


| Delegated                       |              |         |         |
|---------------------------------|--------------|---------|---------|
| DATE                            | 03/19/2024 A |         |         |
| Rate                            | 15 Day       | 30 Day  | 45 Day  |
| 6.500                           | 98.500       | 98.250  | 98.000  |
| 6.625                           | 99.125       | 98.875  | 98.625  |
| 6.750                           | 99.750       | 99.500  | 99.250  |
| 6.875                           | 100.375      | 100.125 | 99.875  |
| 7.000                           | 100.875      | 100.625 | 100.375 |
| 7.125                           | 101.375      | 101.125 | 100.875 |
| 7.250                           | 101.875      | 101.625 | 101.375 |
| 7.375                           | 102.375      | 102.125 | 101.875 |
| 7.500                           | 102.750      | 102.500 | 102.250 |
| 7.625                           | 103.125      | 102.875 | 102.625 |
| 7.750                           | 103.500      | 103.250 | 103.000 |
| 7.875                           | 103.875      | 103.625 | 103.375 |
| 8.000                           | 104.250      | 104.000 | 103.750 |
| 8.125                           | 104.625      | 104.375 | 104.125 |
| 8.250                           | 105.000      | 104.750 | 104.500 |
| 8.375                           | 105.375      | 105.125 | 104.875 |
| 8.500                           | 105.750      | 105.500 | 105.250 |
| 8.625                           | 106.125      | 105.875 | 105.625 |
| 8.750                           | 106.500      | 106.250 | 106.000 |
| 8.875                           | 106.875      | 106.625 | 106.375 |
| 9.000                           | 107.250      | 107.000 | 106.750 |
| 9.125                           | 107.625      | 107.375 | 107.125 |
| 9.250                           | 108.000      | 107.750 | 107.500 |
| 9.375                           | 108.375      | 108.125 | 107.875 |
| 9.500                           | 108.750      | 108.500 | 108.250 |
| 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   |        |
|    |        |
| <b>4800 N Federal HWY Building E</b><br><b>Suite 200</b><br><b>Boca Raton Florida 33483</b><br><b>Phone Number:</b><br><b>Lock Desk Hours: 9:30 AM - 7 PM EST</b><br><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><br><b>4800 N FEDERAL HWY BLDG E Suite 200</b><br><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 03/19/2024 A

| 30 Day Pricing |         |             |  |
|----------------|---------|-------------|--|
| Coupon         | 5/6 ARM | FIX30/FIX15 |  |
| 6.499          | 97.635  | 97.500      |  |
| 6.624          | 98.260  | 98.125      |  |
| 6.749          | 98.885  | 98.750      |  |
| 6.874          | 99.510  | 99.375      |  |
| 6.999          | 100.135 | 100.000     |  |
| 7.124          | 100.635 | 100.500     |  |
| 7.249          | 101.010 | 100.875     |  |
| 7.374          | 101.385 | 101.250     |  |
| 7.499          | 101.635 | 101.500     |  |
| 7.624          | 101.885 | 101.750     |  |
| 7.749          | 102.135 | 102.000     |  |
| 7.874          | 102.385 | 102.250     |  |
| 7.999          | 102.635 | 102.500     |  |
| 8.124          | 102.885 | 102.750     |  |
| 8.249          | 103.135 | 103.000     |  |
| 8.374          | 103.385 | 103.250     |  |
| 8.499          | 103.635 | 103.500     |  |
| 8.624          | 103.885 | 103.750     |  |
| 8.749          | 104.135 | 104.000     |  |
| 8.874          | 104.385 | 104.250     |  |
| 8.999          | 104.573 | 104.438     |  |
| 9.124          | 104.760 | 104.625     |  |
| 9.249          | 104.948 | 104.813     |  |
| 9.374          | 105.104 | 104.969     |  |
| 9.499          | 105.260 | 105.125     |  |
| 9.624          | 105.416 | 105.281     |  |
| 9.749          | 105.573 | 105.438     |  |
| 9.874          | 105.729 | 105.594     |  |
| 9.999          | 105.885 | 105.750     |  |
| 10.124         | 106.041 | 105.906     |  |
| 10.249         | 106.198 | 106.063     |  |
| 10.374         | 106.354 | 106.219     |  |
| 10.499         | 106.510 | 106.375     |  |
| 10.624         | 106.666 | 106.531     |  |
| 10.749         | 106.823 | 106.688     |  |
| 10.874         | 106.979 | 106.844     |  |
| 10.999         | 107.135 | 107.000     |  |
| 11.124         | 107.291 | 107.156     |  |
| 11.249         | 107.448 | 107.313     |  |

