Information as it is not presented within the guidelines required by the Truth-In-Lending Act or other pertinent federal regulations.

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**Cross-Collateralization**

- **Loan To Value (LTV) ≤ 50%**
  - Loan Amount $3,500,000 - $5,000,000
  - FICO <640 (Exception)
  - FICO 679-660 (Exception)

**2nd Home - Refinance**

<table>
<thead>
<tr>
<th>Rate</th>
<th>21 Day</th>
<th>30 Day</th>
<th>45 Day</th>
<th>60 Day</th>
</tr>
</thead>
<tbody>
<tr>
<td>7.750</td>
<td>100.000</td>
<td>99.875</td>
<td>99.750</td>
<td>99.625</td>
</tr>
<tr>
<td>8.000</td>
<td>100.000</td>
<td>99.875</td>
<td>99.750</td>
<td>99.625</td>
</tr>
</tbody>
</table>

**Price Adjustments**

<table>
<thead>
<tr>
<th>Adjustable</th>
<th>Production Fee</th>
<th>Rate Adjustments</th>
<th>Price Adjustments</th>
<th>Portfolio Correspondent Fees</th>
<th>ARM Features</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max of 2 adjustments - Not to exceed original lock term</td>
<td>0.125</td>
<td>0.250</td>
<td>0.125</td>
<td>0.250</td>
<td>0.500</td>
<td>0.250</td>
</tr>
<tr>
<td>7 Day Lock Extension</td>
<td>0.125</td>
<td>15 Day Lock Extension</td>
<td>0.250</td>
<td>30 Day Lock Extension</td>
<td>0.500</td>
<td>NY Loans (Correspondent Only)</td>
</tr>
<tr>
<td>0.250</td>
<td>0.500</td>
<td>0.500</td>
<td>0.250</td>
<td>0.250</td>
<td>0.500</td>
<td>0.250</td>
</tr>
</tbody>
</table>

**LTV Eligibility Matrix**

<table>
<thead>
<tr>
<th>Property Type / Loan Amount</th>
<th>≤$3MM LTV/CLTV</th>
<th>&gt;$3MM - ≤$5MM LTV/CLTV</th>
<th>&gt;$5MM - ≤$10MM LTV/CLTV</th>
<th>&gt;$10MM - ≤$20MM LTV/CLTV</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Unit</td>
<td>70 / 75</td>
<td>65 / 70</td>
<td>60 / 65</td>
<td>55 / 60</td>
</tr>
<tr>
<td>2-4 Unit</td>
<td>65 / 70</td>
<td>60 / 65</td>
<td>55 / 60</td>
<td>50 / 55</td>
</tr>
</tbody>
</table>

**Lock Desk**

- **Tel:** 1-858-764-6597 x 1550
- **Email:** lockdesk@axosbank.com
- **Lock Requests:** https://thequicklending.axosbank.com

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**Member FDIC**
### Correspondent Ratesheet

**Lock Desk**  
Tel: 1-858-764-6597 x 1550  
Email: lockdesk@axosbank.com  
Lock Requests:  
https://thirdpartylending.axosbank.com

**Friday, December 29, 2023**

**DSCR INVESTOR PROGRAM**

#### 5/6 DSCR ARM

<table>
<thead>
<tr>
<th>Base Rate</th>
<th>21 Day</th>
<th>30 Day</th>
<th>45 Day</th>
<th>60 Day</th>
</tr>
</thead>
<tbody>
<tr>
<td>8.125</td>
<td>100.750</td>
<td>100.500</td>
<td>100.250</td>
<td>100.125</td>
</tr>
<tr>
<td>8.250</td>
<td>100.625</td>
<td>100.450</td>
<td>100.300</td>
<td>100.150</td>
</tr>
<tr>
<td>8.375</td>
<td>100.500</td>
<td>100.400</td>
<td>100.350</td>
<td>100.300</td>
</tr>
<tr>
<td>8.500</td>
<td>100.400</td>
<td>100.350</td>
<td>100.350</td>
<td>100.300</td>
</tr>
<tr>
<td>8.625</td>
<td>100.350</td>
<td>100.300</td>
<td>100.300</td>
<td>100.300</td>
</tr>
<tr>
<td>8.750</td>
<td>100.300</td>
<td>100.300</td>
<td>100.300</td>
<td>100.300</td>
</tr>
</tbody>
</table>

#### 5/6 DSCR ARM Threats

<table>
<thead>
<tr>
<th>Base Rate</th>
<th>21 Day</th>
<th>30 Day</th>
<th>45 Day</th>
<th>60 Day</th>
</tr>
</thead>
<tbody>
<tr>
<td>8.125</td>
<td>100.750</td>
<td>100.500</td>
<td>100.250</td>
<td>100.125</td>
</tr>
<tr>
<td>8.250</td>
<td>100.625</td>
<td>100.450</td>
<td>100.300</td>
<td>100.150</td>
</tr>
<tr>
<td>8.375</td>
<td>100.500</td>
<td>100.400</td>
<td>100.350</td>
<td>100.300</td>
</tr>
<tr>
<td>8.500</td>
<td>100.400</td>
<td>100.400</td>
<td>100.350</td>
<td>100.300</td>
</tr>
<tr>
<td>8.625</td>
<td>100.400</td>
<td>100.350</td>
<td>100.350</td>
<td>100.300</td>
</tr>
<tr>
<td>8.750</td>
<td>100.350</td>
<td>100.300</td>
<td>100.350</td>
<td>100.300</td>
</tr>
</tbody>
</table>

