


Delegated			
DATE	03/13/2024 B		
Rate	15 Day	30 Day	45 Day
6.500	98.625	98.375	98.125
6.625	99.250	99.000	98.750
6.750	99.875	99.625	99.375
6.875	100.500	100.250	100.000
7.000	101.000	100.750	100.500
7.125	101.500	101.250	101.000
7.250	102.000	101.750	101.500
7.375	102.500	102.250	102.000
7.500	102.875	102.625	102.375
7.625	103.250	103.000	102.750
7.750	103.625	103.375	103.125
7.875	104.000	103.750	103.500
8.000	104.375	104.125	103.875
8.125	104.750	104.500	104.250
8.250	105.125	104.875	104.625
8.375	105.500	105.250	105.000
8.500	105.875	105.625	105.375
8.625	106.250	106.000	105.750
8.750	106.625	106.375	106.125
8.875	107.000	106.750	106.500
9.000	107.375	107.125	106.875
9.125	107.750	107.500	107.250
9.250	108.125	107.875	107.625
9.375	108.500	108.250	108.000
9.500	108.875	108.625	108.375
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			
DATE		03/13/2024 B	
30 Day Pricing			
Coupon	5/6 ARM	FIX30/FIX15	
6.499	97.760	97.625	
6.624	98.385	98.250	
6.749	99.010	98.875	
6.874	99.635	99.500	
6.999	100.260	100.125	
7.124	100.760	100.625	
7.249	101.135	101.000	
7.374	101.510	101.375	
7.499	101.760	101.625	
7.624	102.010	101.875	
7.749	102.260	102.125	
7.874	102.510	102.375	
7.999	102.760	102.625	
8.124	103.010	102.875	
8.249	103.260	103.125	
8.374	103.510	103.375	
8.499	103.760	103.625	
8.624	104.010	103.875	
8.749	104.260	104.125	
8.874	104.510	104.375	
8.999	104.698	104.563	
9.124	104.885	104.750	
9.249	105.073	104.938	
9.374	105.229	105.094	
9.499	105.385	105.250	
9.624	105.541	105.406	
9.749	105.698	105.563	
9.874	105.854	105.719	
9.999	106.010	105.875	
10.124	106.166	106.031	
10.249	106.323	106.188	
10.374	106.479	106.344	
10.499	106.635	106.500	
10.624	106.791	106.656	
10.749	106.948	106.813	
10.874	107.104	106.969	
10.999	107.260	107.125	
11.124	107.416	107.281	
11.249	107.573	107.438	
<b>Min Price</b>		<b>98.00</b>	
<b>Investor Loan</b>	<b>Term</b>	<b>LLPA</b>	<b>Max Px</b>
<b>Prepayment</b>	<b>6 mos/No PPP St.</b>	-1.750	100.500
<b>Penalty</b>	<b>12</b>	-1.250	101.500
<b>Price</b>	<b>24</b>	-0.500	102.000
<b>Adjustment (5% on 80% of unpaid principal balance)</b>	<b>36</b>	0.000	103.000
	<b>48</b>	0.250	103.000
	<b>60</b>	0.500	103.000
	<b>6 Mos interest PPP</b>	-1.000	103.000
<b>ARM Features</b>		<b>SOFR</b>	
<b>ARM</b>	<b>Margin: 4.50</b>	<b>Caps: 2/1/5</b>	<b>5.32</b>
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	
	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										
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	
	< 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	
	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	
Other	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	N/A

NQM FUNDING								
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								
<b>Other Price Adjustments</b>								
		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								

\*Price No score FN at 700 score      \*\*Full Doc and Alt Doc only      \*\*\*Price WVOE w/ 2 Mos as P&L w/ 2 Mos


