


Delegated			
DATE	12/5/2023		
Rate	15 Day	30 Day	45 Day
7.375	100.000	99.875	99.750
7.500	100.375	100.250	100.125
7.625	100.750	100.625	100.500
7.750	101.125	101.000	100.875
7.875	101.500	101.375	101.250
8.000	101.875	101.750	101.625
8.125	102.250	102.125	102.000
8.250	102.625	102.500	102.375
8.375	103.000	102.875	102.750
8.500	103.375	103.250	103.125
8.625	103.750	103.625	103.500
8.750	104.125	104.000	103.875
8.875	104.500	104.375	104.250
9.000	104.875	104.750	104.625
9.125	105.250	105.125	105.000
9.250	105.625	105.500	105.375
9.375	106.000	105.875	105.750
9.500	106.375	106.250	106.125
9.625	106.750	106.625	106.500
9.750	107.125	107.000	106.875
9.875	107.500	107.375	107.250
10.000	107.875	107.750	107.625
10.125	108.250	108.125	108.000
10.250	108.625	108.500	108.375
10.375	109.000	108.875	108.750
Loan Amounts			
Minimum Loan	\$150,000		
Max Loan Size	\$3,500,000		
Unavailable Flex Supreme			
Asset Utilization suplimental			
P&L Only			
P&L & 2 Mos Bank statements			
Max Properties Financed > 4			
No ITIN's, or Foreign Nationals			
Investment Properties			
Max DTI 45%			
Other Notes			

Flex Supreme Rate Sheets										
Maximum LTV = Maximum CLTV										
NON QM FIXED ADJUSTERS (All loan level price adjustments are cumulative)										
LTV's	< =50%	55%	60%	65%	70%	75%	80%	85%	90%	
LTV/FICO LLPA's: Applicable for Full documentation										
>= 780	1.125	1.125	1.125	1.000	0.750	0.000	(0.375)	N/A	N/A	
760 - 779	1.125	1.125	1.125	1.000	0.750	0.000	(0.375)	N/A	N/A	
740 - 759	1.000	1.000	0.875	0.750	0.125	(0.375)	(0.625)	N/A	N/A	
720 - 739	0.250	0.250	0.250	0.250	0.000	(0.750)	(1.500)	N/A	N/A	
700 - 719	0.000	0.000	0.000	(0.125)	(0.750)	(1.500)	(2.750)	N/A	N/A	
680 - 699	(1.000)	(1.000)	(1.000)	(1.125)	(2.000)	(3.375)	N/A	N/A	N/A	
LTV/FICO LLPA's: Applicable for bank statements (12/24 months)										
>= 780	1.125	1.125	1.125	1.000	0.750	0.000	(0.375)	N/A	N/A	
760 - 779	1.125	1.125	1.125	1.000	0.750	0.000	(0.375)	N/A	N/A	
740 - 759	1.000	1.000	0.875	0.750	0.125	(0.375)	(0.625)	N/A	N/A	
720 - 739	0.250	0.250	0.250	0.250	(0.125)	(0.875)	(1.500)	N/A	N/A	
700 - 719	0.000	0.000	0.000	(0.125)	(0.750)	(1.500)	(2.750)	N/A	N/A	
680 - 699	(1.000)	(1.000)	(1.000)	(1.125)	(2.000)	(3.375)	N/A	N/A	N/A	
Loan Amount Adjusters										
>\$150,000 - \$199,999	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)	(1.000)	N/A	N/A	
≥\$200,000 - \$749,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
≥\$750,000 - \$1,499,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
≥\$1,500,000 - \$2,999,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
≥\$3,000,000 - \$3,500,000	(1.375)	(1.375)	(1.375)	(1.500)	(1.625)	(1.750)	N/A	N/A	N/A	
Other LLPA's										
Cash out Refinance	(0.250)	(0.250)	(0.250)	(0.625)	(0.875)	(1.625)	(2.750)	N/A	N/A	
Asset Qualification 84 Mos	(1.375)	(1.500)	(1.625)	(1.750)	(1.875)	(2.000)	(2.125)	N/A	N/A	
1099 - 1 Year or Full Doc 1 YR	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A	
40 Year Term Interest Only	(0.750)	(0.750)	(0.875)	(1.000)	(1.125)	(1.250)	N/A	N/A	N/A	
2 Unit	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A	
3-4 Unit	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A	N/A	
12-months Bank Statements	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A	
Warrantable Condo**	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	
2nd Home	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A	
Escrow Waiver****	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	
Property State NY/GA	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	
** Not applicable for detached condominiums or site condominiums					Rural Properties not allowed Declining markets reduce LTV 5% **** Not available on HPML Loans					

