


| Delegated | | | |
|---------------------------------|--------------|---------|---------|
| DATE | 03/27/2024 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% | | | |

| 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 03/27/2024 A | | | | Full Doc & Alt Doc | | | | | | | | | | |
| 30 Day Pricing | | | | Price Adjustment - FICO x LTV | | | | | | | | | | |
| Coupon | 5/6 ARM | FIX30/FIX15 | | Documentation | FICO/LTV† | <=55% | 60% | 65% | 70% | 75% | 80% | 85% | 90% | |
| 6.499 | 97.885 | 97.750 | | Full Doc | 760+ | 0.250 | 0 | -0.125 | -0.375 | -0.375 | -0.625 | -1.625 | -3.375 | |
| 6.624 | 98.510 | 98.375 | | | 740 - 759 | 0.125 | -0.125 | -0.250 | -0.500 | -0.500 | -0.875 | -2.125 | -4.000 | |
| 6.749 | 99.135 | 99.000 | | | 720 - 739 | -0.125 | -0.250 | -0.375 | -0.750 | -0.750 | -1.000 | -2.125 | -4.375 | |
| 6.874 | 99.760 | 99.625 | | | 700 - 719 | -0.250 | -0.375 | -0.500 | -0.750 | -1.250 | -1.375 | -3.000 | N/A | |
| 6.999 | 100.385 | 100.250 | | | 680 - 699 | -0.125 | -0.500 | -0.625 | -1.000 | -1.250 | -2.125 | N/A | N/A | |
| 7.124 | 100.885 | 100.750 | | | 660 - 679 | -0.750 | -1.000 | -1.375 | -1.875 | -2.500 | -3.250 | N/A | N/A | |
| 7.249 | 101.260 | 101.125 | | | 640 - 659 | -1.375 | -1.375 | -1.500 | -2.250 | -2.625 | N/A | N/A | N/A | |
| 7.374 | 101.635 | 101.500 | | | 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 |
| 7.499 | 101.885 | 101.750 | | | | 740 - 759 | 0.000 | -0.125 | -0.250 | -0.625 | -0.625 | -1.000 | -2.375 | -4.375 |
| 7.624 | 102.135 | 102.000 | | | | 720 - 739 | -0.125 | -0.125 | -0.375 | -0.750 | -0.750 | -1.125 | -2.375 | -4.625 |
| 7.749 | 102.385 | 102.250 | | 700 - 719 | | -0.125 | -0.375 | -0.500 | -0.875 | -1.250 | -1.500 | -3.250 | N/A | |
| 7.874 | 102.635 | 102.500 | | 680 - 699 | | -0.375 | -0.500 | -0.500 | -0.875 | -1.500 | -2.375 | N/A | N/A | |
| 7.999 | 102.885 | 102.750 | | 660 - 679 | | -0.750 | -1.000 | -1.375 | -1.875 | -2.500 | -3.500 | N/A | N/A | |
| 8.124 | 103.135 | 103.000 | | 640 - 659 | | -1.250 | -1.250 | -1.500 | -2.375 | -3.250 | N/A | N/A | N/A | |
| 8.249 | 103.385 | 103.250 | | | | | | | | | | | | |
| 8.374 | 103.635 | 103.500 | | | | | | | | | | | | |
| 8.499 | 103.885 | 103.750 | | | | | | | | | | | | |
| 8.624 | 104.135 | 104.000 | | | | | | | | | | | | |
| 8.749 | 104.385 | 104.250 | | | | | | | | | | | | |
| 8.874 | 104.635 | 104.500 | | | | | | | | | | | | |
| 8.999 | 104.823 | 104.688 | | | | | | | | | | | | |
| 9.124 | 105.010 | 104.875 | | | | | | | | | | | | |
| 9.249 | 105.198 | 105.063 | | | | | | | | | | | | |
| 9.374 | 105.354 | 105.219 | | | | | | | | | | | | |
| 9.499 | 105.510 | 105.375 | | | | | | | | | | | | |
| 9.624 | 105.666 | 105.531 | | | | | | | | | | | | |
| 9.749 | 105.823 | 105.688 | | | | | | | | | | | | |
| 9.874 | 105.979 | 105.844 | | | | | | | | | | | | |
| 9.999 | 106.135 | 106.000 | | | | | | | | | | | | |
