



Wholesale Sales Inquiries  
Tel: 1-888-585-4869

Wholesale Borrower Paid SFR Ratesheet

Friday, September 18, 2020

Lock Desk

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

PORTFOLIO ARM - BORROWER PAID

5/1 LIBOR ARM 6/2/6 (JP51, JP5110)

Base Rate	21 Day	30 Day	45 Day	60 Day
6.750	102.625	102.500	102.375	102.250
6.625	102.500	102.375	102.250	102.125
6.500	102.375	102.250	102.125	102.000
6.375	102.250	102.125	102.000	101.875
6.250	102.125	102.000	101.875	101.750
6.125	102.000	101.875	101.750	101.625
6.000	101.875	101.750	101.625	101.500
5.875	101.750	101.625	101.500	101.375
5.750	101.625	101.500	101.375	101.250
5.625	101.375	101.250	101.125	101.000
5.500	101.250	101.125	101.000	100.875
5.375	101.125	101.000	100.875	100.750
5.250	101.000	100.875	100.750	100.625
5.125	100.750	100.625	100.500	100.375
5.000	100.625	100.500	100.375	100.250
4.875	100.375	100.250	100.125	100.000
4.750	100.250	100.125	100.000	99.875
4.625	100.000	99.875	99.750	99.625

7/1 LIBOR ARM 6/2/6 (JP71)

Base Rate	21 Day	30 Day	45 Day	60 Day
7.000	102.625	102.500	102.375	102.250
6.875	102.500	102.375	102.250	102.125
6.750	102.375	102.250	102.125	102.000
6.625	102.250	102.125	102.000	101.875
6.500	102.125	102.000	101.875	101.750
6.375	102.000	101.875	101.750	101.625
6.250	101.875	101.750	101.625	101.500
6.125	101.750	101.625	101.500	101.375
6.000	101.625	101.500	101.375	101.250
5.875	101.500	101.375	101.250	101.125
5.750	101.250	101.125	101.000	100.875
5.625	101.125	101.000	100.875	100.750
5.500	101.000	100.875	100.750	100.625
5.375	100.875	100.750	100.625	100.500
5.250	100.625	100.500	100.375	100.250
5.125	100.375	100.250	100.125	100.000
5.000	100.125	100.000	99.875	99.750
4.875	99.875	99.750	99.625	99.500

10/1 LIBOR ARM 6/2/6 (JP101)

Base Rate	21 Day	30 Day	45 Day	60 Day
7.750	102.375	102.250	102.125	102.000
7.625	102.250	102.125	102.000	101.875
7.500	102.125	102.000	101.875	101.750
7.375	102.000	101.875	101.750	101.625
7.250	101.875	101.750	101.625	101.500
7.125	101.750	101.625	101.500	101.375
7.000	101.625	101.500	101.375	101.250
6.875	101.500	101.375	101.250	101.125
6.750	101.375	101.250	101.125	101.000
6.625	101.250	101.125	101.000	100.875
6.500	101.125	101.000	100.875	100.750
6.375	101.000	100.875	100.750	100.625
6.250	100.750	100.625	100.500	100.375
6.125	100.625	100.500	100.375	100.250
6.000	100.500	100.375	100.250	100.125
5.875	100.375	100.250	100.125	100.000
5.750	100.125	100.000	99.875	99.750
5.625	100.000	99.875	99.750	99.625

Rate Adjustments	
No Axos Bank Account w/ 6 Months Reserves	1.000
12 Mo Bank Statements - Personal or Business	0.250
2nd Home	0.250
2-4 Unit Property	0.250
Investment (18 mo. Pre-Payment Penalty)	0.250
No FICO	0.250
FICO 740+	-0.250
FICO 739-700	-0.125
FICO 699-680	0.000
FICO 679-660 (Exception)	0.125
FICO 659-640 (Exception)	0.250
FICO <640 (Exception)	0.375
Loan Amount \$510,401 - \$2.5MM	0.000
Loan Amount \$2.5MM - \$5.0MM	0.000
Loan Amount \$5.0MM+ (Exception)	0.000
Purchase Money	-0.250
Loan To Value (LTV) ≤ 50%	-0.500
Cross-Collateralization (Wholesale Only)	0.250
Interest Only (Max 60% LTV/CLTV) 5/1 ARM Only	0.125
Cash Out	0.250
Condo (Condotel Max 50% LTV)	0.125
Co-Op (New York Only)	0.250
Asset Depletion	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

Portfolio Wholesale Fees	
Lender Fee	\$1,695.00
Trust/Entity Review	\$300.00
TX Doc Review	\$150.00
Non-Resident Alien Review	\$250.00
Privacy Mortgage	\$350.00
Departing Residence	0.5% of Loan Amount
Cross Collateral Property	

Lender Paid Comp	
LPC is equal to <b>1.25%</b> of the loan amount.	
LPC is capped at the lessor of 1.25% or \$20,000.	

Bank Statements	
12 Mo. Bank Statements (Personal or Business) - Eligible	
<b>24 Months Bank Statements - NOT ELIGIBLE</b>	

ARM Features	
Rate Floor = Note Rate	
Margin = 3.25	
Caps = 6/2/6	

Information	
Max Pricing	
Borrower rebate (after LPC) is capped at the lesser of the total of non-recurring closing costs or \$3,000.	

**Bank Statement Income LTV Max = 55%**

**Minimum Loan Amount = \$510,401**

**Minimum Rate = 4.5%**

**Non-Resident Alien Max LTV = 60%**

Qualifying FICO	
For eligibility and pricing purposes the lowest middle score of all the borrowers is used.	

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

**Axos Bank**[www.axosbank.com](http://www.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](mailto:lockdesk@axosbank.com)

Lock Requests:

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

Base Rate
<b>6.375% @ Par (100.00)</b>

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
Maximum LTV	<b>60%</b>
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
<i>Please see full guidelines online for more information</i>	