Lender Compensation	
Maximum Premium	102.00
Rate Buy Down	
Buydown floor = 7.375	
Min rate after adjustments is 7.375	
Min buy Price 98.00	
Maximum Rate 10.00	
PRICE ADJUSTMENTS	
Lock Period	
15 Days	0.125
30 Days	0.000
45 Days	-0.250
Extensions	
7 Days (Min)	-0.250
15 Days	-0.375
Re-Lock	-0.250
Maximum Lock Period 55 Days	
	
4800 N Federal HWY Building E Suite 200 Boca Raton Florida 33483 Phone Number: Lock Desk Hours: 9:30 AM - 7 PM EST NMLS# 75597	
FEES	
Admin Fee : \$795, Reliance Letter \$295 \$ Mers Fee \$100	
CDA: \$150 (if SSR is greater than 2.5% only)	
State Licensing	
All States except VT & HI	
Mortgagee Clause	
NQM Funding, LLC ISAOA 4800 N FEDERAL HWY BLDG E Suite 200 Boca Raton Florida 33483	

NO Non Arms Length Transactions, Gifts of Equity, Non Occupant Co Borr, Flip Transactions, Non Warrantable Condos, Condotels, No Exceptions

Delegated				Flex Select Prime Rate Sheet										NQM FUNDING					
DATE		12/5/2023		Full Doc & Alt Doc															
30 Day Pricing			Price Adjustment - FICO x LTV																
Coupon	5/6 ARM	FIX30/FIX15	Documentation	FICO/LTV†	<=55%	60%	65%	70%	75%	80%	85%	90%							
7.124	98.260	98.125	Full Doc	760+	0.875	0.625	0.5	0.250	0.125	0.125	-1.250	-2.750	Maximum Premium (>2.00 Requires PPP) 102.50						
7.249	98.635	98.500		740 - 759	0.750	0.500	0.375	0.125	0.000	-0.125	-1.750	-3.375	Rate Buy Down						
7.374	98.948	98.813		720 - 739	0.5	0.375	0.250	-0.125	-0.125	-0.250	-1.875	N/A	Buydown floor = 7.499						
7.499	99.260	99.125		700 - 719	0.375	0.250	0.250	-0.250	-0.500	-0.875	-2.875	N/A	Min rate after adjustments is 7.499 Min Rate for ITIN 8.499%						
7.624	99.510	99.375		680 - 699	0.250	0.125	0.125	-0.375	-0.750	-1.625	N/A	N/A	Min buy Price 98.00						
7.749	99.760	99.625		660 - 679	-0.375	-0.625	-1.000	-1.500	-2.375	-3.375	N/A	N/A	Maximum Rate 11.874						
7.874	100.010	99.875		640 - 659	-1.000	-1.000	-1.250	-2.000	-2.625	N/A	N/A	N/A	Maximum LTV= Max CLTV						
7.999	100.260	100.125		Bank Statement, P&L w/ 2 MOS, 1099, Asset Utilization, or P&L Only	760+	0.625	0.5	0.375	0.250	0.125	0.000	-1.375	-3.000	PRICE ADJUSTMENTS					
8.124	100.510	100.375			740 - 759	0.500	0.375	0.250	0.125	0.000	-0.250	-2.000	-3.750	Lock Period					
8.249	100.760	100.625			720 - 739	0.375	0.25	0.125	-0.125	-0.250	-0.500	-2.250	N/A	15 Days 0.063					
8.374	100.944	100.875	700 - 719		0.250	0.250	0.125	-0.250	-0.375	-1.125	-3.250	N/A	30 Days 0.000						
8.499	101.164	101.125	680 - 699		0.250	0.125	0.000	-0.375	-1.000	-2.125	N/A	N/A	45 Days -0.375						
8.624	101.414	101.375	660 - 679		-0.375	-0.625	-1.000	-1.500	-2.625	-3.875	N/A	N/A	Extensions						
8.749	101.664	101.625	640 - 659		-1.000	-1.000	-1.250	-2.125	-3.250	N/A	N/A	N/A	7 Days (Min) -0.250						
8.874	101.914	101.875	*If CLTV>LTV then use CLTV for eligibility and adjustments										15 Days -0.375						
8.999	102.164	102.125	Additional Price Adjustments										Re-Lock -0.250						
9.124	102.352	102.313											Maximum Lock Period 45 Days						
9.249	102.539	102.500	Products										2:1 Buydown (30 YR Fixed Only, Purchase, Min 680, Max 80%, Max 50% DTI)						
9.374	102.727	102.688		12 Mos Income	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500	Rate YR 1 = Par/Final Rate minus 2%, YR 2 Minus 1%, YR 3+ Par/Final Rate						
