

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

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

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**

Lock Desk

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

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

Monday, April 29, 2024

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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	99.125	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
	Max LTV	80%
	Minimum FICO	660
DTI	Interest Only	Eligible
	Max DTI	50%
	DTI >45%	Max LTV 80%
Investment	FTHB Max DTI	45%
	Max LTV	80%
Second Home	>75% LTV Min FICO	700
	Max LTV	80%
Asset Utilization	Max LTV	80%
	Credit Event Seasoning	36 Months
Credit	Mtg DQ 12 Month	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80% LTV
	WVOE Mtg DQ 24 Month	0x30
	Monthly Minimum	\$1,500
Residual Income	Occupancy	Primary Only
	Minimum FICO	680
	Max LTV ≥70 FICO	80 P/R&T, 70 RF/CO, FTHB 70
WVOE	Max LTV <70 FICO	75 P/R&T, 70 RF/CO, FTHB 70
	Assets	No Gift Funds Allowed
	P&L Only (12&24Mo)	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

Monday, April 29, 2024

Lock Desk

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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
	Credit Event Seasoning	36 Months
Short Term Rents	Mtg DQ 12 Month	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 75% LTV
First Time Investor	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 lesser of 1.25% or \$50,000. •Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000	
Borrower Paid	
•Borrower Rebate Pricing capped at the lesser of 100.50 or \$3,000	

Wholesale Fee	
Wholesale Lender Fee	\$1,695

Lock Extensions	
<i>Max of 2 extensions - Not to exceed original lock term</i>	
7 Days	0.125
15 Days	0.250
30 Days	0.500
<i>Max Lock Period (including extensions) is 60 days.</i>	
<i>Loans that go beyond 60 days are subject to worse case re-lock.</i>	

No Pre-Payment Penalty	
<i>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".</i>	

Loan Level Price Adjustments

	LTV/CLTV Range								
	FICO	≤60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85		
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	-0.250	-0.750	
Loan Type LLPAs	>\$2.0M - ≤ \$3.0M	0.125	0.125	-0.125	-0.375	-0.625			
	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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Monday, April 29, 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
	45 Day		-0.150
Maximum Final Price 100.50	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

	FICO	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	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

Monday, April 29, 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	105.803	105.653	105.503
10.125	105.553	105.403	105.253
10.000	105.303	105.153	105.003
9.875	105.053	104.903	104.753
9.750	104.803	104.653	104.503
9.625	104.553	104.403	104.253
9.500	104.303	104.153	104.003
9.375	104.053	103.903	103.753
9.250	103.803	103.653	103.503
9.125	103.553	103.403	103.253
9.000	103.303	103.153	103.003
8.875	103.053	102.903	102.753
8.750	102.772	102.622	102.472
8.625	102.490	102.340	102.190
8.500	102.209	102.059	101.909
8.375	101.928	101.778	101.628
8.250	101.647	101.497	101.347
8.125	101.365	101.215	101.065
8.000	101.084	100.934	100.784
7.875	100.772	100.622	100.472
7.750	100.459	100.309	100.159
7.625	100.147	99.997	99.847
7.500	99.834	99.684	99.534
7.375	99.459	99.309	99.159
7.250	99.084	98.934	98.784
7.125	98.709	98.559	98.409
7.000	98.334	98.184	98.034
6.875	97.959	97.809	97.659
6.750	97.459	97.309	97.159
6.625	96.959	96.809	96.659
6.500	96.459	96.309	96.159

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 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						
<table border="1"> <tr> <td>Wholesale Lender Fee</td> <td>\$1,695</td> </tr> </table>	Wholesale Lender Fee	\$1,695				
Wholesale Lender Fee	\$1,695					
Lock Extensions						
<p>Max of 2 extensions - Not to exceed original lock term</p> <table border="1"> <tr> <td>7 Days</td> <td>0.125</td> </tr> <tr> <td>15 Days</td> <td>0.250</td> </tr> <tr> <td>30 Days</td> <td>0.500</td> </tr> </table> <p>Max Lock Period (including extensions) is 60 days. Loans that go beyond 60 days are subject to worse case re-lock.</p>	7 Days	0.125	15 Days	0.250	30 Days	0.500
7 Days	0.125					
15 Days	0.250					
30 Days	0.500					

