



WME Contact  
Tel: 1-844-WME-2967

**BORROWER PAID**  
Wholesale Mortgage Express

Thursday, April 09, 2020

**Lock Desk**

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

[https://secure.approvedfast.com/Internet/Wholesale\\_pe464/index](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
4.750	100.957	100.832	100.707	100.582
4.625	100.854	100.729	100.604	100.479
4.500	100.802	100.677	100.552	100.427
4.375	100.670	100.545	100.420	100.295
4.250	100.488	100.363	100.238	100.113
4.125	100.793	100.668	100.543	100.418
4.000	100.840	100.715	100.590	100.465
3.875	100.638	100.513	100.388	100.263
3.750	100.379	100.254	100.129	100.004
3.625	100.139	100.014	99.889	99.764
3.500	99.838	99.713	99.588	99.463
3.375	99.569	99.444	99.319	99.194
3.250	99.193	99.068	98.943	98.818
3.125	98.615	98.490	98.365	98.240
3.000	97.840	97.715	97.590	97.465

**20 YEAR FIXED (F20)**

Rate	15-Day	30-Day	45-Day	60-Day
4.750	101.000	100.875	100.750	100.625
4.625	100.898	100.773	100.648	100.523
4.500	100.840	100.715	100.590	100.465
4.375	100.717	100.592	100.467	100.342
4.250	100.583	100.458	100.333	100.208
4.125	100.846	100.721	100.596	100.471
4.000	100.787	100.662	100.537	100.412
3.875	100.596	100.471	100.346	100.221
3.750	100.330	100.205	100.080	99.955
3.625	100.029	99.904	99.779	99.654
3.500	99.746	99.621	99.496	99.371
3.375	99.501	99.376	99.251	99.126
3.250	99.132	99.007	98.882	98.757
3.125	98.641	98.516	98.391	98.266
3.000	97.884	97.759	97.634	97.509

**15 & 10 YEAR FIXED (F15, F10)**

Rate	15-Day	30-Day	45-Day	60-Day
4.250	100.104	99.979	99.854	99.729
4.125	100.606	100.481	100.356	100.231
4.000	100.399	100.274	100.149	100.024
3.875	100.150	100.025	99.900	99.775
3.750	99.930	99.805	99.680	99.555
3.625	99.707	99.582	99.457	99.332
3.500	99.506	99.381	99.256	99.131
3.375	99.350	99.225	99.100	98.975
3.250	99.107	98.982	98.857	98.732
3.125	98.869	98.744	98.619	98.494
3.000	98.488	98.363	98.238	98.113
2.875	98.247	98.122	97.997	97.872
2.750	98.004	97.879	97.754	97.629
2.625	97.652	97.527	97.402	97.277
2.500	97.276	97.151	97.026	96.901

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

Rate	15-Day	30-Day	45-Day	60-Day
3.375	96.702	96.577	96.452	96.327
3.250	96.438	96.313	96.188	96.063
3.125	96.151	96.026	95.901	95.776
3.000	95.781	95.656	95.531	95.406
2.875	95.418	95.293	95.168	95.043
2.750	95.055	94.930	94.805	94.680

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

Rate	15-Day	30-Day	45-Day	60-Day
3.375	97.063	96.938	96.813	96.688
3.250	96.683	96.558	96.433	96.308
3.125	96.299	96.174	96.049	95.924
3.000	95.911	95.786	95.661	95.536
2.875	95.522	95.397	95.272	95.147
2.750	95.118	94.993	94.868	94.743

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

Rate	15-Day	30-Day	45-Day	60-Day
3.625	97.168	97.043	96.918	96.793
3.500	96.723	96.598	96.473	96.348
3.375	96.283	96.158	96.033	95.908
3.250	95.842	95.717	95.592	95.467
3.125	95.401	95.276	95.151	95.026
3.000	94.967	94.842	94.717	94.592

**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	
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	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-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	
Man. Home	-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	
Investment	-2.125	-2.125	-2.125	-3.375	-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	
720 – 739	-0.375	-1.000	-1.000	-1.125	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	
680 – 699	-0.375	-1.125	-1.125	-1.750	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	
640 – 659	-0.625	-1.625	-1.625	-2.625	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	
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	N/A	
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	N/A	
Condo >15	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	
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)**

