



Delegated			
DATE	04/22/2024 A		
Rate	15 Day	30 Day	45 Day
6.500	97.625	97.375	97.125
6.625	98.250	98.000	97.750
6.750	98.875	98.625	98.375
6.875	99.500	99.250	99.000
7.000	100.000	99.750	99.500
7.125	100.500	100.250	100.000
7.250	101.000	100.750	100.500
7.375	101.500	101.250	101.000
7.500	101.875	101.625	101.375
7.625	102.250	102.000	101.750
7.750	102.625	102.375	102.125
7.875	103.000	102.750	102.500
8.000	103.375	103.125	102.875
8.125	103.750	103.500	103.250
8.250	104.125	103.875	103.625
8.375	104.500	104.250	104.000
8.500	104.875	104.625	104.375
8.625	105.250	105.000	104.750
8.750	105.625	105.375	105.125
8.875	106.000	105.750	105.500
9.000	106.375	106.125	105.875
9.125	106.750	106.500	106.250
9.250	107.125	106.875	106.625
9.375	107.500	107.250	107.000
9.500	107.875	107.625	107.375
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 50%			

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	(0.125)	(0.125)	(0.250)	(0.375)	(0.750)	(1.000)	(1.375)	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 04/22/2024 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	97.010	96.875		Full Doc	760+	0.250	0	-0.125	-0.375	-0.375	-0.625	-1.625	-3.375
6.624	97.635	97.500			740 - 759	0.125	-0.125	-0.250	-0.500	-0.500	-0.875	-2.125	-4.000
6.749	98.260	98.125			720 - 739	-0.125	-0.250	-0.375	-0.750	-0.750	-1.000	-2.125	-4.375
6.874	98.885	98.750			700 - 719	-0.250	-0.375	-0.500	-0.750	-1.250	-1.375	-3.000	N/A
6.999	99.510	99.375			680 - 699	-0.125	-0.500	-0.625	-1.000	-1.250	-2.125	N/A	N/A
7.124	100.010	99.875			660 - 679	-0.750	-1.000	-1.375	-1.875	-2.500	-3.250	N/A	N/A
7.249	100.385	100.250			640 - 659	-1.375	-1.375	-1.500	-2.250	-2.625	N/A	N/A	N/A
7.374	100.760	100.625			760+	0.125	0.000	-0.125	-0.500	-0.500	-0.750	-1.750	-3.625
7.499	101.010	100.875			740 - 759	0.000	-0.125	-0.250	-0.625	-0.625	-1.000	-2.375	-4.375
7.624	101.260	101.125			720 - 739	-0.125	-0.125	-0.375	-0.750	-0.750	-1.125	-2.375	-4.625
7.749	101.510	101.375		700 - 719	-0.125	-0.375	-0.500	-0.875	-1.250	-1.500	-3.250	N/A	
7.874	101.760	101.625		680 - 699	-0.375	-0.500	-0.500	-0.875	-1.500	-2.375	N/A	N/A	
7.999	102.010	101.875		660 - 679	-0.750	-1.000	-1.375	-1.875	-2.500	-3.500	N/A	N/A	
8.124	102.260	102.125		640 - 659	-1.250	-1.250	-1.500	-2.375	-3.250	N/A	N/A	N/A	
8.249	102.510	102.375		†If CLTV>LTV then use CLTV for eligibility and adjustments									
8.374	102.760	102.625		Additional Price Adjustments									
8.499	103.010	102.875		Products	12 Mos Income	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500
8.624	103.260	103.125			40 Yr Fixed Full Amor	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500	N/A	N/A
8.749	103.510	103.375			Interest-Only 30 YR	-1.125	-1.250	-1.375	-1.500	-1.625	-1.750	N/A	N/A
8.874	103.760	103.625		Interest-Only 40 YR	-1.625	-1.750	-1.875	-2.000	-2.125	-2.250	N/A	N/A	
8.999	103.948	103.813		Loan Amount	< 125,000	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.250	N/A
9.124	104.135	104.000			< 150,000	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250
9.249	104.323	104.188			< 200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.374	104.479	104.344			> 600,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.499	104.635	104.500			> 1,000,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-0.500
9.624	104.791	104.656			> 1,500,000	0.125	0.125	0.125	0.000	-0.250	-0.250	-0.250	-1.500
9.749	104.948	104.813			> 2,000,000	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	-1.250	N/A
9.874	105.104	104.969			> 2,500,000	-0.250	-0.375	-0.375	-0.625	-0.750	-1.125	N/A	N/A
9.999	105.260	105.125			> 3,000,000	-1.375	-1.375	-1.500	-1.750	-2.250	N/A	N/A	N/A
10.124	105.416	105.281			> 3,500,000	-1.750	-1.875	-2.000	-2.250	N/A	N/A	N/A	N/A
10.249	105.573	105.438		> 4,000,000	-2.125	-2.250	-2.750	N/A	N/A	N/A	N/A	N/A	
10.374	105.729	105.594		> 4,500,000	-2.750	-3.250	-3.750	N/A	N/A	N/A	N/A	N/A	
10.499	105.885	105.750		2-1 Buydown	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	N/A	N/A	
10.624	106.041	105.906		Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-1.000	
10.749	106.198	106.063		Cash-Out	-0.25	-0.375	-0.500	-0.500	-1.000	-1.375	N/A	N/A	
10.874	106.354	106.219		Delayed Fin.	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	N/A	
10.999	106.510	106.375		Debt consol	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-1.000	N/A	
11.124	106.666	106.531		Second Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A	
11.249	106.823	106.688		Investment	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	-1.000	N/A	
Min Price 98.00				Other	Condo	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A
Investor Loan Prepayment	Term	LLPA	Max Px		NW Condo	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	N/A
Penalty	12	-1.250	101.500		Condotel	-3.625	-3.625	-3.625	-3.625	-3.875	N/A	N/A	N/A
Price Adjustment	24	-0.500	102.000		Foreign 2nd HM	-2.750	-2.750	-3.000	-3.250	-3.500	N/A	N/A	N/A
(5% on 80% of unpaid principal balance)	36	0.000	103.000		Foreign NOO	-3.000	-3.000	-3.250	-3.500	-3.750	N/A	N/A	N/A
ARM Features	48	0.250	103.000		ITIN (Min. \$125k)	-2.000	-2.000	-2.000	-2.125	-2.375	-2.625	-3.500	N/A
ARM	60	0.500	103.000		Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Margin: 4.50	6 Mos Interest PPP	-1.000	103.000		2 Units	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-0.750	N/A
Caps: 2/1/5	SOFR				3-4 Units	-1.000	-1.000	-1.000	-1.000	-1.125	-1.250	-1.250	N/A
Index = SOFR 1M-Avg, Floor = Initial Rate					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 @ Max 75%, >=700 @ Max 80%	-0.500	-0.500	-0.500	-0.750	-1.000	-1.250	N/A	N/A



