at the lesser of 1.25% or \$50,000. LPC price adjustment: -1.25
2nd Home = Standard Full Doc Investment = Standard Full Doc or DSCR
Valid SSN or ITIN required on URLA

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

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.

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
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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5/6 DEF INT (Interest Only) SOFR ARM

Pay Rate	Note Rate	21 Day	30 Day	45 Day
6.250	8.750	102.000	101.875	101.750
6.125	8.625	101.750	101.625	101.500
6.000	8.500	101.500	101.375	101.250
5.875	8.375	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 = 8.375% Minimum Pay Rate = 5.875%
CA, FL, and NY Properties Only
NY properties are subject to a 5% max LTV reduction
Interest Only & Deferred Int. for first 5 years, then fully amortized for remaining 25 year term.
Deferred Interest Payment Rate: Greater of 2% or Note Rate less 2.5%
Debt qualification uses max UPB (month 60) on a 25 year fully amortized pmt at fully indexed rate.
Co-Op, 2-4 Unit and NRA borrowers are Not Eligible

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

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

ARM Features
Rate Floor = Note Rate Margin = 4.0 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 lesser of 1.25% or \$50,000.

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

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

Axos Bankwww.axosbank.com

Wholesale Sales Inquiries

Tel: 1-888-585-4869

Wholesale SFR Ratesheet Borrower Paid**Lock Desk**

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

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

Base Rate
9.75% @ Par (100.00)

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

Eligibility				
Property Type	1-4 Unit SFR only			
Occupancy Type	Owner Occupied, 2nd Home, and Investment			
Minimum FICO	680			
Minimum Loan Size	1,000,000 (minimum of \$500,000 allowed if borrower funds a concurrent Axos Bank Portfolio ARM for the purchase of an owner-occupied single-family residence)			
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

Friday, August 30, 2024

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	105.625	105.475	105.325
9.500	105.500	105.350	105.200
9.375	105.375	105.225	105.075
9.250	105.250	105.100	104.950
9.125	105.125	104.975	104.825
9.000	105.000	104.850	104.700
8.875	104.875	104.725	104.575
8.750	104.750	104.600	104.450
8.625	104.625	104.475	104.325
8.500	104.500	104.350	104.200
8.375	104.250	104.100	103.950
8.250	104.000	103.850	103.700
8.125	103.750	103.600	103.450
8.000	103.500	103.350	103.200
7.875	103.250	103.100	102.950
7.750	103.000	102.850	102.700
7.625	102.750	102.600	102.450
7.500	102.500	102.350	102.200
7.375	102.250	102.100	101.950
7.250	102.000	101.850	101.700
7.125	101.750	101.600	101.450
6.990	101.500	101.350	101.200
6.875	101.125	100.975	100.825
6.750	100.625	100.475	100.325
6.625	100.125	99.975	99.825
6.490	99.625	99.475	99.325
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
	<\$1M Reserves Required	3 Months
	≥\$1M - \$1.5M Reserves Required	6 Months
	≥\$1.5M Reserves Required	9 Months
	<\$150,000	Max 80% LTV
	>\$1.5M - \$2.5M	Max LTV/CLTV 80%
	>\$2.5M	Max LTV/CLTV 75%
	>\$2.0M	Min FICO 680
	Rate & Term Refi	≤65% LTV
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%
	DTI >45%	Max LTV 80%
Investment	FTHB Max DTI	45%
	Max LTV	80%
Second Home	>75% LTV Min FICO	700
Credit	Max LTV	80%
	Credit Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30
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 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 worse case re-lock.	

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

Loan Level Price Adjustments

	LTV/CLTV Range								
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO / LTV LLPAs	760+	1.000	1.000	1.000	0.750	0.625	0.375	0.125	-1.250
	740 - 759	0.875	0.875	0.875	0.625	0.500	0.250	-0.125	-1.500
	720 - 739	0.750	0.750	0.750	0.500	0.250	0.000	-0.500	-2.250
	700 - 719	0.625	0.625	0.625	0.375	-0.250	-0.500	-1.000	
	680 - 699	0.625	0.250	0.000	-0.500	-0.875	-2.000	-2.500	
	660 - 679	-0.125	-0.250	-0.750	-1.125	-1.875			
Loan Size LLPAs	≥\$125K - < \$150K	-3.000	-3.000	-3.000	-3.000	-3.250	-3.250	-3.250	
	≥\$150K - < \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500
	>\$200K - < \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
	>\$250K - < \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - < \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - < \$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>\$1.0M - < \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	>\$1.5M - < \$2.0M	0.250	0.250	0.250	0.250	0.000	-0.250	-0.250	
>\$2.0M - < \$3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.625		
Loan Type LLPAs	12 Month Full-Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	-1.000	-1.500
	Cash-Out w/ < 700	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500		
	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	-0.500	
	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>	4 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	1 year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	No PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	

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Wholesale Borrower Paid SFR Ratesheet

Friday, August 30, 2024

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

Table with 4 columns: Rate, 15-Day, 30-Day, 45-Day. Lists interest rates for various terms from 9.625 to 6.375.

