


Delegated			
DATE	11/17/2023		
Rate	15 Day	30 Day	45 Day
7.375	99.000	98.875	98.750
7.500	99.375	99.250	99.125
7.625	99.750	99.625	99.500
7.750	100.125	100.000	99.875
7.875	100.500	100.375	100.250
8.000	100.875	100.750	100.625
8.125	101.250	101.125	101.000
8.250	101.625	101.500	101.375
8.375	102.000	101.875	101.750
8.500	102.375	102.250	102.125
8.625	102.750	102.625	102.500
8.750	103.125	103.000	102.875
8.875	103.500	103.375	103.250
9.000	103.875	103.750	103.625
9.125	104.250	104.125	104.000
9.250	104.625	104.500	104.375
9.375	105.000	104.875	104.750
9.500	105.375	105.250	105.125
9.625	105.750	105.625	105.500
9.750	106.125	106.000	105.875
9.875	106.500	106.375	106.250
10.000	106.875	106.750	106.625
10.125	107.250	107.125	107.000
10.250	107.625	107.500	107.375
10.375	108.000	107.875	107.750
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	1.125	1.125	1.125	1.000	0.750	0.000	(0.375)	N/A	N/A	
760 - 779	1.125	1.125	1.125	1.000	0.750	0.000	(0.375)	N/A	N/A	
740 - 759	1.000	1.000	0.875	0.750	0.125	(0.375)	(0.625)	N/A	N/A	
720 - 739	0.250	0.250	0.250	0.250	0.000	(0.750)	(1.500)	N/A	N/A	
700 - 719	0.000	0.000	0.000	(0.125)	(0.750)	(1.500)	(2.750)	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	1.125	1.125	1.125	1.000	0.750	0.000	(0.375)	N/A	N/A	
760 - 779	1.125	1.125	1.125	1.000	0.750	0.000	(0.375)	N/A	N/A	
740 - 759	1.000	1.000	0.875	0.750	0.125	(0.375)	(0.625)	N/A	N/A	
720 - 739	0.250	0.250	0.250	0.250	(0.125)	(0.875)	(1.500)	N/A	N/A	
700 - 719	0.000	0.000	0.000	(0.125)	(0.750)	(1.500)	(2.750)	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 = 7.375	
Min rate after adjustments is 7.375	
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 11/17/2023 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%	98.260	98.125	760+	-0.875	0.625	0.5	0.250	0.125	0.125	-1.250	-2.750
7.249%	98.635	98.500	740 - 759	-0.750	-0.500	-0.375	-0.125	0.000	-0.125	-1.750	-3.375
7.374%	98.948	98.813	720 - 739	0.5	0.375	0.250	-0.125	-0.125	-0.250	-1.375	N/A
7.499%	99.260	99.125	700 - 719	0.375	0.250	0.250	-0.250	-0.500	-0.875	-2.875	N/A
7.624%	99.510	99.375	680 - 699	0.250	0.125	0.125	-0.375	-0.750	-1.625	N/A	N/A
7.749%	99.760	99.625	660 - 679	-0.375	-0.625	-1.000	-1.500	-2.375	-3.375	N/A	N/A
7.874%	100.010	99.875	640 - 659	-1.000	-1.000	-1.250	-2.000	-2.625	N/A	N/A	N/A
7.999%	100.260	100.125	760+	0.625	0.5	0.375	0.250	0.125	0.000	-1.375	-3.000
8.124%	100.510	100.375	740 - 759	0.500	0.375	0.250	0.125	0.000	-0.250	-2.000	-3.750
8.249%	100.760	100.625	720 - 739	0.375	0.250	0.125	-0.125	-0.250	-0.500	-2.250	N/A
8.374%	100.944	100.875	700 - 719	0.250	0.250	0.125	-0.250	-0.375	-1.125	-3.250	N/A
8.499%	101.164	101.125	680 - 699	0.250	0.125	0.000	-0.375	-1.000	-2.125	N/A	N/A
8.624%	101.414	101.375	660 - 679	-0.375	-0.625	-1.000	-1.500	-2.625	-3.875	N/A	N/A
8.749%	101.664	101.625	640 - 659	-1.000	-1.000	-1.250	-2.125	-3.250	N/A	N/A	N/A
8.874%	101.914	101.875									
8.999%	102.164	102.125									
9.124%	102.352	102.313									
9.249%	102.539	102.500									
9.374%	102.727	102.688									
9.499%	102.883	102.844									
9.624%	103.039	103.000									
9.749%	103.195	103.156									
9.874%	103.352	103.313									
9.999%	103.508	103.469									
10.124%	103.664	103.625									
10.249%	103.820	103.781									
10.374%	103.977	103.938									
10.499%	104.133	104.094									
10.624%	104.289	104.250									
10.749%	104.445	104.406									
10.874%	104.600	104.563									
10.999%	104.756	104.719									
11.124%	104.912	104.875									
11.249%	105.068	105.031									
11.374%	105.224	105.187									
11.499%	105.380	105.343									
11.624%	105.538	105.499									
11.749%	105.694	105.655									
11.874%	105.850	105.811									
Max / Min Price			102.000	98.00							
Term			LLPA	Max Px							
Investor Loan	6 mos/No PPP St.		-1.250	100.000							
Prepayment	12		-0.750	101.000							
Penalty	24		-0.500	101.500							
Price	36		0.000	102.500							
Adjustment	48		0.250	102.500							
(5% on 80% of unpaid principal balance)	60		0.500	102.500							
	6 Mos Interest PPP		-0.250	102.500							
ARM Features			SOPR	5.3244							
ARM	Margin: 4.50	Caps: 2/1/5									
Index = 50FR 1M-Avg, Floor = Initial Rate											

