

PORTFOLIO ARM - BORROWER PAID

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

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, JP71O)

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 (JP101)

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 679-680 (Exception)	0.500
FICO 659-640 (Exception)	0.875
FICO <640 (Exception)	1.250
Loan Amount \$2,500,000 - \$3,499,999	0.000
Loan Amount \$3,500,000 - \$5,000,000	0.125
Loan Amount \$5,000,001 - \$10,000,000	0.250
Loan Amount \$10,000,001 - \$20,000,000	0.375
Loan To Value (LTV) ≤ 50%	-0.250
Cross-Collateralization	0.500
Interest Only (Max 60% LTV/CLTV) 5/6 and 7/6 only	0.125
Cash Out ≤ \$500,000	0.250
Cash Out >\$500,000	0.500
Condo (Condolet Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
Axos Premier Banking Relationship	-0.250

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

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

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

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	
See <i>Foreign National Program</i> on page 3	
TX (a6) "Home Equity" ELIGIBLE	
12 Months Personal or Business Bank Statements ELIGIBLE	
Loans ≤\$1MM: 5% LTV reduction in the following states: NY, NJ, CT - Applicable to LTVs >55% on grid below	
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

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

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

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 = 4.0
Caps = 5/1/5

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 lessor 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

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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**Jumbo Cash-flow mAXimizer
Interest Only**

Lock Desk

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

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

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

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

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

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

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	

Eligible Income Documentation	
Full Doc - 2 Year Tax Returns	

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

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

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

Axos Bankwww.axosbank.comWholesale Sales Inquiries

Tel: 1-888-585-4869

Wholesale SFR Ratesheet Borrower Paid**Lock Desk**

Tel: 1-858-764-6597 x 1550

Email: lockdesk@axosbank.com

Lock Requests:

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

Base Rate
9.75% @ Par (100.00)

Lender Fee
Axos Bank Origination Fee = 1% of Loan Amount Axos Bank Lender Fee = \$1695.00

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 (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>				



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Express Full Doc

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.875	105.250	105.100	104.950
9.750	105.125	104.975	104.825
9.625	105.000	104.850	104.700
9.500	104.875	104.725	104.575
9.375	104.750	104.600	104.450
9.250	104.625	104.475	104.325
9.125	104.500	104.350	104.200
9.000	104.375	104.225	104.075
8.875	104.250	104.100	103.950
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4.125	99.500	99.350	99.200
4.000	99.375	99.225	99.075
3.875	99.250	99.100	98.950
3.750	99.125	98.975	98.825
3.625	99.000	98.850	98.700
3.500	98.875	98.725	98.575

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%
	>75% LTV Min FICO	80%
Second Home	Max LTV	700
	Credit Event Seasoning	36 Months
Credit	Mtg DQ 12 Month	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
Residual Income	Monthly Minimum	\$1,500

Lender Paid (LPC)	
<p>-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</p>	
Borrower Paid	
<p>-Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000</p>	
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
<p>Max Lock Period (including extensions) is 60 days. Loans that go beyond 60 days are subject to worse case re-lock.</p>	
No Pre-Payment Penalty	
<p>If investment purpose loan and pre-pay is none then compensation is limited to Borrower Paid only.</p>	
<p>Lender Paid compensation is available if pre-payment penalty is not "none".</p>	

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+	1.000	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	-2.500
	≥\$150K - < \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500
	>\$200K - < \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
	>\$250K - < \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - < \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - < \$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>\$1.0M - < \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	>\$1.5M - < \$2.0M	0.250	0.250	0.250	0.250	0.000	-0.250	-0.250	
	>\$2.0M - < \$3.0M	0.125	0.125	0.000	-0.125	-0.125	-0.125	-0.625	
	12 Month Full-Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250
Loan Type LLPAs	Cash-Out w/ ≥700	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	
	Cash-Out w/ < 700	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500		
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	Investor	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	
	DTI >45	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	
Pre-Payment Penalty LLPAs <i>Investor Only</i>	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	
	4 Year PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	1 year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	No PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	

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Express Alt Doc

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
9.875	105.375	105.225	105.075
9.750	105.250	105.100	104.950
9.625	105.125	104.975	104.825
9.500	105.000	104.850	104.700
9.375	104.875	104.725	104.575
9.250	104.750	104.600	104.450
9.125	104.625	104.475	104.325
9.000	104.500	104.350	104.200
8.875	104.375	104.225	104.075
8.750	104.250	104.100	103.950
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7.375	101.625	101.475	101.325
7.250	101.375	101.225	101.075
7.125	101.125	100.875	100.700
7.000	100.875	100.625	100.500
6.875	100.625	99.850	99.700
6.750	99.500	99.350	99.200
6.625	99.000	98.850	98.700