Minimum Final Price 98.50

Additional Eligibility Criteria table with columns for Loan Amount, Rate & Term Refi, Interest Only, Cash-Out, DTI, Investment, Second Home, Asset Utilization, Credit, Residual Income, WVOE, and P&L Only.

Lender Paid (LPC) table detailing loan amount, LPC adjustment, and borrower rebate pricing capped at the lesser of 100.50 or \$3,000.

Wholesale Fee table showing Wholesale Lender Fee of \$1,695.

Lock Extensions table showing Max of 2 extensions - Not to exceed original lock term, with details for 7, 15, and 30 days.

Program Options table listing Express Alt Doc 30 year Fixed, Express Alt Doc 30 year Fixed I/O, and Express Alt Doc 40 Year Fixed I/O.

No Pre-Payment Penalty table stating that if investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.

Loan Level Price Adjustments

Large table for Loan Level Price Adjustments with columns for 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) and rows for FICO / LTV LLPAs, Loan Size LLPAs, Loan Type LLPAs, and Pre-Payment Penalty LLPAs.

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Wholesale Borrower Paid SFR Ratesheet

Friday, August 30, 2024

Lock Desk

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 Lock Requests:
<https://thirdparty.lending.axosbank.com>

Express DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.250	107.250	107.100	106.950
9.125	107.000	106.850	106.700
9.000	106.750	106.600	106.450
8.875	106.500	106.350	106.200
8.750	106.250	106.100	105.950
8.625	106.000	105.850	105.700
8.500	105.750	105.600	105.450
8.375	105.375	105.225	105.075
8.250	105.000	104.850	104.700
8.125	104.625	104.475	104.325
8.000	104.250	104.100	103.950
7.875	103.875	103.725	103.575
7.750	103.500	103.350	103.200
7.625	103.125	102.975	102.825
7.500	102.750	102.600	102.450
7.375	102.375	102.225	102.075
7.250	102.000	101.850	101.700
7.125	101.625	101.475	101.325
6.990	101.188	101.038	100.888
6.875	100.750	100.600	100.450
6.750	100.313	100.163	100.013
6.625	99.875	99.725	99.575
6.490	99.438	99.288	99.138

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$100,000
	Max Loan Amount	\$3,000,000
	<\$1M Reserves Required	3 Months
	≥\$1M - \$1.5M Reserves Required	6 Months
	>\$1.5M Reserves Required	9 Months
	<\$150,000	Max 75% LTV
Rate & Term Ref	>\$1.5M - \$2.0M	Max LTV/CLTV 75%
	>\$2.0M	Max LTV/CLTV 70%
	>\$2.0M	Min 700 FICO
Interest Only	≤65% LTV	No Minimum Reserves
	Minimum FICO	700
Cash-Out	Maximum Loan Amount	\$3,000,000
	Maximum LTV	80%
	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
DSCR <1.0	Loan Amount >\$1.5M	Max LTV 65%
	Loan Amount >\$1.5M	700
	Interest Only	Eligible
	Minimum DSCR	0.800
	Minimum FICO	720
Credit	Max LTV	75%
	Max LTV Cash Out	70%
	Max Loan Amount	\$1,500,000
	Interest Only	Not Eligible
Short Term Rents	Credit Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30
First Time Investor	Mtg DQ 1x30x12 or Credit Event	Max 75% LTV
	DSCR Calc'd Using STR	Reduce Max LTV by 5%
	Max LTV	75%
	Min Reserves	12
	Min DSCR	1.00

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 worse case re-lock.	