| Min Price 98.00    |        |         |  |
|--------------------|--------|---------|--|
| 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

| Documentation  | Price Adjustment - FICO x LTV |        |        |        |        |        |        |        |        |
|--|-------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
|  | 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

| Products                           | Additional Price Adjustments |        |        |        |        |        |        |        |        |
|------------------------------------|------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
|                                    | <=55%                        | <=60%  | 65%    | 70%    | 75%    | 80%    | 85%    | 90%    |        |
| 12 Mos Income                      | 0.000                        | 0.000  | 0.000  | 0.000  | -0.125 | -0.125 | -0.375 | -0.500 |        |
|                                    | -0.875                       | -1.000 | -1.125 | -1.250 | -1.375 | -1.500 | N/A    | N/A    |        |
|                                    | -1.125                       | -1.250 | -1.375 | -1.500 | -1.625 | -1.750 | N/A    | N/A    |        |
|                                    | -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    |
|                                    | 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 | -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    |

\*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

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

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




| Delegated                     |              |                  |                                  | Credit Score LLPA's     |        |        |        |        |        |        |        |  |
|-------------------------------|--------------|------------------|----------------------------------|-------------------------|--------|--------|--------|--------|--------|--------|--------|--|
| Date                          | 03/19/2024 A |                  |                                  |                         |        |        |        |        |        |        |        |  |
| 30 Day Pricing                |              |                  |                                  |                         |        |        |        |        |        |        |        |  |
| Rate                          | 5/6 ARM      | FIX30/FIX15      |                                  | Investor DSCR           |        |        |        |        |        |        |        |  |
| 6.499                         | NA           | 97.563           |                                  | 760+                    | 0.000  | 0.000  | 0.000  | 0.000  | -0.375 | -1.250 | -2.125 |  |
| 6.624                         | NA           | 98.188           |                                  | 740 - 759               | 0.000  | 0.000  | 0.000  | -0.125 | -0.500 | -1.375 | -2.625 |  |
| 6.749                         | NA           | 98.813           |                                  | 720 - 739               | 0.000  | 0.000  | 0.000  | -0.250 | -0.625 | -1.500 | -2.750 |  |
| 6.874                         | NA           | 99.438           |                                  | 700 - 719 (No Score FN) | 0.000  | -0.250 | -0.500 | -0.875 | -1.125 | -2.625 | N/A    |  |
| 6.999                         | NA           | 100.063          |                                  | 680 - 699               | -0.500 | -0.750 | -0.875 | -1.625 | -2.500 | -3.000 | N/A    |  |
| 7.124                         | NA           | 100.563          |                                  | 660 - 679               | -0.750 | -1.125 | -1.500 | -2.250 | -3.125 | N/A    | N/A    |  |
| 7.249                         | NA           | 100.938          |                                  | 640 - 659               | -2.500 | -2.875 | -3.500 | -4.375 | N/A    | N/A    | N/A    |  |
| 7.374                         | NA           | 101.313          |                                  | 620 - 639               | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    |  |
| 7.499                         | NA           | 101.563          |                                  | 600-619                 | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    |  |
| 7.624                         | NA           | 101.938          |                                  |                         |        |        |        |        |        |        |        |  |
| 7.749                         | NA           | 102.188          |                                  |                         |        |        |        |        |        |        |        |  |
| 7.874                         | NA           | 102.438          |                                  |                         |        |        |        |        |        |        |        |  |
| 7.999                         | NA           | 102.688          |                                  |                         |        |        |        |        |        |        |        |  |