Documentation	FICO/LTV†	<=55%	60%	65%	70%	75%	80%	85%	90%	
Full Doc	760+	-0.875	0.625	0.5	0.250	0.125	0.125	-1.250	-2.750	
	740 - 759	-0.750	-0.500	-0.375	-0.125	0.000	-0.125	-1.750	-3.375	
	720 - 739	0.5	0.375	0.250	-0.125	-0.125	-0.250	-1.375	N/A	
	700 - 719	0.375	0.250	0.250	-0.250	-0.500	-0.875	-2.875	N/A	
	680 - 699	0.250	0.125	0.125	-0.375	-0.750	-1.625	N/A	N/A	
	660 - 679	-0.375	-0.625	-1.000	-1.500	-2.375	-3.375	N/A	N/A	
	640 - 659	-1.000	-1.000	-1.250	-2.000	-2.625	N/A	N/A	N/A	
Bank Statement, P&L w/ 2 MOS, 1099, Asset Utilization, or P&I Only	760+	0.625	0.5	0.375	0.250	0.125	0.000	-1.375	-3.000	
	740 - 759	0.500	0.375	0.250	0.125	0.000	-0.250	-2.000	-3.750	
	720 - 739	0.375	0.250	0.125	-0.125	-0.250	-0.500	-2.250	N/A	
	700 - 719	0.250	0.250	0.125	-0.250	-0.375	-1.125	-3.250	N/A	
	680 - 699	0.250	0.125	0.000	-0.375	-1.000	-2.125	N/A	N/A	
	660 - 679	-0.375	-0.625	-1.000	-1.500	-2.625	-3.875	N/A	N/A	
	640 - 659	-1.000	-1.000	-1.250	-2.125	-3.250	N/A	N/A	N/A	
If CLTV>LTV then use CLTV for eligibility and adjustments										
Additional Price Adjustments										
Products	12 Mos Income	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500	
	40 Yr Fixed Full Amor	-0.375	-0.500	-0.625	-0.750	-0.875	-1.000	N/A	N/A	
	Interest-Only 30 YR	-0.625	-0.750	-0.875	-1.000	-1.125	-1.250	N/A	N/A	
	Interest-Only 40 YR	-1.125	-1.250	-1.375	-1.500	-1.625	-1.750	N/A	N/A	
Loan Amount	< 125,000	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.250	N/A	
	< 150,000	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	
	< 250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	> 600,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	> 1,000,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-0.500	
	> 1,500,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	0.000	-1.250
	> 2,000,000	0.000	0.000	0.000	0.000	-0.250	-0.750	-1.000	N/A	
	> 2,500,000	-0.125	-0.250	-0.250	-0.375	-0.500	-0.875	N/A	N/A	
	> 3,000,000	-0.250	-0.250	-0.375	-0.500	-1.000	N/A	N/A	N/A	
	> 3,500,000	-0.750	-0.875	-1.000	-1.250	N/A	N/A	N/A	N/A	
Super Jumbo Set Matrix For Details	> 4,000,000	-1.125	-1.250	-1.750	N/A	N/A	N/A	N/A	N/A	
	> 4,500,000 - 5,000,000	-1.750	-2.250	-2.750	N/A	N/A	N/A	N/A	N/A	
	2-1 Buydown	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	
	Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-1.000	
	Cash-Out	-0.25	-0.375	-0.500	-0.500	-0.750	-1.125	N/A	N/A	
	Delayed Fin.	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	N/A	
	Debt consol	0.250	0.250	-0.250	-0.375	-0.500	-0.625	-1.000	N/A	
	Second Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.375	-0.375	N/A	
	Investment	-0.125	-0.625	-0.750	-0.750	-1.000	-1.125	-2.250	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	-2.625	-2.625	-2.625	-2.625	-2.875	N/A	N/A	N/A		
Foreign 2nd HM	-1.250	-1.250	-1.500	-1.750	-2.000	N/A	N/A	N/A		
Foreign NOO	-1.500	-1.500	-1.750	-2.000	-2.250	N/A	N/A	N/A		
ITIN (Min. \$125k)	-1.875	-1.875	-1.875	-2.000	-2.250	-2.500	N/A	N/A		
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A		
2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A		
DTI > 43**	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A		
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
 NQM Funding, LLC 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	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	N/A	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 Escrow Waiver 80% or less & NO HPML

Delegated	
DATE	11/17/2023
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	
NQM Funding, LLC ISAOA	
4800 N FEDERAL HWY BLDG E Suite 200	
Boca Raton Florida 33483	
Transferred Appraisals Not Allowed	