



| Delegated | | | |
|---------------------------------|-------------|---------|---------|
| DATE | 11/27/2023 | | |
| Rate | 15 Day | 30 Day | 45 Day |
| 7.375 | 99.500 | 99.375 | 99.250 |
| 7.500 | 99.875 | 99.750 | 99.625 |
| 7.625 | 100.250 | 100.125 | 100.000 |
| 7.750 | 100.625 | 100.500 | 100.375 |
| 7.875 | 101.000 | 100.875 | 100.750 |
| 8.000 | 101.375 | 101.250 | 101.125 |
| 8.125 | 101.750 | 101.625 | 101.500 |
| 8.250 | 102.125 | 102.000 | 101.875 |
| 8.375 | 102.500 | 102.375 | 102.250 |
| 8.500 | 102.875 | 102.750 | 102.625 |
| 8.625 | 103.250 | 103.125 | 103.000 |
| 8.750 | 103.625 | 103.500 | 103.375 |
| 8.875 | 104.000 | 103.875 | 103.750 |
| 9.000 | 104.375 | 104.250 | 104.125 |
| 9.125 | 104.750 | 104.625 | 104.500 |
| 9.250 | 105.125 | 105.000 | 104.875 |
| 9.375 | 105.500 | 105.375 | 105.250 |
| 9.500 | 105.875 | 105.750 | 105.625 |
| 9.625 | 106.250 | 106.125 | 106.000 |
| 9.750 | 106.625 | 106.500 | 106.375 |
| 9.875 | 107.000 | 106.875 | 106.750 |
| 10.000 | 107.375 | 107.250 | 107.125 |
| 10.125 | 107.750 | 107.625 | 107.500 |
| 10.250 | 108.125 | 108.000 | 107.875 |
| 10.375 | 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 | 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

