



WME Contact
Tel: 1-844-WME-2967

BORROWER PAID
Wholesale Mortgage Express

Wednesday, October 16, 2019

Lock Desk

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

https://secure.approvedfast.com/internet/Wholesale_pe464/index

CONFORMING / CONVENTIONAL (DU & LP)

30 & 25 YEAR FIXED (F30, F25)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	104.523	104.398	104.273	104.148
4.875	104.313	104.188	104.063	103.938
4.750	104.038	103.913	103.788	103.663
4.625	103.732	103.607	103.482	103.357
4.500	103.650	103.525	103.400	103.275
4.375	103.395	103.270	103.145	103.020
4.250	103.138	103.013	102.888	102.763
4.125	102.696	102.571	102.446	102.321
4.000	102.571	102.446	102.321	102.196
3.875	102.203	102.078	101.953	101.828
3.750	101.818	101.693	101.568	101.443
3.625	101.229	101.104	100.979	100.854
3.500	100.489	100.364	100.239	100.114
3.375	100.185	100.060	99.935	99.810
3.250	99.694	99.569	99.444	99.319

20 YEAR FIXED (F20)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	104.534	104.409	104.284	104.159
4.750	104.291	104.166	104.041	103.916
4.625	103.972	103.847	103.722	103.597
4.500	103.820	103.695	103.570	103.445
4.375	103.602	103.477	103.352	103.227
4.250	103.455	103.330	103.205	103.080
4.125	103.100	102.975	102.850	102.725
4.000	102.525	102.400	102.275	102.150
3.875	102.188	102.063	101.938	101.813
3.750	101.945	101.820	101.695	101.570
3.625	101.533	101.408	101.283	101.158
3.500	100.728	100.603	100.478	100.353
3.375	100.074	99.949	99.824	99.699
3.250	99.736	99.611	99.486	99.361
3.125	99.271	99.146	99.021	98.896

15 & 10 YEAR FIXED (F15, F10)

Rate	15-Day	30-Day	45-Day	60-Day
4.375	104.695	104.570	104.445	104.320
4.250	104.414	104.289	104.164	104.039
4.125	104.059	103.934	103.809	103.684
4.000	103.653	103.528	103.403	103.278
3.875	103.162	103.037	102.912	102.787
3.750	102.882	102.757	102.632	102.507
3.625	102.683	102.558	102.433	102.308
3.500	102.176	102.051	101.926	101.801
3.375	101.653	101.528	101.403	101.278
3.250	101.361	101.236	101.111	100.986
3.125	101.202	101.077	100.952	100.827
3.000	100.698	100.573	100.448	100.323
2.875	100.103	99.978	99.853	99.728
2.750	99.475	99.350	99.225	99.100
2.625	98.897	98.772	98.647	98.522

5/1 LIBOR ARM (A51) 2/2/5

Rate	15-Day	30-Day	45-Day	60-Day
4.500	101.365	101.240	101.115	100.990
4.375	101.291	101.166	101.041	100.916
4.250	101.285	101.160	101.035	100.910
4.125	101.184	101.059	100.934	100.809
4.000	100.937	100.812	100.687	100.562
3.875	100.691	100.566	100.441	100.316
3.750	100.429	100.304	100.179	100.054
3.625	100.189	100.064	99.939	99.814
3.500	99.974	99.849	99.724	99.599
3.375	99.744	99.619	99.494	99.369
3.250	99.517	99.392	99.267	99.142
3.125	99.261	99.136	99.011	98.886
3.000	98.898	98.773	98.648	98.523
2.875	98.536	98.411	98.286	98.161

7/1 LIBOR ARM (A71) 5/2/5

Rate	15-Day	30-Day	45-Day	60-Day
4.500	101.346	101.221	101.096	100.971
4.375	101.336	101.211	101.086	100.961
4.250	101.261	101.136	101.011	100.886
4.125	101.187	101.062	100.937	100.812
4.000	101.087	100.962	100.837	100.712
3.875	100.933	100.808	100.683	100.558
3.750	100.610	100.485	100.360	100.235
3.625	100.290	100.165	100.040	99.915
3.500	100.043	99.918	99.793	99.668
3.375	99.769	99.644	99.519	99.394
3.250	99.385	99.260	99.135	99.010
3.125	98.998	98.873	98.748	98.623
3.000	98.612	98.487	98.362	98.237
2.875	98.216	98.091	97.966	97.841