Minimum Final Price 98.50

Additional Eligibility Criteria		
Loan Amount	Min Loan Amount	\$125,000
	Max Loan Amount	\$3,000,000
	<\$1M Reserves Required	3 Months
	>\$1M - \$1.5M Reserves Required	6 Months
	>\$1.5M Reserves Required	9 Months
	<\$150,000	Max 80% LTV
Rate & Term Refi	>\$1.5M - \$2.5M	Max LTV/CLTV 80%
	>\$2.5M	Max LTV/CLTV 75%
	>\$2.0M	Minimum FICO 680
Interest Only	≤65% LTV	No Minimum Reserves
	Minimum FICO	660
	≤ \$2.0M	Max LTV 80%
Cash-Out	>\$2.0M - \$2.5M	Max LTV 75%
	>\$2.5M	Max LTV 70%
	Max Cash-Out on LTV >65%	\$1,000,000
	Max Cash-Out on LTV ≤65%	Unlimited
	Max LTV	80%
	Minimum FICO	660
DTI	Interest Only	Eligible
	Max DTI	50%
	DTI >45%	Max LTV 80%
Investment	FTHB Max DTI	45%
	Max LTV	80%
Second Home	>75% LTV Min FICO	700
	Max LTV	80%
Asset Utilization	Max LTV	80%
	Credit Event Seasoning	36 Months
Credit	Mtg DQ 12 Month	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
	WVOE Mtg DQ 24 Month	0x30
	Monthly Minimum	\$1,500
Residual Income	Occupancy	Primary Only
	Minimum FICO	680
WVOE	Max LTV ≥70 FICO	80 P/R&T, 70 RF/CO, FTHB 70
	Max LTV <70 FICO	75 P/R&T, 70 RF/CO, FTHB 70
	Assets	No Gift Funds Allowed
P&L Only (12&24Mo)	FICO <720	Max 75% LTV

Lender Paid (LPC)	
<p>-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</p>	
Borrower Paid	
<p>-Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000</p>	

Wholesale Fee	
Wholesale Lender Fee	\$1,695

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

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

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

Loan Level Price Adjustments

	FICO	LTV/CLTV Range							
		≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
FICO / LTV LLPAs	760+	1.000	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	-2.500
	≥\$150K - < \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500
	>\$200K - < \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
	>\$250K - < \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250
	>\$350K - < \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
	>\$500K - < \$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	>\$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 Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250
	12/24 Month CPA P&L	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-1.250	-2.000
	Asset Utilization/Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	
	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	-0.500	
	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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Rate	15-Day	30-Day	45-Day
9.625	107.250	107.100	106.950
9.500	107.000	106.850	106.700
9.375	106.750	106.600	106.450
9.250	106.500	106.350	106.200
9.125	106.250	106.100	105.950
9.000	106.000	105.850	105.700
8.875	105.750	105.600	105.450
8.750	105.500	105.350	105.200
8.625	105.125	104.975	104.825
8.500	104.750	104.600	104.450
8.375	104.375	104.225	104.075
8.250	104.000	103.850	103.700
8.125	103.625	103.475	103.325
8.000	103.250	103.100	102.950
7.875	102.875	102.725	102.575
7.750	102.500	102.350	102.200
7.625	102.125	101.975	101.825
7.500	101.750	101.600	101.450
7.375	101.313	101.163	101.013
7.250	100.875	100.725	100.575
7.125	100.438	100.288	100.138
7.000	100.000	99.850	99.700
6.875	99.563	99.413	99.263

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
	Max LTV	75%
Credit	Max LTV Cash Out	70%
	Max Loan Amount	\$1,500,000
	Interest Only	Not Eligible
	Credit Event Seasoning	36 Months
Short Term Rents	Mtg DQ 12 Month	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 75% LTV
First Time Investor	DSCR Calc'd Using STR	Reduce Max LTV by 5%
	Max LTV	75%
	Min Reserves	12
	Min DSCR	1.00

