


Delegated			
DATE	04/09/2024 A		
Rate	15 Day	30 Day	45 Day
6.500	98.375	98.125	97.875
6.625	99.000	98.750	98.500
6.750	99.625	99.375	99.125
6.875	100.250	100.000	99.750
7.000	100.750	100.500	100.250
7.125	101.250	101.000	100.750
7.250	101.750	101.500	101.250
7.375	102.250	102.000	101.750
7.500	102.625	102.375	102.125
7.625	103.000	102.750	102.500
7.750	103.375	103.125	102.875
7.875	103.750	103.500	103.250
8.000	104.125	103.875	103.625
8.125	104.500	104.250	104.000
8.250	104.875	104.625	104.375
8.375	105.250	105.000	104.750
8.500	105.625	105.375	105.125
8.625	106.000	105.750	105.500
8.750	106.375	106.125	105.875
8.875	106.750	106.500	106.250
9.000	107.125	106.875	106.625
9.125	107.500	107.250	107.000
9.250	107.875	107.625	107.375
9.375	108.250	108.000	107.750
9.500	108.625	108.375	108.125
Loan Amounts			
Minimum Loan	\$150,000		
Max Loan Size	\$3,500,000		
Unavailable Flex Supreme			
Asset Utilization suplimental			
P&L Only			
P&L & 2 Mos Bank statements			
Max Properties Financed > 4			
No ITIN's, or Foreign Nationals			
Investment Properties			
Max DTI 45%			

Flex Supreme Rate Sheets										
Maximum LTV = Maximum CLTV										
NON QM FIXED ADJUSTERS (All loan level price adjustments are cumulative)										
LTV's	< =50%	55%	60%	65%	70%	75%	80%	85%	90%	
LTV/FICO LLPA's: Applicable for Full documentation										
>= 780	0.875	0.875	0.875	0.750	0.500	0.000	(0.375)	N/A	N/A	
760 - 779	0.875	0.875	0.875	0.750	0.500	0.000	(0.375)	N/A	N/A	
740 - 759	0.750	0.750	0.625	0.500	(0.125)	(0.375)	(0.875)	N/A	N/A	
720 - 739	0.500	0.500	0.500	0.500	0.250	(0.250)	(1.000)	N/A	N/A	
700 - 719	0.250	0.250	0.250	0.125	(0.500)	(1.000)	(2.250)	N/A	N/A	
680 - 699	(0.500)	(0.500)	(0.500)	(0.500)	(1.250)	(2.250)	N/A	N/A	N/A	
LTV/FICO LLPA's: Applicable for bank statements (12/24 months)										
>= 780	0.875	0.875	0.875	0.750	0.500	0.000	(0.375)	N/A	N/A	
760 - 779	0.875	0.875	0.875	0.750	0.500	0.000	(0.375)	N/A	N/A	
740 - 759	0.750	0.750	0.625	0.500	(0.125)	(0.375)	(0.875)	N/A	N/A	
720 - 739	0.500	0.500	0.500	0.500	0.125	(0.375)	(1.000)	N/A	N/A	
700 - 719	0.250	0.250	0.250	0.125	(0.500)	(1.000)	(2.250)	N/A	N/A	
680 - 699	(0.500)	(0.500)	(0.500)	(0.500)	(1.250)	(2.250)	N/A	N/A	N/A	
Loan Amount Adjusters										
>=\$150,000 - \$200,000	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)	(1.000)	N/A	N/A	
>\$200,000 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
>\$750,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
>\$1,500,000 - \$3,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
>\$3,000,000 - \$3,500,000	(1.375)	(1.375)	(1.375)	(1.500)	(1.625)	(1.750)	N/A	N/A	N/A	
Other LLPA's										
Cash out Refinance	(0.250)	(0.250)	(0.250)	(0.625)	(0.875)	(1.625)	(2.750)	N/A	N/A	
Asset Qualification 84 Mos	(1.375)	(1.500)	(1.625)	(1.750)	(1.875)	(2.000)	(2.125)	N/A	N/A	
1099 - 1 Year or Full Doc 1 YR	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A	
40 Year Term Interest Only	(1.250)	(1.250)	(1.375)	(1.500)	(1.625)	(1.750)	N/A	N/A	N/A	
2 Unit	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A	N/A	
3-4 Unit	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	N/A	N/A	
12-months Bank Statements	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A	
Warrantable Condo**	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	
2nd Home	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A	
Escrow Waiver****	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	
Property State NY/GA	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	
** Not applicable for detached condominiums or site condominiums					Rural Properties not allowed					
**** Not available on HPML Loans, >80 LTV CA Only & Max 89.99 LTV					Declining markets reduce LTV 5%					

