


Delegated			
DATE	1/24/2024		
Rate	15 Day	30 Day	45 Day
6.500	98.125	97.875	97.625
6.625	98.750	98.500	98.250
6.750	99.375	99.125	98.875
6.875	100.000	99.750	99.500
7.000	100.500	100.250	100.000
7.125	101.000	100.750	100.500
7.250	101.500	101.250	101.000
7.375	102.000	101.750	101.500
7.500	102.375	102.125	101.875
7.625	102.750	102.500	102.250
7.750	103.125	102.875	102.625
7.875	103.500	103.250	103.000
8.000	103.875	103.625	103.375
8.125	104.250	104.000	103.750
8.250	104.625	104.375	104.125
8.375	105.000	104.750	104.500
8.500	105.375	105.125	104.875
8.625	105.750	105.500	105.250
8.750	106.125	105.875	105.625
8.875	106.500	106.250	106.000
9.000	106.875	106.625	106.375
9.125	107.250	107.000	106.750
9.250	107.625	107.375	107.125
9.375	108.000	107.750	107.500
9.500	108.375	108.125	107.875
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		1/24/2024	
30 Day Pricing			
Coupon	5/6 ARM	FIX30/FIX15	
6.499	98.010	97.875	
6.624	98.635	98.500	
6.749	99.260	99.125	
6.874	99.885	99.750	
6.999	100.510	100.375	
7.124	101.010	100.875	
7.249	101.385	101.250	
7.374	101.760	101.625	
7.499	102.010	101.875	
7.624	102.260	102.125	
7.749	102.510	102.375	
7.874	102.760	102.625	
7.999	103.010	102.875	
8.124	103.260	103.125	
8.249	103.510	103.375	
8.374	103.760	103.625	
8.499	104.010	103.875	
8.624	104.260	104.125	
8.749	104.510	104.375	
8.874	104.760	104.625	
8.999	104.948	104.813	
9.124	105.135	105.000	
9.249	105.323	105.188	
9.374	105.479	105.344	
9.499	105.635	105.500	
9.624	105.791	105.656	
9.749	105.948	105.813	
9.874	106.104	105.969	
9.999	106.260	106.125	
10.124	106.416	106.281	
10.249	106.573	106.438	
10.374	106.729	106.594	
10.499	106.885	106.750	
10.624	107.041	106.906	
10.749	107.198	107.063	
10.874	107.354	107.219	
10.999	107.510	107.375	
11.124	107.666	107.531	
11.249	107.823	107.688	
Max / Min Price	102.000	98.00	
ARM	Margin: 4.50	Caps: 2/1/5	5.34
Index = SOFR 1M-Avg, Floor = Initial Rate			
Investor Loan Prepayment Penalty Price Adjustment (5% on 80% of unpaid principal)	6 mos/No PPP St.	LLPA	Max Px
	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	

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
	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
	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
*†if CLTV>LTV then use CLTV for eligibility and adjustments									
Additional Price Adjustments		<=55%	<=60%	65%	70%	75%	80%	85%	90%
Products	12 Mos Income	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500
	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
	> 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
PNL Only	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)	-2.375	-2.375	-2.375	-2.500	-2.750	-3.000	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	N/A	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
	FICO>=700	-1.500	-1.500	-1.500	-1.500	-1.750	-1.750	N/A	N/A



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%
	-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

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

Delegated	
DATE	1/24/2024
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 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	
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 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	