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 lesser of 1.25% or \$50,000. •Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000	
Borrower Paid	
•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 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	≤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	-0.625	-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	-0.500	-1.000		
	40 Year (IO Required)	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500		
	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000		
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
	Credit Event >36 - 48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500			
Pre-Payment Penalty LLPAs <i>Investor Only</i>	5 Year PPP	0.625	0.625	0.625	0.625	0.625	0.625	0.625		
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375		
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	2 Year PPP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
	1 year PPP	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000		
No PPP	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250			

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Wholesale Borrower Paid SFR Ratesheet

Lock Desk

Tel: 1-858-764-6597 x 1550
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 Lock Requests:
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Thursday, July 25, 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	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

	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	
Loan Type LLPAs	DTI >43%	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000
	Condo	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500
	Second Home	-0.750	-0.750	-0.750	-0.750	-1.000	-1.000		
	Investor Property	-1.500	-1.500	-2.000	-2.500	-3.000	-3.500		

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Wholesale Borrower Paid SFR Ratesheet

Thursday, July 25, 2024

Lock Desk

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 Lock Requests:
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Expanded Prime

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
10.250	106.863	106.713	106.563
10.125	106.613	106.463	106.313
10.000	106.363	106.213	106.063
9.875	106.113	105.963	105.813
9.750	105.863	105.713	105.563
9.625	105.613	105.463	105.313
9.500	105.363	105.213	105.063
9.375	105.113	104.963	104.813
9.250	104.863	104.713	104.563
9.125	104.613	104.463	104.313
9.000	104.363	104.213	104.063
8.875	104.113	103.963	103.813
8.750	103.832	103.682	103.532
8.625	103.550	103.400	103.250
8.500	103.269	103.119	102.969
8.375	102.988	102.838	102.688
8.250	102.707	102.557	102.407
8.125	102.425	102.275	102.125
8.000	102.144	101.994	101.844
7.875	101.832	101.682	101.532
7.750	101.519	101.369	101.219
7.625	101.207	101.057	100.907
7.500	100.894	100.744	100.594
7.375	100.579	100.429	100.279
7.250	100.264	100.114	99.964
7.125	99.949	99.799	99.649
7.000	99.634	99.484	99.334
6.875	99.319	99.169	99.019
6.750	99.004	98.854	98.704
6.625	98.689	98.539	98.389
6.500	98.374	98.224	98.074

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 (<math>\geq 48</math> 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 <ul style="list-style-type: none"> 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 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	0.500	0.250	0.000	-2.125	-4.000	
	760 - 779	1.000	0.875	0.750	0.625	0.375	0.125	0.000	-2.375	-4.125	
	740 - 759	1.000	0.875	0.750	0.625	0.250	0.000	-0.250	-3.000	-5.000	
	720 - 739	0.875	0.750	0.625	0.500	0.125	-0.500	-1.125	-3.625		
	700 - 719	0.750	0.625	0.500	0.250	-0.125	-0.750	-1.500	-4.750		
	680 - 699	0.500	0.375	-0.250	-0.625	-1.250	-2.375	-3.000			
	660 - 679	-0.125	-0.250	-0.875	-1.125	-2.125	-3.250	-4.125			
	>=780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250	
	760 - 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375	
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625	
Alt Doc	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000		
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125		
	680 - 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500			
	660 - 679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125			
	>=780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250	
	760 - 779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375	
	740 - 759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625	
	720 - 739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000		
	700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125		
	680 - 699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500			
Loan Size LLPAs	>=\$150K - \leq \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-3.500	-4.000	
	>=\$200K - \leq \$250K	-1.750	-1.750	-1.750	-1.750	-1.750	-2.000	-2.000	-2.750	-3.250	
	>=\$250K - \leq \$350K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	>=\$350K - \leq \$500K	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
	>=\$500K - \leq \$1.0M	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	>\$1.0M - \leq \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
	>\$1.5M - \leq \$2.0M	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
	>\$2.0M - \leq \$2.5M	0.375	0.375	0.250	0.125	0.125	0.000	0.000			
	>\$2.5M - \leq \$3.0M	0.375	0.375	0.125	0.000	0.000	0.000				
	>\$3.0M - \leq \$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	
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750		
	Multi-Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250		
Full Doc LLPAs	Streamlined Doc	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	Asset Depletion	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250			
	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	12 Mo. Bank State	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000	
Alt Doc LLPAs	12 Month CPA PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625			
	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375			
Pre-Payment Penalty LLPAs Investor Only	5 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
	No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	

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Expanded Non-QM / Flex Non-QM