9.499	102.883	102.844		40 Yr Fixed Full Amor	-0.375	-0.500	-0.625	-0.750	-0.875	-1.000	N/A	N/A	4800 N Federal HWY Building E Suite 200						
9.624	103.039	103.000		Interest-Only 30 YR	-0.625	-0.750	-0.875	-1.000	-1.125	-1.250	N/A	N/A	Boca Raton Florida 33483						
9.749	103.195	103.156		Interest-Only 40 YR	-1.125	-1.250	-1.375	-1.500	-1.625	-1.750	N/A	N/A	Phone Number: 561.886.0300						
9.874	103.352	103.313		< 125,000	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.250	N/A	Lock Desk Hours: 9:30 AM - 7 PM EST						
9.999	103.508	103.469		< 150,000	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	NMLS# 75597						
10.124	103.664	103.625		< 250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	FEES						
10.249	103.820	103.781		> 600,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	\$795 1st Lien only, 1295 Combo 1st and 2nd, \$795 2nd Lien only						
10.374	103.977	103.938		> 1,000,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-0.500	CDA: \$150 (if SSR is greater than 2.5% only)						
10.499	104.133	104.094	> 1,500,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-1.250	State Licensing							
10.624	104.289	104.250	> 2,000,000	0.000	0.000	0.000	0.000	-0.250	-0.750	-1.000	N/A	All States except HI							
10.749	104.445	104.406	> 2,500,000	-0.125	-0.250	-0.250	-0.375	-0.500	-0.875	N/A	N/A	Mortgagee Clause							
10.874	104.600	104.563	> 3,000,000	-0.250	-0.250	-0.375	-0.500	-1.000	N/A	N/A	N/A	NP INC ISAOA							
10.999	104.756	104.719	Super Jumbo See Matrix For Details	> 3,500,000	-0.750	-0.875	-1.000	-1.250	N/A	N/A	N/A	N/A	4800 N FEDERAL HWY						
11.124	104.912	104.875		> 4,000,000	-1.125	-1.250	-1.750	N/A	N/A	N/A	N/A	N/A	BLDG E Suite 200						
11.249	105.068	105.031		> 4,500,000 - 5,000,000	-1.750	-2.250	-2.750	N/A	N/A	N/A	N/A	N/A	Boca Raton Florida 33483						
11.374	105.224	105.187		2-1 Buydown	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	Other Price Adjustments						
11.499	105.380	105.343		Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-1.000	60% 65% 70% 75% 80% 85% 90%						
11.624	105.538	105.499		Cash-Out	-0.25	-0.375	-0.500	-0.500	-1.000	-1.375	N/A	N/A	BK/SS/NOD/DIL <24> 12 -0.625 -0.625 -0.625 -0.625 -0.625 -0.625 -0.625						
11.749	105.694	105.655		Delayed Fin.	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	N/A	BK/SS/NOD/DIL <36 > 24 -0.375 -0.375 -0.375 -0.375 -0.375 -0.375 -0.375						
11.874	105.850	105.811		Debt consol	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-1.000	N/A	BK/SS/NOD/DIL < 48 > 36 -0.375 -0.375 -0.375 -0.375 -0.375 -0.375 -0.375						
Max / Min Price				102.000		98.00													
Investor Loan Prepayment Penalty Price Adjustment (5% on 80% of unpaid principal balance)				6 mos/No PPP St.		-1.250		100.000											
ARM Features				ARM Features		SOFR													
ARM				Margin: 4.50		Caps: 2/1/5		5.34											
Index = SOFR 1M-Avg, Floor = Initial Rate																			
PNL Only				FICO>=700		-0.500		-0.500		-0.500		-0.750		-0.750					
PNL w/2mo BS				FICO>=640		-0.250		-0.250		-0.250		-0.250		-0.250					
				*Price No score FN at 700 score					**Full Doc and Alt Doc only					Escrow Waiver 80% or less & NO HPML					