10/1 LIBOR ARM (A101) 5/2/5

Rate	15-Day	30-Day	45-Day	60-Day
4.625	101.564	101.439	101.314	101.189
4.500	101.442	101.317	101.192	101.067
4.375	101.304	101.179	101.054	100.929
4.250	101.099	100.974	100.849	100.724
4.125	100.901	100.776	100.651	100.526
4.000	100.727	100.602	100.477	100.352
3.875	100.494	100.369	100.244	100.119
3.750	100.049	99.924	99.799	99.674
3.625	99.592	99.467	99.342	99.217
3.500	99.153	99.028	98.903	98.778
3.375	98.714	98.589	98.464	98.339
3.250	98.280	98.155	98.030	97.905
3.125	97.845	97.720	97.595	97.470
3.000	97.403	97.278	97.153	97.028

CONFORMING LLPAs (DU & LP)

Loan Amount Price Adjustments										
\$100,000 - \$124,999	\$125,000 - \$149,999	\$150,000 - \$174,999	\$175,000 - \$199,999	\$200,000 - \$224,999	\$225,000 - \$249,999	\$250,000 - \$299,999	\$300,000 +			
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
LTV Range - Applicable for all mortgages with terms greater than 15 years										
FICO	< 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%	95.01 - 97.00%		
≥ 740	0.000	-0.250	-0.500	-0.500	-0.250	-0.500	-0.500	-0.500	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500	
LLPA by Product Feature - Applicable to ALL eligible mortgages										
FICO	< 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%	95.01 - 97.00%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	
Man. Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2nd Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	
Cash-Out Refinance - Applicable to ALL eligible mortgages										
FICO	< 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%	95.01 - 97.00%		
≥ 740	-0.375	-0.625	-0.625	-0.875	N/A	N/A	N/A	N/A	N/A	
720 - 739	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A	N/A	
700 - 719	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A	N/A	
680 - 699	-0.375	-1.125	-1.125	-1.750	N/A	N/A	N/A	N/A	N/A	
660 - 679	-0.625	-1.125	-1.125	-1.875	N/A	N/A	N/A	N/A	N/A	
640 - 659	-0.625	-1.625	-1.625	-2.625	N/A	N/A	N/A	N/A	N/A	
620 - 639	-0.625	-1.625	-1.625	-3.125	N/A	N/A	N/A	N/A	N/A	
Property Type - Applicable to ALL eligible mortgages										
FICO	< 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%	95.01 - 97.00%		
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	N/A	
Condo >15	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
2nd Home	0.000	0.000	0.000	0.000	0.000	-0.250 LP ONLY	-0.250 LP ONLY	N/A	N/A	
Mortgages with Subordinate Financing										
Applicable for all mortgages that meet these LTV and CLTV ranges and credit score requirements (the LLPAs below are in addition to the LLPA above)	All mortgages where the CLTV exceeds the LTV						-0.375			
	LTV Range		CLTV Range		Credit Score < 720		Credit Score > 720			
	≤ 65.00		80.01 - 95.00		-0.500		-0.250			
	65.01 - 75.00		80.01 - 95.00		-0.750		-0.500			
	75.01 - 95.00		90.01 - 95.00		-1.000		-0.750			
	75.01 - 90.00		76.01 - 90.00		-1.000		-0.750			
≤ 95.00		95.01 - 97.00				-1.500				

\$100,000 Minimum loan Amount. Borrower rebate capped at total of 3rd party closing costs, not to include any type of broker comp, escrow pre-pays, property taxes, or insurance. Lender Fee \$815.00



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HIGH BALANCE CONFORMING (DU & LP)

30 YEAR FIXED (HB30)

Table with 5 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day. Rows show interest rates for various terms from 5.125% to 3.375%.

20 YEAR FIXED HIGH BAL. (HB20)

Table with 5 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day. Rows show interest rates for various terms from 5.125% to 3.375%.

15 YEAR FIXED HIGH BAL. (HB15)

Table with 5 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day. Rows show interest rates for various terms from 4.500% to 2.750%.

5/1 LIBOR ARM (HB51) 2/2/5

Table with 5 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day. Rows show rates for 5/1 ARM from 4.500% to 2.875%.

7/1 LIBOR ARM (HB71) 5/2/5

Table with 5 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day. Rows show rates for 7/1 ARM from 4.500% to 2.875%.

10/1 LIBOR ARM (HB101) 5/2/5

Table with 5 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day. Rows show rates for 10/1 ARM from 4.625% to 3.000%.

HIGH BALANCE CONFORMING LLPAs (DU & LP)

Large table with multiple sections: LTV Range, LLPA by Product Feature, Cash-Out Refinance, Property Type, Mortgages with Subordinate Financing, and High Balance. Columns include FICO, LTV Range, and various rate categories.