Maximum Premium (>2.00 Requires PPP)		102.50					
<b>Rate Buy Down</b>							
Buydown floor = 6.999%							
Min rate after adjustments is 6.999% Min Rate for ITIN 7.999%							
Min buy Price 98.00							
Maximum Rate 11.874							
Maximum LTV= Max CLTV							
<b>PRICE ADJUSTMENTS</b>							
<b>Lock Period</b>							
15 Days		0.063					
30 Days		0.000					
45 Days		-0.375					
<b>Extensions</b>							
7 Days (Min)		-0.250					
15 Days		-0.375					
Re-Lock		-0.250					
<b>Maximum Lock Period 45 Days</b>							
2:1 Buydown (30 YR Fixed Only, Purchase, Min 680, Max 80%, Max 50% DTI)							
Rate YR 1 = Par/Final Rate minus 2%, YR 2 Minus 1%, YR 3+ Par/Final Rate							
4800 N Federal HWY Building E Suite 200							
Boca Raton Florida 33483							
Phone Number: 561.886.0300							
Lock Desk Hours: 9:30 AM - 7 PM EST							
NMLS# 75597							
<b>FEES</b>							
Purchase Fee: \$595, Tax Service Fee: \$100, MERS Fee: \$150							
CDA: \$150 (if SSR is greater than 2.5% only)							
<b>State Licensing</b>							
All States except HI							
<b>Mortgagee Clause</b>							
NQM FUNDING, LLC ISAOA							
4800 N FEDERAL HWY							
BLDG E Suite 200							
Boca Raton Florida 33483							
<b>Other Price Adjustments</b>							
	60%	65%	70%	75%	80%	85%	90%
BK/SS/NOD/DIL <24 > 12	-0.625	-0.625	N/A	N/A	N/A	N/A	N/A
BK/SS/NOD/DIL <36 > 24	-0.375	-0.375	-0.375	N/A	N/A	N/A	N/A
BK/SS/NOD/DIL < 48 > 36	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A
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	-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	04/22/2024 A		Credit Score LLPA's											
30 Day Pricing			Investor DSCR											
Rate	5/6 ARM	FIX30/FIX15	<=50%	55%	60%	65%	70%	75%	80%	85%				
6.499	NA	97.188	0.000	0.000	0.000	0.000	-0.375	-1.250	-2.125	-4.125	4800 N Federal HWY Building E Suite 200			
6.624	NA	97.813	0.000	0.000	0.000	-0.125	-0.500	-1.375	-2.625	-4.500	Phone Number:			
6.749	NA	98.438	0.000	0.000	0.000	-0.250	-0.625	-1.500	-2.750	-4.625	Boca Raton, Florida 33483			
6.874	NA	99.063	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A	N/A	Lock Desk Hours: 9:30am - 7PM EST			
6.999	NA	99.688	-0.500	-0.750	-0.875	-1.625	-2.500	-3.000	N/A	N/A	NMLS# 75597			
7.124	NA	100.188	-0.750	-1.125	-1.500	-2.250	-3.125	N/A	N/A	N/A	FEES			
7.249	NA	100.563	-2.500	-2.875	-3.500	-4.375	N/A	N/A	N/A	N/A	Purchase Fee: \$595, Tax Service Fee: \$100, MERS Fee: \$150			
7.374	NA	100.938	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	CDA: \$150 (if SSR is greater than 2.5% only)			
7.499	NA	101.188	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	State Licensing			
7.624	NA	101.563	<=50%	55%	60%	65%	70%	75%	80%	85%	All States except HI			
7.749	NA	101.813	DSCR Price Adjustors											
7.874	NA	102.063	No Ratio <.75	-3.125	-3.375	-3.500	-3.750	-4.000	-4.250	N/A	N/A	Mortgagee Clause		
7.999	NA	102.313	<1.00x >.75	-1.875	-2.000	-2.125	-2.125	-2.250	-2.375	N/A	N/A	NOM FUNDING, LLC ISAOA		
8.124	NA	102.563	>1.24 (AirDNA or MU/5-10 Units doesn't apply)	0.500	0.500	0.500	0.625	0.625	0.625	0.000	4800 N FEDERAL HWY BLDG E Suite 200 Boca Raton Florida 33483			