Delegated

NP INC FLEX DSCR, MIXED USE, & 5-10 UNIT RATE SHEET



Date 12/5/2023

30 Day Pricing			Credit Score LLPA's									
Rate	5/6 ARM	FIX30/FIX15	Investor DSCR		<=50%	55%	60%	65%	70%	75%	80%	
6.999	NA	98.558	Single Property	760+	1.000	0.875	0.750	0.375	0.250	-0.625	-1.500	
7.124	NA	99.308		740 - 759	0.875	0.750	0.625	0.250	0.125	-0.750	-1.875	
7.249	NA	99.683		720 - 739	0.750	0.625	0.500	0.000	-0.125	-0.875	-2.000	
7.374	NA	100.058		700 - 719 (No Score FN)	0.375	0.125	-0.125	-0.625	-0.875	-2.375	N/A	
7.499	NA	100.371		680 - 699	-0.125	-0.375	-0.500	-1.750	-2.500	-2.875	N/A	
7.624	NA	100.683		660 - 679	-0.250	-0.625	-1.000	-2.250	-3.125	N/A	N/A	
7.749	NA	100.996		640 - 659	-2.250	-2.625	-3.250	-4.125	N/A	N/A	N/A	
7.874	NA	101.183		620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.999	NA	101.465		600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
8.124	NA	101.621			<=50%	55%	60%	65%	70%	75%	80%	
8.249	NA	101.902	DSCR Price Adjustors									
8.374	NA	102.183	DSCR	No Ratio <.75	-3.000	-3.250	-3.375	-3.625	N/A	N/A	N/A	
8.499	NA	102.465		<1.00x >.75	-2.125	-2.250	-2.375	-2.375	-2.500	-2.625	N/A	
8.624	NA	102.621		>1.24 (AirDNA or MU/5-10 Units doesn't apply)	0.500	0.500	0.500	0.625	0.625	0.625	0.625	
8.749	NA	102.902		Foreign National >=.75 <1.0 (Fixed only)	-3.250	-3.250	-3.500	-3.750	N/A	N/A	N/A	
8.874	NA	103.152		Foreign National >= 1.0	-2.000	-2.000	-2.250	-2.375	-2.750	N/A	N/A	
8.999	NA	103.402	AirDNA	>1.15 Minimum	-0.500	-0.500	-0.500	-0.500	-0.500	-0.625	N/A	
9.124	NA	103.527	Other LLPAs									
9.249	NA	103.777	Product	Interest-Only	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	-1.125
9.374	NA	104.027		< 100,000	-1.250	-1.250	-1.250	-1.250	N/A	N/A	N/A	
9.499	NA	104.277	Loan Amount	< 150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.375	-1.750	
9.624	NA	104.527		< 250,000	0.125	0.125	0.125	0.125	0.125	-0.250	-0.625	
9.749	NA	104.777		> 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	
9.874	NA	105.027		> 1,500,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	N/A	
9.999	NA	105.277		> 2,000,000	-0.625	-0.625	-0.750	-0.875	-1.000	N/A	N/A	
10.124	NA	105.527		> 2,500,000	-1.000	-1.000	-1.000	-1.125	-1.250	N/A	N/A	
10.249	NA	105.777		> 3,000,000	-1.250	-1.250	-1.250	-1.375	-1.500	N/A	N/A	
10.374	NA	106.027	Other	Cash-Out	-0.500	-0.500	-0.500	-0.750	-0.750	-1.250	N/A	
10.499	NA	106.277		Delayed Financing	-0.125	-0.125	-0.125	-0.375	-0.500	-0.750	N/A	
10.624	NA	106.527		2-1 Buydown (Min 680 & Min .75 DSCR)	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	-0.875	
10.749	NA	106.777		40 YR Fixed ** 5-10 units/MU only	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	
10.874	NA	107.027		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
10.999	NA	107.277		Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750	
11.124	NA	107.527		Condotel	-2.000	-2.000	-2.000	-2.250	-2.250	N/A	N/A	
11.249	NA	107.777		Non-Warrantable	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.875	
11.374	NA	108.027		Exception	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	
11.499	NA	108.277		Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
	Min Price:	98.00		2 Unit	-0.500	-0.500	-0.750	-0.750	-0.750	-0.875	-2.000	
	PPP Months	LLPA		3-4 Unit	-0.750	-0.750	-1.000	-1.000	-1.000	-1.125	-2.000	
	0 (state Law Only)	Max Price		Mixed Use	-2.125	-2.125	-2.250	-2.500	-3.000	-3.250	N/A	
	6 Mos PPP			5-10 Unit	-2.000	-2.000	-2.125	-2.375	-2.500	-2.750	N/A	
	12			1 x 30 MTG (Min .75 DSCR)	-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A	
	24		BK/SS/NOD/DI >24 <36	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	N/A		
	36		BK/SS/NOD/DIL < 48 > 36	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A		
	48		Covid Forbearance < 6 Prmts	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A		
	60		Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
	Soft PPP*		Notes	ARM Features								
			Price Foreign National with 700 score	ARM	Margin: 6.50	Caps: 2/1/5	SOFR					
			* Soft PPP = 6 mos Interest or Declining PPP	Index = SOFR 1M-Avg, Floor = Initial Rate								