Lender Compensation	
Maximum Premium	103.00
Rate Buy Down	
Buydown floor = 6.5%	
Min rate after adjustments is 6.5%	
Min buy Price 98.00	
Maximum Rate 10.00	
PRICE ADJUSTMENTS	
Lock Period	
15 Days	0.125
30 Days	0.000
45 Days	-0.250
Extensions	
7 Days (Min)	-0.250
15 Days	-0.375
Re-Lock	-0.250
Maximum Lock Period 55 Days	
	
<b>4800 N Federal HWY Building E</b> <b>Suite 200</b> <b>Boca Raton Florida 33483</b> <b>Phone Number:</b> <b>Lock Desk Hours: 9:30 AM - 7 PM EST</b> <b>NMLS# 75597</b>	
FEES	
Purchase Fee: \$595	
Tax Service Fee: \$100, MERS Fee: \$150	
CDA: \$150 (if SSR is greater than 2.5% only)	
State Licensing	
All States except VT & HI	
Mortgagee Clause	
<b>NQM Funding, LLC ISAOA</b> <b>4800 N FEDERAL HWY BLDG E Suite 200</b> <b>Boca Raton Florida 33483</b>	

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

Delegated				Flex Select Prime Rate Sheet										
DATE				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	97.635	97.500		Full Doc	760+	0.250	0	-0.125	-0.375	-0.375	-0.625	-1.625	-3.375	
6.624	98.260	98.125			740 - 759	-0.125	-0.125	-0.250	-0.500	-0.500	-0.875	-2.125	-4.000	
6.749	98.885	98.750			720 - 739	-0.125	-0.250	-0.375	-0.750	-0.750	-1.000	-2.125	-4.375	
6.874	99.510	99.375			700 - 719	-0.250	-0.375	-0.500	-0.750	-1.250	-1.375	-3.000	N/A	
6.999	100.135	100.000			680 - 699	-0.125	-0.500	-0.625	-1.000	-1.250	-2.125	N/A	N/A	
7.124	100.635	100.500			660 - 679	-0.750	-1.000	-1.375	-1.875	-2.500	-3.250	N/A	N/A	
7.249	101.010	100.875			640 - 659	-1.375	-1.375	-1.500	-2.250	-2.625	N/A	N/A	N/A	
7.374	101.385	101.250			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	101.635	101.500				740 - 759	0.000	-0.125	-0.250	-0.625	-0.625	-1.000	-2.375	-4.375
7.624	101.885	101.750				720 - 739	-0.125	-0.125	-0.375	-0.750	-0.750	-1.125	-2.375	-4.625
7.749	102.135	102.000				700 - 719	-0.125	-0.375	-0.500	-0.750	-1.250	-3.250	N/A	N/A
7.874	102.385	102.250				680 - 699	-0.375	-0.500	-0.500	-0.875	-1.500	-2.375	N/A	N/A
7.999	102.635	102.500				660 - 679	-0.750	-1.000	-1.375	-1.875	-2.500	-3.500	N/A	N/A
8.124	102.885	102.750				640 - 659	-1.250	-1.250	-1.500	-2.375	-3.250	N/A	N/A	N/A
8.249	103.135	103.000												
8.374	103.385	103.250												
8.499	103.635	103.500												
8.624	103.885	103.750												
8.749	104.135	104.000												
8.874	104.385	104.250												
8.999	104.573	104.438												
9.124	104.760	104.625												
9.249	104.948	104.813												
9.374	105.104	104.969												
9.499	105.260	105.125												
9.624	105.416	105.281												
9.749	105.573	105.438												
9.874	105.729	105.594												
9.999	105.885	105.750												
10.124	106.041	105.906												
10.249	106.198	106.063												
10.374	106.354	106.219												
10.499	106.510	106.375												
10.624	106.666	106.531												
10.749	106.823	106.688												
10.874	106.979	106.844												
10.999	107.135	107.000												
11.124	107.291	107.156												
11.249	107.448	107.313												
<b>Min Price</b>				<b>98.00</b>										
<b>Term</b>				<b>LLPA</b>										
<b>Investor Loan Prepayment</b>				<b>Max Px</b>										
6 mos/No PPP St.				-1.750 100.500										
Penalty Price				12 -1.250 101.500										
Adjustment (5% on 80% of unpaid principal balance)				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														
<b>PNL Only</b>				<b>FICO&gt;=680</b>										
				-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>							
	<b>60%</b>	<b>65%</b>	<b>70%</b>	<b>75%</b>	<b>80%</b>	<b>85%</b>	<b>90%</b>
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							