| 10.124 | 106.291 | 106.156 | | | | | | | | | | | | |
| 10.249 | 106.448 | 106.313 | | | | | | | | | | | | |
| 10.374 | 106.604 | 106.469 | | | | | | | | | | | | |
| 10.499 | 106.760 | 106.625 | | | | | | | | | | | | |
| 10.624 | 106.916 | 106.781 | | | | | | | | | | | | |
| 10.749 | 107.073 | 106.938 | | | | | | | | | | | | |
| 10.874 | 107.229 | 107.094 | | | | | | | | | | | | |
| 10.999 | 107.385 | 107.250 | | | | | | | | | | | | |
| 11.124 | 107.541 | 107.406 | | | | | | | | | | | | |
| 11.249 | 107.698 | 107.563 | | | | | | | | | | | | |
| Min Price 98.00 | | | | | | | | | | | | | | |
| | Term | LLPA | Max Px | | | | | | | | | | | |
| Investor Loan Prepayment Penalty Price Adjustment (5% on 80% of unpaid principal balance) | 6 mos/No PPP St. | -1.750 | 100.500 | Other | Investment | -0.125 | -0.125 | -0.250 | -0.250 | -0.500 | -0.625 | -1.000 | N/A | |
| | 12 | -1.250 | 101.500 | | Condo | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | -0.125 | N/A | |
| | 24 | -0.500 | 102.000 | | NW Condo | -0.375 | -0.375 | -0.375 | -0.375 | -0.375 | -0.500 | -0.500 | N/A | |
| | 36 | 0.000 | 103.000 | | Condotel | -3.625 | -3.625 | -3.625 | -3.625 | -3.875 | N/A | N/A | N/A | |
| | 48 | 0.250 | 103.000 | | Foreign 2nd HM | -2.750 | -2.750 | -3.000 | -3.250 | -3.500 | N/A | N/A | N/A | |
| 60 | 0.500 | 103.000 | Foreign NOO | | -3.000 | -3.000 | -3.250 | -3.500 | -3.750 | N/A | N/A | N/A | | |
| 6 Mos interest PPP | -1.000 | 103.000 | ITIN (Min. \$125k) | | -2.000 | -2.000 | -2.000 | -2.125 | -2.375 | -2.625 | N/A | N/A | | |
| ARM Features SOFR | | | | | Escrow Waiver | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | |
| ARM | Margin: 4.50 | Caps: 2/1/5 | 5.32 | | 2 Units | -0.500 | -0.500 | -0.500 | -0.500 | -0.625 | -0.750 | -0.750 | N/A | |
| Index = SOFR 1M-Avg, Floor = Initial Rate | | | | | 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 | | | | | |
| 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 | | | | | | | |
| 1 x 30 MTG | -0.250 | -0.250 | -0.375 | -0.625 | -0.625 | -0.625 | -0.625 |
| 2 x 30 MTG | -0.250 | -0.250 | -0.375 | -0.625 | -0.625 | -0.625 | 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 | | 03/27/2024 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 LLPAs | | | | | | | | | | |
| 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 | -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 | | | | | | | | | |
| | | | | | * Soft PPP = 6 mos Interest or Declining PPP | | | | | | | | | |
| | | | | | Index = SOFR 1M-Avg, Floor = Initial Rate | | | | | | | | | |



4800 N Federal HWY Building E Suite 200
 Phone Number:
 Boca Raton, Florida 33483
 Lock Desk Hours: 9:30am - 7PM EST
 NMLS# 75597

FEE'S
 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 0.0000
 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 | 03/27/2024 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 | |