



Delegated			
DATE	12/22/2023		
Rate	15 Day	30 Day	45 Day
6.500	97.250	97.000	96.750
6.625	97.875	97.625	97.375
6.750	98.500	98.250	98.000
6.875	99.125	98.875	98.625
7.000	99.625	99.375	99.125
7.125	100.125	99.875	99.625
7.250	100.625	100.375	100.125
7.375	101.125	100.875	100.625
7.500	101.500	101.250	101.000
7.625	101.875	101.625	101.375
7.750	102.250	102.000	101.750
7.875	102.625	102.375	102.125
8.000	103.000	102.750	102.500
8.125	103.375	103.125	102.875
8.250	103.750	103.500	103.250
8.375	104.125	103.875	103.625
8.500	104.500	104.250	104.000
8.625	104.875	104.625	104.375
8.750	105.250	105.000	104.750
8.875	105.625	105.375	105.125
9.000	106.000	105.750	105.500
9.125	106.375	106.125	105.875
9.250	106.750	106.500	106.250
9.375	107.125	106.875	106.625
9.500	107.500	107.250	107.000
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 - \$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 = 6.875%	
Min rate after adjustments is 6.875%	
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 12/22/2023				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%	
6.499	96.510	96.375		Full Doc	760+	0.875	0.625	0.5	0.250	0.125	0.125	-1.250	-2.750	
6.624	97.135	97.000			740 - 759	0.750	0.500	0.375	0.125	0.000	-0.125	-1.750	-3.375	
6.749	97.760	97.625			720 - 739	0.5	0.375	0.250	-0.125	-0.125	-0.250	-1.875	N/A	
6.874	98.385	98.250			700 - 719	0.375	0.250	0.250	-0.250	-0.500	-0.875	-2.875	N/A	
6.999	99.010	98.875			680 - 699	0.250	0.125	0.125	-0.375	-0.750	-1.625	N/A	N/A	
7.124	99.510	99.375			660 - 679	-0.375	-0.625	-1.000	-1.500	-2.375	-3.375	N/A	N/A	
7.249	99.885	99.750			640 - 659	-1.000	-1.000	-1.250	-2.000	-2.625	N/A	N/A	N/A	
7.374	100.260	100.125			760+	0.625	0.5	0.375	0.250	0.125	0.000	-1.375	-3.000	
7.499	100.510	100.375			740 - 759	0.500	0.375	0.250	0.125	0.000	-0.250	-2.000	-3.750	
7.624	100.760	100.625			720 - 739	0.375	0.25	0.125	-0.125	-0.250	-0.500	-2.250	N/A	
7.749	101.010	100.875			700 - 719	0.250	0.250	0.125	-0.250	-0.375	-1.125	-3.250	N/A	
7.874	101.260	101.125			680 - 699	0.250	0.125	0.000	-0.375	-1.000	-2.125	N/A	N/A	
7.999	101.510	101.375			660 - 679	-0.375	-0.625	-1.000	-1.500	-2.625	-3.875	N/A	N/A	
8.124	101.760	101.625			640 - 659	-1.000	-1.000	-1.250	-2.125	-3.250	N/A	N/A	N/A	
8.249	102.010	101.875			*If CLTV>LTV then use CLTV for eligibility and adjustments									
8.374	102.260	102.125		Additional Price Adjustments										
8.499	102.510	102.375		Products	12 Mos Income	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500	
8.624	102.760	102.625			40 Yr Fixed Full Amor	-0.375	-0.500	-0.625	-0.750	-0.875	-1.000	N/A	N/A	
8.749	103.010	102.875			Interest-Only 30 YR	-0.625	-0.750	-0.875	-1.000	-1.125	-1.250	N/A	N/A	
8.874	103.260	103.125			Interest-Only 40 YR	-1.125	-1.250	-1.375	-1.500	-1.625	-1.750	N/A	N/A	
8.999	103.448	103.313			< 125,000	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.250	N/A	
9.124	103.635	103.500			< 150,000	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	
9.249	103.823	103.688			< 250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.374	103.979	103.844			> 600,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.499	104.135	104.000			> 1,000,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-0.500	
9.624	104.291	104.156			> 1,500,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-1.250	
9.749	104.448	104.313			> 2,000,000	0.000	0.000	0.000	0.000	-0.250	-0.750	-1.000	N/A	
9.874	104.604	104.469			> 2,500,000	-0.125	-0.250	-0.250	-0.375	-0.500	-0.875	N/A	N/A	
9.999	104.760	104.625			> 3,000,000	-0.250	-0.250	-0.375	-0.500	-1.000	N/A	N/A	N/A	
10.124	104.916	104.781			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
10.249	105.073	104.938			> 4,000,000	-1.125	-1.250	-1.750	N/A	N/A	N/A	N/A	N/A	
10.374	105.229	105.094		> 4,500,000 - 5,000,000	-1.750	-2.250	-2.750	N/A	N/A	N/A	N/A	N/A		
10.499	105.385	105.250		2-1 Buydown	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A		
10.624	105.541	105.406		Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-1.000		
10.749	105.698	105.563		Cash-Out	-0.25	-0.375	-0.500	-0.500	-1.000	-1.375	N/A	N/A		
10.874	105.854	105.719		Delayed Fin.	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	N/A		
10.999	106.010	105.875		Debt consol	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-1.000	N/A		
11.124	106.166	106.031		Second Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.375	-1.500	N/A		
11.249	106.323	106.188		Investment	-0.125	-0.625	-0.750	-0.750	-1.000	-1.125	-1.500	N/A		
Max / Min Price 102.000 98.00				Other	Condo	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	
Investor Loan Prepayment Penalty Price Adjustment (5% on 80% of unpaid principal)					NW Condo	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	N/A	
ARM Margin: 4.50 Caps: 2/1/5 Index = SOFR 1M-Avg, Floor = Initial Rate					Condotel	-2.625	-2.625	-2.625	-2.625	-2.875	N/A	N/A	N/A	
ARM Features SOFR					Foreign 2nd HM	-1.250	-1.250	-1.500	-1.750	-2.000	N/A	N/A	N/A	
ARM					Foreign NOO	-1.500	-1.500	-1.750	-2.000	-2.250	N/A	N/A	N/A	
ARM					ITIN (Min. \$125k)	-1.875	-1.875	-1.875	-2.000	-2.250	-2.500	N/A	N/A	
ARM					Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
ARM					2 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	
ARM					3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750	N/A	
ARM					Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
ARM					DTI > 43**	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	
ARM					PNL Only	FICO>=700	-0.500	-0.500	-0.500	-0.500	-0.750	N/A	N/A	
ARM					PNL w/2mo BS	FICO>=640	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	