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
10.250	105.988	105.838	105.688
10.125	105.738	105.588	105.438
10.000	105.488	105.338	105.188
9.875	105.238	105.088	104.938
9.750	104.988	104.838	104.688
9.625	104.738	104.588	104.438
9.500	104.488	104.338	104.188
9.375	104.238	104.088	103.938
9.250	103.988	103.838	103.688
9.125	103.738	103.588	103.438
9.000	103.488	103.338	103.188
8.875	103.238	103.088	102.938
8.750	102.988	102.838	102.688
8.625	102.738	102.588	102.438
8.500	102.488	102.338	102.188
8.375	102.238	102.088	101.938
8.250	101.988	101.838	101.688
8.125	101.738	101.588	101.438
8.000	101.488	101.338	101.188
7.875	101.238	101.088	100.938
7.750	100.988	100.838	100.688
7.625	100.738	100.588	100.438
7.500	100.488	100.338	100.188
7.375	100.238	100.088	99.938
7.250	99.988	99.838	99.688
7.125	99.738	99.588	99.438
7.000	99.488	99.338	99.188
6.875	99.238	99.088	98.938
6.750	98.988	98.838	98.688
6.625	98.738	98.588	98.438
6.500	98.488	98.338	98.188

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	0.500	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		
	>\$1.5M - ≤\$2.0M	0.250	0.250	0.250	0.250	0.250	0.250	0.250			
>\$2.0M - ≤\$2.5M	0.375	0.375	0.250	0.125	0.125	0.000					
>\$2.5M - ≤\$3.0M	0.375	0.375	0.125	0.000	0.000						
Credit Event LLPAs	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	-1.500	-1.250	-1.500	-1.500	
Loan Type LLPAs	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000			
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	Cash-Out	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875				
Property LLPAs	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		
Alt Doc LLPAs	1099 Program	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
	12 Mo. Bank State	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000	
	12 Month CPA PhL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625			
Pre-Payment Penalty LLPAs	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375			
	5 Year PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
	4 Year PPP	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
No PPP	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125		

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





Wholesale Borrower Paid SFR Ratesheet

Thursday, July 25, 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	107.622	107.472	107.322
10.125	107.372	107.222	107.072
10.000	107.122	106.972	106.822
9.875	106.872	106.722	106.572
9.750	106.622	106.472	106.322
9.625	106.372	106.222	106.072
9.500	106.122	105.972	105.822
9.375	105.872	105.722	105.572
9.250	105.622	105.472	105.322
9.125	105.372	105.222	105.072
9.000	105.122	104.972	104.822
8.875	104.872	104.722	104.572
8.750	104.622	104.472	104.322
8.625	104.372	104.222	104.072
8.500	104.122	104.028	103.728
8.375	103.872	103.747	103.447
8.250	103.622	103.516	103.166
8.125	103.372	103.385	102.885
8.000	103.122	103.253	102.603
7.875	102.872	103.122	102.321
7.750	102.622	102.991	102.039
7.625	102.372	102.860	101.757
7.500	102.122	102.729	101.475
7.375	101.872	102.598	101.193
7.250	101.622	102.467	100.911
7.125	101.372	102.336	100.629
7.000	101.122	102.205	100.347
6.875	100.872	102.074	100.065
6.750	100.622	101.943	99.783
6.625	100.372	101.812	99.501
6.500	100.122	101.681	99.219

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	0.125	-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	
Loan Size LLPAs	660 – 679	0.000	-0.375	-0.750	-2.000	-3.000		
	≥\$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
DSCR	>\$1.0M - ≤ \$1.5M	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	
	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	
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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875
	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R&T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash Out	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	
	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Property LLPAs	40 Year Maturity	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	
	Multi-Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	
Pre-Payment Penalty LLPAs <i>Investor Only</i>	5 Year PPP	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	4 Year PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	3 Year PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year PPP	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 year PPP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No Pre-Payment Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125

