



Delegated			
DATE	04/23/2024 A		
Rate	15 Day	30 Day	45 Day
6.500	97.750	97.500	97.250
6.625	98.375	98.125	97.875
6.750	99.000	98.750	98.500
6.875	99.625	99.375	99.125
7.000	100.125	99.875	99.625
7.125	100.625	100.375	100.125
7.250	101.125	100.875	100.625
7.375	101.625	101.375	101.125
7.500	102.000	101.750	101.500
7.625	102.375	102.125	101.875
7.750	102.750	102.500	102.250
7.875	103.125	102.875	102.625
8.000	103.500	103.250	103.000
8.125	103.875	103.625	103.375
8.250	104.250	104.000	103.750
8.375	104.625	104.375	104.125
8.500	105.000	104.750	104.500
8.625	105.375	105.125	104.875
8.750	105.750	105.500	105.250
8.875	106.125	105.875	105.625
9.000	106.500	106.250	106.000
9.125	106.875	106.625	106.375
9.250	107.250	107.000	106.750
9.375	107.625	107.375	107.125
9.500	108.000	107.750	107.500
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> 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 04/23/2024 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	97.135	97.000		Full Doc	760+	0.250	0	-0.125	-0.375	-0.375	-0.625	-1.625	-3.375
6.624	97.760	97.625			740 - 759	0.125	-0.125	-0.250	-0.500	-0.500	-0.875	-2.125	-4.000
6.749	98.385	98.250			720 - 739	-0.125	-0.250	-0.375	-0.750	-0.750	-1.000	-2.125	-4.375
6.874	99.010	98.875			700 - 719	-0.250	-0.375	-0.500	-0.750	-1.250	-1.375	-3.000	N/A
6.999	99.635	99.500			680 - 699	-0.125	-0.500	-0.625	-1.000	-1.250	-2.125	N/A	N/A
7.124	100.135	100.000			660 - 679	-0.750	-1.000	-1.375	-1.875	-2.500	-3.250	N/A	N/A
7.249	100.510	100.375			640 - 659	-1.375	-1.375	-1.500	-2.250	-2.625	N/A	N/A	N/A
7.374	100.885	100.750			760+	0.125	0.000	-0.125	-0.500	-0.500	-0.750	-1.750	-3.625
7.499	101.135	101.000			740 - 759	0.000	-0.125	-0.250	-0.625	-0.625	-1.000	-2.375	-4.375
7.624	101.385	101.250			720 - 739	-0.125	-0.125	-0.375	-0.750	-0.750	-1.125	-2.375	-4.625
7.749	101.635	101.500		700 - 719	-0.125	-0.375	-0.500	-0.875	-1.250	-1.500	-3.250	N/A	
7.874	101.885	101.750		680 - 699	-0.375	-0.500	-0.500	-0.875	-1.500	-2.375	N/A	N/A	
7.999	102.135	102.000		660 - 679	-0.750	-1.000	-1.375	-1.875	-2.500	-3.500	N/A	N/A	
8.124	102.385	102.250		640 - 659	-1.250	-1.250	-1.500	-2.375	-3.250	N/A	N/A	N/A	
8.249	102.635	102.500		†If CLTV>LTV then use CLTV for eligibility and adjustments									
8.374	102.885	102.750		Additional Price Adjustments									
8.499	103.135	103.000		Products	12 Mos Income	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500
8.624	103.385	103.250			40 Yr Fixed Full Amor	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500	N/A	N/A
8.749	103.635	103.500			Interest-Only 30 YR	-1.125	-1.250	-1.375	-1.500	-1.625	-1.750	N/A	N/A
8.874	103.885	103.750			Interest-Only 40 YR	-1.625	-1.750	-1.875	-2.000	-2.125	-2.250	N/A	N/A
8.999	104.073	103.938			< 125,000	-0.750	-0.875	-0.875	-1.000	-1.000	-1.250	N/A	N/A
9.124	104.260	104.125			< 150,000	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.250	N/A
9.249	104.448	104.313			< 200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.374	104.604	104.469			> 600,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.499	104.760	104.625			> 1,000,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-0.500
9.624	104.916	104.781			> 1,500,000	0.125	0.125	0.125	0.000	-0.250	-0.250	-0.250	-1.500
9.749	105.073	104.938		> 2,000,000	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	-1.250	N/A	
9.874	105.229	105.094		> 2,500,000	-0.250	-0.375	-0.375	-0.625	-0.750	-1.125	N/A	N/A	
9.999	105.385	105.250		> 3,000,000	-1.375	-1.375	-1.500	-1.750	-2.250	N/A	N/A	N/A	
10.124	105.541	105.406		> 3,500,000	-1.750	-1.875	-2.000	-2.250	N/A	N/A	N/A	N/A	
10.249	105.698	105.563		> 4,000,000	-2.125	-2.250	-2.750	N/A	N/A	N/A	N/A	N/A	
10.374	105.854	105.719		> 4,500,000 - 5,000,000	-2.750	-3.250	-3.750	N/A	N/A	N/A	N/A	N/A	
10.499	106.010	105.875		Super Jumbo See Matrix For Details	2-1 Buydown	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	N/A	N/A
10.624	106.166	106.031			Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-1.000
