


Delegated			
DATE	03/12/2024 A		
Rate	15 Day	30 Day	45 Day
6.500	99.125	98.875	98.625
6.625	99.750	99.500	99.250
6.750	100.375	100.125	99.875
6.875	101.000	100.750	100.500
7.000	101.500	101.250	101.000
7.125	102.000	101.750	101.500
7.250	102.500	102.250	102.000
7.375	103.000	102.750	102.500
7.500	103.375	103.125	102.875
7.625	103.750	103.500	103.250
7.750	104.125	103.875	103.625
7.875	104.500	104.250	104.000
8.000	104.875	104.625	104.375
8.125	105.250	105.000	104.750
8.250	105.625	105.375	105.125
8.375	106.000	105.750	105.500
8.500	106.375	106.125	105.875
8.625	106.750	106.500	106.250
8.750	107.125	106.875	106.625
8.875	107.500	107.250	107.000
9.000	107.875	107.625	107.375
9.125	108.250	108.000	107.750
9.250	108.625	108.375	108.125
9.375	109.000	108.750	108.500
9.500	109.375	109.125	108.875
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)	(0.875)	N/A	N/A	
720 - 739	0.750	0.750	0.750	0.750	0.500	(0.250)	(1.000)	N/A	N/A	
700 - 719	0.500	0.500	0.500	0.375	(0.250)	(1.000)	(2.250)	N/A	N/A	
680 - 699	(0.250)	(0.250)	(0.250)	(0.250)	(1.000)	(2.250)	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)	(0.875)	N/A	N/A	
720 - 739	0.750	0.750	0.750	0.750	0.375	(0.375)	(1.000)	N/A	N/A	
700 - 719	0.500	0.500	0.500	0.375	(0.250)	(1.000)	(2.250)	N/A	N/A	
680 - 699	(0.250)	(0.250)	(0.250)	(0.250)	(1.000)	(2.250)	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					
**** Not available on HPML Loans, >80 LTV CA Only & Max 89.99 LTV					Declining markets reduce LTV 5%					

Lender Compensation	
Maximum Premium	103.00
Rate Buy Down	
Buydown floor = 6.5%	
Min rate after adjustments is 6.5%	
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		03/12/2024 A	
30 Day Pricing			
Coupon	5/6 ARM	FIX30/FIX15	
6.499	98.260	98.125	
6.624	98.885	98.750	
6.749	99.510	99.375	
6.874	100.135	100.000	
6.999	100.760	100.625	
7.124	101.260	101.125	
7.249	101.635	101.500	
7.374	102.010	101.875	
7.499	102.260	102.125	
7.624	102.510	102.375	
7.749	102.760	102.625	
7.874	103.010	102.875	
7.999	103.260	103.125	
8.124	103.510	103.375	
8.249	103.760	103.625	
8.374	104.010	103.875	
8.499	104.260	104.125	
8.624	104.510	104.375	
8.749	104.760	104.625	
8.874	105.010	104.875	
8.999	105.198	105.063	
9.124	105.385	105.250	
9.249	105.573	105.438	
9.374	105.729	105.594	
9.499	105.885	105.750	
9.624	106.041	105.906	
9.749	106.198	106.063	
9.874	106.354	106.219	
9.999	106.510	106.375	
10.124	106.666	106.531	
10.249	106.823	106.688	
10.374	106.979	106.844	
10.499	107.135	107.000	
10.624	107.291	107.156	
10.749	107.448	107.313	
10.874	107.604	107.469	
10.999	107.760	107.625	
11.124	107.916	107.781	
11.249	108.073	107.938	
Min Price		98.00	
Investor Loan Prepayment Penalty Price Adjustment (5% on 80% of unpaid principal balance)	Term	LLPA	Max Px
	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	5.32
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	-3.625	
	740 - 759	0.375	0.125	0.000	-0.250	-0.375	-0.875	-2.375	-4.250	
	720 - 739	0.125	0.000	-0.125	-0.500	-0.750	-1.000	-2.375	-4.625	
	700 - 719	0.000	-0.125	-0.250	-0.500	-1.250	-1.375	-3.250	N/A	
	680 - 699	0.125	-0.250	-0.375	-0.750	-1.250	-2.125	N/A	N/A	
	660 - 679	-0.500	-0.750	-1.125	-1.625	-2.500	-3.250	N/A	N/A	
	640 - 659	-1.125	-1.125	-1.250	-2.000	-2.625	N/A	N/A	N/A	
	760+	0.375	0.250	0.125	-0.250	-0.375	-0.750	-2.000	-3.875	
	740 - 759	0.250	0.125	0.000	-0.375	-0.500	-1.000	-2.625	-4.625	
	720 - 739	0.125	0.125	-0.125	-0.500	-0.750	-1.125	-2.625	-4.875	
Bank Statement, P&L w/ 2 MOS, 1099, Asset Utilization, P&L Only, or WVOE w/ 2 Mos***	760+	0.125	-0.125	-0.250	-0.500	-1.250	-1.375	-3.250	N/A	
	740 - 759	0.125	-0.125	-0.250	-0.500	-1.250	-1.375	-3.250	N/A	
	720 - 739	-0.125	-0.250	-0.250	-0.625	-1.500	-2.375	N/A	N/A	
	680 - 699	-0.125	-0.250	-0.250	-0.625	-1.500	-2.375	N/A	N/A	
	660 - 679	-0.500	-0.750	-1.125	-1.625	-2.500	-3.500	N/A	N/A	
	640 - 659	-1.000	-1.000	-1.250	-2.125	-3.250	N/A	N/A	N/A	
	*If CLTV>LTV then use CLTV for eligibility and adjustments									
	Additional Price Adjustments									
	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	
< 125,000		-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.250	N/A	
Loan Amount	< 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	
	> 4,000,000	-2.125	-2.250	-2.750	N/A	N/A	N/A	N/A	N/A	
Super Jumbo See Matrix For Details	> 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	
Other	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	-0.750	-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	-2.750	-2.750	-3.000	-3.250	-3.500	N/A	N/A	N/A	
	Foreign NOO	-3.000	-3.000	-3.250	-3.500	-3.750	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	-0.250	-0.250	
	2 Units	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000	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>=680	-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							
NQM FUNDING, LLC 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	-1.500	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 ***Price WVOE w/ 2 Mos as P&L w/ 2 Mos Escrow Waiver 80% or less & NO HPML >80 LTV CA Only & Max 89.99 LTV