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	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			
	>\$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	0.000	-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	-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

Monday, April 29, 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	104.928	104.778	104.628
10.125	104.678	104.528	104.378
10.000	104.428	104.278	104.128
9.875	104.178	104.028	103.878
9.750	103.928	103.778	103.628
9.625	103.678	103.528	103.378
9.500	103.428	103.278	103.128
9.375	103.178	103.028	102.878
9.250	102.928	102.778	102.628
9.125	102.678	102.528	102.378
9.000	102.428	102.278	102.128
8.875	102.178	102.028	101.878
8.750	101.897	101.747	101.597
8.625	101.615	101.465	101.315
8.500	101.334	101.184	101.034
8.375	101.053	100.903	100.753
8.250	100.772	100.622	100.472
8.125	100.490	100.340	100.190
8.000	100.209	100.059	99.909
7.875	99.897	99.747	99.597
7.750	99.584	99.434	99.284
7.625	99.272	99.122	98.972
7.500	98.959	98.809	98.659
7.375	98.584	98.434	98.284
7.250	98.209	98.059	97.909
7.125	97.834	97.684	97.534
7.000	97.459	97.309	97.159
6.875	97.084	96.934	96.784
6.750	96.584	96.434	96.284
6.625	96.084	95.934	95.784
6.500	95.584	95.434	95.284

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) • 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) • 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	-2.500	-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			
Full Doc LLPAs	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	-0.250		
Alt 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 PnL	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625			
Pre-Payment Penalty LLPAs	WVOE	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375			
	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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Expanded DSCR

30 YEAR FIXED

Rate	15-Day	30-Day	45-Day
10.250	106.502	106.352	106.202
10.125	106.252	106.102	105.952
10.000	106.002	105.852	105.702
9.875	105.752	105.602	105.452
9.750	105.502	105.352	105.202
9.625	105.252	105.102	104.952
9.500	105.002	104.852	104.702
9.375	104.752	104.602	104.452
9.250	104.502	104.352	104.202
9.125	104.252	104.102	103.952
9.000	104.002	103.852	103.702
8.875	103.752	103.602	103.452
8.750	103.471	103.321	103.171
8.625	103.190	103.040	102.890
8.500	102.908	102.758	102.608
8.375	102.627	102.477	102.327
8.250	102.346	102.196	102.046
8.125	102.065	101.915	101.765
8.000	101.783	101.633	101.483
7.875	101.471	101.321	101.171
7.750	101.158	101.008	100.858
7.625	100.846	100.696	100.546
7.500	100.533	100.383	100.233
7.375	100.158	100.008	99.858
7.250	99.783	99.633	99.483
7.125	99.408	99.258	99.108
7.000	99.033	98.883	98.733
6.875	98.658	98.508	98.358
6.750	98.158	98.008	97.858
6.625	97.658	97.508	97.358
6.500	97.158	97.008	96.858

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

This information is prepared as an advertisement for real estate and mortgage professionals only. It is not intended for public distribution or consumer information as it is not presented within the guidelines required by the Truth-In-Lending Act or other pertinent federal regulations.



WHOLESALE BORROWER PAID

Monday, April 29, 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	104.051	103.926	103.801	103.676
8.500	103.643	103.518	103.393	103.268
8.375	103.190	103.065	102.940	102.815
8.250	102.754	102.629	102.504	102.379
8.125	103.285	103.160	103.035	102.910
8.000	102.857	102.732	102.607	102.482
7.875	102.426	102.301	102.176	102.051
7.750	101.994	101.869	101.744	101.619
7.625	102.344	102.219	102.094	101.969
7.500	101.916	101.791	101.666	101.541
7.375	101.501	101.376	101.251	101.126
7.250	101.059	100.934	100.809	100.684
7.125	101.062	100.937	100.812	100.687
7.000	100.608	100.483	100.358	100.233
6.875	100.125	100.000	99.875	99.750
6.750	99.606	99.481	99.356	99.231
6.625	99.407	99.282	99.157	99.032
6.500	98.903	98.778	98.653	98.528
6.375	98.369	98.244	98.119	97.994
6.250	97.799	97.674	97.549	97.424
6.125	97.472	97.347	97.222	97.097
6.000	96.897	96.772	96.647	96.522

