


Delegated			
DATE	1/16/2024		
Rate	15 Day	30 Day	45 Day
6.500	97.500	97.250	97.000
6.625	98.125	97.875	97.625
6.750	98.750	98.500	98.250
6.875	99.375	99.125	98.875
7.000	99.875	99.625	99.375
7.125	100.375	100.125	99.875
7.250	100.875	100.625	100.375
7.375	101.375	101.125	100.875
7.500	101.750	101.500	101.250
7.625	102.125	101.875	101.625
7.750	102.500	102.250	102.000
7.875	102.875	102.625	102.375
8.000	103.250	103.000	102.750
8.125	103.625	103.375	103.125
8.250	104.000	103.750	103.500
8.375	104.375	104.125	103.875
8.500	104.750	104.500	104.250
8.625	105.125	104.875	104.625
8.750	105.500	105.250	105.000
8.875	105.875	105.625	105.375
9.000	106.250	106.000	105.750
9.125	106.625	106.375	106.125
9.250	107.000	106.750	106.500
9.375	107.375	107.125	106.875
9.500	107.750	107.500	107.250
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%			

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	(1.250)	(1.250)	(1.375)	(1.500)	(1.625)	(1.750)	N/A	N/A	N/A	
2 Unit	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A	N/A	
3-4 Unit	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	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	103.00
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	
Purchase Fee: \$595	
Tax Service Fee: \$100, MERS Fee: \$150	
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 1/16/2024

Full Doc & Alt Doc

30 Day Pricing		
Coupon	5/6 ARM	FIX30/FIX15
6.499	97.385	97.250
6.624	98.010	97.875
6.749	98.635	98.500
6.874	99.260	99.125
6.999	99.885	99.750
7.124	100.385	100.250
7.249	100.760	100.625
7.374	101.135	101.000
7.499	101.385	101.250
7.624	101.635	101.500
7.749	101.885	101.750
7.874	102.135	102.000
7.999	102.385	102.250
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9.999	106.385	106.250
10.124	106.635	106.500
10.249	106.885	106.750
10.374	107.135	107.000
10.499	107.385	107.250
10.624	107.635	107.500
10.749	107.885	107.750
10.874	108.135	108.000
10.999	108.385	108.250
11.124	108.635	108.500
11.249	108.885	108.750

		Price Adjustment - FICO x LTV							
Documentation	FICO\LTV†	<=55%	60%	65%	70%	75%	80%	85%	90%
Full Doc	760+	0.500	0.25	0.125	-0.125	-0.250	-0.625	-1.875	-3.375
	740 - 759	0.375	0.125	0.000	-0.250	-0.375	-0.875	-2.375	-4.000
	720 - 739	0.125	0.000	-0.125	-0.500	-0.750	-1.000	-2.375	N/A
	700 - 719	0.000	-0.125	-0.250	-0.750	-1.250	-1.375	-3.250	N/A
	680 - 699	0.125	0.000	-0.125	-0.375	-1.250	-2.125	N/A	N/A
	660 - 679	-1.000	-1.250	-1.625	-2.125	-3.000	-3.750	N/A	N/A
	640 - 659	-1.625	-1.625	-1.750	-2.500	-3.125	N/A	N/A	N/A
	760+	0.375	0.250	0.125	-0.250	-0.375	-0.750	-2.000	-3.625
	740 - 759	0.250	0.125	0.000	-0.375	-0.500	-1.000	-2.625	-4.375
	720 - 739	0.125	0.125	-0.125	-0.500	-0.750	-1.125	-2.625	N/A
Bank Statement, P&L w/ 2 MOS, 1099, Asset Utilization, or P&L Only	700 - 719	0.125	-0.125	-0.250	-0.625	-1.250	-1.500	-3.500	N/A
	680 - 699	-0.125	-0.250	-0.250	-0.625	-1.500	-2.375	N/A	N/A
	660 - 679	-1.000	-1.250	-1.625	-2.125	-3.000	-4.000	N/A	N/A
	640 - 659	-1.500	-1.500	-1.750	-2.625	-3.750	N/A	N/A	N/A
	760+	0.375	0.250	0.125	-0.250	-0.375	-0.750	-2.000	-3.625
	740 - 759	0.250	0.125	0.000	-0.375	-0.500	-1.000	-2.625	-4.375

