


Delegated			
DATE	12/26/2023		
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%			

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	

Other Notes 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 12/26/2023			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	97.385	97.250	Full Doc	760+	0.750	0.5	0.375	0.125	0.000	-0.375	-1.875	-3.375
6.624	98.010	97.875		740 - 759	0.625	0.375	0.250	0.000	-0.125	-0.625	-2.375	-4.000
6.749	98.635	98.500		720 - 739	0.375	0.250	0.125	-0.250	-0.500	-0.750	-2.375	N/A
6.874	99.260	99.125		700 - 719	0.250	0.125	0.000	-0.500	-1.000	-1.125	-3.250	N/A
6.999	99.885	99.750		680 - 699	0.125	0.000	-0.125	-0.375	-1.250	-2.125	N/A	N/A
7.124	100.385	100.250		660 - 679	-1.000	-1.250	-1.625	-2.125	-3.000	-3.750	N/A	N/A
7.249	100.760	100.625		640 - 659	-1.625	-1.625	-1.750	-2.500	-3.125	N/A	N/A	N/A
7.374	101.135	101.000		760+	0.625	0.5	0.375	0.000	-0.125	-0.500	-2.000	-3.625
7.499	101.385	101.250		740 - 759	0.500	0.375	0.250	-0.125	-0.250	-0.750	-2.625	-4.375
7.624	101.635	101.500		720 - 739	0.375	0.25	0.125	-0.250	-0.500	-0.875	-2.625	N/A
7.749	101.885	101.750	700 - 719	0.250	0.125	0.000	-0.375	-1.000	-1.250	-3.500	N/A	
7.874	102.135	102.000	680 - 699	0.125	0.000	-0.250	-0.625	-1.500	-2.375	N/A	N/A	
7.999	102.385	102.250	660 - 679	-1	-1.250	-1.625	-2.125	-3.000	-4.000	N/A	N/A	
8.124	102.635	102.500	640 - 659	-1.500	-1.500	-1.750	-2.625	-3.750	N/A	N/A	N/A	
8.249	102.885	102.750	*If CLTV>LTV then use CLTV for eligibility and adjustments									
8.374	103.135	103.000	Additional Price Adjustments									
8.499	103.385	103.250	Products	12 Mos Income	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500
8.624	103.635	103.500		40 Yr Fixed Full Amor	-0.375	-0.500	-0.625	-0.750	-0.875	-1.000	N/A	N/A
8.749	103.885	103.750		Interest-Only 30 YR	-0.625	-0.750	-0.875	-1.000	-1.125	-1.250	N/A	N/A
8.874	104.135	104.000	Interest-Only 40 YR	-1.125	-1.250	-1.375	-1.500	-1.625	-1.750	N/A	N/A	
8.999	104.385	104.250	Loan Amount	< 125,000	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.250	N/A
9.124	104.510	104.375		< 150,000	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250
9.249	104.698	104.563		< 250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.374	104.854	104.719		> 600,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.499	105.010	104.875		> 1,000,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-0.500
9.624	105.166	105.031		> 1,500,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-1.250
9.749	105.323	105.188		> 2,000,000	0.000	0.000	0.000	0.000	-0.250	-0.750	-1.000	N/A
9.874	105.479	105.344		> 2,500,000	-0.125	-0.250	-0.250	-0.375	-0.500	-0.875	N/A	N/A
9.999	105.635	105.500		> 3,000,000	-1.250	-1.250	-1.375	-1.500	-2.000	N/A	N/A	N/A
10.124	105.791	105.656		> 3,500,000	-1.750	-1.875	-2.000	-2.250	N/A	N/A	N/A	N/A
10.249	105.948	105.813	Super Jumbo See Matrix For Details	> 4,000,000	-2.125	-2.250	-2.750	N/A	N/A	N/A	N/A	
10.374	106.104	105.969	> 4,500,000 - 5,000,000	-2.750	-3.250	-3.750	N/A	N/A	N/A	N/A	N/A	
10.499	106.260	106.125	2-1 Buydown	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	N/A	N/A	
10.624	106.416	106.281	Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-1.000	
10.749	106.573	106.438	Cash-Out	-0.25	-0.375	-0.500	-0.500	-1.000	-1.375	N/A	N/A	
10.874	106.729	106.594	Delayed Fin.	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	N/A	
10.999	106.885	106.750	Debt consol	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-1.000	N/A	
11.124	107.041	106.906	Second Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.375	-1.000	N/A	
11.249	107.198	107.063	Investment	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	-1.000	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
ARM	Margin: 4.50	Caps: 2/1/5		NW Condo	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	N/A
Index = SOFR 1M-Avg, Floor = Initial Rate				Condotel	-3.625	-3.625	-3.625	-3.625	-3.875	N/A	N/A	N/A
ARM Features SOFR				Foreign 2nd HM	-2.250	-2.250	-2.500	-2.750	-3.000	N/A	N/A	N/A
ARM				Foreign NOO	-2.500	-2.500	-2.750	-3.000	-3.250	N/A	N/A	N/A
ARM				ITIN (Min. \$125k)	-2.875	-2.875	-2.875	-3.000	-3.250	-3.500	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	-1.500	-1.500	-1.500	-1.500	-1.750	-1.750	N/A	N/A
ARM			PNL w/2mo BS	FICO>=640	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000



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			12/26/2023								
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	98.438	0.375	0.375	0.250	0.000	-0.375	-1.250	-2.125		
6.624	NA	99.063	0.250	0.250	0.125	-0.125	-0.500	-1.375	-2.625		
6.749	NA	99.688	0.125	0.125	0.000	-0.250	-0.625	-1.500	-2.750		
6.874	NA	100.313	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A		
6.999	NA	100.938	-0.500	-0.750	-0.875	-2.125	-3.000	-3.500	N/A		
7.124	NA	101.438	-0.750	-1.125	-1.500	-2.750	-3.625	N/A	N/A		
7.249	NA	101.813	-2.750	-3.125	-3.750	-4.625	N/A	N/A	N/A		
7.374	NA	102.188	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
7.499	NA	102.438	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
7.624	NA	102.688									
7.749	NA	102.938									
7.874	NA	103.188									
7.999	NA	103.438									
8.124	NA	103.688									
8.249	NA	103.938									
8.374	NA	104.188									
8.499	NA	104.438									
8.624	NA	104.688									
8.749	NA	104.938									
8.874	NA	105.188									
8.999	NA	105.438									
9.124	NA	105.688									
9.249	NA	105.938									
9.374	NA	106.188									
9.499	NA	106.438									
9.624	NA	106.688									
9.749	NA	106.938									
9.874	NA	107.188									
9.999	NA	107.438									
10.124	NA	107.688									
10.249	NA	107.938									
10.374	NA	108.188									
10.499	NA	108.438									
10.624	NA	108.688									
10.749	NA	108.938									
10.874	NA	109.188									
10.999	NA	109.438									
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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\$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	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	
Price Foreign National with 700 score			ARM	SOFR
* Soft PPP = 6 mos Interest or Declining PPP			Margin: 6.50	Caps: 2/1/5
			Index = SOFR 1M-Avg, Floor = Initial Rate	5.34

Delegated	
DATE	12/26/2023
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	