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.034	95.909	95.784	95.659
4.625	96.861	96.736	96.611	96.486
4.500	96.772	96.647	96.522	96.397
4.375	96.641	96.516	96.391	96.266
4.250	96.594	96.469	96.344	96.219
4.125	97.554	97.429	97.304	97.179
4.000	97.469	97.344	97.219	97.094
3.875	97.316	97.191	97.066	96.941
3.750	97.054	96.929	96.804	96.679
3.625	96.840	96.715	96.590	96.465
3.500	96.705	96.580	96.455	96.330
3.375	96.494	96.369	96.244	96.119
3.250	96.123	95.998	95.873	95.748
3.125	95.571	95.446	95.321	95.196
3.000	94.862	94.737	94.612	94.487

**20 YEAR FIXED HIGH BAL. (HB20)**

Rate	15-Day	30-Day	45-Day	60-Day
4.750	95.834	95.709	95.584	95.459
4.625	96.639	96.514	96.389	96.264
4.500	96.537	96.412	96.287	96.162
4.375	96.393	96.268	96.143	96.018
4.250	96.337	96.212	96.087	95.962
4.125	97.286	97.161	97.036	96.911
4.000	97.206	97.081	96.956	96.831
3.875	97.050	96.925	96.800	96.675
3.750	96.791	96.666	96.541	96.416
3.625	96.572	96.447	96.322	96.197
3.500	96.465	96.340	96.215	96.090
3.375	96.244	96.119	95.994	95.869
3.250	95.873	95.748	95.623	95.498
3.125	95.336	95.211	95.086	94.961
3.000	94.627	94.502	94.377	94.252

**15 YEAR FIXED HIGH BAL. (HB15)**

Rate	15-Day	30-Day	45-Day	60-Day
4.250	96.045	95.920	95.795	95.670
4.125	97.461	97.336	97.211	97.086
4.000	97.318	97.193	97.068	96.943
3.875	97.144	97.019	96.894	96.769
3.750	96.993	96.868	96.743	96.618
3.625	97.106	96.981	96.856	96.731
3.500	96.979	96.854	96.729	96.604
3.375	96.874	96.749	96.624	96.499
3.250	96.705	96.580	96.455	96.330
3.125	97.176	97.051	96.926	96.801
3.000	96.900	96.775	96.650	96.525
2.875	96.748	96.623	96.498	96.373
2.750	96.579	96.454	96.329	96.204
2.625	96.336	96.211	96.086	95.961
2.500	96.054	95.929	95.804	95.679

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

Rate	15-Day	30-Day	45-Day	60-Day
3.375	96.622	96.497	96.372	96.247
3.250	96.358	96.233	96.108	95.983
3.125	96.071	95.946	95.821	95.696
3.000	95.701	95.576	95.451	95.326
2.875	95.338	95.213	95.088	94.963
2.750	94.975	94.850	94.725	94.600

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

Rate	15-Day	30-Day	45-Day	60-Day
3.375	96.983	96.858	96.733	96.608
3.250	96.603	96.478	96.353	96.228
3.125	96.219	96.094	95.969	95.844
3.000	95.831	95.706	95.581	95.456
2.875	95.442	95.317	95.192	95.067
2.750	95.038	94.913	94.788	94.663

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

Rate	15-Day	30-Day	45-Day	60-Day
3.625	97.088	96.963	96.838	96.713
3.500	96.643	96.518	96.393	96.268
3.375	96.203	96.078	95.953	95.828
3.250	95.762	95.637	95.512	95.387
3.125	95.321	95.196	95.071	94.946
3.000	94.887	94.762	94.637	94.512

**HIGH BALANCE CONFORMING LLPAs (DU & LP)**

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	-0.250	-0.500	-0.500	-0.500	-0.500	-0.750	-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	-1.500	-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									
≥ 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									
Type	< 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	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	N/A	N/A
Condo	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
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			
High Balance - Applicable to ALL eligible High Balance mortgages									
Feature	< 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%		
Purchase or Ltd. C/O	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Cash-Out Refinance	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
ARM	-0.750	-0.750	-0.750	-0.750	-1.500	-1.500	-1.500	-1.500	-1.500

