

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

ARM Features	
Index = 30 Day Average SOFR	
Rate Floor = Note Rate	
Margin = 4.0	
Caps = 5/1/5	

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

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 Foreign National Program 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.	

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.

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.

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

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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	\$300.00
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
<u>Minimum Loan Amount \$500,000</u>
<u>Minimum DSCR 1.100</u>
<u>Minimum Rate 8.00%</u>
<u>Loan made to natural person - Eligible</u>
<u>Non-Resident Alien - Not Eligible</u> <i>See Foreign National Program on page 3</i>
<u>Max Borrower Rebate capped at \$3,000</u>

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)
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.

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	\$300.00
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 <u>World Checking Account</u> , 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>

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 1.1
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

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
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**

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	\$300.00
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 lesser 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>				



Wholesale Borrower Paid SFR Ratesheet

Friday, April 26, 2024

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Express Full Doc

30 YEAR FIXED

Table with 4 columns: Rate, 15-Day, 30-Day, 45-Day. Lists various interest rates for different loan amounts and terms.

Minimum Final Price 98.50

Table with 2 columns: Additional Eligibility Criteria, Value. Lists criteria such as Loan Amount, Rate & Term Refi, Interest Only, Cash-Out, DTI, Investment, Second Home, Credit, and Residual Income.

Loan Level Price Adjustments

Large table with columns for FICO/LTV LLPAs, Loan Size LLPAs, Loan Type LLPAs, and Pre-Payment Penalty LLPAs. Rows include various criteria like FICO, LTV, Loan Size, Loan Type, and Pre-Payment Penalty.

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Table with 2 columns: Lender Paid (LPC), Borrower Paid, Wholesale Fee, Lock Extensions, No Pre-Payment Penalty. Contains various fee and extension details.



Wholesale Borrower Paid SFR Ratesheet

Friday, April 26, 2024

Lock Desk

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 Lock Requests:
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Express Alt Doc

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.875	103.375	103.225	103.075
9.750	103.250	103.100	102.950
9.625	103.125	102.975	102.825
9.500	103.000	102.850	102.700
9.375	102.875	102.725	102.575
9.250	102.750	102.600	102.450
9.125	102.625	102.475	102.325
9.000	102.500	102.350	102.200
8.875	102.375	102.225	102.075
8.750	102.250	102.100	101.950
8.625	102.125	101.975	101.825
8.500	102.000	101.850	101.700
8.375	101.875	101.725	101.575
8.250	101.750	101.600	101.450
8.125	101.625	101.475	101.325
8.000	101.500	101.350	101.200
7.875	101.250	101.100	100.950
7.750	101.000	100.850	100.700
7.625	100.750	100.600	100.450
7.500	100.500	100.350	100.200
7.375	100.250	100.100	99.950
7.250	100.000	99.850	99.700
7.125	99.625	99.475	99.325
7.000	98.125	98.975	98.825
6.875	98.625	98.475	98.325
6.750	98.125	97.975	97.825
6.625	97.625	97.475	97.325

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
DTI	Max LTV	80%
	Minimum FICO	660
	Interest Only	Eligible
Investment	Max DTI	50%
	DTI >45%	Max LTV 80%
Second Home	FTHB Max DTI	45%
	Max LTV	80%
Asset Utilization	>75% LTV Min FICO	700
	Max LTV	80%
Credit	Max LTV	80%
	Credit Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30
Residual Income	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
	WVOE Mtg DQ 24 Month	0x30
WVOE	Monthly Minimum	\$1,500
	Occupancy	Primary Only
	Minimum FICO	680
P&L Only (12&24Mo)	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
	FICO <720	Max 75% LTV

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 lessor of 1.25% or \$50,000. •Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000	
Borrower Paid	
•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 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	0.563	0.250	-0.250	-2.000
	740 - 759	0.875	0.875	0.875	0.625	0.438	0.125	-0.500	-2.250
	720 - 739	0.750	0.750	0.750	0.500	0.188	-0.250	-0.875	-2.750
	700 - 719	0.625	0.625	0.625	0.375	-0.250	-0.750	-1.750	
	680 - 699	0.625	0.250	0.000	-0.500	-0.938	-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
Loan Type LLPAs	>\$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	-0.125	-0.375	-0.625	-0.875	-1.375	
	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	-0.500	
	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	-1.250	-2.500	
	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	-0.500	-0.750	-1.000	
	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	-0.500	-0.500	-0.500	
	Investor	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	
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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Wholesale Borrower Paid SFR Ratesheet

Friday, April 26, 2024

Lock Desk

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 Email: lockdesk@axosbank.com
 Lock Requests:
<https://thirdparty.lending.axosbank.com>