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



Delegated				Credit Score LLPA's								NQM FUNDING				
Date	03/12/2024 A											4800 N Federal HWY Building E Suite 200 Phone Number: Boca Raton, Florida 33483 Lock Desk Hours: 9:30am - 7PM EST NMLS# 75597				
30 Day Pricing												FEES				
Rate	5/6 ARM	FIX30/FIX15		Investor DSCR								Purchase Fee: \$595, Tax Service Fee: \$100, MERS Fee: \$150 CDA: \$150 (if SSR is greater than 2.5% only)				
				<=50%	55%	60%	65%	70%	75%	80%	State Licensing					
6.499	NA	98.313		760+	0.000	0.000	0.000	0.000	-0.375	-1.250	All States except HI					
6.624	NA	98.938		740 - 759	0.000	0.000	0.000	-0.125	-0.500	-1.375	Mortgage Clause					
6.749	NA	99.563		720 - 739	0.000	0.000	0.000	-0.250	-0.625	-1.500	NQM FUNDING, LLC ISAOA					
6.874	NA	100.188		700 - 719 (No Score FN)	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	4800 N FEDERAL HWY BLDG E Suite 200 Boca Raton Florida 33483 Boca Raton Florida 33483					
6.999	NA	100.813		680 - 699	-0.500	-0.750	-0.875	-1.625	-2.500	-3.000	Lock Period (Max Lock Period 45 Days)					
7.124	NA	101.313		660 - 679	-0.750	-1.125	-1.500	-2.250	-3.125	N/A	15 Days 0.0625					
7.249	NA	101.688		640 - 659	-2.500	-2.875	-3.500	-4.375	N/A	N/A	30 Days 0.000					
7.374	NA	102.063		620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	45 Days -0.375					
7.499	NA	102.313		600-619	N/A	N/A	N/A	N/A	N/A	N/A	Extension					
7.624	NA	102.888		DSCR Price Adjustors								Bps Fee				
7.749	NA	102.938										7 Days -0.250				
7.874	NA	103.188										15 Days -0.375				
7.999	NA	103.438										Re-Lock -0.250				
8.124	NA	103.688										Maximum Rate Lock Term 45 Days				
8.249	NA	103.938										Product				
8.374	NA	104.188										IO Mos				
8.499	NA	104.438										Amortization				
8.624	NA	104.688										Term				
8.749	NA	104.938										Caps				
8.874	NA	105.188										Margin				
8.999	NA	105.438										30Y Fixed 360				
9.124	NA	105.688										30Y Fixed IO 120 240 360				
9.249	NA	105.938										5/6 ARM 360 360 2/1/5 6.50%				
9.374	NA	106.188										5/6 ARM IO 120 240 360 2/1/5 6.50%				
9.499	NA	106.438										40Y Fixed IO 120 360 480				
9.624	NA	106.688										Prepayment Penalties				
9.749	NA	106.938										5% (unless otherwise restricted by state law) See matrix for details				
9.874	NA	107.188										AK, DE, MN, NH, and NM: Penalties not permitted. PA 1-2 Units & > \$301,202. CO 5%				
9.999	NA	107.438										IL: Cook County permitted when rate < 8%, loan amount > \$250,000. All other counties < 8%				
10.124	NA	107.688										MD max 2% for 36 mos. MI 1% 36 mos. OH 5%				
10.249	NA	107.938										MS declining only 5/4/3/2/1, RI 2%, WI 5%				
10.374	NA	108.188										Rates				
10.499	NA	108.438										Buydown floor = 6.999%				
10.624	NA	108.688										Min rate after adjustments is 6.999%, except Mixed Use/Foreign Nat/5-10 Unit Min is 8.499%				
10.749	NA	108.938										Maximum LTV= Max CLTV, 5/6 Arm Qual on Fixed Period, IO Qual IO pay				
10.874	NA	109.188										Other Notes				
10.999	NA	109.438										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%				
												ARM				
												Margin: 6.50				
												Caps: 2/1/5				
												SOFR				
												Index = SOFR 1M-Avg, Floor = Initial Rate				
												Notes				
												Price Foreign National with 700 score				
												* Soft PPP = 6 mos Interest or Declining PPP				
												ARM				
												Margin: 6.50				
												Caps: 2/1/5				
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												ARM				

Delegated	
DATE	03/12/2024 A
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	
NQM FUNDING, LLC ISAOA	
4800 N FEDERAL HWY BLDG E Suite 200	
Boca Raton Florida 33483	
Transferred Appraisals Not Allowed	