





Preferred			DSCR SUPREME RATE SHEET								 4800 N Federal HWY Building E Suite 200 Phone Number: Boca Raton, Florida 33483 Lock Desk Hours: 9AM - 8PM EST NMLS# 75597												
Date	03/13/2025 A																						
30 Day Pricing			Credit Score LLPA's								<b>FEEs</b> DEL: Purchase Fee \$595, NDC: Purchase Fee \$495 + Admin Fee \$500 DEL / NDC: Tax Service \$100, MERS \$150, CDA \$150 (If SSR > 2.5% only)												
Rate	5/6 ARM	FIX30/7/6 ARM	Investor DSCR		<=50%	55%	60%	65%	70%	75%							80%	85%					
5.999	97.876	97.626	Fico/CLTV	760+	0.250	0.250	0.125	0.000	-0.375	-1.250	-2.125	N/A	<b>State Licensing</b> All States except HI (Unless Delegated)										
6.124	98.563	98.313		740 - 759	0.250	0.250	0.125	-0.125	-0.500	-1.375	-2.625	N/A											
6.249	99.251	99.001		720 - 739	0.125	0.125	0.125	-0.250	-0.625	-1.500	-2.750	N/A											
6.374	99.876	99.626		700 - 719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A											
6.499	100.501	100.251		680 - 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A											
6.624	101.063	100.813										<b>Mortgagee Clause</b> NQM FUNDING, LLC ISAOA 4800 N FEDERAL HWY BLDG E Suite 200 Boca Raton Florida 33483 Boca Raton Florida 33431											
6.749	101.626	101.376																					
6.874	102.188	101.938										<b>Lock Period (Max Lock Period 45 Days)</b> 15 Days 0.0625 30 Days 0.000 45 Days -0.125 <b>Extension Bps Fee</b> 7 Days -0.125 15 Days -0.250 Re-Lock -0.250 Maximum Rate Lock Term 45 Days											
6.999	102.688	102.438																					
7.124	103.188	102.938										<b>Prepayment Penalties</b> 5% (unless otherwise restricted by state law) See matrix for details AK, MN, NH, and NM: Penalties not permitted. PA 1-2 Units & \$278,204, CO 5% MD max 2% for 36 mos. MI 1% 36 mos. OH 5% MS declining only 5/4/3/2/1, RI 2%, WI 5%											
7.249	103.626	103.376																					
7.374	104.063	103.813									<b>Rates</b> Min rate after adjustments is 6.374% Min Price = 98.00 Maximum LTV = Max CLTV Arm Quat on Fixed Period, IO Quat IO payment												
7.499	104.438	104.188																					
7.624	104.813	104.563									<b>Other Notes</b> 2nd Appraisal may be required for Flip Transactions * AirDNA only available in resort or Vacation areas, Not Avail. for 5-10 Units & Mixed Use Loans Do Not Follow Trid Max total Fee to a broker is 4% Max Total Fees 5%												
7.749	105.188	104.938																					
7.874	105.501	105.251									<b>Bulk Tapes: Bids@ngmf.com</b>												
7.999	105.813	105.563																					
8.124	106.095	105.845																					
8.249	106.376	106.126																					
8.374	106.626	106.376																					
8.499	106.876	106.626																					
8.624	107.126	106.876																					
8.749	107.376	107.126																					
8.874	107.626	107.376																					
8.999	107.876	107.626																					
9.124	108.126	107.876																					
9.249	108.376	108.126																					
9.374	108.626	108.376																					
9.499	108.876	108.626																					
9.624	109.126	108.876																					
9.749	109.376	109.126																					
9.874	109.626	109.376																					
9.999	109.876	109.626																					
10.124	110.126	109.876																					
10.249	110.376	110.126																					
10.374	110.626	110.376																					
10.499	110.876	110.626																					
Min Price 98.00																							
PPP Months	LLPA	Max Price																					
0 (State Law Only)	-3.000	101.500																					
6 Mos PPP	NA	NA																					
12	-0.875	102.000																					
24	-0.250	102.750																					
36	0.250	103.500																					
48	0.625	103.500																					
60	1.000	104.000																					
			DSCR Price Adjustors																				
DSCR (Min)	1.0 - 1.14		-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	N/A												
1.0, 1.25 FTHB	>1.15 STR Does not Apply		0.125	0.125	0.125	0.125	0.250	0.250	0.250	0.250	N/A												
STR	Minimum 1.00 (Reduce Max LTV by 5%)		-0.375	-0.375	-0.375	-0.625	-0.625	-1.250	N/A	N/A													
Product	Interest-Only 30 YR		-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	N/A													
	Interest-Only 40 YR		-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	-0.875	N/A													
			Other LLPA's																				
Loan Amount (Min \$150k)	150,000 to 200,000		-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.875	N/A													
	< 250,000		-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.625	N/A													
	> 1,000,000		0.000	0.000	0.000	0.000	0.000	0.000	-0.375	N/A													
	> 1,500,000		-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A													
	> 2,000,000		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A													
	> 2,500,000		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A													
	> 3,000,000		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A													
Other	Cash-Out (N/A in declining markets)		-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	N/A	N/A													
	Delayed Financing		-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	N/A	N/A													
	Purchase		0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A													
	Condo (Warrantable only)		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750	N/A													
	Escrow Waiver (All States Except NY)		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A													
	Escrow Waiver (NY only)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A													
	2 Unit		-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.500	N/A													
	3-4 Unit		-0.625	-0.625	-0.625	-0.625	-0.875	-1.000	-1.750	N/A													
	Property State (GA,NY)		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A													
	Soft PPP (Max Price 103.50)			Min 36 mos, and = 6 mos interest or Declining PPP																			
			36 Mo		48 Mo		60 Mo																
			-0.500		-0.375		-0.250																
ARM Features			5/6 ARM Margin: 6.50		Caps: 2/1/5		SOFR: 4.35																
			7/6 ARM Margin: 6.50		Caps: 5/1/5		SOFR: 4.35																