| Delegated | | NP INC FLEX DSCR, MIXED USE, & 5-10 UNIT RATE SHEET | | | | | | | | | |
|----------------|---------|---|-------------------------|---|---|--------|--------|-------------|--------|--------|--------|
| Date | | 11/27/2023 | | | | | | | | | |
| 30 Day Pricing | | | Credit Score LLPA's | | | | | | | | |
| Rate | 5/6 ARM | FIX30/FIX15 | Investor DSCR | | <=50% | 55% | 60% | 65% | 70% | 75% | 80% |
| 6.999 | NA | 97.933 | 760+ | 1.000 | 0.875 | 0.750 | 0.375 | 0.250 | -0.625 | -1.500 | |
| 7.124 | NA | 98.308 | 740 - 759 | 0.875 | 0.750 | 0.625 | 0.250 | 0.125 | -0.750 | -1.875 | |
| 7.249 | NA | 98.683 | 720 - 739 | 0.750 | 0.625 | 0.500 | 0.000 | -0.125 | -0.875 | -2.000 | |
| 7.374 | NA | 98.996 | 700 - 719 (No Score FN) | 0.375 | 0.125 | -0.125 | -0.625 | -0.875 | -2.375 | N/A | |
| 7.499 | NA | 99.308 | 680 - 699 | -0.125 | -0.375 | -0.500 | -1.750 | -2.500 | -2.875 | N/A | |
| 7.624 | NA | 99.621 | 660 - 679 | -0.250 | -0.625 | -1.000 | -2.250 | -3.125 | N/A | N/A | |
| 7.749 | NA | 99.933 | 640 - 659 | -2.250 | -2.625 | -3.250 | -4.125 | N/A | N/A | N/A | |
| 7.874 | NA | 100.215 | 620 - 639 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | |
| 7.999 | NA | 100.496 | 600-619 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | |
| 8.124 | NA | 100.777 | | <=50% | 55% | 60% | 65% | 70% | 75% | 80% | |
| 8.249 | NA | 101.058 | | DSCR Price Adjustors | | | | | | | |
| 8.374 | NA | 101.340 | | No Ratio <.75 | -3.000 | -3.250 | -3.375 | -3.625 | N/A | N/A | |
| 8.499 | NA | 101.621 | | <1.00x >.75 | -2.125 | -2.250 | -2.375 | -2.375 | -2.500 | -2.625 | |
| 8.624 | NA | 101.902 | | >1.24 (AirDNA or MU/5-10 Units doesn't apply) | 0.500 | 0.500 | 0.500 | 0.625 | 0.625 | 0.625 | |
| 8.749 | NA | 102.152 | | Foreign National >=.75 <1.0 (Fixed only) | -3.250 | -3.250 | -3.500 | -3.750 | N/A | N/A | |
| 8.874 | NA | 102.402 | | Foreign National >= 1.0 | -2.000 | -2.000 | -2.250 | -2.375 | -2.750 | N/A | |
| 8.999 | NA | 102.652 | | AirDNA >1.15 Minimum | -0.500 | -0.500 | -0.500 | -0.500 | -0.625 | N/A | |
| 9.124 | NA | 102.902 | | Other LLPA's | | | | | | | |
| 9.249 | NA | 103.152 | Product | Interest-Only | -0.125 | -0.125 | -0.250 | -0.250 | -0.500 | -0.625 | -1.125 |
| 9.374 | NA | 103.402 | | < 100,000 | -1.250 | -1.250 | -1.250 | -1.250 | N/A | N/A | |
| 9.499 | NA | 103.652 | | < 150,000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.375 | -1.750 | |
| 9.624 | NA | 103.902 | | < 250,000 | 0.125 | 0.125 | 0.125 | 0.125 | -0.250 | -0.625 | |
| 9.749 | NA | 104.152 | | > 1,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.375 | |
| 9.874 | NA | 104.402 | | > 1,500,000 | -0.500 | -0.500 | -0.500 | -0.500 | -0.875 | N/A | |
| 9.999 | NA | 104.652 | | > 2,000,000 | -0.625 | -0.625 | -0.750 | -0.875 | -1.000 | N/A | |
| 10.124 | NA | 104.902 | | > 2,500,000 | -1.000 | -1.000 | -1.000 | -1.125 | -1.250 | N/A | |
| 10.249 | NA | 105.152 | | > 3,000,000 | -1.250 | -1.250 | -1.250 | -1.375 | -1.500 | N/A | |
| 10.374 | NA | 105.402 | | Cash-Out | -0.500 | -0.500 | -0.500 | -0.750 | -1.000 | N/A | |
| 10.499 | NA | 105.652 | | Delayed Financing | -0.125 | -0.125 | -0.125 | -0.375 | -0.500 | -0.750 | |
| 10.624 | NA | 105.902 | | 2-1 Buydown (Min 680 & Min .75 DSCR) | -0.875 | -0.875 | -0.875 | -0.875 | -0.875 | -0.875 | |
| 10.749 | NA | 106.152 | | 40 YR Fixed ** 5-10 units/MU only | -0.750 | -0.750 | -0.750 | -0.750 | -1.000 | N/A | |
| 10.874 | NA | 106.402 | | Purchase | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | |
| 10.999 | NA | 106.652 | | Condo | -0.125 | -0.125 | -0.250 | -0.250 | -0.375 | -0.500 | |
| 11.124 | NA | 106.902 | | Candotel | -2.000 | -2.000 | -2.000 | -2.250 | N/A | N/A | |
| 11.249 | NA | 107.152 | | Non-Warrantable | -0.375 | -0.375 | -0.500 | -0.500 | -0.625 | -0.750 | |
| 11.374 | NA | 107.402 | | Exception | -0.250 | -0.250 | -0.250 | -0.375 | -0.375 | -0.500 | |
| 11.499 | NA | 107.652 | | Escrow Waiver | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | |
| | | | | 2-4 Unit | -0.500 | -0.500 | -0.750 | -0.750 | -0.750 | -1.125 | |
| | | | | Mixed Use | -2.125 | -2.125 | -2.250 | -2.500 | -3.000 | -3.250 | |
| | | | | 5-10 Unit | -2.000 | -2.000 | -2.125 | -2.375 | -2.500 | -2.750 | |
| | | | | 1 x 30 MTG (Min .75 DSCR) | -0.500 | -0.500 | -0.500 | N/A | N/A | N/A | |
| | | | | BK/SS/NOD/DI >24 <36 | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 | -1.125 | |
| | | | | BK/SS/NOD/DI < 48 > 36 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | N/A | |
| | | | | Covid Forbearance < 6 Pmts | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 | N/A | |
| | | | | Notes | | | | | | | |
| | | | | Price Foreign National with 700 score | | | | | | | |
| | | | | * Soft PPP = 6 mos Interest or Declining PPP | | | | | | | |
| | | | | | ARM Features | | | | SOFR | | |
| | | | | | Margin: 6.50 | | | Caps: 2/1/5 | | 5.33 | |
| | | | | | Index = SOFR 1M-Avg, Floor = Initial Rate | | | | | | |



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
 NQM 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 | -0.150 |

| 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 < 8%, loan amount > \$250,000. All other counties < 8%
 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 = 7.499
 Min rate after adjustments is 7.499
 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%

| Delegated | |
|------------------|---------------|
| DATE | 11/27/2023 |
| 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 | |