


Delegated			
DATE	03/18/2024 A		
Rate	15 Day	30 Day	45 Day
6.500	98.375	98.125	97.875
6.625	99.000	98.750	98.500
6.750	99.625	99.375	99.125
6.875	100.250	100.000	99.750
7.000	100.750	100.500	100.250
7.125	101.250	101.000	100.750
7.250	101.750	101.500	101.250
7.375	102.250	102.000	101.750
7.500	102.625	102.375	102.125
7.625	103.000	102.750	102.500
7.750	103.375	103.125	102.875
7.875	103.750	103.500	103.250
8.000	104.125	103.875	103.625
8.125	104.500	104.250	104.000
8.250	104.875	104.625	104.375
8.375	105.250	105.000	104.750
8.500	105.625	105.375	105.125
8.625	106.000	105.750	105.500
8.750	106.375	106.125	105.875
8.875	106.750	106.500	106.250
9.000	107.125	106.875	106.625
9.125	107.500	107.250	107.000
9.250	107.875	107.625	107.375
9.375	108.250	108.000	107.750
9.500	108.625	108.375	108.125
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	0.875	0.875	0.875	0.750	0.500	0.000	(0.375)	N/A	N/A	
760 - 779	0.875	0.875	0.875	0.750	0.500	0.000	(0.375)	N/A	N/A	
740 - 759	0.750	0.750	0.625	0.500	(0.125)	(0.375)	(0.875)	N/A	N/A	
720 - 739	0.500	0.500	0.500	0.500	0.250	(0.250)	(1.000)	N/A	N/A	
700 - 719	0.250	0.250	0.250	0.125	(0.500)	(1.000)	(2.250)	N/A	N/A	
680 - 699	(0.500)	(0.500)	(0.500)	(0.500)	(1.250)	(2.250)	N/A	N/A	N/A	
LTV/FICO LLPA's: Applicable for bank statements (12/24 months)										
>= 780	0.875	0.875	0.875	0.750	0.500	0.000	(0.375)	N/A	N/A	
760 - 779	0.875	0.875	0.875	0.750	0.500	0.000	(0.375)	N/A	N/A	
740 - 759	0.750	0.750	0.625	0.500	(0.125)	(0.375)	(0.875)	N/A	N/A	
720 - 739	0.500	0.500	0.500	0.500	0.125	(0.375)	(1.000)	N/A	N/A	
700 - 719	0.250	0.250	0.250	0.125	(0.500)	(1.000)	(2.250)	N/A	N/A	
680 - 699	(0.500)	(0.500)	(0.500)	(0.500)	(1.250)	(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 03/18/2024 A			
30 Day Pricing			
Coupon	5/6 ARM	FIX30/FIX15	
6.499	97.510	97.375	
6.624	98.135	98.000	
6.749	98.760	98.625	
6.874	99.385	99.250	
6.999	100.010	99.875	
7.124	100.510	100.375	
7.249	100.885	100.750	
7.374	101.260	101.125	
7.499	101.510	101.375	
7.624	101.760	101.625	
7.749	102.010	101.875	
7.874	102.260	102.125	
7.999	102.510	102.375	
8.124	102.760	102.625	
8.249	103.010	102.875	
8.374	103.260	103.125	
8.499	103.510	103.375	
8.624	103.760	103.625	
8.749	104.010	103.875	
8.874	104.260	104.125	
8.999	104.448	104.313	
9.124	104.635	104.500	
9.249	104.823	104.688	
9.374	104.979	104.844	
9.499	105.135	105.000	
9.624	105.291	105.156	
9.749	105.448	105.313	
9.874	105.604	105.469	
9.999	105.760	105.625	
10.124	105.916	105.781	
10.249	106.073	105.938	
10.374	106.229	106.094	
10.499	106.385	106.250	
10.624	106.541	106.406	
10.749	106.698	106.563	
10.874	106.854	106.719	
10.999	107.010	106.875	
11.124	107.166	107.031	
11.249	107.323	107.188	
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	ARM Features	SOFR	
	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+	0.250	0	-0.125	-0.375	-0.375	-0.625	-1.625	-3.375	
	740 - 759	0.125	-0.125	-0.250	-0.500	-0.500	-0.875	-2.125	-4.000	
	720 - 739	-0.125	-0.250	-0.375	-0.750	-0.750	-1.000	-2.125	-4.375	
	700 - 719	-0.250	-0.375	-0.500	-0.750	-1.250	-1.375	-3.000	N/A	
	680 - 699	-0.125	-0.500	-0.625	-1.000	-1.250	-2.125	N/A	N/A	
	660 - 679	-0.750	-1.000	-1.375	-1.875	-2.500	-3.250	N/A	N/A	
	640 - 659	-1.375	-1.375	-1.500	-2.250	-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+	0.125	0.000	-0.125	-0.500	-0.500	-0.750	-1.750	-3.625
		740 - 759	0.000	-0.125	-0.250	-0.625	-0.625	-1.000	-2.375	-4.375
		720 - 739	-0.125	-0.125	-0.375	-0.750	-0.750	-1.125	-2.375	-4.625
	700 - 719	-0.125	-0.375	-0.500	-0.875	-1.250	-1.500	-3.250	N/A	
	680 - 699	-0.375	-0.500	-0.500	-0.875	-1.500	-2.375	N/A	N/A	
	660 - 679	-0.750	-1.000	-1.375	-1.875	-2.500	-3.500	N/A	N/A	
	640 - 659	-1.250	-1.250	-1.500	-2.375	-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	
	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	
Other	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	
	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)	-2.000	-2.000	-2.000	-2.125	-2.375	-2.625	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	

NQM FUNDING							
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
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

Delegated	
DATE	03/18/2024 A
30 Day Pricing	
Coupon	FIX30
8.750	96.625
8.875	97.000
9.000	97.375
9.125	97.750
9.250	98.125
9.375	98.375
9.500	98.625
9.625	98.875
9.750	99.125
9.875	99.375
10.000	99.625
10.125	99.875
10.250	100.125
10.375	100.375
10.500	100.625
10.625	100.875
10.750	101.125
10.875	101.375
11.000	101.625
11.125	101.875
11.250	102.125
11.375	102.375
11.500	102.625
11.625	102.875
11.750	103.125
11.875	103.375
12.000	103.625
12.125	103.875
12.250	104.125
12.375	104.375
12.500	104.625
12.625	104.875
12.750	105.125
12.875	105.375
13.000	105.625
13.125	105.875
13.250	106.125
13.375	106.375
13.500	106.625
13.625	106.875
13.750	107.125
13.875	107.375
14.000	107.625
14.125	107.875
14.250	108.125
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% on NW Condos)		-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	