4800 N Federal HWY Building E Suite 200
 Phone Number:
 Boca Raton, Florida 33483
 Lock Desk Hours: 9:30am - 7PM EST
 NMLS# 75597

FEES
 \$795 1st Lien only, 1295 Combo 1st and 2nd, \$795 2nd Lien only
 CDA: \$150 (if SSR is greater than 2.5% only)

State Licensing
 All States except HI

Mortgage Clause
 NP INC ISAOA
 4800 N FEDERAL HWY BLDG E Suite 200 Boca Raton Florida 33483
 Boca Raton Florida 33483

Lock Period (Max Lock Period 45 Days)

15 Days	0.0625
30 Days	0.000
45 Days	-0.375

Extension	Bps Fee
7 Days	-0.250
15 Days	-0.375
Re-Lock	-0.250
Maximum Rate Lock Term	45 Days

Product	IO Mos	Amortization	Term	Caps	Margin
30Y Fixed		360	360		
30Y Fixed IO	120	240	360		
5/6 ARM		360	360	2/1/5	6.50%
5/6 ARM IO	120	240	360	2/1/5	6.50%
40Y Fixed IO	120	360	480		


Prepayment Penalties
 5% (unless otherwise restricted by state law) See matrix for details
 AK, DE, MN, NH, and NM: Penalties not permitted. PA 1-2 Units & > \$301,202. CO 5%
 IL: Cook County permitted when rate < 8%, loan amount > \$250,000. All other counties < 8%
 MD max 2% for 36 mos. MI 1% 36 mos. OH 5%
 MS declining only 5/4/3/2/1, RI 2%, WI 5%

Rates
 Buydown floor = 7.499
 Min rate after adjustments is 7.499
 Maximum LTV= Max CLTV, 5/6 Arm Qual on Fixed Period, IO Qual IO pay

Other Notes
 BPO Required for Mixed Use and 5-10 Units
 2nd Appraisal maybe required for Flip Transactions
 * AirDNA only available in resort or Vacation areas, Not Avail. for 5-10 Units & Mixed Use
 ** 40yr fixed available Mixed use or 5-10 units only
 No Ratio Not available on > 4 Units, Mixed Use, FN, or 5-10 Units
 Minimum 1 DSCR for 5-10 Units or Mixed USE
 Loans Do Not Follow Trid Max total Fee to a broker is 4% Max Total Fees 5%

