


Delegated			
DATE	11/3/2023		
Rate	15 Day	30 Day	45 Day
7.625	99.500	99.375	99.250
7.750	99.875	99.750	99.625
7.875	100.250	100.125	100.000
8.000	100.625	100.500	100.375
8.125	101.000	100.875	100.750
8.250	101.375	101.250	101.125
8.375	101.750	101.625	101.500
8.500	102.125	102.000	101.875
8.625	102.500	102.375	102.250
8.750	102.875	102.750	102.625
8.875	103.250	103.125	103.000
9.000	103.625	103.500	103.375
9.125	104.000	103.875	103.750
9.250	104.375	104.250	104.125
9.375	104.750	104.625	104.500
9.500	105.125	105.000	104.875
9.625	105.500	105.375	105.250
9.750	105.875	105.750	105.625
9.875	106.250	106.125	106.000
10.000	106.625	106.500	106.375
10.125	107.000	106.875	106.750
10.250	107.375	107.250	107.125
10.375	107.750	107.625	107.500
10.500	108.125	108.000	107.875
10.625	108.500	108.375	108.250
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 11/3/2023 Full Doc & Alt Doc

30 Day Pricing			Price Adjustment - FICO x LTV								
Coupon	5/6 ARM	FIX30/FIX15	FICO/LTV†	<=55%	60%	65%	70%	75%	80%	85%	90%
7.124%	98.010	97.875	760+	-1.125	-0.875	-0.75	-0.500	-0.375	-0.125	-1.000	-2.000
7.249%	98.385	98.250	740 - 759	-1.000	-0.750	-0.625	-0.375	-0.250	-0.125	-1.500	-2.625
7.374%	98.698	98.563	720 - 739	-0.75	-0.625	-0.500	-0.375	-0.250	-0.125	-1.000	-2.000
7.499%	99.010	98.875	700 - 719	-0.750	-0.500	-0.500	-0.000	-0.500	-0.375	-2.625	N/A
7.624%	99.260	99.125	680 - 699	-0.625	-0.500	-0.500	-0.000	-0.750	-1.625	N/A	N/A
7.749%	99.510	99.375	660 - 679	-0.125	-0.125	-0.500	-1.000	-1.875	-2.875	N/A	N/A
7.874%	99.760	99.625	640 - 659	-0.500	-0.500	-0.750	-1.500	-2.125	N/A	N/A	N/A
7.999%	100.010	99.875	760+	-0.875	-0.75	-0.625	-0.500	-0.375	-0.000	-1.125	-2.250
8.124%	100.260	100.125	740 - 759	-0.750	-0.625	-0.500	-0.375	-0.250	-0.250	-1.750	-3.000
8.249%	100.510	100.375	720 - 739	-0.625	-0.500	-0.375	-0.125	-0.250	-0.500	-2.000	N/A
8.374%	100.694	100.625	700 - 719	-0.625	-0.500	-0.375	-0.000	-0.375	-1.125	-3.000	N/A
8.499%	100.914	100.875	680 - 699	-0.625	-0.500	-0.375	-0.000	-1.000	-2.125	N/A	N/A
8.624%	101.164	101.125	660 - 679	-0.125	-0.125	-0.500	-1.000	-2.125	-3.375	N/A	N/A
8.749%	101.414	101.375	640 - 659	-0.500	-0.500	-0.750	-1.625	-2.750	N/A	N/A	N/A
8.874%	101.664	101.625									
8.999%	101.914	101.875									
9.124%	102.102	102.063									
9.249%	102.289	102.250									
9.374%	102.477	102.438									
9.499%	102.633	102.594									
9.624%	102.789	102.750									
9.749%	102.945	102.906									
9.874%	103.102	103.063									
9.999%	103.258	103.219									
10.124%	103.414	103.375									
10.249%	103.570	103.531									
10.374%	103.727	103.688									
10.499%	103.883	103.844									
10.624%	104.039	104.000									
10.749%	104.195	104.156									
10.874%	104.350	104.313									
10.999%	104.506	104.469									
11.124%	104.662	104.625									
11.249%	104.818	104.781									
11.374%	104.974	104.937									
11.499%	105.130	105.093									
11.624%	105.288	105.249									
11.749%	105.444	105.405									
11.874%	105.600	105.561									
Max / Min Price			102.000	98.00							
Term			LLPA	Max Px							
Investor Loan Prepayment	6 mos/No PPP St.	-1.250	100.000								
Penalty Price Adjustment	12	-0.750	101.000								
(5% on 80% of unpaid principal balance)	24	-0.500	101.500								
	36	0.000	102.500								
	48	0.250	102.500								
	60	0.500	102.500								
ARM Features			SOPR								
ARM	Margin: 4.50	Caps: 2/1/5	5.3213								
Index = SOFR 1M-Avg, Floor = Initial Rate											