Maximum Premium (>2.00 Requires PPP)		102.50					
Rate Buy Down							
Buydown floor = 6.999%							
Min rate after adjustments is 6.999% Min Rate for ITIN 7.999%							
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%
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

*Price No score FN at 700 score **Full Doc and Alt Doc only Escrow Waiver 80% or less & NO HPML

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



Delegated			Credit Score LLPA's								
Date			12/22/2023								
30 Day Pricing			Investor DSCR								
Rate	5/6 ARM	FIX30/FIX15	760+	740 - 759	720 - 739	700 - 719 (No Score FN)	680 - 699	660 - 679	640 - 659	620 - 639	600-619
6.499	NA	97.188	1.000	0.875	0.750	0.375	0.250	-0.625	-1.500		
6.624	NA	97.813	0.875	0.750	0.625	0.250	0.125	-0.750	-1.875		
6.749	NA	98.438	0.750	0.625	0.500	0.000	-0.125	-0.875	-2.000		
6.874	NA	99.063	0.375	0.125	-0.125	-0.625	-0.875	-2.375	N/A		
6.999	NA	99.688	-0.125	-0.375	-0.500	-1.750	-2.500	-2.875	N/A		
7.124	NA	100.188	-0.250	-0.625	-1.000	-2.250	-3.125	N/A	N/A		
7.249	NA	100.563	-2.250	-2.625	-3.250	-4.125	N/A	N/A	N/A		
7.374	NA	100.938	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
7.499	NA	101.188	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
7.624	NA	101.438									
7.749	NA	101.688									
7.874	NA	101.938									
7.999	NA	102.188									
8.124	NA	102.438									
8.249	NA	102.688									
8.374	NA	102.938									
8.499	NA	103.188									
8.624	NA	103.438									
8.749	NA	103.688									
8.874	NA	103.938									
8.999	NA	104.188									
9.124	NA	104.438									
9.249	NA	104.688									
9.374	NA	104.938									
9.499	NA	105.188									
9.624	NA	105.438									
9.749	NA	105.688									
9.874	NA	105.938									
9.999	NA	106.188									
10.124	NA	106.438									
10.249	NA	106.688									
10.374	NA	106.938									
10.499	NA	107.188									
10.624	NA	107.438									
10.749	NA	107.688									
10.874	NA	107.938									
10.999	NA	108.188									
Min Price:	98.00										
PPP Months	LLPA	Max Price									
0 (state Law Only)	-2.500	101.000									
6 Mos PPP	-1.250	101.000									
12	-1.000	101.500									
24	-0.625	102.250									
36	0.000	103.000									
48	0.375	103.000									
60	0.750	103.000									
Soft PPP*	-0.500	103.00									

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Boca Raton, Florida 33483					
Lock Desk Hours: 9:30am - 7PM EST					
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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					
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 = 6.999%					
Min rate after adjustments is 6.999%, except Mixed Use/Foreign Nat/5-10 Unit Min is 7.99%					
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%					
Notes		ARM Features			SOFR
Price Foreign National with 700 score		ARM	Margin: 6.50	Caps: 2/1/5	5.34
* Soft PPP = 6 mos Interest or Declining PPP		Index = SOFR 1M-Avg, Floor = Initial Rate			

Delegated	
DATE	12/22/2023
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 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	