†If CLTV>LTV then use CLTV for eligibility and adjustments

		Additional Price Adjustments							
Products		<=55%	<=60%	65%	70%	75%	80%	85%	90%
12 Mos Income	40 Yr Fixed Full Amor	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500
	Interest-Only 30 YR	-1.125	-1.250	-1.375	-1.500	-1.625	-1.750	N/A	N/A
	Interest-Only 40 YR	-1.625	-1.750	-1.875	-2.000	-2.125	-2.250	N/A	N/A
Loan Amount	< 125,000	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.250	N/A
	<= 150,000	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250
	< 250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	> 600,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	> 1,000,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-0.500
	> 1,500,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-1.250
	> 2,000,000	0.000	0.000	0.000	0.000	-0.250	-0.750	-1.000	N/A
	> 2,500,000	-0.125	-0.250	-0.250	-0.375	-0.500	-0.875	N/A	N/A
	> 3,000,000	-1.250	-1.250	-1.375	-1.500	-2.000	N/A	N/A	N/A
	> 3,500,000	-1.750	-1.875	-2.000	-2.250	N/A	N/A	N/A	N/A
Super Jumbo See Matrix For Details	> 4,000,000	-2.125	-2.250	-2.750	N/A	N/A	N/A	N/A	N/A
	> 4,500,000 - 5,000,000	-2.750	-3.250	-3.750	N/A	N/A	N/A	N/A	N/A
Other	2-1 Buydown	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	N/A	N/A
	Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-1.000
	Cash-Out	-0.25	-0.375	-0.500	-0.500	-1.000	-1.375	N/A	N/A
	Delayed Fin.	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	N/A
	Debt consol	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-1.000	N/A
	Second Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.375	-1.000	N/A
	Investment	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	-1.000	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	-3.625	-3.625	-3.625	-3.625	-3.875	N/A	N/A	N/A
Foreign 2nd HM	-2.250	-2.250	-2.500	-2.750	-3.000	N/A	N/A	N/A	
Foreign NOO	-2.500	-2.500	-2.750	-3.000	-3.250	N/A	N/A	N/A	
ITIN (Min. \$125k)	-2.875	-2.875	-2.875	-3.000	-3.250	-3.500	N/A	N/A	
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
2 Units	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750	N/A	
3-4 Units	-1.000	-1.000	-1.000	-1.000	-1.125	-1.250	-1.250	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	-1.500	-1.500	-1.500	-1.500	-1.750	-1.750	N/A	N/A
PNL w/2mo BS	FICO>=640	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

*Price No score FN at 700 score

**Full Doc and Alt Doc only

Escrow Waiver 80% or less & NO HPML

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		
Purchase Fee: \$595, Tax Service Fee: \$100, MERS Fee: \$150 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		

		60%	65%	70%	75%	80%	85%	90%
BK/SS/NOD/DIL <24> 12		-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

Max / Min Price	Term	LLPA	Max Px
102.000			98.00
Investor Loan Prepayment Penalty Price Adjustment (5% on 80% of unpaid principal)	6 mos/No PPP St.	-1.750	100.500
	12	-1.250	101.500
	24	-0.500	102.000
	36	0.000	103.000
	48	0.250	103.000
	60	0.500	103.000
	6 Mos interest PPP	-1.000	103.000
ARM Features			SOFR
ARM	Margin: 4.50	Caps: 2/1/5	5.34
Index = SOFR 1M-Avg, Floor = Initial Rate			