Delegated	
DATE	12/5/2023
30 Day Pricing	
Coupon	FIX30
8.750	97.375
8.875	97.750
9.000	98.125
9.125	98.500
9.250	98.875
9.375	99.125
9.500	99.375
9.625	99.625
9.750	99.875
9.875	100.125
10.000	100.375
10.125	100.625
10.250	100.875
10.375	101.125
10.500	101.375
10.625	101.625
10.750	101.875
10.875	102.125
11.000	102.375
11.125	102.625
11.250	102.875
11.375	103.125
11.500	103.375
11.625	103.625
11.750	103.875
11.875	104.125
12.000	104.375
12.125	104.625
12.250	104.875
12.375	105.125
12.500	105.375
12.625	105.625
12.750	105.875
12.875	106.125
13.000	106.375
13.125	106.625
13.250	106.875
13.375	107.125
13.500	107.375
13.625	107.625
13.750	107.875
13.875	108.125
14.000	108.375
14.125	108.625
14.250	108.875
Min Price	98.000
Max Price	101.00

Flex Select Prime 2nd Lien Rate Sheet							
Price Adjustment - FICO x LTV							
Documentation	FICO\LTV	<=60%	65%	70%	75%	80%	85%
Full Doc	760+	0.625	0.000	-1.500	-1.775	-3.625	-5.250
	740 - 759	0.375	0.250	-1.500	-2.250	-4.125	-6.750
	720 - 739	0.125	-0.500	-2.250	-3.500	-5.125	
	700 - 719	-0.875	-1.500	-3.250	-4.750	-5.875	
	680 - 699	-2.125	-2.500	-4.500	-6.750	-8.125	
Additional Price Adjustments							
	FICO\LTV	60%	65%	70%	75%	80%	85%
2 Year Full Doc		0.125	0.125	0.125	0.125	0.125	0.125
2 Year Alt Doc		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500
Loan Amounts < \$180k		-0.125	-0.125	-0.250	-0.500	-0.500	-0.625
Cash Out (Max 80% Condo @ 700+ Fico)		-0.625	-0.625	-1.000	-1.000	-1.250	-1.250
Second Home (Reduce Max TV by 5% from O/O)		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Condo Reduce Max LTV by 5% from O/O)		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
DTI >43<50 (Owner Occupied Only)		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Stand-Alone 2nd Lien		-0.250	-0.250	-0.250	-0.250	-0.375	-0.375
15 Year Term		0.000	0.000	0.000	0.000	0.000	0.000
20 Year Term		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
25 Year Term		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
30 Year Term		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500



4800 N Federal HWY Building E
Suite 200
Boca Raton Florida 33483
Phone Number: 561.886.0300
Lock Desk Hours: 9:30am - 7:00PM EST
NMLS# 75597

Matrix and Guidelines Supercede Rate Sheet: Evedince of LLPA does not guarantee product exists. Please check Matrix and Guides for additional restrictions

Broker Compensation	
Maximum Price	101.00
Rate Add	YSP
0.25%	0.50%
0.50%	1.00%
Price Adjustments	
Lock Period	
15 Days	0.125
30 Days	0.00
45 Days	NA
Minimum rate after adjustments is 9.875	
Minimum buy Price 98.00	
Extensions	
7 Days	-0.250
15 Days	-0.375
Re-Lock	-0.250
Maximum Lock Period 45 Days	
Fees if Combo	
\$795 1st Lien only, 1295 Combo 1st and 2nd, \$795 2nd Lien only	
Fees if Stand Alone 2nd	
\$795 2nd Lien only	
CDA: \$150 (If SSR is greater than 2.5% only)	
State Licensing	
All States except HI	
State Restrictions	
Not permitted in: MS, NY, TN & TX	
County Restrictions	
Not permitted in IL Counties: Cook, Kane, Peoria, & Will	
General Requirments	
Housing History 0x30	
DTI Max 50.00	
Property Types: SFR, PUD, T/H, or Condos -	
Non-Warrantable Condos reduce LTV by 5%	
Loan Amounts: Min \$125k, Max \$500k	
Reserves: 6 months	
2 YR Alt Doc: Bank Stmt, 1099, 24 Mo P&L w/ 2 mos Bk Stmt	
Mortgagee Clause	
NP INC ISAOA	
4800 N FEDERAL HWY BLDG E Suite 200	
Boca Raton Florida 33483	
Transferred Appraisals Not Allowed	