


Delegated			
DATE	2/1/2024		
Rate	15 Day	30 Day	45 Day
6.500	98.875	98.625	98.375
6.625	99.500	99.250	99.000
6.750	100.125	99.875	99.625
6.875	100.750	100.500	100.250
7.000	101.250	101.000	100.750
7.125	101.750	101.500	101.250
7.250	102.250	102.000	101.750
7.375	102.750	102.500	102.250
7.500	103.125	102.875	102.625
7.625	103.500	103.250	103.000
7.750	103.875	103.625	103.375
7.875	104.250	104.000	103.750
8.000	104.625	104.375	104.125
8.125	105.000	104.750	104.500
8.250	105.375	105.125	104.875
8.375	105.750	105.500	105.250
8.500	106.125	105.875	105.625
8.625	106.500	106.250	106.000
8.750	106.875	106.625	106.375
8.875	107.250	107.000	106.750
9.000	107.625	107.375	107.125
9.125	108.000	107.750	107.500
9.250	108.375	108.125	107.875
9.375	108.750	108.500	108.250
9.500	109.125	108.875	108.625
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	0.500	0.500	0.500	0.500	0.250	(0.500)	(1.250)	N/A	N/A	
700 - 719	0.250	0.250	0.250	0.125	(0.500)	(1.250)	(2.500)	N/A	N/A	
680 - 699	(0.750)	(0.750)	(0.750)	(0.875)	(1.750)	(3.125)	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	0.500	0.500	0.500	0.500	0.125	(0.625)	(1.250)	N/A	N/A	
700 - 719	0.250	0.250	0.250	0.125	(0.500)	(1.250)	(2.500)	N/A	N/A	
680 - 699	(0.750)	(0.750)	(0.750)	(0.875)	(1.750)	(3.125)	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			
DATE		2/1/2024	
30 Day Pricing			
Coupon	5/6 ARM	FIX30/FIX15	
6.499	98.510	98.375	
6.624	99.135	99.000	
6.749	99.760	99.625	
6.874	100.385	100.250	
6.999	101.010	100.875	
7.124	101.510	101.375	
7.249	101.885	101.750	
7.374	102.260	102.125	
7.499	102.510	102.375	
7.624	102.760	102.625	
7.749	103.010	102.875	
7.874	103.260	103.125	
7.999	103.510	103.375	
8.124	103.760	103.625	
8.249	104.010	103.875	
8.374	104.260	104.125	
8.499	104.510	104.375	
8.624	104.760	104.625	
8.749	105.010	104.875	
8.874	105.260	105.125	
8.999	105.448	105.313	
9.124	105.635	105.500	
9.249	105.823	105.688	
9.374	105.979	105.844	
9.499	106.135	106.000	
9.624	106.291	106.156	
9.749	106.448	106.313	
9.874	106.604	106.469	
9.999	106.760	106.625	
10.124	106.916	106.781	
10.249	107.073	106.938	
10.374	107.229	107.094	
10.499	107.385	107.250	
10.624	107.541	107.406	
10.749	107.698	107.563	
10.874	107.854	107.719	
10.999	108.010	107.875	
11.124	108.166	108.031	
11.249	108.323	108.188	
Max / Min Price	102.000	98.00	
Term	LLPA	Max Px	
Investor Loan Prepayment Penalty Price Adjustment (5% on 80% of unpaid principal balance)	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	5.33
Index = SOFR 1M-Avg, Floor = Initial Rate			

Flex Select Prime Rate Sheet										
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	-0.500	-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	-0.750	-1.000	-1.375	-1.875	-2.750	-3.500	N/A	N/A	
	640 - 659	-1.375	-1.375	-1.500	-2.250	-2.875	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	-0.750	-1.000	-1.375	-1.875	-2.750	-3.750	N/A	N/A	
	640 - 659	-1.250	-1.250	-1.500	-2.375	-3.500	N/A	N/A	N/A	
	*If CLTV>LTV then use CLTV for eligibility and adjustments									
	Additional Price Adjustments									
	Products	12 Mos Income	<=55%	<=60%	65%	70%	75%	80%	85%	90%
	40 Yr Fixed Full Amor	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
< 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	
Loan Amount	< 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	
	> 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	
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	
	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	
Other	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)	-2.375	-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	-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	
PNL Only	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							
FEE'S							
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							
	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


*Price No score FN at 700 score

**Full Doc and Alt Doc only

Escrow Waiver 80% or less & NO HPML

Delegated	
DATE	2/1/2024
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	