


Delegated			
DATE	11/1/2023		
Rate	15 Day	30 Day	45 Day
7.625	99.375	99.250	99.125
7.750	99.750	99.625	99.500
7.875	100.125	100.000	99.875
8.000	100.500	100.375	100.250
8.125	100.875	100.750	100.625
8.250	101.250	101.125	101.000
8.375	101.625	101.500	101.375
8.500	102.000	101.875	101.750
8.625	102.375	102.250	102.125
8.750	102.750	102.625	102.500
8.875	103.125	103.000	102.875
9.000	103.500	103.375	103.250
9.125	103.875	103.750	103.625
9.250	104.250	104.125	104.000
9.375	104.625	104.500	104.375
9.500	105.000	104.875	104.750
9.625	105.375	105.250	105.125
9.750	105.750	105.625	105.500
9.875	106.125	106.000	105.875
10.000	106.500	106.375	106.250
10.125	106.875	106.750	106.625
10.250	107.250	107.125	107.000
10.375	107.625	107.500	107.375
10.500	108.000	107.875	107.750
10.625	108.375	108.250	108.125
Loan Amounts			
Minimum Loan	\$150,000		
Max Loan Size	\$3,500,000		
Unavailable Flex Supreme			
Asset Utilization supplemental			
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	0.625	0.625	0.625	0.500	0.250	(0.500)	(0.875)	N/A	N/A	
760 - 779	0.625	0.625	0.625	0.500	0.250	(0.500)	(0.875)	N/A	N/A	
740 - 759	0.500	0.500	0.375	0.250	(0.375)	(0.875)	(1.125)	N/A	N/A	
720 - 739	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(1.250)	(2.000)	N/A	N/A	
700 - 719	(0.500)	(0.500)	(0.500)	(0.625)	(1.250)	(2.000)	(3.250)	N/A	N/A	
680 - 699	(1.000)	(1.000)	(1.000)	(1.125)	(2.000)	(3.375)	N/A	N/A	N/A	
LTV/FICO LLPA's: Applicable for bank statements (12/24 months)										
>= 780	0.625	0.625	0.625	0.500	0.250	(0.500)	(0.875)	N/A	N/A	
760 - 779	0.625	0.625	0.625	0.500	0.250	(0.500)	(0.875)	N/A	N/A	
740 - 759	0.500	0.500	0.375	0.250	(0.375)	(0.875)	(1.125)	N/A	N/A	
720 - 739	(0.250)	(0.250)	(0.250)	(0.250)	(0.625)	(1.375)	(2.000)	N/A	N/A	
700 - 719	(0.500)	(0.500)	(0.500)	(0.625)	(1.250)	(2.000)	(3.250)	N/A	N/A	
680 - 699	(1.000)	(1.000)	(1.000)	(1.125)	(2.000)	(3.375)	N/A	N/A	N/A	
Loan Amount Adjusters										
>\$150,000 - \$199,999	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)	(1.000)	N/A	N/A	
≥\$200,000 - \$749,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
≥\$750,000 - \$1,499,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
≥\$1,500,000 - \$2,999,999	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)	(1.375)	(2.500)	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	(0.750)	(0.750)	(0.875)	(1.000)	(1.125)	(1.250)	N/A	N/A	N/A	
2-4 Unit	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	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	
** Not applicable for detached condominiums or site condominiums					Rural Properties not allowed					
					Declining markets reduce LTV 5%					
					**** Not available on HPML Loans					

Lender Compensation	
Maximum Premium	102.00
Rate Buy Down	
Buydown floor = 7.625	
Min rate after adjustments is 7.625	
Min buy Price 98.00	
Maximum Rate 10.00	
PRICE ADJUSTMENTS	
Lock Period	
15 Days	0.125
30 Days	0.000
45 Days	-0.125
Extensions	
7 Days (Min)	-0.125
15 Days	-0.250
Re-Lock	-0.250
Maximum Lock Period 55 Days	
	
4800 N Federal HWY Building E Suite 200 Boca Raton Florida 33483 Phone Number: Lock Desk Hours: 9:30 AM - 7 PM EST NMLS# 75597	
FEES	
Admin Fee : \$795, Reliance Letter \$295 \$ Mers Fee \$100	
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	

