


Delegated			
DATE	03/21/2024 A		
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%			
Other Notes			


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>	

NO Non Arms Length Transactions, Gifts of Equity, Non Occupant Co Borr, Flip Transactions, Non Warrantable Condos, Condotels, No Exceptions

Delegated			
DATE 03/21/2024 A			
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 Prepayment Penalty Price</b>	<b>Term</b>	<b>LLPA</b>	<b>Max Px</b>
Adjustment (5% on 80% of unpaid principal balance)	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
<b>ARM Features</b>		<b>SOFR</b>	
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												
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												
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)	-2.000	-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		



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					
<b>Maximum Lock Period 45 Days</b>							
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>FEES</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

\*Price No score FN at 700 score    \*\*Full Doc and Alt Doc only    \*\*\*Price WVOE w/ 2 Mos as P&L w/ 2 Mos    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		03/21/2024 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	97.688	760+	0.000	0.000	0.000	0.000	-0.375	-1.250	-2.125					
6.624	NA	98.313	740 - 759	0.000	0.000	0.000	-0.125	-0.500	-1.375	-2.625					
6.749	NA	98.938	720 - 739	0.000	0.000	0.000	-0.250	-0.625	-1.500	-2.750					
6.874	NA	99.563	700 - 719 (No Score FN)	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A					
6.999	NA	100.188	680 - 699	-0.500	-0.750	-0.875	-1.625	-2.500	-3.000	N/A					
7.124	NA	100.688	660 - 679	-0.750	-1.125	-1.500	-2.250	-3.125	N/A	N/A					
7.249	NA	101.063	640 - 659	-2.500	-2.875	-3.500	-4.375	N/A	N/A	N/A					
7.374	NA	101.438	620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A					
7.499	NA	101.688	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A					
7.624	NA	102.063		<=50%	55%	60%	65%	70%	75%	80%					
7.749	NA	102.313		DSCR Price Adjustors											
7.874	NA	102.563		No Ratio <.75	-3.125	-3.375	-3.500	-3.750	-4.000	-4.250	N/A				
7.999	NA	102.813		<1.00x >.75	-1.875	-2.000	-2.125	-2.125	-2.250	-2.375	N/A				
8.124	NA	103.063		>1.24 (AirDNA or MU/5-10 Units doesn't apply)	0.500	0.500	0.500	0.625	0.625	0.625	0.625				
8.249	NA	103.313		Foreign National >=.75 <1.0 (Fixed only)	N/A	N/A	N/A	N/A	N/A	N/A	N/A				
8.374	NA	103.563		Foreign National > = 1.0	-3.500	-3.500	-3.750	-3.875	-4.250	N/A	N/A				
8.499	NA	103.813		STR >1.15 Minimum	-1.500	-1.500	-1.500	-1.500	-1.500	-1.625	N/A				
8.624	NA	104.063		Other LLPA's											
8.749	NA	104.313		Product	Interest-Only	-0.625	-0.625	-0.750	-0.750	-1.000	-1.125	-1.625			
8.874	NA	104.563			< 100,000	-1.250	-1.250	-1.250	-1.250	N/A	N/A	N/A			
8.999	NA	104.813			< 150,000	-1.000	-1.000	-1.000	-1.000	-1.375	-1.750				
9.124	NA	105.063			< 250,000	0.125	0.125	0.125	0.125	0.125	-0.625				
9.249	NA	105.313			> 1,000,000	0.000	0.000	0.000	0.000	0.000	-0.375				
9.374	NA	105.563			> 1,500,000	-0.500	-0.500	-0.500	-0.500	-0.875	N/A				
9.499	NA	105.813			> 2,000,000	-0.625	-0.625	-0.750	-0.875	-1.000	N/A				
9.624	NA	106.063			> 2,500,000	-1.000	-1.000	-1.000	-1.125	-1.250	N/A				
9.749	NA	106.313			> 3,000,000	-2.250	-2.250	-2.250	-2.375	-2.500	N/A				
9.874	NA	106.563			Cash-Out	-0.500	-0.500	-0.500	-0.750	-1.250	N/A				
9.999	NA	106.813			Delayed Financing	-0.125	-0.125	-0.125	-0.375	-0.500	-0.750	N/A			
10.124	NA	107.063			2-1 Buydown (Min 680 & Min .75 DSCR)	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625				
10.249	NA	107.313			40 YR Fixed ** 5-10 units/MU only	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A			
10.374	NA	107.563			Purchase / Rate & Term	0.125	0.125	0.125	0.125	0.125	0.125				
10.499	NA	107.813			Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750			
10.624	NA	108.063			Condotel (Min .75 DSCR)	-3.000	-3.000	-3.000	-3.250	-3.250	N/A	N/A			
10.749	NA	108.313			Non-Warrantable	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.875			
10.874	NA	108.563			Exception	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500			
10.999	NA	108.813			Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250			
					2 Unit	-0.750	-0.750	-1.000	-1.000	-1.000	-1.125	-2.250			
					3-4 Unit	-1.250	-1.250	-1.500	-1.500	-1.500	-1.625	-2.500			
					Mixed Use	-3.625	-3.625	-3.750	-4.000	-4.500	-4.750	N/A			
					5-10 Unit	-4.000	-4.000	-4.125	-4.375	-4.500	-4.750	N/A			
					1 x 30 MTG (Min .75 DSCR)	-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A			
					BK/SS/NOD/DI >24 <36	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	N/A			
					BK/SS/NOD/DIL < 48 > 36	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A			
					Covid Forbearance < 6 Pmts	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A			
					Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250			
					Notes										
					36 Mo	48 Mo	60 Mo	ARM			Margin: 6.50	Caps: 2/1/5	SOFR	5.32	
					Price Foreign National with 700 score							Index = SOFR 1M-Avg, Floor = Initial Rate			
					* Soft PPP = 6 mos Interest or Declining PPP										



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

**Lock Period (Max Lock Period 45 Days)**  
15 Days 0.0625  
30 Days 0.0000  
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 & > \$30,202. 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%

Delegated	
DATE	03/21/2024 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 Stmtms, 1099, 24 Mo P&L w/ 2 mos Bk Stmtms	
Mortgagee Clause	
NQM FUNDING, LLC ISAOA	
4800 N FEDERAL HWY BLDG E Suite 200	
Boca Raton Florida 33483	
Transferred Appraisals Not Allowed	