


Delegated			
DATE	11/29/2023		
Rate	15 Day	30 Day	45 Day
7.375	99.750	99.625	99.500
7.500	100.125	100.000	99.875
7.625	100.500	100.375	100.250
7.750	100.875	100.750	100.625
7.875	101.250	101.125	101.000
8.000	101.625	101.500	101.375
8.125	102.000	101.875	101.750
8.250	102.375	102.250	102.125
8.375	102.750	102.625	102.500
8.500	103.125	103.000	102.875
8.625	103.500	103.375	103.250
8.750	103.875	103.750	103.625
8.875	104.250	104.125	104.000
9.000	104.625	104.500	104.375
9.125	105.000	104.875	104.750
9.250	105.375	105.250	105.125
9.375	105.750	105.625	105.500
9.500	106.125	106.000	105.875
9.625	106.500	106.375	106.250
9.750	106.875	106.750	106.625
9.875	107.250	107.125	107.000
10.000	107.625	107.500	107.375
10.125	108.000	107.875	107.750
10.250	108.375	108.250	108.125
10.375	108.750	108.625	108.500
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 11/29/2023 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%	98.010	97.875	Full Doc	760+	-0.875	0.625	0.5	0.250	0.125	0.125	-1.250	-2.750
7.249%	98.385	98.250		740 - 759	-0.750	-0.500	-0.375	-0.125	0.000	-0.125	-1.750	-3.375
7.374%	98.698	98.563		720 - 739	0.5	0.375	0.250	-0.125	-0.125	-0.250	-1.375	N/A
7.499%	99.010	98.875		700 - 719	0.375	0.250	0.250	-0.250	-0.500	-0.875	-2.875	N/A
7.624%	99.260	99.125		680 - 699	0.250	0.125	0.125	-0.375	-0.750	-1.625	N/A	N/A
7.749%	99.510	99.375		660 - 679	-0.375	-0.625	-1.000	-1.500	-2.375	-3.375	N/A	N/A
7.874%	99.760	99.625		640 - 659	-1.000	-1.000	-1.250	-2.000	-2.625	N/A	N/A	N/A
7.999%	100.010	99.875		760+	0.625	0.5	0.375	0.250	0.125	0.000	-1.375	-3.000
8.124%	100.260	100.125		740 - 759	0.500	0.375	0.250	0.125	0.000	-0.250	-2.000	-3.750
8.249%	100.510	100.375		720 - 739	0.375	0.250	0.125	-0.125	-0.250	-0.500	-2.250	N/A
8.374%	100.694	100.625	700 - 719	0.250	0.250	0.125	-0.250	-0.375	-1.125	-3.250	N/A	
8.499%	100.914	100.875	680 - 699	0.250	0.125	0.000	-0.375	-1.000	-2.125	N/A	N/A	
8.624%	101.164	101.125	660 - 679	-0.375	-0.625	-1.000	-1.500	-2.625	-3.875	N/A	N/A	
8.749%	101.414	101.375	640 - 659	-1.000	-1.000	-1.250	-2.125	-3.250	N/A	N/A	N/A	
8.874%	101.664	101.625	If CLTV>LTV then use CLTV for eligibility and adjustments									
8.999%	101.914	101.875	Additional Price Adjustments									
9.124%	102.102	102.063	Products	12 Mos Income	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500
9.249%	102.289	102.250		40 Yr Fixed Full Amor	-0.375	-0.500	-0.625	-0.750	-0.875	-1.000	N/A	N/A
9.374%	102.477	102.438		Interest-Only 30 YR	-0.625	-0.750	-0.875	-1.000	-1.125	-1.250	N/A	N/A
9.499%	102.633	102.594		Interest-Only 40 YR	-1.125	-1.250	-1.375	-1.500	-1.625	-1.750	N/A	N/A
9.624%	102.789	102.750		< 125,000	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.250	N/A
9.749%	102.945	102.906		< 150,000	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250
9.874%	103.102	103.063		< 250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.999%	103.258	103.219		> 600,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.124%	103.414	103.375		> 1,000,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-0.500
10.249%	103.570	103.531		> 1,500,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-1.250
10.374%	103.727	103.688	> 2,000,000	0.000	0.000	0.000	0.000	-0.250	-0.750	-1.000	N/A	
10.499%	103.883	103.844	> 2,500,000	-0.125	-0.250	-0.250	-0.375	-0.500	-0.875	N/A	N/A	
10.624%	104.039	104.000	> 3,000,000	-0.250	-0.250	-0.375	-0.500	-1.000	N/A	N/A	N/A	
10.749%	104.195	104.156	> 3,500,000	-0.750	-0.875	-1.000	-1.250	N/A	N/A	N/A	N/A	
10.874%	104.350	104.313	> 4,000,000	-1.125	-1.250	-1.750	N/A	N/A	N/A	N/A	N/A	
10.999%	104.506	104.469	> 4,500,000 - 5,000,000	-1.750	-2.250	-2.750	N/A	N/A	N/A	N/A	N/A	
11.124%	104.662	104.625	Super Jumbo Set Matrix For Details	2-1 Buydown	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A
11.249%	104.818	104.781		Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-1.000
11.374%	104.974	104.937		Cash-Out	-0.25	-0.375	-0.500	-0.500	-0.750	-1.125	N/A	N/A
11.499%	105.130	105.093		Delayed Fin.	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	N/A
11.624%	105.288	105.249		Debt consol	0.250	0.250	-0.250	-0.375	-0.500	-0.625	-1.000	N/A
11.749%	105.444	105.405		Second Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.375	-0.375	N/A
11.874%	105.600	105.561		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	N/A	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	-0.250	N/A	
			FICO > 700	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	
			FICO > 640	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	