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



Delegated				Credit Score LLPA's								NQM FUNDING				
Date		03/13/2024 B										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	98.063		760+	0.000	0.000	0.000	0.000	-0.375	-1.250	All States except HI					
6.624	NA	98.688		740 - 759	0.000	0.000	0.000	-0.125	-0.500	-1.375	Mortgage Clause					
6.749	NA	99.313		720 - 739	0.000	0.000	0.000	-0.250	-0.625	-1.500	NQM FUNDING, LLC ISAOA					
6.874	NA	99.938		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	100.563		680 - 699	-0.500	-0.750	-0.875	-1.625	-2.500	-3.000	Lock Period (Max Lock Period 45 Days)					
7.124	NA	101.063		660 - 679	-0.750	-1.125	-1.500	-2.250	-3.125	N/A	15 Days 0.0625					
7.249	NA	101.438		640 - 659	-2.500	-2.875	-3.500	-4.375	N/A	N/A	30 Days 0.000					
7.374	NA	101.813		620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	45 Days -0.375					
7.499	NA	102.063		600-619	N/A	N/A	N/A	N/A	N/A	N/A	Extension					
7.624	NA	102.438		DSCR Price Adjustors								Bps Fee				
7.749	NA	102.688										7 Days -0.250				
7.874	NA	102.938										15 Days -0.375				
7.999	NA	103.188										Re-Lock -0.250				
8.124	NA	103.438										Maximum Rate Lock Term 45 Days				
8.249	NA	103.688										Product				
8.374	NA	103.938										IO Mos				
8.499	NA	104.188										Amortization				
8.624	NA	104.438										Term				
8.749	NA	104.688										Caps				
8.874	NA	104.938										Margin				
8.999	NA	105.188										30Y Fixed 360				
9.124	NA	105.438										30Y Fixed IO 120 240 360				
9.249	NA	105.688										5/6 ARM 360 360 2/1/5 6.50%				
9.374	NA	105.938										5/6 ARM IO 120 240 360 2/1/5 6.50%				
9.499	NA	106.188										40Y Fixed IO 120 360 480				
9.624	NA	106.438										Prepayment Penalties				
9.749	NA	106.688										5% (unless otherwise restricted by state law) See matrix for details				
9.874	NA	106.938										AK, DE, MN, NH, and NM: Penalties not permitted. PA 1-2 Units & > \$301,202. CO 5%				
9.999	NA	107.188										IL: Cook County permitted when rate < 8%, loan amount > \$250,000. All other counties < 8%				
10.124	NA	107.438										MD max 2% for 36 mos. MI 1% 36 mos. OH 5%				
10.249	NA	107.688										MS declining only 5/4/3/2/1, RI 2%, WI 5%				
10.374	NA	107.938										Rates				
10.499	NA	108.188										Buydown floor = 6.999%				
10.624	NA	108.438										Min rate after adjustments is 6.999%, except Mixed Use/Foreign Nat/5-10 Unit Min is 8.499%				
10.749	NA	108.688										Maximum LTV= Max CLTV, 5/6 Arm Qual on Fixed Period, IO Qual IO pay				
10.874	NA	108.938										Other Notes				
10.999	NA	109.188										BPO Required for Mixed Use and 5-10 Units				
Min Price:	98.00											2nd Appraisal maybe required for Flip Transactions				
PPP Months	LLPA	Max Price	Max (Mixed Use/5-10 Unit)									* AirDNA only available in resort or Vacation areas, Not Avail. for 5-10 Units & Mixed Use				
0 (state Law Only)	-3.000	101.50	101.50									** 40yr fixed available Mixed use or 5-10 units only				
6 Mos PPP	-1.750	101.50	101.50									No Ratio Not available on > 4 Units, Mixed Use, FN, or 5-10 Units				
12	-1.000	102.00	102.00									Minimum 1 DSCR for 5-10 Units or Mixed USE				
24	-0.625	102.75	102.75									Loans Do Not Follow Trid Max total Fee to a broker is 4% Max Total Fees 5%				
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		Notes								ARM Features				
-0.500	-0.375	-0.250		Price Foreign National with 700 score								Margin: 6.50				
				* Soft PPP = 6 mos Interest or Declining PPP								Caps: 2/1/5				
												SOFR				
												Index = SOFR 1M-Avg, Floor = Initial Rate				

Delegated	
DATE	03/13/2024 B
30 Day Pricing	
Coupon	FIX30
8.750	96.875
8.875	97.250
9.000	97.625
9.125	98.000
9.250	98.375
9.375	98.625
9.500	98.875
9.625	99.125
9.750	99.375
9.875	99.625
10.000	99.875
10.125	100.125
10.250	100.375
10.375	100.625
10.500	100.875
10.625	101.125
10.750	101.375
10.875	101.625
11.000	101.875
11.125	102.125
11.250	102.375
11.375	102.625
11.500	102.875
11.625	103.125
11.750	103.375
11.875	103.625
12.000	103.875
12.125	104.125
12.250	104.375
12.375	104.625
12.500	104.875
12.625	105.125
12.750	105.375
12.875	105.625
13.000	105.875
13.125	106.125
13.250	106.375
13.375	106.625
13.500	106.875
13.625	107.125
13.750	107.375
13.875	107.625
14.000	107.875
14.125	108.125
14.250	108.375
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	