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



DATE 11/1/2023 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%
7.124%	97.635	97.500	Full Doc	760+	-1.375	-1.125	1	0.750	0.625	0.250	-1.000	-2.000
7.249%	98.010	97.875		740 - 759	-1.250	-1.000	-0.875	-0.625	-0.500	0.000	-1.500	-2.625
7.374%	98.323	98.188		720 - 739	1	0.875	0.750	0.375	0.125	-0.125	-1.625	N/A
7.499%	98.635	98.500		700 - 719	0.875	0.625	0.625	0.125	-0.375	-0.750	-2.625	N/A
7.624%	98.885	98.750		680 - 699	0.625	0.500	0.500	0.000	-0.750	-1.625	N/A	N/A
7.749%	99.135	99.000		660 - 679	-0.125	-0.125	-0.500	-1.000	-1.875	-2.875	N/A	N/A
7.874%	99.385	99.250		640 - 659	-0.500	-0.500	-0.750	-1.500	-2.125	N/A	N/A	N/A
7.999%	99.635	99.500		760+	-1.125	1	0.875	0.750	0.625	0.125	-1.125	-2.250
8.124%	99.885	99.750		740 - 759	1.000	0.875	0.750	0.625	0.500	-0.125	-1.750	-3.000
8.249%	100.135	100.000		720 - 739	0.875	0.750	0.625	0.375	0.000	-0.375	-2.000	N/A
8.374%	100.319	100.250	700 - 719	0.750	0.625	0.500	0.125	-0.250	-1.000	-3.000	N/A	
8.499%	100.539	100.500	680 - 699	0.625	0.500	0.375	0.000	-1.000	-2.125	N/A	N/A	
8.624%	100.789	100.750	660 - 679	-0.125	-0.125	-0.500	-1.000	-2.125	-3.375	N/A	N/A	
8.749%	101.039	101.000	640 - 659	-0.500	-0.500	-0.750	-1.625	-2.750	N/A	N/A	N/A	
8.874%	101.289	101.250	If CLTV>LTV then use CLTV for eligibility and adjustments									
8.999%	101.539	101.500	Additional Price Adjustments									
9.124%	101.727	101.688	Products	12 Mos Income	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500
9.249%	101.914	101.875		40 Yr Fixed Full Amor	-0.250	-0.375	-0.500	-0.625	-0.750	-0.875	N/A	N/A
9.374%	102.102	102.063		Interest-Only 30 YR	-0.625	-0.750	-0.875	-1.000	-1.125	-1.250	N/A	N/A
9.499%	102.258	102.219		Interest-Only 40 YR	-1.125	-1.250	-1.375	-1.500	-1.625	-1.750	N/A	N/A
9.624%	102.414	102.375		< 125,000	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.250	N/A
9.749%	102.570	102.531		< 150,000	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250
9.874%	102.727	102.688		< 250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.999%	102.883	102.844		> 600,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.124%	103.039	103.000		> 1,000,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-0.500
10.249%	103.195	103.156		> 1,500,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-1.250
10.374%	103.352	103.313	> 2,000,000	0.000	0.000	0.000	0.000	-0.250	-0.750	-1.000	N/A	
10.499%	103.508	103.469	> 2,500,000	-0.125	-0.250	-0.250	-0.375	-0.500	-0.875	N/A	N/A	
10.624%	103.664	103.625	> 3,000,000	-0.250	-0.250	-0.375	-0.500	-1.000	N/A	N/A	N/A	
10.749%	103.820	103.781	> 3,500,000	-0.750	-0.875	-1.000	-1.250	N/A	N/A	N/A	N/A	
10.874%	103.975	103.938	> 4,000,000	-1.125	-1.250	-1.750	N/A	N/A	N/A	N/A	N/A	
10.999%	104.131	104.094	> 4,500,000 - 5,000,000	-1.750	-2.250	-2.750	N/A	N/A	N/A	N/A	N/A	
11.124%	104.287	104.250	2-1 Buydown	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	
11.249%	104.443	104.406	Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-1.000	
11.374%	104.599	104.562	Cash-Out	-0.25	-0.375	-0.500	-0.500	-0.750	-1.125	N/A	N/A	
11.499%	104.755	104.718	Delayed Fin.	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	N/A	
11.624%	104.913	104.874	Debt consol	0.250	0.250	-0.250	-0.375	-0.500	-0.625	-1.000	N/A	
11.749%	105.069	105.030	Second Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.375	-0.375	N/A	
11.874%	105.225	105.186	Investment	-0.375	-0.375	-0.500	-0.500	-0.750	-0.875	-2.000	N/A	
Max / Min Price				102.000	98.00							
Term				LLPA	Max Px							
Investor Loan Prepayment	6 mos/No PPP St.	-1.250	100.000	Condo	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A
Penalty	12	-0.750	101.000	NW Condo	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	N/A
Price	24	-0.500	101.500	Condotel	-2.625	-2.625	-2.625	-2.625	-2.875	N/A	N/A	N/A
Adjustment	36	0.000	102.500	Foreign 2nd HM	-1.250	-1.250	-1.500	-1.750	-2.000	N/A	N/A	N/A
(5% on 80% of unpaid principal balance)	48	0.250	102.500	Foreign NOO	-1.500	-1.500	-1.750	-2.000	-2.250	N/A	N/A	N/A
	60	0.500	102.500	ITIN (Min. \$125k)	-1.875	-1.875	-1.875	-1.875	-2.000	-2.125	N/A	N/A
	6 Mos Interest PPP	-0.250	102.500	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	ARM Features	SOPR	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
ARM	Margin: 4.50	Caps: 2/1/5	5.3z	DTI > 43**	0.000	0.000	0.000	0.000	0.000	0.250	-0.250	N/A
	Index = SOFR 1M-Avg, Floor = Initial Rate			FICO > 700	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A
				FICO > 640	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Premium (>2.00 Requires PPP)	102.50
Rate Buy Down	
Buydown Floor = 7.499	
Min rate after adjustments is 7.499 Min Rate for ITIN 8.499%	
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	-0.150
Extensions	
7 Days (Min)	-0.250
15 Days	-0.375
Re-Lock	-0.250
Maximum Lock Period 45 Days	
2:1 Buydown (30 YR Fixed Only, Purchase, Min 680, Max 80%, Max 50% DTI)	
Rate YR 1 = Par/Final Rate minus 2%, YR 2 Minus 1%, YR 3+ Par/Final Rate	
4800 N Federal HWY Building E Suite 200	
Boca Raton Florida 33483	
Phone Number: 561.886.0300	
Lock Desk Hours: 9:30 AM - 7 PM EST	
NMLS# 75597	
FEES	
\$795 1st Lien only, 1295 Combo 1st and 2nd, \$795 2nd Lien only	
CDA: \$150 (if SSR is greater than 2.5% only)	
State Licensing	
All States except HI	
Mortgage Clause	
NP INC ISAOA	
4800 N FEDERAL HWY	
BLDG E Suite 200	
Boca Raton Florida 33483	
Other Price Adjustments	
	60% 65% 70% 75% 80% 85% 90%
BK/SS/NOD/DIL <24> 12	-0.625 -0.625 -0.625 -0.625 -0.625 -0.625 -0.625
BK/SS/NOD/DIL <36> 24	-0.375 -0.375 -0.375 -0.375 -0.375 -0.375 -0.375
BK/SS/NOD/DIL <48> 36	-0.375 -0.375 -0.375 -0.375 -0.375 -0.375 -0.375
COVID Forbearance < 6 Payments	-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 -0.625
0 x 60 MTG	-0.875 -0.875 -0.875 -0.875 -0.875 -0.875 -0.875
0 x 90 MTG	-1.125 -0.875 -0.875 -0.875 -0.875 -0.875 -0.875
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 -0.625
Residual Inc < 2500 (min \$2000)	-0.375 -0.375 -0.375 -0.375 -0.375 -0.375 -0.375

