


Delegated			
DATE	1/18/2024		
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	
	
<b>4800 N Federal HWY Building E</b> <b>Suite 200</b> <b>Boca Raton Florida 33483</b> <b>Phone Number:</b> <b>Lock Desk Hours: 9:30 AM - 7 PM EST</b> <b>NMLS# 75597</b>	
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	
<b>NQM Funding, LLC ISAOA</b> <b>4800 N FEDERAL HWY BLDG E Suite 200</b> <b>Boca Raton Florida 33483</b>	

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		1/18/2024	
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	
8.124	102.635	102.500	
8.249	102.885	102.750	
8.374	103.135	103.000	
8.499	103.385	103.250	
8.624	103.635	103.500	
8.749	103.885	103.750	
8.874	104.135	104.000	
8.999	104.385	104.250	
9.124	104.635	104.500	
9.249	104.885	104.750	
9.374	105.135	105.000	
9.499	105.385	105.250	
9.624	105.635	105.500	
9.749	105.885	105.750	
9.874	106.135	106.000	
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	
<b>Max / Min Price</b>	<b>102.000</b>	<b>98.00</b>	
<b>ARM</b>	<b>Margin: 4.50</b>	<b>Caps: 2/1/5</b>	<b>5.34</b>
Index = SOFR 1M-Avg, Floor = Initial Rate			

Full Doc & Alt Doc		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	-0.125	-0.500	-0.750	-1.125	-2.625	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	
	*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	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500	N/A	N/A
		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	
	Super Jumbo See Matrix For Details	> 3,500,000	-1.750	-1.875	-2.000	-2.250	N/A	N/A	N/A	N/A
> 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	

NQM FUNDING									
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									
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	-0.375	-0.375
BK/SS/NOD/DIL < 48 > 36	-0.375	-0.375	-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	-0.625	-0.625
1 x 30 MTG	-0.250	-0.250	-0.375	-0.625	-0.625	-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	N/A	N/A
0 x 60 MTG	-0.875	-0.875	-0.875	N/A	N/A	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	N/A	N/A
Exceptions	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500
No VOR	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
Residual Inc < 2500 (min \$1500)	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375

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



Delegated	
DATE	1/18/2024
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	