10.749	106.323	106.188			Cash-Out	-0.25	-0.375	-0.500	-0.500	-1.000	-1.375	N/A	N/A
10.874	106.479	106.344			Delayed Fin.	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	N/A
10.999	106.635	106.500			Debt consol	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-1.000	N/A
11.124	106.791	106.656			Second Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
11.249	106.948	106.813			Investment	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	-1.000	N/A
					Condo	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A
					NW Condo	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	N/A
					Condotel	-3.625	-3.625	-3.625	-3.625	-3.875	N/A	N/A	N/A
				Foreign 2nd HM	-2.750	-2.750	-3.000	-3.250	-3.500	N/A	N/A	N/A	
				Foreign NOO	-3.000	-3.000	-3.250	-3.500	-3.750	N/A	N/A	N/A	
				ITIN (Min. \$125k)	-2.000	-2.000	-2.000	-2.125	-2.375	-2.625	-3.500	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 @ 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	04/23/2024 A		Credit Score LLPA's									
30 Day Pricing			Investor DSCR									
Rate	5/6 ARM	FIX30/FIX15	760+	<=50%	55%	60%	65%	70%	75%	80%	85%	
6.499	NA	97.313	760+	0.000	0.000	0.000	0.000	-0.375	-1.250	-2.125	-4.125	
6.624	NA	97.938	740 - 759	0.000	0.000	0.000	-0.125	-0.500	-1.375	-2.625	-4.500	
6.749	NA	98.563	720 - 739	0.000	0.000	0.000	-0.250	-0.625	-1.500	-2.750	-4.625	
6.874	NA	99.188	700 - 719 (No Score FN)	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A	N/A	
6.999	NA	99.813	680 - 699	-0.500	-0.750	-0.875	-1.625	-2.500	-3.000	N/A	N/A	
7.124	NA	100.313	660 - 679	-0.750	-1.125	-1.500	-2.250	-3.125	N/A	N/A	N/A	
7.249	NA	100.688	640 - 659	-2.500	-2.875	-3.500	-4.375	N/A	N/A	N/A	N/A	
7.374	NA	101.063	620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.499	NA	101.313	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.624	NA	101.688		<=50%	55%	60%	65%	70%	75%	80%	85%	
7.749	NA	101.938										
7.874	NA	102.188										
7.999	NA	102.438										
8.124	NA	102.688										
8.249	NA	102.938										
8.374	NA	103.188										
8.499	NA	103.438										
8.624	NA	103.688										
8.749	NA	103.938										
8.874	NA	104.188										
8.999	NA	104.438										
9.124	NA	104.688										
9.249	NA	104.938										
9.374	NA	105.188										
9.499	NA	105.438										
9.624	NA	105.688										
9.749	NA	105.938										
9.874	NA	106.188										
9.999	NA	106.438										
10.124	NA	106.688										
10.249	NA	106.938										
10.374	NA	107.188										
10.499	NA	107.438										
10.624	NA	107.688										
10.749	NA	107.938										
10.874	NA	108.188										
10.999	NA	108.438										
Min Price:	98.00		Max (Mixed Use/5-10 Unit)									
PPP Months	LLPA	Max Price										
0 (state Law Only)	-3.000	101.50										
6 Mos PPP	-1.750	101.50										
12	-0.625	102.00										
24	-0.250	102.75										
36	0.250	103.50										
48	0.625	103.50										
60	1.000	104.00										
Soft PPP* (N/A on <36 Mo PPP)		103.50										
36 Mo	48 Mo	60 Mo										
-0.500	-0.375	-0.250										



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 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 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	04/23/2024 A
30 Day Pricing	
Coupon	FIX30
8.750	96.000
8.875	96.375
9.000	96.750
9.125	97.125
9.250	97.500
9.375	97.750
9.500	98.000
9.625	98.250
9.750	98.500
9.875	98.750
10.000	99.000
10.125	99.250
10.250	99.500
10.375	99.750
10.500	100.000
10.625	100.250
10.750	100.500
10.875	100.750
11.000	101.000
11.125	101.250
11.250	101.500
11.375	101.750
11.500	102.000
11.625	102.250
11.750	102.500
11.875	102.750
12.000	103.000
12.125	103.250
12.250	103.500
12.375	103.750
12.500	104.000
12.625	104.250
12.750	104.500
12.875	104.750
13.000	105.000
13.125	105.250
13.250	105.500
13.375	105.750
13.500	106.000
13.625	106.250
13.750	106.500
13.875	106.750
14.000	107.000
14.125	107.250
14.250	107.500
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	