| 8.124                         | NA           | 102.938          |                                  |                         |        |        |        |        |        |        |        |  |
| 8.249                         | NA           | 103.188          |                                  |                         |        |        |        |        |        |        |        |  |
| 8.374                         | NA           | 103.438          |                                  |                         |        |        |        |        |        |        |        |  |
| 8.499                         | NA           | 103.688          |                                  |                         |        |        |        |        |        |        |        |  |
| 8.624                         | NA           | 103.938          |                                  |                         |        |        |        |        |        |        |        |  |
| 8.749                         | NA           | 104.188          |                                  |                         |        |        |        |        |        |        |        |  |
| 8.874                         | NA           | 104.438          |                                  |                         |        |        |        |        |        |        |        |  |
| 8.999                         | NA           | 104.688          |                                  |                         |        |        |        |        |        |        |        |  |
| 9.124                         | NA           | 104.938          |                                  |                         |        |        |        |        |        |        |        |  |
| 9.249                         | NA           | 105.188          |                                  |                         |        |        |        |        |        |        |        |  |
| 9.374                         | NA           | 105.438          |                                  |                         |        |        |        |        |        |        |        |  |
| 9.499                         | NA           | 105.688          |                                  |                         |        |        |        |        |        |        |        |  |
| 9.624                         | NA           | 105.938          |                                  |                         |        |        |        |        |        |        |        |  |
| 9.749                         | NA           | 106.188          |                                  |                         |        |        |        |        |        |        |        |  |
| 9.874                         | NA           | 106.438          |                                  |                         |        |        |        |        |        |        |        |  |
| 9.999                         | NA           | 106.688          |                                  |                         |        |        |        |        |        |        |        |  |
| 10.124                        | NA           | 106.938          |                                  |                         |        |        |        |        |        |        |        |  |
| 10.249                        | NA           | 107.188          |                                  |                         |        |        |        |        |        |        |        |  |
| 10.374                        | NA           | 107.438          |                                  |                         |        |        |        |        |        |        |        |  |
| 10.499                        | NA           | 107.688          |                                  |                         |        |        |        |        |        |        |        |  |
| 10.624                        | NA           | 107.938          |                                  |                         |        |        |        |        |        |        |        |  |
| 10.749                        | NA           | 108.188          |                                  |                         |        |        |        |        |        |        |        |  |
| 10.874                        | NA           | 108.438          |                                  |                         |        |        |        |        |        |        |        |  |
| 10.999                        | NA           | 108.688          |                                  |                         |        |        |        |        |        |        |        |  |
| <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                            | -0.625       | 102.00           | 102.00                           |                         |        |        |        |        |        |        |        |  |
| 24                            | -0.250       | 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           |                                  |                         |        |        |        |        |        |        |        |  |