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

Loan Level Price Adjustments

	LTV/CLTV Range								
	FICO	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO / LTV LLPAs	760+	1.750	1.500	1.375	1.000	0.500	0.125	-1.375	
	740 - 759	1.500	1.250	1.125	0.875	0.375	-0.250	-1.750	
	720 - 739	1.375	1.000	0.875	0.625	0.125	-0.375	-2.375	
	700 - 719	1.000	0.750	0.375	-0.125	-0.625	-1.000	-3.375	
Loan Size LLPAs	≥\$100K - < \$150K	-3.000	-3.000	-3.000	-3.000	-3.250	-3.250		
	≥\$150K - ≤ \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	
	>\$200K - ≤ \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
	>\$500K - ≤ \$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	>\$1.0M - ≤ \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	>\$1.5M - ≤ \$2.0M	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.750
>\$2.0M - ≤ \$3.0M	0.125	0.125	-0.125	-0.375	-0.625				
Loan Type LLPAs	DSCR ≥1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.000	
	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000		
	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000		
	Condo	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500	
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-1.000	
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	
	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500		
Pre-Payment Penalty LLPAs <i>Investor Only</i>	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	1 year PPP	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	
No PPP	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750		

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Friday, August 30, 2024

Closed End Second

Rate	Fixed 10 30 Day	Fixed 15 30 Day	Fixed 20 30 Day	Fixed 30 30 Day
12.500	110.125	110.125	110.125	109.875
12.375	109.875	109.875	109.875	109.625
12.250	109.625	109.625	109.625	109.375
12.125	109.375	109.375	109.375	109.125
12.000	109.125	109.125	109.125	108.875
11.875	108.875	108.875	108.875	108.625
11.750	108.625	108.625	108.625	108.375
11.625	108.375	108.375	108.375	108.125
11.500	108.125	108.125	108.125	107.875
11.375	107.875	107.875	107.875	107.625
11.250	107.625	107.625	107.625	107.375
11.125	107.375	107.375	107.375	107.125
11.000	107.125	107.125	107.125	106.875
10.875	106.875	106.875	106.875	106.625
10.750	106.625	106.625	106.625	106.375
10.625	106.375	106.375	106.375	106.125
10.500	106.125	106.125	106.125	105.875
10.375	105.875	105.875	105.875	105.625
10.250	105.625	105.625	105.625	105.375
10.125	105.375	105.375	105.375	105.125
10.000	105.125	105.125	105.125	104.875
9.875	104.875	104.875	104.875	104.625
9.750	104.625	104.625	104.625	104.375
9.625	104.375	104.375	104.375	104.125
9.500	104.125	104.125	104.125	103.875
9.375	103.875	103.875	103.875	103.625
9.250	103.625	103.625	103.625	103.375
9.125	103.250	103.250	103.250	103.000
9.000	102.875	102.875	102.875	102.625
8.875	102.500	102.500	102.500	102.250
8.750	102.125	102.125	102.125	101.875
8.625	101.750	101.750	101.750	101.500
8.500	101.375	101.375	101.375	101.125
8.375	101.000	101.000	101.000	100.750
8.250	100.625	100.625	100.625	100.375
8.125	100.250	100.250	100.250	100.000
8.000	99.875	99.875	99.875	99.625
7.875	99.500	99.500	99.500	99.250
7.750	99.000	99.000	99.000	98.750
7.625	98.500	98.500	98.500	98.250
7.500	98.000	98.000	98.000	97.750

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

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	90%	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

	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+	3.000	3.000	2.750	2.250	1.750	0.500	-3.750	-6.000
	760 - 779	2.500	2.250	2.000	1.500	1.250	-0.250	-4.250	-7.250
	740 - 759	1.500	1.250	1.000	0.750	0.500	-1.000	-5.250	
	720 - 739	0.250	0.000	-0.250	-0.500	-2.000	-3.500		
	700 - 719	-0.750	-1.000	-1.250	-1.500	-3.000	-4.500		
	680 - 699	-2.750	-3.250	-3.750	-4.500	-5.000	-6.500		
Loan Size LLPAs	≥\$75K - ≤ \$100K	-3.375	-3.375	-3.375	-3.375	-3.625	-3.875	-3.875	-3.875
	≥\$100K - ≤ \$150K	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625
	≥\$150K - ≤ \$200K	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
	>\$200K - ≤ \$250K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$250K - ≤ \$300K	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	>\$300K - ≤ \$500K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Type LLPAs	DTI >43%	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000
	Condo	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500
	Second Home	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000		
	Investor Property	-1.500	-1.500	-2.000	-2.000	-3.000	-3.500		

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Wholesale Borrower Paid SFR Ratesheet