20 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
8.625	104.188	104.063	103.938	103.813
8.500	103.829	103.704	103.579	103.454
8.375	103.424	103.299	103.174	103.049
8.250	103.022	102.897	102.772	102.647
8.125	103.443	103.318	103.193	103.068
8.000	103.024	102.899	102.774	102.649
7.875	102.617	102.492	102.367	102.242
7.750	102.219	102.094	101.969	101.844
7.625	102.765	102.640	102.515	102.390
7.500	102.374	102.249	102.124	101.999
7.375	101.993	101.868	101.743	101.618
7.250	101.588	101.463	101.338	101.213
7.125	101.655	101.530	101.405	101.280
7.000	101.250	101.125	101.000	100.875
6.875	100.824	100.699	100.574	100.449
6.750	100.371	100.246	100.121	99.996
6.625	100.675	100.550	100.425	100.300
6.500	100.215	100.090	99.965	99.840
6.375	99.720	99.595	99.470	99.345
6.250	99.190	99.065	98.940	98.815
6.125	99.067	98.942	98.817	98.692
6.000	98.552	98.427	98.302	98.177

15 & 10 YEAR FIXED

Rate	15 Day	30 Day	45 Day	60 Day
7.625	102.807	102.682	102.557	102.432
7.500	102.512	102.387	102.262	102.137
7.375	102.217	102.092	101.967	101.842
7.250	101.916	101.791	101.666	101.541
7.125	101.884	101.759	101.634	101.509
7.000	101.576	101.451	101.326	101.201
6.875	101.288	101.163	101.038	100.913
6.750	100.982	100.857	100.732	100.607
6.625	101.112	100.987	100.862	100.737
6.500	100.796	100.671	100.546	100.421
6.375	100.449	100.324	100.199	100.074
6.250	100.100	99.975	99.850	99.725
6.125	99.178	99.053	98.928	98.803
6.000	98.820	98.695	98.570	98.445
5.875	98.480	98.355	98.230	98.105
5.750	98.123	97.998	97.873	97.748

30 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
8.625	101.843	101.518	101.393	101.268
8.500	101.318	101.193	101.068	100.943
8.375	100.962	100.837	100.712	100.587
8.250	100.619	100.494	100.369	100.244
8.125	101.840	101.515	101.390	101.265
8.000	101.305	101.180	101.055	100.930
7.875	100.969	100.844	100.719	100.594
7.750	100.630	100.505	100.380	100.255
7.625	101.274	101.149	101.024	100.899
7.500	100.938	100.813	100.688	100.563
7.375	100.615	100.490	100.365	100.240
7.250	100.270	100.145	100.020	99.895
7.125	100.055	99.930	99.805	99.680
7.000	99.701	99.576	99.451	99.326
6.875	99.335	99.210	99.085	98.960
6.750	98.915	98.790	98.665	98.540
6.625	98.469	98.344	98.219	98.094
6.500	97.974	97.849	97.724	97.599
6.375	97.442	97.317	97.192	97.067
6.250	96.885	96.760	96.635	96.510
6.125	95.838	95.713	95.588	95.463
6.000	95.272	95.147	95.022	94.897

15 YEAR FIXED - HB

Rate	15 Day	30 Day	45 Day	60 Day
7.625	100.976	100.851	100.726	100.601
7.500	100.765	100.640	100.515	100.390
7.375	100.561	100.436	100.311	100.186
7.250	100.361	100.236	100.111	99.986
7.125	100.162	100.037	99.912	99.787
7.000	99.960	99.835	99.710	99.585
6.875	99.744	99.619	99.494	99.369
6.750	99.504	99.379	99.254	99.129
6.625	98.888	98.763	98.638	98.513
6.500	98.668	98.543	98.418	98.293
6.375	98.436	98.311	98.186	98.061
6.250	98.194	98.069	97.944	97.819
6.125	97.930	97.805	97.680	97.555
6.000	97.652	97.527	97.402	97.277
5.875	97.350	97.225	97.100	96.975
5.750	97.028	96.903	96.778	96.653

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
<i>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.</i>	

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				