Full Doc	
Documentation	
FICO/LTV†	
Price Adjustment - FICO x LTV	
Bank Statement, P&L w/ 2 MOS, 1099, Asset Utilization, or P&I Only	
If CLTV>LTV then use CLTV for eligibility and adjustments	
Additional Price Adjustments	
Products	
Loan Amount	
Super Jumbo Set Matrix For Details	
Other	
PNL Only	
PNL w/Zmo BS	

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

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	
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 \$1500)	-0.375 -0.375 -0.375 -0.375 -0.375 -0.375 -0.375

Delegated		NP INC FLEX DSCR, MIXED USE, & 5-10 UNIT RATE SHEET								
Date	11/3/2023									
30 Day Pricing			Credit Score LLPA's							
Rate	5/6 ARM	FIX30/FIX15	Investor DSCR	<=50%	55%	60%	65%	70%	75%	80%
6.999	98.008	97.808	760+	1.375	1.250	1.125	0.750	0.250	-0.625	-1.500
7.124	98.383	98.183	740 - 759	1.250	1.125	1.000	0.625	0.125	-0.750	-1.875
7.249	98.758	98.558	720 - 739	1.125	1.000	0.875	0.375	-0.125	-0.875	-2.000
7.374	99.071	98.871	700 - 719 (No Score FN)	0.750	0.500	0.250	-0.250	-0.875	-2.375	N/A
7.499	99.383	99.183	680 - 699	0.500	0.250	0.125	-1.125	-2.125	-2.500	N/A
7.624	99.696	99.496	660 - 679	0.375	0.000	-0.375	-1.625	-2.625	N/A	N/A
7.749	100.008	99.808	640 - 659	-1.750	-2.125	-2.750	-3.625	N/A	N/A	N/A
7.874	100.290	100.090	620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.999	100.571	100.371	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.124	100.852	100.652								
8.249	101.133	100.933								
8.374	101.415	101.215								
8.499	101.696	101.496								
8.624	101.977	101.777								
8.749	102.227	102.027								
8.874	102.477	102.277								
8.999	102.727	102.527								
9.124	102.977	102.777								
9.249	103.227	103.027								
9.374	103.477	103.277								
9.499	103.727	103.527								
9.624	103.977	103.777								
9.749	104.227	104.027								
9.874	104.477	104.277								
9.999	104.727	104.527								
10.124	104.977	104.777								
10.249	105.227	105.027								
10.374	105.477	105.277								
10.499	105.727	105.527								
10.624	105.977	105.777								
10.749	106.227	106.027								
10.874	106.477	106.277								
10.999	106.727	106.527								
11.124	106.977	106.777								
11.249	107.227	107.027								
11.374	107.477	107.277								
11.499	107.727	107.527								
Min Price:		98.00								
PPP Months	LLPA	Max Price								
0 (state Law Only)	-1.500	101.000								
6 Mos PPP	-1.250	101.000								
12	-1.000	101.500								
24	-0.625	102.250								
36	0.000	103.000								
48	0.375	103.000								
60	0.750	103.000								
Soft PPP*	-0.250	103.00								

NQM FUNDING						
4800 N Federal HWY Building E Suite 200						
Phone Number:						
Boca Raton, Florida 33483						
Lock Desk Hours: 9:30am - 7PM 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						
Mortgagee Clause						
NP INC 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			-0.150			
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%						
IL: Cook County permitted when rate < 6%, loan amount > \$250,000. All other counties < 6%						
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 = 7.999						
Min rate after adjustments is 7.999						
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%						

Price Foreign National with 700 score
 * Soft PPP = 6 mos Interest or Declining PPP
 ARM Margin: 6.50 Caps: 2/1/5 SOFR 5.3213
 Index = SOFR 1M-Avg, Floor = Initial Rate

Delegated	
DATE	11/3/2023
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	