


| Delegated                       |              |         |         |
|---------------------------------|--------------|---------|---------|
| DATE                            | 03/28/2024 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><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>  |        |

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

| Delegated                                 |              |             |      |
|---|--------------|-------------|------|
| DATE 03/28/2024 A                         |              |             |      |
| 30 Day Pricing                            |              |             |      |
| Coupon                                    | 5/6 ARM      | FIX30/FIX15 |      |
| 6.499                                     | 97.885       | 97.750      |      |
| 6.624                                     | 98.510       | 98.375      |      |
| 6.749                                     | 99.135       | 99.000      |      |
| 6.874                                     | 99.760       | 99.625      |      |
| 6.999                                     | 100.385      | 100.250     |      |
| 7.124                                     | 100.885      | 100.750     |      |
| 7.249                                     | 101.260      | 101.125     |      |
| 7.374                                     | 101.635      | 101.500     |      |
| 7.499                                     | 101.885      | 101.750     |      |
| 7.624                                     | 102.135      | 102.000     |      |
| 7.749                                     | 102.385      | 102.250     |      |
| 7.874                                     | 102.635      | 102.500     |      |
| 7.999                                     | 102.885      | 102.750     |      |
| 8.124                                     | 103.135      | 103.000     |      |
| 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      |      |
| 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   |  |           |        |        |        |        |        |        |        |        |  |
| 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   |  | <=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 |        |  |
|  | 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    |        |  |
|  | > 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    |        |  |
| Super Jumbo See Matrix For Details                         | > 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    |        |  |
|  | 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    |        |  |
| Other  | 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    |        |  |



| 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<br>Boca Raton Florida 33483   |        |        |        |        |        |        |        |
| Phone Number: 561.886.0300<br>Lock Desk Hours: 9:30 AM - 7 PM EST<br>NMLS# 75597                              |        |        |        |        |        |        |        |
| FEES  |        |        |        |        |        |        |        |
| Purchase Fee: \$595, Tax Service Fee: \$100, MERS Fee: \$150<br>CDA: \$150 (if SSR is greater than 2.5% only) |        |        |        |        |        |        |        |
| State Licensing   |        |        |        |        |        |        |        |
| All States except HI  |        |        |        |        |        |        |        |
| Mortgagee Clause  |        |        |        |        |        |        |        |
| NQM FUNDING, LLC ISAOA<br>4800 N FEDERAL HWY<br>BLDG E Suite 200<br>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 | -0.375 | -0.375 | -0.375 | -0.375 | 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           |         | 03/28/2024 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 | -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

**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 0.000  
 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 & >\$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           | 03/28/2024 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                            |        |