\*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



WME Contact  
Tel: 1-844-WME-2967

**BORROWER PAID**  
Wholesale Mortgage Express

Thursday, April 09, 2020

**Lock Desk**

Tel: 1-858-764-6597 x 1550  
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Lock Requests:

[https://secure.approvedfast.com/Internet/Wholesale\\_pe464/index](https://secure.approvedfast.com/Internet/Wholesale_pe464/index)

**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
4.500	101.113	100.988	100.863	100.738
4.375	100.716	100.591	100.466	100.341
4.250	102.029	101.904	101.779	101.654
4.125	101.728	101.603	101.478	101.353
4.000	101.292	101.167	101.042	100.917
3.875	100.858	100.733	100.608	100.483
3.750	102.051	101.926	101.801	101.676
3.625	101.753	101.628	101.503	101.378
3.500	101.295	101.170	101.045	100.920
3.375	100.834	100.709	100.584	100.459
3.250	101.250	101.125	101.000	100.875
3.125	100.920	100.795	100.670	100.545
3.000	100.438	100.313	100.188	100.063
2.875	99.952	99.827	99.702	99.577
2.750	99.483	99.358	99.233	99.108

**15 YEAR FIXED (FHA15, FHAS15)**

Rate	15-Day	30-Day	45-Day	60-Day
4.500	98.571	98.446	98.321	98.196
4.375	98.276	98.151	98.026	97.901
4.250	97.978	97.853	97.728	97.603
4.125	98.737	98.612	98.487	98.362
4.000	98.443	98.318	98.193	98.068
3.875	98.101	97.976	97.851	97.726
3.750	95.536	95.411	95.286	95.161
3.625	95.324	95.199	95.074	94.949
3.500	95.003	94.878	94.753	94.628
3.375	94.647	94.522	94.397	94.272
3.250	98.980	98.855	98.730	98.605
3.125	98.721	98.596	98.471	98.346
3.000	98.379	98.254	98.129	98.004
2.875	97.968	97.843	97.718	97.593
2.750	97.565	97.440	97.315	97.190

**VA CashOut Refinance**  
MAX LTV = 90% Including funding fee

**VA IRRL**  
MAX LTV = 103.5% / 104% w/ Funding Fee

**30 YEAR FIXED (VA30, VAI30)**

Rate	15-Day	30-Day	45-Day	60-Day
4.500	101.113	100.988	100.863	100.738
4.375	100.716	100.591	100.466	100.341
4.250	102.029	101.904	101.779	101.654
4.125	101.728	101.603	101.478	101.353
4.000	101.292	101.167	101.042	100.917
3.875	100.858	100.733	100.608	100.483
3.750	102.051	101.926	101.801	101.676
3.625	101.753	101.628	101.503	101.378
3.500	101.295	101.170	101.045	100.920
3.375	100.834	100.709	100.584	100.459
3.250	101.175	101.050	100.925	100.800
3.125	100.845	100.720	100.595	100.470
3.000	100.363	100.238	100.113	99.988
2.875	99.877	99.752	99.627	99.502
2.750	99.408	99.283	99.158	99.033

**15 YEAR FIXED (VA15, VAI15)**

Rate	15-Day	30-Day	45-Day	60-Day
4.500	98.496	98.371	98.246	98.121
4.375	98.201	98.076	97.951	97.826
4.250	97.903	97.778	97.653	97.528
4.125	98.662	98.537	98.412	98.287
4.000	98.368	98.243	98.118	97.993
3.875	98.026	97.901	97.776	97.651
3.750	95.461	95.336	95.211	95.086
3.625	95.249	95.124	94.999	94.874
3.500	94.928	94.803	94.678	94.553
3.375	94.572	94.447	94.322	94.197
3.250	98.905	98.780	98.655	98.530
3.125	98.646	98.521	98.396	98.271
3.000	98.304	98.179	98.054	97.929
2.875	97.893	97.768	97.643	97.518
2.750	97.490	97.365	97.240	97.115

**GOVERNMENT FHA/VA LLPA's**

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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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