Friday, August 30, 2024

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
10.250	108.453	108.303	108.153
10.125	108.203	108.053	107.903
10.000	107.953	107.803	107.653
9.875	107.703	107.553	107.403
9.750	107.453	107.303	107.153
9.625	107.203	107.053	106.903
9.500	106.953	106.803	106.653
9.375	106.703	106.553	106.403
9.250	106.453	106.303	106.153
9.125	106.203	106.053	105.903
9.000	105.953	105.803	105.653
8.875	105.703	105.553	105.403
8.750	105.422	105.272	105.122
8.625	105.140	104.990	104.840
8.500	104.859	104.709	104.559
8.375	104.578	104.428	104.278
8.250	104.297	104.147	103.997
8.125	104.015	103.865	103.715
8.000	103.734	103.584	103.434
7.875	103.422	103.272	103.122
7.750	103.109	102.959	102.809
7.625	102.797	102.647	102.497
7.500	102.484	102.334	102.184
7.375	102.109	101.959	101.809
7.250	101.734	101.584	101.434
7.125	101.359	101.209	101.059
7.000	100.984	100.834	100.684
6.875	100.609	100.459	100.309
6.750	100.109	99.959	99.809
6.625	99.609	99.459	99.309
6.500	99.109	98.959	98.809

Minimum Final Price 98.00

Product Information
<ul style="list-style-type: none"> Expanded Prime Program is for Borrowers with a clean derogatory housing event history (≥48 months) and mortgage history (0x30x12). Borrowers can qualify with Full Documentation (including 1099s), Streamline Documentation (including 1099s), Written Verification of Employment ("WVOE"), Asset Depletion, 12 Month 3rd Party P&L, 12M/24M Personal and Business Bank Statements. <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 Interest Only Eligible (Min 700 FICO, Max 85% LTV) <ul style="list-style-type: none"> 6 Months Minimum reserves Cash Out can be used as reserves <ul style="list-style-type: none"> 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						
<table border="1"> <tr> <td>Wholesale Lender Fee</td> <td>\$1.695</td> </tr> </table>	Wholesale Lender Fee	\$1.695				
Wholesale Lender Fee	\$1.695					
Lock Extensions						
<p>Max of 2 extensions - Not to exceed original lock term</p> <table border="1"> <tr> <td>7 Days</td> <td>0.125</td> </tr> <tr> <td>15 Days</td> <td>0.250</td> </tr> <tr> <td>30 Days</td> <td>0.500</td> </tr> </table> <p>Max Lock Period (including extensions) is 60 days. Loans that go beyond 60 days are subject to worse case re-lock.</p>	7 Days	0.125	15 Days	0.250	30 Days	0.500
7 Days	0.125					
15 Days	0.250					
30 Days	0.500					

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

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Wholesale Borrower Paid SFR Ratesheet

Friday, August 30, 2024

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
10.250	107.578	107.428	107.278
10.125	107.328	107.178	107.028
10.000	107.078	106.928	106.778
9.875	106.828	106.678	106.528
9.750	106.578	106.428	106.278
9.625	106.328	106.178	106.028
9.500	106.078	105.928	105.778
9.375	105.828	105.678	105.528
9.250	105.578	105.428	105.278
9.125	105.328	105.178	105.028
9.000	105.078	104.928	104.778
8.875	104.828	104.678	104.528
8.750	104.578	104.378	104.247
8.625	104.285	104.115	103.965
8.500	103.984	103.834	103.684
8.375	103.703	103.553	103.403
8.250	103.422	103.272	103.122
8.125	103.140	102.990	102.840
8.000	102.859	102.709	102.559
7.875	102.547	102.397	102.247
7.750	102.234	102.084	101.934
7.625	101.922	101.772	101.622
7.500	101.609	101.459	101.309
7.375	101.234	101.084	100.934
7.250	100.859	100.709	100.559
7.125	100.484	100.334	100.184
7.000	100.109	99.959	99.809
6.875	99.734	99.584	99.434
6.750	99.234	99.084	98.934
6.625	98.734	98.584	98.434
6.500	98.234	98.084	97.934

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 45% • 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

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

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Wholesale Borrower Paid SFR Ratesheet

