


Delegated			
DATE	03/22/2024 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 supplemental			
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

Flex Select Prime Rate Sheet



DATE 03/22/2024 A

Full Doc & Alt Doc

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

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	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	
Utilization, P&L Only, or WVOE w/ 2 Mos***	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
Loan Amount	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
	< 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
Other	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

Min Price		98.00	
Term	LLPA	Max Px	
6 mos/No PPP St.	-1.750	100.500	
Investor Loan Prepayment Penalty	12	-1.250	101.500
Price Adjustment (5% on 80% of unpaid principal)	24	-0.500	102.000
	36	0.000	103.000
	48	0.250	103.000
	60	0.500	103.000
ARM Features	6 Mos interest PPP	-1.000	103.000
ARM	Margin: 4.50	Caps: 2/1/5	SOFR 5.32
Index = SOFR 1M-Avg, Floor = Initial Rate			

*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

Delegated				NP INC FLEX DSCR, MIXED USE, & 5-10 UNIT RATE SHEET									
Date	03/22/2024 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		Single Property	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	-1.000	-1.250	-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											
7.749	NA	102.313											
7.874	NA	102.563											
7.999	NA	102.813											
8.124	NA	103.063											
8.249	NA	103.313											
8.374	NA	103.563											
8.499	NA	103.813											
8.624	NA	104.063											
8.749	NA	104.313											
8.874	NA	104.563											
8.999	NA	104.813											
9.124	NA	105.063											
9.249	NA	105.313											
9.374	NA	105.563											
9.499	NA	105.813											
9.624	NA	106.063											
9.749	NA	106.313											
9.874	NA	106.563											
9.999	NA	106.813											
10.124	NA	107.063											
10.249	NA	107.313											
10.374	NA	107.563											
10.499	NA	107.813											
10.624	NA	108.063											
10.749	NA	108.313											
10.874	NA	108.563											
10.999	NA	108.813											
Min Price:	98.00												
PPP Months	LLPA	Max Price	Max (Mixed Use/5-10 Unit)										
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											



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

Mortgagee 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%

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

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

Delegated	
DATE	03/22/2024 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 Supersede Rate Sheet: Evidince 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 Stmt, 1099, 24 Mo P&L w/ 2 mos Bk Stmt	
Mortgagee Clause	
NQM FUNDING, LLC ISAOA	
4800 N FEDERAL HWY BLDG E Suite 200	
Boca Raton Florida 33483	
Transferred Appraisals Not Allowed	