8.249	NA	102.813	Foreign National >=.75 <1.0 (Fixed only)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Boca Raton Florida 33483			
8.374	NA	103.063	Foreign National > = 1.0	-3.500	-3.500	-3.750	-3.875	-4.250	N/A	N/A	Lock Period (Max Lock Period 45 Days)			
8.499	NA	103.313	>1.15 Minimum	-1.500	-1.500	-1.500	-1.500	-1.500	-1.625	N/A	N/A	15 Days	0.0625	
8.624	NA	103.563	Other LLPAs											
8.749	NA	103.813	Product	Interest-Only	-0.625	-0.625	-0.750	-0.750	-1.000	-1.125	-1.625	N/A	30 Days	0.000
8.874	NA	104.063	Loan Amount	< 100,000	-1.250	-1.250	-1.250	-1.250	N/A	N/A	N/A	N/A	45 Days	-0.375
8.999	NA	104.313		< 150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.375	-1.750	N/A		
9.124	NA	104.563		< 250,000	0.125	0.125	0.125	0.125	0.125	-0.250	-0.625	-0.875		
9.249	NA	104.813		> 1,000,000	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500			
9.374	NA	105.063		> 1,500,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	N/A	N/A		
9.499	NA	105.313		> 2,000,000	-0.625	-0.625	-0.750	-0.875	-1.000	N/A	N/A	N/A		
9.624	NA	105.563		> 2,500,000	-1.000	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A		
9.749	NA	105.813		> 3,000,000	-2.250	-2.250	-2.250	-2.375	-2.500	N/A	N/A	N/A		
9.874	NA	106.063		Cash-Out	-0.500	-0.500	-0.500	-0.750	-0.750	-1.250	N/A	N/A		
9.999	NA	106.313		Delayed Financing	-0.125	-0.125	-0.125	-0.375	-0.500	-0.750	N/A	N/A		
10.124	NA	106.563	2-1 Buydown (Min 680 & Min .75 DSCR)	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	N/A			
10.249	NA	106.813	40 YR Fixed ** 5-10 units/MU only	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A			
10.374	NA	107.063	Purchase (Max 85%) / Rate & Term (Max 80%)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125			
10.499	NA	107.313	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750	N/A			
10.624	NA	107.563	Condotel (Min .75 DSCR)	-3.000	-3.000	-3.000	-3.250	-3.250	N/A	N/A	N/A			
10.749	NA	107.813	Non-Warrantable	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.875	N/A			
10.874	NA	108.063	Exception	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500			
10.999	NA	108.313	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A			
Min Price: 98.00			Rates											
PPP Months			LLPA	Max Price	Buydown floor = 7.249%									
0 (state Law Only)			-3.000	101.50	Min rate after adjustments is 7.249%, except Mixed Use/Foreign Nat/5-10 Unit Min is 8.499%									
6 Mos PPP			-1.750	101.50	Maximum LTV= Max CLTV, 5/6 ARM Qual on Fixed Period, IO Qual IO pay									
12			-0.625	102.00	Other Notes									
24			-0.250	102.75	BPO Required for Mixed Use and 5-10 Units									
36			0.250	103.50	2nd Appraisal maybe required for Flip Transactions									
48			0.625	103.50	* AirDNA only available in resort or Vacation areas, Not Avail. for 5-10 Units & Mixed Use									
60			1.000	104.00	** 40yr fixed available Mixed use or 5-10 units only									
Soft PPP* (N/A on <36 Mo PPP)			103.50	103.00	No Ratio Not available on > 4 Units, Mixed Use, FN, or 5-10 Units									
36 Mo			48 Mo	60 Mo	Minimum 1 DSCR for 5-10 Units or Mixed USE									
-0.500			-0.375	-0.250	Loans Do Not Follow Trid Max total Fee to a broker is 4% Max Total Fees 5%									



