


Delegated			
DATE	12/19/2023		
Rate	15 Day	30 Day	45 Day
7.375	100.625	100.500	100.375
7.500	101.000	100.875	100.750
7.625	101.375	101.250	101.125
7.750	101.750	101.625	101.500
7.875	102.125	102.000	101.875
8.000	102.500	102.375	102.250
8.125	102.875	102.750	102.625
8.250	103.250	103.125	103.000
8.375	103.625	103.500	103.375
8.500	104.000	103.875	103.750
8.625	104.375	104.250	104.125
8.750	104.750	104.625	104.500
8.875	105.125	105.000	104.875
9.000	105.500	105.375	105.250
9.125	105.875	105.750	105.625
9.250	106.250	106.125	106.000
9.375	106.625	106.500	106.375
9.500	107.000	106.875	106.750
9.625	107.375	107.250	107.125
9.750	107.750	107.625	107.500
9.875	108.125	108.000	107.875
10.000	108.500	108.375	108.250
10.125	108.875	108.750	108.625
10.250	109.250	109.125	109.000
10.375	109.625	109.500	109.375
Loan Amounts			
Minimum Loan	\$150,000		
Max Loan Size	\$3,500,000		
Unavailable Flex Supreme			
Asset Utilization supplemental			
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 - \$200,000	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)	(1.000)	N/A	N/A	
>\$200,000 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
>\$750,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
>\$1,500,000 - \$3,000,000	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									
DATE 12/19/2023				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	99.135	99.000		Full Doc	760+	0.875	0.625	0.5	0.250	0.125	0.125	-1.250	-2.750
7.249	99.510	99.375			740 - 759	0.750	0.500	0.375	0.125	0.000	-0.125	-1.750	-3.375
7.374	99.823	99.688			720 - 739	0.5	0.375	0.250	-0.125	-0.125	-0.250	-1.875	N/A
7.499	100.135	100.000			700 - 719	0.375	0.250	0.250	-0.250	-0.500	-0.875	-2.875	N/A
7.624	100.385	100.250			680 - 699	0.250	0.125	0.125	-0.375	-0.750	-1.625	N/A	N/A
7.749	100.635	100.500			660 - 679	-0.375	-0.625	-1.000	-1.500	-2.375	-3.375	N/A	N/A
7.874	100.885	100.750			640 - 659	-1.000	-1.000	-1.250	-2.000	-2.625	N/A	N/A	N/A
7.999	101.135	101.000			760+	0.625	0.5	0.375	0.250	0.125	0.000	-1.375	-3.000
8.124	101.385	101.250			740 - 759	0.500	0.375	0.250	0.125	0.000	-0.250	-2.000	-3.750
8.249	101.635	101.500			720 - 739	0.375	0.25	0.125	-0.125	-0.250	-0.500	-2.250	N/A
8.374	101.819	101.750		700 - 719	0.250	0.250	0.125	-0.250	-0.375	-1.125	-3.250	N/A	
8.499	102.039	102.000		680 - 699	0.250	0.125	0.000	-0.375	-1.000	-2.125	N/A	N/A	
8.624	102.289	102.250		660 - 679	-0.375	-0.625	-1.000	-1.500	-2.625	-3.875	N/A	N/A	
8.749	102.539	102.500		640 - 659	-1.000	-1.000	-1.250	-2.125	-3.250	N/A	N/A	N/A	
8.874	102.789	102.750		*If CLTV>LTV then use CLTV for eligibility and adjustments									
8.999	103.039	103.000		Additional Price Adjustments									
9.124	103.227	103.188		Products	12 Mos Income	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500
9.249	103.414	103.375			40 Yr Fixed Full Amor	-0.375	-0.500	-0.625	-0.750	-0.875	-1.000	N/A	N/A
9.374	103.602	103.563			Interest-Only 30 YR	-0.625	-0.750	-0.875	-1.000	-1.125	-1.250	N/A	N/A
9.499	103.758	103.719		Interest-Only 40 YR	-1.125	-1.250	-1.375	-1.500	-1.625	-1.750	N/A	N/A	
9.624	103.914	103.875		Loan Amount	< 125,000	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.250	N/A
9.749	104.070	104.031			< 150,000	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250
9.874	104.227	104.188			< 250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.999	104.383	104.344			> 600,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.124	104.539	104.500			> 1,000,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-0.500
10.249	104.695	104.656			> 1,500,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-1.250
10.374	104.852	104.813			> 2,000,000	0.000	0.000	0.000	0.000	-0.250	-0.750	-1.000	N/A
10.499	105.008	104.969			> 2,500,000	-0.125	-0.250	-0.250	-0.375	-0.500	-0.875	N/A	N/A
10.624	105.164	105.125			> 3,000,000	-0.250	-0.250	-0.375	-0.500	-1.000	N/A	N/A	N/A
10.749	105.320	105.281			> 3,500,000	-0.750	-0.875	-1.000	-1.250	N/A	N/A	N/A	N/A
10.874	105.475	105.438		Super Jumbo See Matrix For Details	> 4,000,000	-1.125	-1.250	-1.750	N/A	N/A	N/A	N/A	
10.999	105.631	105.594		> 4,500,000 - 5,000,000	-1.750	-2.250	-2.750	N/A	N/A	N/A	N/A	N/A	
11.124	105.787	105.750		Other	2-1 Buydown	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A
11.249	105.943	105.906			Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-1.000
11.374	106.099	106.062			Cash-Out	-0.25	-0.375	-0.500	-0.500	-1.000	-1.375	N/A	N/A
11.499	106.255	106.218			Delayed Fin.	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	N/A
11.624	106.413	106.374			Debt consol	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-1.000	N/A
11.749	106.569	106.530			Second Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.375	-1.500	N/A
11.874	106.725	106.686			Investment	-0.125	-0.625	-0.750	-0.750	-1.000	-1.125	-1.500	N/A
					Condo	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A
					NW Condo	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	N/A
					Condotel	-2.625	-2.625	-2.625	-2.625	-2.875	N/A	N/A	N/A
				Foreign 2nd HM	-1.250	-1.250	-1.500	-1.750	-2.000	N/A	N/A	N/A	
				Foreign NOO	-1.500	-1.500	-1.750	-2.000	-2.250	N/A	N/A	N/A	
				ITIN (Min. \$125k)	-1.875	-1.875	-1.875	-2.000	-2.250	-2.500	N/A	N/A	
				Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
				2 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	
				3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750	N/A	
				Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
				DTI > 43**	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	
				PNL Only	FICO>=700	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	N/A	N/A
				PNL w/2mo BS	FICO>=640	-0.250	-0.250	-0.250	-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									