Express DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
9.625	104.375	104.225	104.075
9.500	104.125	103.975	103.825
9.375	103.875	103.725	103.575
9.250	103.625	103.475	103.325
9.125	103.375	103.225	103.075
9.000	103.125	102.975	102.825
8.875	102.875	102.725	102.575
8.750	102.625	102.475	102.325
8.625	102.375	102.225	102.075
8.500	102.125	101.975	101.825
8.375	101.875	101.725	101.575
8.250	101.625	101.475	101.325
8.125	101.375	101.225	101.075
8.000	101.125	100.975	100.825
7.875	100.875	100.725	100.575
7.750	100.625	100.500	100.200
7.625	100.125	99.975	99.825
7.500	99.750	99.600	99.450
7.375	99.375	99.225	99.075
7.250	98.938	98.788	98.638
7.125	98.438	98.288	98.138
7.000	97.938	97.788	97.638
6.875	97.438	97.288	97.138

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
Short Term Rents	Credit Event Seasoning	36 Months
	Mtg DQ 12 Month	1x30
First Time Investor	Mtg DQ 1x30x12 or Credit Event	Max 75% LTV
	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 lessor of 1.25% or \$50,000. •Borrower Rebate Pricing capped at the lessor of 100.50 or \$3,000	
Borrower Paid	
•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 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	85.01-90	90.01-95
FICO / LTV LLPAs	760+	1.500	1.250	1.125	0.750	0.438	0.125	-1.375	
	740 - 759	1.250	1.000	0.875	0.625	0.313	-0.250	-1.750	
	720 - 739	1.125	0.750	0.625	0.375	0.063	-0.375	-2.375	
	700 - 719	0.750	0.500	0.125	-0.375	-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	-0.750	-1.125	-1.750	-2.500		
	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	-0.750	
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.500	
	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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Friday, April 26, 2024

Closed End Second

Rate	Fixed 10 30 Day	Fixed 15 30 Day	Fixed 20 30 Day	Fixed 30 30 Day
13.125	108.750	108.750	108.750	108.500
13.000	108.500	108.500	108.500	108.250
12.875	108.250	108.250	108.250	108.000
12.750	108.000	108.000	108.000	107.750
12.625	107.750	107.750	107.750	107.500
12.500	107.500	107.500	107.500	107.250
12.375	107.250	107.250	107.250	107.000
12.250	107.000	107.000	107.000	106.750
12.125	106.750	106.750	106.750	106.500
12.000	106.500	106.500	106.500	106.250
11.875	106.250	106.250	106.250	106.000
11.750	106.000	106.000	106.000	105.750
11.625	105.750	105.750	105.750	105.500
11.500	105.500	105.500	105.500	105.250
11.375	105.250	105.250	105.250	105.000
11.250	105.000	105.000	105.000	104.750
11.125	104.750	104.750	104.750	104.500
11.000	104.500	104.500	104.500	104.250
10.875	104.250	104.250	104.250	104.000
10.750	104.000	104.000	104.000	103.750
10.625	103.750	103.750	103.750	103.500
10.500	103.500	103.500	103.500	103.250
10.375	103.250	103.250	103.250	103.000
10.250	103.000	103.000	103.000	102.750
10.125	102.750	102.750	102.750	102.500
10.000	102.500	102.500	102.500	102.250
9.875	102.250	102.250	102.250	102.000
9.750	102.000	102.000	102.000	101.750
9.625	101.750	101.750	101.750	101.500
9.500	101.500	101.500	101.500	101.250
9.375	101.250	101.250	101.250	101.000
9.250	101.000	101.000	101.000	100.750
9.125	100.625	100.625	100.625	100.375
9.000	100.250	100.250	100.250	100.000
8.875	99.875	99.875	99.875	99.625
8.750	99.500	99.500	99.500	99.250
8.625	99.000	99.000	99.000	98.750
8.500	98.500	98.500	98.500	98.250
8.375	98.000	98.000	98.000	97.750
8.250	97.500	97.500	97.500	97.250
8.125	97.000	97.000	97.000	96.750

Min/Max Final Prices / Lock Adjustments			
Minimum Final Price 99.50	Lock Term Adjustments		
	15 Day		0.150
Maximum Final Price 100.50	45 Day		-0.150
	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	-1.000	-3.250
	760 - 779	2.000	1.750	1.500	1.000	0.750	-0.750	-1.250	-4.250
	740 - 759	1.500	1.250	1.000	0.750	0.500	-1.000	-1.750	
	720 - 739	1.250	1.000	0.750	0.500	0.000	-1.500		
	700 - 719	0.000	-0.250	-0.500	-0.750	-1.250	-2.750		
	680 - 699	-2.500	-2.500	-3.000	-3.250	-3.750	-5.250		
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