\*Price No score FN at 700 score

\*\*Full Doc and Alt Doc only

\*\*\*Price WVOE w/ 2 Mos as P&L w/ 2 Mos

Delegated		NP INC FLEX DSCR, MIXED USE, & 5-10 UNIT RATE SHEET									
Date		04/09/2024 A									
30 Day Pricing			Credit Score LLPA's								
Rate	5/6 ARM	FIX30/FIX15	Investor DSCR								
6.499	NA	97.813	760+	<=50%	55%	60%	65%	70%	75%	80%	
6.624	NA	98.438	740 - 759	0.000	0.000	0.000	0.000	-0.375	-1.250	-2.125	
6.749	NA	99.063	720 - 739	0.000	0.000	0.000	-0.125	-0.500	-1.375	-2.625	
6.874	NA	99.688	700 - 719 (No Score FN)	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A	
6.999	NA	100.313	680 - 699	-0.500	-0.750	-0.875	-1.625	-2.500	-3.000	N/A	
7.124	NA	100.813	660 - 679	-0.750	-1.125	-1.500	-2.250	-3.125	N/A	N/A	
7.249	NA	101.188	640 - 659	-2.500	-2.875	-3.500	-4.375	N/A	N/A	N/A	
7.374	NA	101.563	620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.499	NA	101.813	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.624	NA	102.188		<=50%	55%	60%	65%	70%	75%	80%	
7.749	NA	102.438	DSCR Price Adjustors								
7.874	NA	102.688	No Ratio <.75	-3.125	-3.375	-3.500	-3.750	-4.000	-4.250	N/A	
7.999	NA	102.938	<1.00x >.75	-1.875	-2.000	-2.125	-2.125	-2.250	-2.375	N/A	
8.124	NA	103.188	>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	103.438	Foreign National >=.75 <1.0 (Fixed only)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
8.374	NA	103.688	Foreign National >= 1.0	-3.500	-3.500	-3.750	-3.875	-4.250	N/A	N/A	
8.499	NA	103.938	STR	>1.15 Minimum	-1.500	-1.500	-1.500	-1.500	-1.625	N/A	
8.624	NA	104.188	Other LLPAs								
8.749	NA	104.438	Product	Interest-Only	-0.625	-0.625	-0.750	-0.750	-1.000	-1.125	-1.625
8.874	NA	104.688	< 100,000	-1.250	-1.250	-1.250	-1.250	N/A	N/A	N/A	
8.999	NA	104.938	< 150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.375	-1.750	
9.124	NA	105.188	< 250,000	0.125	0.125	0.125	0.125	0.125	-0.250	-0.625	
9.249	NA	105.438	> 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	
9.374	NA	105.688	> 1,500,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	N/A	
9.499	NA	105.938	> 2,000,000	-0.625	-0.625	-0.750	-0.875	-1.000	N/A	N/A	
9.624	NA	106.188	> 2,500,000	-1.000	-1.000	-1.000	-1.125	-1.250	N/A	N/A	
9.749	NA	106.438	> 3,000,000	-2.250	-2.250	-2.250	-2.375	-2.500	N/A	N/A	
9.874	NA	106.688	Cash-Out	-0.500	-0.500	-0.500	-0.750	-0.750	-1.250	N/A	
9.999	NA	106.938	Delayed Financing	-0.125	-0.125	-0.125	-0.375	-0.500	-0.750	N/A	
10.124	NA	107.188	2-1 Buydown (Min 680 & Min .75 DSCR)	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	
10.249	NA	107.438	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	107.688	Purchase / Rate & Term	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
10.499	NA	107.938	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750	
10.624	NA	108.188	Condotel (Min .75 DSCR)	-3.000	-3.000	-3.000	-3.250	-3.250	N/A	N/A	
10.749	NA	108.438	Non-Warrantable	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.875	
10.874	NA	108.688	Exception	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	
10.999	NA	108.938	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/DI < 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	
			-0.500	-0.375	-0.250			5.32	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

**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  
 NOM 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 = 7.249%  
 Min rate after adjustments is 7.249%, 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	04/09/2024 A
30 Day Pricing	
Coupon	FIX30
8.750	96.500
8.875	96.875
9.000	97.250
9.125	97.625
9.250	98.000
9.375	98.250
9.500	98.500
9.625	98.750
9.750	99.000
9.875	99.250
10.000	99.500
10.125	99.750
10.250	100.000
10.375	100.250
10.500	100.500
10.625	100.750
10.750	101.000
10.875	101.250
11.000	101.500
11.125	101.750
11.250	102.000
11.375	102.250
11.500	102.500
11.625	102.750
11.750	103.000
11.875	103.250
12.000	103.500
12.125	103.750
12.250	104.000
12.375	104.250
12.500	104.500
12.625	104.750
12.750	105.000
12.875	105.250
13.000	105.500
13.125	105.750
13.250	106.000
13.375	106.250
13.500	106.500
13.625	106.750
13.750	107.000
13.875	107.250
14.000	107.500
14.125	107.750
14.250	108.000
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 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	