


Delegated			
DATE	03/20/2024 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> <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 03/20/2024 A

Full Doc & Alt Doc

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	

Documentation	FICO\LTV*	Price Adjustment - FICO x 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


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
	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					
<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

Delegated				NP INC FLEX DSCR, MIXED USE, & 5-10 UNIT RATE SHEET								
Date	03/20/2024 A											
30 Day Pricing				Credit Score LLPA's								
Rate	5/6 ARM	FIX30/FIX15		Investor DSCR		<=50%	55%	60%	65%	70%	75%	80%
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>										
<b>0 (state Law Only)</b>	-3.000	101.50	101.50									
<b>6 Mos PPP</b>	-1.750	101.50	101.50									
<b>12</b>	-0.625	102.00	102.00									
<b>24</b>	-0.250	102.75	102.75									
<b>36</b>	0.000	103.50	103.00									
<b>48</b>	0.375	103.50	103.00									
<b>60</b>	0.750	104.00	103.00									
<b>Soft PPP* (N/A on &lt;36 Mo PPP)</b>		103.50	103.00									
<b>36 Mo</b>	<b>48 Mo</b>	<b>60 Mo</b>										
-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

**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  
Mortgage Clause

**NQM FUNDING, LLC ISAOA**  
4800 N FEDERAL HWY BLDG E Suite 200 Boca Raton Florida 33483  
Boca Raton Florida 33483

**Lock Period (Max Lock Period 45 Days)**

15 Days	0.0625
30 Days	0.000
45 Days	-0.375

Extension	Bps Fee
7 Days	-0.250
15 Days	-0.375
Re-Lock	-0.250

**Maximum Rate Lock Term** 45 Days

Product	IO Mos	Amortization	Term	Caps	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		

**Prepayment Penalties**  
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%  
MD max 2% for 36 mos. MI 1% 36 mos. OH 5%  
MS declining only 5/4/3/2/1, RI 2%, WI 5%

**Rates**  
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


**Other Notes**  
BPO Required for Mixed Use and 5-10 Units  
2nd Appraisal maybe required for Flip Transactions  
\* AirDNA only available in resort or Vacation areas, Not Avail. for 5-10 Units & Mixed Use  
\*\* 40yr fixed available Mixed use or 5-10 units only  
No Ratio Not available on > 4 Units, Mixed Use, FN, or 5-10 Units  
Minimum 1 DSCR for 5-10 Units or Mixed USE  
Loans Do Not Follow Trid Max total Fee to a broker is 4% Max Total Fees 5%

**ARM Features** **SOFR**  
ARM Margin: 6.50 Caps: 2/1/5 5.32  
Index = SOFR 1M-Avg, Floor = Initial Rate

Notes  
Price Foreign National with 700 score  
\* Soft PPP = 6 mos Interest or Declining PPP

Delegated	
DATE	03/20/2024 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
<b>Min Price</b>	<b>98.000</b>
<b>Max Price</b>	<b>101.00</b>

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	