Friday, August 30, 2024

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
10.250	109.122	108.972	108.822
10.125	108.872	108.722	108.572
10.000	108.622	108.472	108.322
9.875	108.372	108.222	108.072
9.750	108.122	107.972	107.822
9.625	107.872	107.722	107.572
9.500	107.622	107.472	107.322
9.375	107.372	107.222	107.072
9.250	107.122	106.972	106.822
9.125	106.872	106.722	106.572
9.000	106.622	106.472	106.322
8.875	106.372	106.222	106.072
8.750	106.091	105.941	105.791
8.625	105.810	105.660	105.510
8.500	105.528	105.378	105.228
8.375	105.247	105.097	104.947
8.250	104.966	104.816	104.666
8.125	104.685	104.535	104.385
8.000	104.403	104.253	104.103
7.875	104.091	103.941	103.791
7.750	103.778	103.628	103.478
7.625	103.466	103.316	103.166
7.500	103.153	103.003	102.853
7.375	102.778	102.628	102.478
7.250	102.403	102.253	102.103
7.125	102.028	101.878	101.728
7.000	101.653	101.503	101.353
6.875	101.278	101.128	100.978
6.750	100.778	100.628	100.478
6.625	100.278	100.128	99.978
6.500	99.778	99.628	99.478

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/TIA (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	0.125	-0.375	-0.875	-1.500
	760 – 779	0.875	0.625	0.375	-0.125	-0.500	-1.000	-1.625
	740 – 759	0.750	0.500	0.250	-0.125	-0.500	-1.000	-1.625
	720 – 739	0.625	0.375	0.125	-0.250	-0.750	-1.125	-1.875
	700 – 719	0.500	0.125	-0.125	-0.625	-1.250	-2.500	
	680 – 699	0.250	-0.125	-0.500	-1.750	-2.750	-3.125	
	660 – 679	0.000	-0.375	-0.750	-2.000	-3.000		
Loan Size LLPAs	≥\$150K - ≤ \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.875	-3.000
	>\$200K - ≤ \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-2.125	-2.250
	>\$250K - ≤ \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - ≤ \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - ≤ \$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>\$1.0M - ≤ \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	
DSCR	>\$1.5M - ≤ \$2.0M	0.250	0.250	0.250	0.250	0.250	0.250	
	No Ratio	-1.125	-1.375	-1.500	-1.750	-2.000	-2.375	
	DSCR 0.75 - 0.99	-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	
	DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Credit Event LLPAs	DSCR 1.25+	0.250	0.250	0.250	0.375	0.375	0.375	0.375
	FC/SS/DL/BK7 36 - 47	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875
Loan Type LLPAs	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R&T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash Out	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
Property LLPAs	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	
	Multi-Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
Pre-Payment Penalty LLPAs <i>Investor Only</i>	5 Year PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	4 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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Friday, August 30, 2024

CONFORMING / CONVENTIONAL (DU)

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

30 & 25 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.000	103.634	103.509	103.384	103.259
7.875	103.372	103.247	103.122	102.997
7.750	103.076	102.951	102.826	102.701
7.625	103.515	103.390	103.265	103.140
7.500	103.268	103.143	103.018	102.893
7.375	102.996	102.871	102.746	102.621
7.250	102.698	102.573	102.448	102.323
7.125	102.995	102.870	102.745	102.620
7.000	102.642	102.517	102.392	102.267
6.875	102.255	102.130	102.005	101.880
6.750	101.842	101.717	101.592	101.467
6.625	102.172	102.047	101.922	101.797
6.500	101.767	101.642	101.517	101.392
6.375	101.350	101.225	101.100	100.975
6.250	100.885	100.760	100.635	100.510
6.125	101.141	101.016	100.891	100.766
6.000	100.670	100.545	100.420	100.295
5.875	100.138	100.013	99.888	99.763
5.750	99.572	99.447	99.322	99.197
5.625	99.526	99.401	99.276	99.151
5.500	98.959	98.834	98.709	98.584
5.375	98.362	98.237	98.112	97.987
5.250	97.735	97.610	97.485	97.360
5.125	97.351	97.226	97.101	96.976
5.000	96.720	96.595	96.470	96.345

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.000	104.153	104.028	103.903	103.778
7.875	103.885	103.760	103.635	103.510
7.750	103.605	103.480	103.355	103.230
7.625	103.911	103.786	103.661	103.536
7.500	103.637	103.512	103.387	103.262
7.375	103.332	103.207	103.082	102.957
7.250	103.002	102.877	102.752	102.627
7.125	103.393	103.268	103.143	103.018
7.000	103.065	102.940	102.815	102.690
6.875	102.712	102.587	102.462	102.337
6.750	102.337	102.212	102.087	101.962
6.625	102.867	102.742	102.617	102.492
6.500	102.484	102.359	102.234	102.109
6.375	102.088	101.963	101.838	101.713
6.250	101.643	101.518	101.393	101.268
6.125	102.204	102.079	101.954	101.829
6.000	101.773	101.648	101.523	101.398
5.875	101.283	101.158	101.033	100.908
5.750	100.762	100.637	100.512	100.387
5.625	100.721	100.596	100.471	100.346
5.500	100.196	100.071	99.946	99.821
5.375	99.636	99.511	99.386	99.261
5.250	99.046	98.921	98.796	98.671
5.125	98.431	98.306	98.181	98.056
5.000	97.789	97.664	97.539	97.414