*Borrower rebate capped at total of 3rd party closing costs, not to include any type of broker comp, escrow pre-pays, property taxes, or insurance. Lender Fee \$815.00



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GOVERNMENT CONFORMING FIXED RATE (FHA / VA)

Pricing below includes FHA 203b, FHA Streamline, Standard VA, and VA IRRL programs

30 YEAR FIXED (FHA30, FHAS30)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	105.152	105.027	104.902	104.777
4.875	104.737	104.612	104.487	104.362
4.750	105.213	105.088	104.963	104.838
4.625	104.920	104.795	104.670	104.545
4.500	104.471	104.346	104.221	104.096
4.375	104.015	103.890	103.765	103.640
4.250	105.085	104.960	104.835	104.710
4.125	104.742	104.617	104.492	104.367
4.000	104.246	104.121	103.996	103.871
3.875	103.780	103.655	103.530	103.405
3.750	104.201	104.076	103.951	103.826
3.625	103.834	103.709	103.584	103.459
3.500	103.294	103.169	103.044	102.919
3.375	102.791	102.666	102.541	102.416
3.250	102.041	101.916	101.791	101.666

15 YEAR FIXED (FHA15, FHAS15)

Rate	15-Day	30-Day	45-Day	60-Day
4.625	103.723	103.598	103.473	103.348
4.500	103.419	103.294	103.169	103.044
4.375	103.116	102.991	102.866	102.741
4.250	102.810	102.685	102.560	102.435
4.125	103.193	103.068	102.943	102.818
4.000	102.834	102.709	102.584	102.459
3.875	102.504	102.379	102.254	102.129
3.750	101.408	101.283	101.158	101.033
3.625	101.141	101.016	100.891	100.766
3.500	100.775	100.650	100.525	100.400
3.375	100.387	100.262	100.137	100.012
3.250	101.121	100.996	100.871	100.746
3.125	100.777	100.652	100.527	100.402
3.000	100.334	100.209	100.084	99.959
2.875	99.903	99.778	99.653	99.528

VA CashOut Refinance
MAX LTV = 90% Including funding fee

30 YEAR FIXED (VA30, VAI30)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	105.077	104.952	104.827	104.702
4.875	104.662	104.537	104.412	104.287
4.750	105.138	105.013	104.888	104.763
4.625	104.845	104.720	104.595	104.470
4.500	104.396	104.271	104.146	104.021
4.375	103.940	103.815	103.690	103.565
4.250	105.010	104.885	104.760	104.635
4.125	104.667	104.542	104.417	104.292
4.000	104.171	104.046	103.921	103.796
3.875	103.705	103.580	103.455	103.330
3.750	104.126	104.001	103.876	103.751
3.625	103.759	103.634	103.509	103.384
3.500	103.219	103.094	102.969	102.844
3.375	102.716	102.591	102.466	102.341
3.250	101.966	101.841	101.716	101.591

15 YEAR FIXED (VA15, VAI15)

Rate	15-Day	30-Day	45-Day	60-Day
4.625	103.648	103.523	103.398	103.273
4.500	103.344	103.219	103.094	102.969
4.375	103.041	102.916	102.791	102.666
4.250	102.735	102.610	102.485	102.360
4.125	103.118	102.993	102.868	102.743
4.000	102.759	102.634	102.509	102.384
3.875	102.429	102.304	102.179	102.054
3.750	101.333	101.208	101.083	100.958
3.625	101.066	100.941	100.816	100.691
3.500	100.700	100.575	100.450	100.325
3.375	100.312	100.187	100.062	99.937
3.250	101.046	100.921	100.796	100.671
3.125	100.702	100.577	100.452	100.327
3.000	100.259	100.134	100.009	99.884
2.875	99.828	99.703	99.578	99.453

GOVERNMENT FHA/VA LLPAs

Loan Amount Price Adjustments								
\$50,000 - \$124,999	\$125,000 - \$149,999	\$150,000 - \$174,999	\$175,000 - \$199,999	\$200,000 - \$224,999	\$225,000 - \$249,999	\$250,000 - \$299,999	\$300,000 - \$399,999	\$400K+
-0.250	-0.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LTV Range								
FICO	< 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%	> 95.01
≥ 760	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
720 - 759	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
700 - 719	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
680 - 699	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
660 - 679	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
640 - 659	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
620 - 639	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
600 - 619	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Additional Loan Amount Price Adjustments (ALL LTV /CLTV levels)								
Other	< 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%	> 95.01
Manufactured Home	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625

\$100,000 Minimum Loan Amount. Borrower rebate capped at total of 3rd party closing costs, not to include any type of broker compensation. Lender Fee \$815.00