#### Loan Level Rate Adjustments

<table>
<thead>
<tr>
<th>FICO</th>
<th>21 Day</th>
<th>30 Day</th>
<th>45 Day</th>
<th>60 Day</th>
</tr>
</thead>
<tbody>
<tr>
<td>740+</td>
<td>0.125</td>
<td>0.125</td>
<td>0.125</td>
<td>0.125</td>
</tr>
<tr>
<td>700-739</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>640-699</td>
<td>0.125</td>
<td>0.125</td>
<td>0.125</td>
<td>0.125</td>
</tr>
<tr>
<td>660-699</td>
<td>0.125</td>
<td>0.125</td>
<td>0.125</td>
<td>0.125</td>
</tr>
<tr>
<td>640-699</td>
<td>0.125</td>
<td>0.125</td>
<td>0.125</td>
<td>0.125</td>
</tr>
</tbody>
</table>

#### Wholesale Fees

<table>
<thead>
<tr>
<th>7 Day Lock Extension</th>
<th>0.125</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 Day Lock Extension</td>
<td>0.250</td>
</tr>
<tr>
<td>30 Day Lock Extension</td>
<td>0.500</td>
</tr>
</tbody>
</table>

#### 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)

- Expense Factors: Property without HOA = 25%, Property with HOA = 30%, 2-4 Units = 35%

**Rent will be the lesser of: Current lease income or the amount on the 1007 provided by the appraiser showing the estimated market rent schedule.**

#### LTV Eligibility Matrix

<table>
<thead>
<tr>
<th>Property Type</th>
<th>≤$1MM LTV/CLTV</th>
<th>&gt;$1MM - ≤$2MM LTV/CLTV</th>
<th>&gt;$2MM - ≤$5MM LTV/CLTV</th>
<th>&gt;$5MM - ≤$10MM LTV/CLTV</th>
<th>&gt;$10MM - ≤$20MM LTV/CLTV</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Unit</td>
<td>50 / 55</td>
<td>50 / 55</td>
<td>50 / 55</td>
<td>50 / 55</td>
<td>45 / 45</td>
</tr>
<tr>
<td>2-4 Unit</td>
<td>50 / 55</td>
<td>50 / 55</td>
<td>50 / 55</td>
<td>50 / 55</td>
<td>45 / 45</td>
</tr>
</tbody>
</table>

- **Investment - Purchase**

- **Investment - Refinance (Rate/Term)**

- **Investment - Refinance (Cash Out)**

### Additional Information

- **Rent will be the lesser of: Current lease income or the amount on the 1007 provided by the appraiser showing the estimated market rent schedule.**
### Correspondent SFR Ratesheet

#### Friday, December 29, 2023

**Lock Desk**

**Email:** lockdesk@axosbank.com

**Lock Requests:** https://thirdpartylending.axosbank.com

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### FOREIGN NATIONAL

#### 2nd Home and Investment Occupancy Only

**Property Type**

<table>
<thead>
<tr>
<th>Property Type</th>
<th>LTV/CLTV</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Unit</td>
<td>&gt;60</td>
</tr>
<tr>
<td>2-4 Unit</td>
<td>60</td>
</tr>
<tr>
<td>Condo/Co-Op</td>
<td>60</td>
</tr>
</tbody>
</table>

**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

**Pre-Payment Penalty (Investor only) is 18 months and equal to 6 months interest.**

---

### LTV Eligibility Matrix

**Buyer Rebate:**

- Borrower rebate (after LPC) capped at $3,000.
- Correspondent Maximum Pricing = 102.00

**Caps**

- Margin = 4.0
- ARM Features
  - Information
    - Borrower rebate (after LPC) capped at $3,000.
    - Minimum Loan Amount $500,000
    - Minimum Rate 9.125%
    - Minimum DSCR 1.1
    - Interest Only - Not Allowed
    - Power of Attorney - Not Allowed
    - Correspondent Maximum Pricing = 102.00
  - Pre-Payment Penalty
    - Pre-Payment Penalty (Investor only) is 18 months and equal to 6 months interest.
  - Adverse Market Adjustments
    - Loans ≤ $1MM: 5% LTV reduction in the following states:
    - NY, NJ, CT - Applicable to LTVs > 55% on grid below

**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 $300.00
- Foreign National Review $200.00

**Rate Adjustments**

- Base Rate 21 Day 30 Day 45 Day 60 Day
- 10.000 102.750 102.625 102.500 102.375
- 10.000 102.500 102.375 102.250 102.125
- 10.000 102.250 102.125 102.000 101.875
- 10.000 102.000 101.875 101.750 101.625
- 9.750 101.250 101.125 101.000 100.875
- 9.500 100.750 100.625 100.500 100.375
- 9.500 100.500 100.375 100.250 100.125
- 9.250 100.250 100.125 100.000 99.875
- 9.250 100.000 99.875 99.750 99.625

**Rate Floor = Note Rate**

**Caps**

- Margin = 4.0
- ARM Features
  - Information
    - Borrower rebate (after LPC) capped at $3,000.
    - Minimum Loan Amount $500,000
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    - Loans ≤ $1MM: 5% LTV reduction in the following states:
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