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WHOLESALE BORROWER PAID

Thursday, July 25, 2024

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	103.973	103.848	103.723	103.598
8.500	103.638	103.513	103.388	103.263
8.375	103.321	103.196	103.071	102.946
8.250	102.998	102.873	102.748	102.623
8.125	103.517	103.392	103.267	103.142
8.000	103.203	103.078	102.953	102.828
7.875	102.862	102.737	102.612	102.487
7.750	102.505	102.380	102.255	102.130
7.625	102.917	102.792	102.667	102.542
7.500	102.610	102.485	102.360	102.235
7.375	102.248	102.123	101.998	101.873
7.250	101.854	101.729	101.604	101.479
7.125	102.154	102.029	101.904	101.779
7.000	101.747	101.622	101.497	101.372
6.875	101.312	101.187	101.062	100.937
6.750	100.831	100.706	100.581	100.456
6.625	101.078	100.953	100.828	100.703
6.500	100.613	100.488	100.363	100.238
6.375	100.106	99.981	99.856	99.731
6.250	99.558	99.433	99.308	99.183
6.125	99.571	99.446	99.321	99.196
6.000	99.020	98.895	98.770	98.645

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	104.342	104.217	104.092	103.967
8.500	104.057	103.932	103.807	103.682
8.375	103.785	103.660	103.535	103.410
8.250	103.495	103.370	103.245	103.120
8.125	103.907	103.782	103.657	103.532
8.000	103.603	103.478	103.353	103.228
7.875	103.286	103.161	103.036	102.911
7.750	102.965	102.840	102.715	102.590
7.625	103.350	103.225	103.100	102.975
7.500	103.036	102.911	102.786	102.661
7.375	102.715	102.590	102.465	102.340
7.250	102.363	102.238	102.113	101.988
7.125	102.661	102.536	102.411	102.286
7.000	102.312	102.187	102.062	101.937
6.875	101.940	101.815	101.690	101.565
6.750	101.531	101.406	101.281	101.156
6.625	102.166	102.041	101.916	101.791
6.500	101.748	101.623	101.498	101.373
6.375	101.290	101.165	101.040	100.915
6.250	100.793	100.668	100.543	100.418
6.125	100.915	100.790	100.665	100.540
6.000	100.432	100.307	100.182	100.057

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	102.913	102.788	102.663	102.538
7.500	102.747	102.622	102.497	102.372
7.375	102.565	102.440	102.315	102.190
7.250	102.366	102.241	102.116	101.991
7.125	102.268	102.143	102.018	101.893
7.000	102.062	101.937	101.812	101.687
6.875	101.860	101.735	101.610	101.485
6.750	101.637	101.512	101.387	101.262
6.625	101.588	101.463	101.338	101.213
6.500	101.364	101.239	101.114	100.989
6.375	101.119	100.994	100.869	100.744
6.250	100.858	100.733	100.608	100.483
6.125	99.984	99.859	99.734	99.609
6.000	99.713	99.588	99.463	99.338
5.875	99.432	99.307	99.182	99.057
5.750	99.133	99.008	98.883	98.758

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	101.579	101.454	101.329	101.204
8.500	101.336	101.211	101.086	100.961
8.375	101.104	100.979	100.854	100.729
8.250	100.870	100.745	100.620	100.495
8.125	101.848	101.723	101.598	101.473
8.000	101.621	101.496	101.371	101.246
7.875	101.374	101.249	101.124	100.999
7.750	101.115	100.990	100.865	100.740
7.625	101.772	101.647	101.522	101.397
7.500	101.565	101.440	101.315	101.190
7.375	101.305	101.180	101.055	100.930
7.250	101.021	100.896	100.771	100.646
7.125	100.967	100.842	100.717	100.592
7.000	100.671	100.546	100.421	100.296
6.875	100.365	100.240	100.115	99.990
6.750	100.000	99.875	99.750	99.625
6.625	99.609	99.484	99.359	99.234
6.500	99.176	99.051	98.926	98.801
6.375	98.704	98.579	98.454	98.329
6.250	98.183	98.058	97.933	97.808
6.125	97.599	97.474	97.349	97.224
6.000	97.072	96.947	96.822	96.697

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	101.224	101.099	100.974	100.849
7.500	101.104	100.979	100.854	100.729
7.375	100.979	100.854	100.729	100.604
7.250	100.854	100.729	100.604	100.479
7.125	100.724	100.599	100.474	100.349
7.000	100.584	100.459	100.334	100.209
6.875	100.428	100.303	100.178	100.053
6.750	100.252	100.127	100.002	99.877
6.625	99.554	99.429	99.304	99.179
6.500	99.372	99.247	99.122	98.997
6.375	99.176	99.051	98.926	98.801
6.250	98.977	98.852	98.727	98.602
6.125	98.773	98.648	98.523	98.398
6.000	98.546	98.421	98.296	98.171
5.875	98.292	98.167	98.042	97.917
5.750	98.012	97.887	97.762	97.637

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