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.250	102.553	102.428	102.303	102.178
7.125	102.569	102.444	102.319	102.194
7.000	102.405	102.280	102.155	102.030
6.875	102.224	102.099	101.974	101.849
6.750	102.033	101.908	101.783	101.658
6.625	102.071	101.946	101.821	101.696
6.500	101.886	101.761	101.636	101.511
6.375	101.674	101.549	101.424	101.299
6.250	101.461	101.336	101.211	101.086
6.125	101.476	101.351	101.226	101.101
6.000	101.256	101.131	101.006	100.881
5.875	101.057	100.932	100.807	100.682
5.750	100.833	100.708	100.583	100.458
5.625	100.810	100.685	100.560	100.435
5.500	100.585	100.460	100.335	100.210
5.375	100.317	100.192	100.067	99.942
5.250	100.034	99.909	99.784	99.659
5.125	99.733	99.608	99.483	99.358
5.000	99.440	99.315	99.190	99.065
4.875	99.135	99.010	98.885	98.760
4.750	98.816	98.691	98.566	98.441
4.625	98.482	98.357	98.232	98.107
4.500	98.132	98.007	97.882	97.757
4.375	97.769	97.644	97.519	97.394
4.250	97.402	97.277	97.152	97.027

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.000	101.470	101.345	101.220	101.095
7.875	101.296	101.171	101.046	100.921
7.750	101.096	100.971	100.846	100.721
7.625	101.698	101.573	101.448	101.323
7.500	101.550	101.425	101.300	101.175
7.375	101.380	101.255	101.130	101.005
7.250	101.193	101.068	100.943	100.818
7.125	101.455	101.330	101.205	101.080
7.000	101.210	101.085	100.960	100.835
6.875	100.950	100.825	100.700	100.575
6.750	100.657	100.532	100.407	100.282
6.625	100.518	100.393	100.268	100.143
6.500	100.235	100.110	99.985	99.860
6.375	99.934	99.809	99.684	99.559
6.250	99.587	99.462	99.337	99.212
6.125	99.181	99.056	98.931	98.806
6.000	98.724	98.599	98.474	98.349
5.875	98.250	98.125	98.000	97.875
5.750	97.773	97.648	97.523	97.398
5.625	97.291	97.166	97.041	96.916
5.500	96.788	96.663	96.538	96.413
5.375	96.264	96.139	96.014	95.889
5.250	95.713	95.588	95.463	95.338
5.125	94.299	94.174	94.049	93.924
5.000	93.744	93.619	93.494	93.369

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	101.574	101.449	101.324	101.199
7.500	101.449	101.324	101.199	101.074
7.375	101.342	101.217	101.092	100.967
7.250	101.226	101.101	100.976	100.851
7.125	101.103	100.978	100.853	100.728
7.000	100.970	100.845	100.720	100.595
6.875	100.829	100.704	100.579	100.454
6.750	100.685	100.560	100.435	100.310
6.625	100.101	99.976	99.851	99.726
6.500	99.963	99.838	99.713	99.588
6.375	99.824	99.699	99.574	99.449
6.250	99.676	99.551	99.426	99.301
6.125	99.527	99.402	99.277	99.152
6.000	99.369	99.244	99.119	98.994
5.875	99.183	99.058	98.933	98.808
5.750	98.958	98.833	98.708	98.583
5.625	98.563	98.438	98.313	98.188
5.500	98.343	98.218	98.093	97.968
5.375	98.106	97.981	97.856	97.731
5.250	97.852	97.727	97.602	97.477
5.125	97.415	97.290	97.165	97.040
5.000	97.162	97.037	96.912	96.787
4.875	96.895	96.770	96.645	96.520
4.750	96.616	96.491	96.366	96.241
4.625	95.860	95.735	95.610	95.485

Information and Overlay	
Minimum Loan Amount \$150,000	
Manufactured Home - Not Eligible	
DU Only	
DU PW (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				