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  
 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, 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%

ARM Features  
 ARM Margin: 6.50 Caps: 2/1/5 SOFR 5.33  
 Index = SOFR 1M-Avg, Floor = Initial Rate

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

Delegated	
DATE	04/22/2024 A
30 Day Pricing	
Coupon	FIX30
8.750	95.875
8.875	96.250
9.000	96.625
9.125	97.000
9.250	97.375
9.375	97.625
9.500	97.875
9.625	98.125
9.750	98.375
9.875	98.625
10.000	98.875
10.125	99.125
10.250	99.375
10.375	99.625
10.500	99.875
10.625	100.125
10.750	100.375
10.875	100.625
11.000	100.875
11.125	101.125
11.250	101.375
11.375	101.625
11.500	101.875
11.625	102.125
11.750	102.375
11.875	102.625
12.000	102.875
12.125	103.125
12.250	103.375
12.375	103.625
12.500	103.875
12.625	104.125
12.750	104.375
12.875	104.625
13.000	104.875
13.125	105.125
13.250	105.375
13.375	105.625
13.500	105.875
13.625	106.125
13.750	106.375
13.875	106.625
14.000	106.875
14.125	107.125
14.250	107.375
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 Stmts, 1099, 24 Mo P&L w/ 2 mos Bk Stmts	
Mortgagee Clause	
NQM FUNDING, LLC ISAOA	
4800 N FEDERAL HWY BLDG E Suite 200	
Boca Raton Florida 33483	
Transferred Appraisals Not Allowed	