


Delegated			
DATE	03/12/2024 B		
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)	(0.875)	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	
	
<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 03/12/2024 B

Full Doc & Alt Doc

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	

Documentation	Price Adjustment - FICO x LTV									
	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	
	Bank Statement, P&L w/ 2 MOS, 1099, Asset Utilization, P&L Only, or WVOE w/ 2 Mos***	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	
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	-0.500	-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

Min Price 98.00			
Investor Loan Prepayment Penalty 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

Products	Additional Price Adjustments								
		<=55%	<=60%	65%	70%	75%	80%	85%	90%
12 Mos Income	0.000	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
Super Jumbo See Matrix For Details	> 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
Other	> 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	-0.750	-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
ARM Features	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	-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>=680	-1.500	-1.500	-1.500	-1.500	-1.750	-1.750	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

Maximum Premium (>2.00 Requires PPP)		102.50
<b>Rate Buy Down</b>		
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		
<b>PRICE ADJUSTMENTS</b>		
<b>Lock Period</b>		
15 Days		0.063
30 Days		0.000
45 Days		-0.375
<b>Extensions</b>		
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		
<b>FEE'S</b>		
Purchase Fee: \$595, Tax Service Fee: \$100, MERS Fee: \$150		
CDA: \$150 (if SSR is greater than 2.5% only)		
<b>State Licensing</b>		
All States except HI		
<b>Mortgagee Clause</b>		
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

Escrow Waiver 80% or less & NO HPML >80 LTV CA Only & Max 89.99 LTV							
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NP INC FLEX DSCR, MIXED USE, & 5-10 UNIT RATE SHEET




Delegated				Credit Score LLPA's									
Date	03/12/2024 B												
30 Day Pricing													
Rate	5/6 ARM	FIX30/FIX15		Investor DSCR									
6.499	NA	98.313		760+	0.000	0.000	0.000	0.000	-0.375	-1.250	-2.125		
6.624	NA	98.938		740 - 759	0.000	0.000	0.000	-0.125	-0.500	-1.375	-2.625		
6.749	NA	99.563		720 - 739	0.000	0.000	0.000	-0.250	-0.625	-1.500	-2.750		
6.874	NA	100.188		700 - 719 (No Score FN)	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A		
6.999	NA	100.813		680 - 699	-0.500	-0.750	-0.875	-1.625	-2.500	-3.000	N/A		
7.124	NA	101.313		660 - 679	-0.750	-1.125	-1.500	-2.250	-3.125	N/A	N/A		
7.249	NA	101.688		640 - 659	-2.500	-2.875	-3.500	-4.375	N/A	N/A	N/A		
7.374	NA	102.063		620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
7.499	NA	102.313		600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
7.624	NA	102.888											
7.749	NA	102.938											
7.874	NA	103.188											
7.999	NA	103.438											
8.124	NA	103.688											
8.249	NA	103.938											
8.374	NA	104.188											
8.499	NA	104.438											
8.624	NA	104.688											
8.749	NA	104.938											
8.874	NA	105.188											
8.999	NA	105.438											
9.124	NA	105.688											
9.249	NA	105.938											
9.374	NA	106.188											
9.499	NA	106.438											
9.624	NA	106.688											
9.749	NA	106.938											
9.874	NA	107.188											
9.999	NA	107.438											
10.124	NA	107.688											
10.249	NA	107.938											
10.374	NA	108.188											
10.499	NA	108.438											
10.624	NA	108.688											
10.749	NA	108.938											
10.874	NA	109.188											
10.999	NA	109.438											
<b>Min Price:</b>	<b>98.00</b>		<b>Max (Mixed Use/5-10 Unit)</b>										
<b>PPP Months</b>	<b>LLPA</b>	<b>Max Price</b>											
0 (state Law Only)	-3.000	101.50	101.50										
6 Mos PPP	-1.750	101.50	101.50										
12	-1.000	102.00	102.00										
24	-0.625	102.75	102.75										
36	0.000	103.50	103.00										
48	0.375	103.50	103.00										
60	0.750	104.00	103.00										
Soft PPP* (N/A on <36 Mo PPP)		103.50	103.00										
36 Mo	48 Mo	60 Mo											
-0.500	-0.375	-0.250											

4800 N Federal HWY Building E Suite 200 Phone Number: Boca Raton, Florida 33483 Lock Desk Hours: 9:30am - 7PM EST NMLS# 75597					
<b>FEES</b>					
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					
Mortgage Clause					
NQM FUNDING, LLC ISAOA 4800 N FEDERAL HWY BLDG E Suite 200 Boca Raton Florida 33483 Boca Raton Florida 33483					
<b>Lock Period (Max Lock Period 45 Days)</b>					
15 Days	0.0625				
30 Days	0.000				
45 Days	-0.375				
<b>Extension</b>	<b>Bps Fee</b>				
7 Days	-0.250				
15 Days	-0.375				
Re-Lock	-0.250				
<b>Maximum Rate Lock Term</b>	45 Days				
<b>Product</b>	<b>IO Mos</b>	<b>Amortization</b>	<b>Term</b>	<b>Caps</b>	<b>Margin</b>
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		
<b>Prepayment Penalties</b>					
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%					
<b>Rates</b>					
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					
<b>Other Notes</b>					
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%					
<b>ARM Features</b>					
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

Delegated	
DATE	03/12/2024 B
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	