Preferred			FLEX SELECT RATE SHEET											
DATE			03/13/2025 A Full Doc & Alt Doc (Including Super Jumbo, ITIN, & Foreign National)											
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%		
5.749	96.063	95.813	Full Doc	760+	0.250	0.000	-0.125	-0.375	-0.375	-0.500	-1.875	-3.000		
5.874	96.750	96.500		740 - 759	0.125	-0.125	-0.250	-0.500	-0.500	-0.750	-2.375	-3.625		
5.999	97.438	97.188		720 - 739	-0.125	-0.250	-0.375	-0.750	-0.750	-1.000	-2.375	-4.000		
6.124	98.125	97.875		700 - 719	-0.250	-0.375	-0.500	-0.750	-1.250	-1.375	-3.250	N/A		
6.249	98.813	98.563		680 - 699	-0.625	-1.000	-1.125	-1.500	-1.750	-2.375	N/A	N/A		
6.374	99.438	99.188		660 - 679	-1.000	-1.250	-1.625	-2.375	-3.000	-3.500	N/A	N/A		
6.499	100.063	99.813		640 - 659	-1.625	-1.625	-1.750	-2.500	-2.875	N/A	N/A	N/A		
6.624	100.625	100.375		760+	0.125	0.000	-0.125	-0.500	-0.500	-0.750	-2.000	-3.625		
6.749	101.188	100.938		740 - 759	0.000	-0.125	-0.250	-0.625	-0.625	-1.000	-2.625	-4.000		
6.874	101.750	101.500		720 - 739	-0.125	-0.125	-0.375	-0.750	-0.750	-1.125	-2.625	-4.625		
6.999	102.250	102.000	700 - 719	-0.250	-0.375	-0.500	-0.750	-1.250	-1.375	-3.250	N/A			
7.124	102.750	102.500	680 - 699	-0.750	-1.000	-1.125	-1.500	-2.000	-2.625	N/A	N/A			
7.249	103.188	102.938	660 - 679	-1.000	-1.250	-1.625	-2.375	-3.000	-3.500	N/A	N/A			
7.374	103.625	103.375	640 - 659	-1.625	-1.625	-1.750	-2.625	-3.500	N/A	N/A	N/A			
7.499	104.000	103.750												
7.624	104.375	104.125												
7.749	104.750	104.500												
7.874	105.063	104.813												
7.999	105.375	105.125												
8.124	105.656	105.406												
8.249	105.938	105.688												
8.374	106.188	105.938												
8.499	106.438	106.188												
8.624	106.688	106.438												
8.749	106.938	106.688												
8.874	107.188	106.938												
8.999	107.438	107.188												
9.124	107.688	107.438												
9.249	107.938	107.688												
9.374	108.188	107.938												
9.499	108.438	108.188												
9.624	108.688	108.438												
9.749	108.938	108.688												
9.874	109.188	108.938												
9.999	109.438	109.188												
10.124	109.688	109.438												
10.249	109.938	109.688												
10.374	110.188	109.938												
10.499	110.438	110.188												
Min Price			98.00											
Investor Loan Prepayment Penalty Price Adjustment (5% on 80% of unpaid principal balance)	Term	LLPA	Max Px	Other	Investment	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-1.250	N/A	
	6 mos/No PPP St.	-2.000	100.500		Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	
	12	-1.500	101.500		NW Condo or Co-op*** (Co-ops Delegated only)	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	N/A	
	24	-0.500	102.000		Condotel	-1.500	-1.500	-1.500	-1.500	-1.625	N/A	N/A	N/A	
	36	0.000	103.000		Foreign National 2nd Home	-2.750	-2.750	-3.000	-3.250	-3.500	N/A	N/A	N/A	
	48	0.500	103.000		Foreign National NOO	-2.750	-2.750	-3.000	-3.250	N/A	N/A	N/A	N/A	
	60	0.750	103.000		ITIN (Min 640 OO, and min \$125k, and Not available in MD)	-1.500	-1.500	-1.500	-1.625	-1.875	-2.125	-3.000	N/A	
6 Mos interest PPP	-1.000	103.000	Escrow Waiver**** (Min 660; >80.00 CA Only Min 700)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A		
ARM Features			SOFR											
ARM	Margin: 4.50	Caps: 2/1/5	4.35	DTI	Escrow Waiver NY Only (Min 660)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Index = SOFR 1M-Avg, Floor = Initial Rate			2 Units		-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	N/A	N/A	N/A	
			3-4 Units		-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A	N/A	N/A	
			Property State (GA, NY)		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
			Manufactured Housing (Min 680, no IO or Inv, & Delegated only)		-1.500	-1.500	-1.500	-1.500	-1.500	-1.750	N/A	N/A	N/A	
			DTI > 43	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	N/A		
			DTI > 50	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A		
			PNL Only	FICO>=680 @ Max 75%, >=700 @ Max 80% (Unavailable w/ Express)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A		