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



Delegated		NP INC FLEX DSCR, MIXED USE, & 5-10 UNIT RATE SHEET										
Date	1/16/2024											
30 Day Pricing			Credit Score LLPA's									
Rate	5/6 ARM	FIX30/FIX15	Investor DSCR		<=50%	55%	60%	65%	70%	75%	80%	
6.499	NA	97.938	Single Property	760+	0.000	0.000	0.000	0.000	-0.375	-1.250	-2.125	
6.624	NA	98.563		740 - 759	0.000	0.000	0.000	-0.125	-0.500	-1.375	-2.625	
6.749	NA	99.188		720 - 739	0.000	0.000	0.000	-0.250	-0.625	-1.500	-2.750	
6.874	NA	99.813		700 - 719 (No Score FN)	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A	
6.999	NA	100.438		680 - 699	-0.500	-0.750	-0.875	-2.125	-3.000	-3.500	N/A	
7.124	NA	100.938		660 - 679	-0.750	-1.125	-1.500	-2.750	-3.625	N/A	N/A	
7.249	NA	101.313		640 - 659	-2.750	-3.125	-3.750	-4.625	N/A	N/A	N/A	
7.374	NA	101.688		620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.499	NA	101.938		600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.624	NA	102.313			<=50%	55%	60%	65%	70%	75%	80%	
7.749	NA	102.563			DSCR Price Adjustors							
7.874	NA	102.813		DSCR	No Ratio <.75	-3.125	-3.375	-3.500	-3.750	-4.000	-4.250	N/A
7.999	NA	103.063			<1.00x >.75	-1.875	-2.000	-2.125	-2.125	-2.250	-2.375	N/A
8.124	NA	103.313			>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
8.249	NA	103.563		Foreign National >=.75 <1.0 (Fixed only)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
8.374	NA	103.813	Foreign National >= 1.0	-3.000	-3.000	-3.250	-3.375	-3.750	N/A	N/A		
8.499	NA	104.063	STR	>1.15 Minimum	-1.500	-1.500	-1.500	-1.500	-1.500	-1.625	N/A	
8.624	NA	104.313		Other LLPA's								
8.749	NA	104.563	Loan Amount	Product	Interest-Only	-0.625	-0.625	-0.750	-0.750	-1.000	-1.125	
8.874	NA	104.813		< 100,000	-1.250	-1.250	-1.250	-1.250	N/A	N/A	N/A	
8.999	NA	105.063		< 150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.375	-1.750	
9.124	NA	105.313		< 250,000	0.125	0.125	0.125	0.125	0.125	-0.250	-0.625	
9.249	NA	105.563		> 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	
9.374	NA	105.813		> 1,500,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	N/A	
9.499	NA	106.063		> 2,000,000	-0.625	-0.625	-0.750	-0.875	-1.000	N/A	N/A	
9.624	NA	106.313		> 2,500,000	-1.000	-1.000	-1.000	-1.125	-1.250	N/A	N/A	
9.749	NA	106.563		> 3,000,000	-2.250	-2.250	-2.250	-2.375	-2.500	N/A	N/A	
9.874	NA	106.813		Cash-Out	-0.500	-0.500	-0.500	-0.750	-0.750	-1.250	N/A	
9.999	NA	107.063	Delayed Financing	-0.125	-0.125	-0.125	-0.375	-0.500	-0.750	N/A		
10.124	NA	107.313	2-1 Buydown (Min 680 & Min .75 DSCR)	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625		
10.249	NA	107.563	40 YR Fixed ** 5-10 units/MU only	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A		
10.374	NA	107.813	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
10.499	NA	108.063	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750		
10.624	NA	108.313	Condotel	-3.000	-3.000	-3.000	-3.250	-3.250	N/A	N/A		
10.749	NA	108.563	Non-Warrantable	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.875		
10.874	NA	108.813	Exception	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500		
10.999	NA	109.063	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
Min Price:	98.00		Other	2 Unit	-0.750	-0.750	-1.000	-1.000	-1.000	-1.125	-2.250	
PPP Months	LLPA	Max Price		3-4 Unit	-1.250	-1.250	-1.500	-1.500	-1.500	-1.625	-2.500	
0 (state Law Only)	-3.000	101.50		Mixed Use	-3.625	-3.625	-3.750	-4.000	-4.500	-4.750	N/A	
6 Mos PPP	-1.750	101.50		5-10 Unit	-4.000	-4.000	-4.125	-4.375	-4.500	-4.750	N/A	
12	-1.000	102.00		1 x 30 MTG (Min .75 DSCR)	-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A	
24	-0.625	102.75		BK/SS/NOD/DI >24 <36	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	N/A	
36	0.000	103.50		BK/SS/NOD/DIL < 48 > 36	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	
48	0.375	103.50		Covid Forbearance < 6 Pmts	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	
60	0.750	104.00		Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
Soft PPP*	-1.000	103.50										
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 Purchase Fee: \$595, Tax Service Fee: \$100, MERS Fee: \$150 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 8.499% 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	1/16/2024
30 Day Pricing	
Coupon	FIX30
8.750	97.125
8.875	97.500
9.000	97.875
9.125	98.250
9.250	98.625
9.375	98.875
9.500	99.125
9.625	99.375
9.750	99.625
9.875	99.875
10.000	100.125
10.125	100.375
10.250	100.625
10.375	100.875
10.500	101.125
10.625	101.375
10.750	101.625
10.875	101.875
11.000	102.125
11.125	102.375
11.250	102.625
11.375	102.875
11.500	103.125
11.625	103.375
11.750	103.625
11.875	103.875
12.000	104.125
12.125	104.375
12.250	104.625
12.375	104.875
12.500	105.125
12.625	105.375
12.750	105.625
12.875	105.875
13.000	106.125
13.125	106.375
13.250	106.625
13.375	106.875
13.500	107.125
13.625	107.375
13.750	107.625
13.875	107.875
14.000	108.125
14.125	108.375
14.250	108.625
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	
Purchase Fee: \$595	
Tax Service Fee: \$100, MERS Fee: \$150	
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	