NQM FUNDING	
Maximum Premium (>2.00 Requires PPP) 102.50	
Rate Buy Down	
Buydown floor = 7.499	
Min rate after adjustments is 7.499 Min Rate for ITIN 8.499%	
Min buy Price 98.00	
Maximum Rate 11.874	
Maximum LTV= Max CLTV	
PRICE ADJUSTMENTS	
Lock Period	
15 Days	0.063
30 Days	0.000
45 Days	-0.375
Extensions	
7 Days (Min)	-0.250
15 Days	-0.375
Re-Lock	-0.250
Maximum Lock Period 45 Days	
2:1 Buydown (30 YR Fixed Only, Purchase, Min 680, Max 80%, Max 50% DTI)	
Rate YR 1 = Par/Final Rate minus 2%, YR 2 Minus 1%, YR 3+ Par/Final Rate	
4800 N Federal HWY Building E Suite 200 Boca Raton Florida 33483	
Phone Number: 561.886.0300 Lock Desk Hours: 9:30 AM - 7 PM 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	
Mortgagee Clause	
NP INC ISAOA 4800 N FEDERAL HWY BLDG E Suite 200 Boca Raton Florida 33483	
Other Price Adjustments	
BK/SS/NOD/DIL <24> 12	60% 65% 70% 75% 80% 85% 90%
	-0.625 -0.625 -0.625 -0.625 -0.625 -0.625 -0.625
BK/SS/NOD/DIL <36 > 24	-0.375 -0.375 -0.375 -0.375 -0.375 -0.375 -0.375
BK/SS/NOD/DIL < 48 > 36	-0.375 -0.375 -0.375 -0.375 -0.375 -0.375 -0.375
Covid Forbearance < 6 Payments	-0.625 -0.625 -0.625 -0.625 -0.625 -0.625 -0.625
1 x 30 MTG	-0.250 -0.250 -0.375 -0.625 -0.625 -0.625 -0.625
2 x 30 MTG	-0.625 -0.625 -0.625 -0.625 -0.625 N/A N/A
0 x 60 MTG	-0.875 -0.875 -0.875 N/A N/A N/A N/A
0 x 90 MTG	-1.125 N/A N/A N/A N/A N/A N/A
Exceptions	-0.250 -0.250 -0.250 -0.250 -0.500 -0.500 -0.500
No VOR	-0.625 -0.625 -0.625 -0.625 -0.625 -0.625 N/A
Residual Inc < 2500 (min \$1500)	-0.375 -0.375 -0.375 -0.375 -0.375 -0.375 N/A

Delegated	
DATE	12/19/2023
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	-0.250	-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 Supersede Rate Sheet: Evidince 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 Stmts, 1099, 24 Mo P&L w/ 2 mos Bk Stmts	
Mortgagee Clause	
NP INC ISAOA	
4800 N FEDERAL HWY BLDG E Suite 200 Boca Raton Florida 33483	
Transferred Appraisals Not Allowed	