Friday, April 26, 2024

Lock Desk

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

Expanded Prime

30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	
10.250	105.843	105.693	105.543	
10.125	105.593	105.443	105.293	
10.000	105.343	105.193	105.043	
9.875	105.093	104.943	104.793	
9.750	104.843	104.693	104.543	
9.625	104.593	104.443	104.293	
9.500	104.343	104.193	104.043	
9.375	104.093	103.943	103.793	
9.250	103.843	103.693	103.543	
9.125	103.593	103.443	103.293	
9.000	103.343	103.193	103.043	
8.875	103.093	102.943	102.793	
8.750	102.812	102.662	102.512	
8.625	102.530	102.380	102.230	
8.500	102.249	102.099	101.949	
8.375	101.968	101.818	101.668	
8.250	101.687	101.537	101.387	
8.125	101.405	101.255	101.105	
8.000	101.124	100.974	100.824	
7.875	100.812	100.662	100.512	
7.750	100.499	100.349	100.199	
7.625	100.187	100.037	99.887	
7.500	99.874	99.724	99.574	
7.375	99.499	99.349	99.199	
7.250	99.124	98.974	98.824	
7.125	98.749	98.599	98.449	
7.000	98.374	98.224	98.074	
6.875	97.999	97.849	97.699	
6.750	97.499	97.349	97.199	
6.625	96.999	96.849	96.699	
6.500	96.499	96.349	96.199	

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			
	>\$150K - \leq \$200K	-2.500	-2.500	-2.500	-2.500	-2.500	-2.750	-2.750	-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 \$300K	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	
	>\$300K - \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		
Loan Size LLPAs	>\$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	0.000			
	>\$3.0M - \leq \$3.5M	0.125	0.125	-0.125	-0.250						
	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		
Loan Type LLPAs	Investor	0.000	-0.125	-0.250	-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		
	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	-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	
	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	
	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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Wholesale Borrower Paid SFR Ratesheet

Friday, April 26, 2024

Lock Desk

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

Expanded Non-QM / Flex Non-QM

30 YEAR FIXED			
Rate	15-Day	30-Day	45-Day
10.250	104.968	104.818	104.668
10.125	104.718	104.568	104.418
10.000	104.468	104.318	104.168
9.875	104.218	104.068	103.918
9.750	103.968	103.818	103.668
9.625	103.718	103.568	103.418
9.500	103.468	103.318	103.168
9.375	103.218	103.068	102.918
9.250	102.968	102.818	102.668
9.125	102.718	102.568	102.418
9.000	102.468	102.318	102.168
8.875	102.218	102.068	101.918
8.750	101.937	101.787	101.637
8.625	101.655	101.505	101.355
8.500	101.374	101.224	101.074
8.375	101.093	100.943	100.793
8.250	100.812	100.662	100.512
8.125	100.530	100.380	100.230
8.000	100.249	100.099	99.949
7.875	99.937	99.787	99.637
7.750	99.624	99.474	99.324
7.625	99.312	99.162	99.012
7.500	98.999	98.849	98.699
7.375	98.624	98.474	98.324
7.250	98.249	98.099	97.949
7.125	97.874	97.724	97.574
7.000	97.499	97.349	97.199
6.875	97.124	96.974	96.824
6.750	96.624	96.474	96.324
6.625	96.124	95.974	95.824
6.500	95.624	95.474	95.324

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) <ul style="list-style-type: none"> • 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) <ul style="list-style-type: none"> • 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 45% • 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	-2.750	-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	-1.500	-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			
	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			
Full 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			
	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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Wholesale Borrower Paid SFR Ratesheet

Friday, April 26, 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	106.422	106.272	106.122
10.125	106.172	106.022	105.872
10.000	105.922	105.772	105.622
9.875	105.672	105.522	105.372
9.750	105.422	105.272	105.122
9.625	105.172	105.022	104.872
9.500	104.922	104.772	104.622
9.375	104.672	104.522	104.372
9.250	104.422	104.272	104.122
9.125	104.172	104.022	103.872
9.000	103.922	103.772	103.622
8.875	103.672	103.522	103.372
8.750	103.391	103.241	103.091
8.625	103.110	102.960	102.810
8.500	102.828	102.678	102.528
8.375	102.547	102.397	102.247
8.250	102.266	102.116	101.966
8.125	101.985	101.835	101.685
8.000	101.703	101.553	101.403
7.875	101.391	101.241	101.091
7.750	101.078	100.928	100.778
7.625	100.766	100.616	100.466
7.500	100.453	100.303	100.153
7.375	100.078	99.928	99.778
7.250	99.703	99.553	99.403
7.125	99.328	99.178	99.028
7.000	98.953	98.803	98.653
6.875	98.578	98.428	98.278
6.750	98.078	97.928	97.778
6.625	97.578	97.428	97.278
6.500	97.078	96.928	96.778