|  |        |   |      |             |
|--|--------|---|------|-------------|
| <p>4800 N Federal HWY Building E Suite 200<br/>Phone Number:<br/>Boca Raton, Florida 33483<br/>Lock Desk Hours: 9:30am - 7PM EST<br/>NMLS# 75597</p>   |        |   |      |             |
| <p><b>FEES</b></p> <p>Purchase Fee: \$595, Tax Service Fee: \$100, MERS Fee: \$150<br/>CDA: \$150 (if SSR is greater than 2.5% only)</p> <p>State Licensing<br/>All States except HI</p> <p>Mortgagee Clause<br/>NQM FUNDING, LLC ISAOA<br/>4800 N FEDERAL HWY BLDG E Suite 200 Boca Raton Florida 33483<br/>Boca Raton Florida 33483</p>  |        |   |      |             |
| <p><b>Lock Period (Max Lock Period 45 Days)</b></p> <p>15 Days 0.0625<br/>30 Days 0.000<br/>45 Days -0.375</p>   |        |   |      |             |
| <p><b>Extension</b></p> <p>7 Days -0.250<br/>15 Days -0.375<br/>Re-Lock -0.250</p>   |        | <p><b>Bps Fee</b></p> <p>45 Days -0.375</p> |      |             |
| <p><b>Maximum Rate Lock Term</b> 45 Days</p>   |        |   |      |             |
| Product  | IO Mos | Amortization                                | Term | Margin      |
| 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  |             |
| <p><b>Prepayment Penalties</b></p> <p>5% (unless otherwise restricted by state law) See matrix for details<br/>AK, DE, MN, NH, and NM: Penalties not permitted. PA 1-2 Units &amp; &gt; \$301,202. CO 5%<br/>MD max 2% for 36 mos. MI 1% 36 mos. OH 5%<br/>MS declining only 5/4/3/2/1, RI 2%, WI 5%</p>   |        |   |      |             |
| <p><b>Rates</b></p> <p>Buydown floor = 6.999%<br/>Min rate after adjustments is 6.999%, except Mixed Use/Foreign Nat/5-10 Unit Min is 8.499%<br/>Maximum LTV= Max CLTV, 5/6 Arm Qual on Fixed Period, IO Qual IO pay</p>   |        |   |      |             |
| <p><b>Other Notes</b></p> <p>BPO Required for Mixed Use and 5-10 Units<br/>2nd Appraisal maybe required for Flip Transactions<br/>* AirDNA only available in resort or Vacation areas, Not Avail. for 5-10 Units &amp; Mixed Use<br/>** 40yr fixed available Mixed use or 5-10 units only<br/>No Ratio Not available on &gt; 4 Units, Mixed Use, FN, or 5-10 Units<br/>Minimum 1 DSCR for 5-10 Units or Mixed USE<br/>Loans Do Not Follow Trid Max total Fee to a broker is 4% Max Total Fees 5%</p> |        |   |      |             |
| <p><b>ARM Features</b> <b>SOFR</b></p> <p>ARM Margin: 6.50 Caps: 2/1/5 5.32<br/>Index = SOFR 1M-Avg, Floor = Initial Rate</p>  |        |   |      |             |

| Delegated      |              |
|----------------|--------------|
| DATE           | 03/19/2024 A |
| 30 Day Pricing |              |
| Coupon         | FIX30        |
| 8.750          | 96.750       |
| 8.875          | 97.125       |
| 9.000          | 97.500       |
| 9.125          | 97.875       |
| 9.250          | 98.250       |
| 9.375          | 98.500       |
| 9.500          | 98.750       |
| 9.625          | 99.000       |
| 9.750          | 99.250       |
| 9.875          | 99.500       |
| 10.000         | 99.750       |
| 10.125         | 100.000      |
| 10.250         | 100.250      |
| 10.375         | 100.500      |
| 10.500         | 100.750      |
| 10.625         | 101.000      |
| 10.750         | 101.250      |
| 10.875         | 101.500      |
| 11.000         | 101.750      |
| 11.125         | 102.000      |
| 11.250         | 102.250      |
| 11.375         | 102.500      |
| 11.500         | 102.750      |
| 11.625         | 103.000      |
| 11.750         | 103.250      |
| 11.875         | 103.500      |
| 12.000         | 103.750      |
| 12.125         | 104.000      |
| 12.250         | 104.250      |
| 12.375         | 104.500      |
| 12.500         | 104.750      |
| 12.625         | 105.000      |
| 12.750         | 105.250      |
| 12.875         | 105.500      |
| 13.000         | 105.750      |
| 13.125         | 106.000      |
| 13.250         | 106.250      |
| 13.375         | 106.500      |
| 13.500         | 106.750      |
| 13.625         | 107.000      |
| 13.750         | 107.250      |
| 13.875         | 107.500      |
| 14.000         | 107.750      |
| 14.125         | 108.000      |
| 14.250         | 108.250      |
| 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                          |        |