*Price No score FN at 700 score **Full Doc and Alt Doc only Escrow Waiver 80% or less & NO HPML

Delegated	
DATE	11/1/2023
30 Day Pricing	
Coupon	FIX30
8.750	97.375
8.875	97.750
9.000	98.125
9.125	98.500
9.250	98.875
9.375	99.125
9.500	99.375
9.625	99.625
9.750	99.875
9.875	100.125
10.000	100.375
10.125	100.625
10.250	100.875
10.375	101.125
10.500	101.375
10.625	101.625
10.750	101.875
10.875	102.125
11.000	102.375
11.125	102.625
11.250	102.875
11.375	103.125
11.500	103.375
11.625	103.625
11.750	103.875
11.875	104.125
12.000	104.375
12.125	104.625
12.250	104.875
12.375	105.125
12.500	105.375
12.625	105.625
12.750	105.875
12.875	106.125
13.000	106.375
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% from O/O)	-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 LPA 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 if Combo	
\$795 1st Lien only, 1295 Combo 1st and 2nd, \$795 2nd Lien only	
Fees if Stand Alone 2nd	
\$795 2nd Lien only 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 Requirements	
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	
NP INC ISAOA	
4800 N FEDERAL HWY BLDG E Suite 200 Boca Raton Florida 33483	
Transferred Appraisals Not Allowed	