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

Friday, April 26, 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	104.003	103.878	103.753	103.628
8.500	103.607	103.482	103.357	103.232
8.375	103.173	103.048	102.923	102.798
8.250	102.751	102.626	102.501	102.376
8.125	103.234	103.109	102.984	102.859
8.000	102.820	102.695	102.570	102.445
7.875	102.404	102.279	102.154	102.029
7.750	101.985	101.860	101.735	101.610
7.625	102.237	102.112	101.987	101.862
7.500	101.823	101.698	101.573	101.448
7.375	101.418	101.293	101.168	101.043
7.250	100.986	100.861	100.736	100.611
7.125	100.878	100.753	100.628	100.503
7.000	100.437	100.312	100.187	100.062
6.875	99.964	99.839	99.714	99.589
6.750	99.452	99.327	99.202	99.077
6.625	99.201	99.076	98.951	98.826
6.500	98.706	98.581	98.456	98.331
6.375	98.176	98.051	97.926	97.801
6.250	97.611	97.486	97.361	97.236
6.125	97.221	97.096	96.971	96.846
6.000	96.652	96.527	96.402	96.277

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	104.141	104.016	103.891	103.766
8.500	103.796	103.671	103.546	103.421
8.375	103.406	103.281	103.156	103.031
8.250	103.017	102.892	102.767	102.642
8.125	103.393	103.268	103.143	103.018
8.000	102.989	102.864	102.739	102.614
7.875	102.594	102.469	102.344	102.219
7.750	102.207	102.082	101.957	101.832
7.625	102.655	102.530	102.405	102.280
7.500	102.278	102.153	102.028	101.903
7.375	101.908	101.783	101.658	101.533
7.250	101.514	101.389	101.264	101.139
7.125	101.479	101.354	101.229	101.104
7.000	101.085	100.960	100.835	100.710
6.875	100.669	100.544	100.419	100.294
6.750	100.222	100.097	99.972	99.847
6.625	100.473	100.348	100.223	100.098
6.500	100.019	99.894	99.769	99.644
6.375	99.531	99.406	99.281	99.156
6.250	99.008	98.883	98.758	98.633
6.125	98.821	98.696	98.571	98.446
6.000	98.311	98.186	98.061	97.936

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	102.602	102.477	102.352	102.227
7.500	102.315	102.190	102.065	101.940
7.375	102.029	101.904	101.779	101.654
7.250	101.738	101.613	101.488	101.363
7.125	101.699	101.574	101.449	101.324
7.000	101.398	101.273	101.148	101.023
6.875	101.118	100.993	100.868	100.743
6.750	100.819	100.694	100.569	100.444
6.625	100.920	100.795	100.670	100.545
6.500	100.615	100.490	100.365	100.240
6.375	100.272	100.147	100.022	99.897
6.250	99.928	99.803	99.678	99.553
6.125	98.779	98.654	98.529	98.404
6.000	98.426	98.301	98.176	98.051
5.875	98.089	97.964	97.839	97.714
5.750	97.737	97.612	97.487	97.362

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	101.618	101.493	101.368	101.243
8.500	101.306	101.181	101.056	100.931
8.375	100.964	100.839	100.714	100.589
8.250	100.633	100.508	100.383	100.258
8.125	101.612	101.487	101.362	101.237
8.000	101.291	101.166	101.041	100.916
7.875	100.965	100.840	100.715	100.590
7.750	100.636	100.511	100.386	100.261
7.625	101.181	101.056	100.931	100.806
7.500	100.854	100.729	100.604	100.479
7.375	100.540	100.415	100.290	100.165
7.250	100.204	100.079	99.954	99.829
7.125	99.897	99.772	99.647	99.522
7.000	99.541	99.416	99.291	99.166
6.875	99.182	99.057	98.932	98.807
6.750	98.768	98.643	98.518	98.393
6.625	98.328	98.203	98.078	97.953
6.500	97.837	97.712	97.587	97.462
6.375	97.310	97.185	97.060	96.935
6.250	96.758	96.633	96.508	96.383
6.125	95.662	95.537	95.412	95.287
6.000	95.099	94.974	94.849	94.724

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	100.783	100.658	100.533	100.408
7.500	100.575	100.450	100.325	100.200
7.375	100.381	100.256	100.131	100.006
7.250	100.187	100.062	99.937	99.812
7.125	99.995	99.870	99.745	99.620
7.000	99.798	99.673	99.548	99.423
6.875	99.587	99.462	99.337	99.212
6.750	99.352	99.227	99.102	98.977
6.625	98.704	98.579	98.454	98.329
6.500	98.490	98.365	98.240	98.115
6.375	98.266	98.141	98.016	97.891
6.250	98.027	97.902	97.777	97.652
6.125	97.767	97.642	97.517	97.392
6.000	97.491	97.366	97.241	97.116
5.875	97.192	97.067	96.942	96.817
5.750	96.872	96.747	96.622	96.497

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				