60%	65%	70%	75%	80%	85%	90%	
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							
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							
NO VOR	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500
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			NP INC FLEX DSCR, MIXED USE, & 5-10 UNIT RATE SHEET								
Date	11/29/2023										
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	98.683	740 - 759	0.875	0.750	0.625	0.250	0.125	-0.750	-1.875	
7.249	NA	99.058	720 - 739	0.750	0.625	0.500	0.000	-0.125	-0.875	-2.000	
7.374	NA	99.433	700 - 719 (No Score FN)	0.375	0.125	-0.125	-0.625	-0.875	-2.375	N/A	
7.499	NA	99.746	680 - 699	-0.125	-0.375	-0.500	-1.750	-2.500	-2.875	N/A	
7.624	NA	100.058	660 - 679	-0.250	-0.625	-1.000	-2.250	-3.125	N/A	N/A	
7.749	NA	100.371	640 - 659	-2.250	-2.625	-3.250	-4.125	N/A	N/A	N/A	
7.874	NA	100.558	620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.999	NA	100.840	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
8.124	NA	100.996		<=50%	55%	60%	65%	70%	75%	80%	
8.249	NA	101.277		DSCR Price Adjustors							
8.374	NA	101.558	No Ratio <.75	-3.000	-3.250	-3.375	-3.625	N/A	N/A	N/A	
8.499	NA	101.840	<1.00x >.75	-2.125	-2.250	-2.375	-2.375	-2.500	-2.625	N/A	
8.624	NA	101.996	>1.24 (AirDNA or MU/5-10 Units doesn't ap	0.500	0.500	0.500	0.625	0.625	0.625	0.625	
8.749	NA	102.277	Foreign National >=.75 <1.0 (Fixed only)	-3.250	-3.250	-3.500	-3.750	N/A	N/A	N/A	
8.874	NA	102.527	Foreign National >= 1.0	-2.000	-2.000	-2.250	-2.375	-2.750	N/A	N/A	
8.999	NA	102.777	AirDNA >1.15 Minimum	-0.500	-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	N/A	
9.499	NA	103.652	< 150,000	-1.000	-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	0.125	-0.250	-0.625	
9.749	NA	104.152	> 1,000,000	0.000	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	-0.500	-0.875	N/A	
9.999	NA	104.652	> 2,000,000	-0.625	-0.625	-0.750	-0.875	-1.000	N/A	N/A	
10.124	NA	104.902	> 2,500,000	-1.000	-1.000	-1.000	-1.125	-1.250	N/A	N/A	
10.249	NA	105.152	> 3,000,000	-1.250	-1.250	-1.250	-1.375	-1.500	N/A	N/A	
10.374	NA	105.402	Cash-Out	-0.500	-0.500	-0.500	-0.750	-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	N/A	
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	-0.875	
10.749	NA	106.152	40 YR Fixed ** 5-10 units/MU only	-0.750	-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	0.125	
10.999	NA	106.652	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750	
11.124	NA	106.902	Candotal	-2.000	-2.000	-2.000	-2.250	-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	-0.875	
11.374	NA	107.402	Exception	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	
11.499	NA	107.652	Escrow Waiver	-0.250	-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	-0.875	-1.125	
			Mixed Use	-2.125	-2.125	-2.250	-2.500	-3.000	-3.250	N/A	
			5-10 Unit	-2.000	-2.000	-2.125	-2.375	-2.500	-2.750	N/A	
			1 x 30 MTG (Min .75 DSCR)	-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A	
			BK/SS/NOD/DI >24 <36	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	N/A	
			BK/SS/NOD/DI < 48 > 36	-0.625	-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	-0.625	N/A	
			Notes								
			Price Foreign National with 700 score								
			* Soft PPP = 6 mos Interest or Declining PPP								
				ARM Features				SOFR			
				ARM	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
NGM 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

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 = 7.499
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	11/29/2023
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
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Phone Number: 561.886.0300
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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	