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Maximum Premium (>2.00 Requires PPP) 103.50 [Non Super Jumbo]/ 101.00 [Super Jumbo]

**Rate Buy Down**  
 Min rate after adjustments is 6.374% Min Rate for ITIN 7.374%  
 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 -0.125

**Extensions**  
 7 Days (Min) -0.125  
 15 Days -0.250  
 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 33431  
 Phone Number: 561.886.0300  
 Lock Desk Hours: 9AM - 8PM EST  
 NMLS# 75597

**FEES**  
 DEL: Purchase Fee \$595, NDC: Purchase Fee \$495 + Admin Fee \$500  
 DEL / NDC Tax Service \$100, MERS \$150, CDA \$150 (If SSR is > 2.5% only)

**State Licensing**  
 All States except HI (Unless Delegated)

**Mortgagee 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	N/A	N/A	N/A	N/A	N/A
BK/SS/NOD/DIL <36 > 24	-0.375	-0.375	-0.375	N/A	N/A	N/A	N/A
BK/SS/NOD/DIL < 48 > 36	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
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	-1.500	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	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
Residual Inc < 2500 (min \$1500)	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A

**Owner Occupied and 2nd Homes not available in MD**

**Bulk Tapes: Bids@nqmf.com**

\*Price No score FN at 700 score      \*\*Price WVOE w/2 mos as P&L w/2 mos      \*\*\*Co-ops eligible in NYC Boroughs: Bronx, Brooklyn, Manhattan, Queens, and Staten Island      \*\*\*\*Escrow Waiver No HPML > 80 CA Only Max 89.99 LTV






Preferred			DSCR MULTI & MIXED USE RATE SHEET																																																																
Date			03/13/2025 A																																																																
30 Day Pricing																																																																			
Rate	5/6 ARM	FIX30/FIX15 7/6ARM	Investor DSCR		<=50%	55%	60%	65%	70%	75%	80%																																																								
6.374	98.469	97.969	760+	0.875	0.875	0.875	0.875	0.625	0.000	N/A																																																									
6.499	99.000	98.500	740 - 759	0.875	0.875	0.750	0.750	0.250	-0.250	N/A																																																									
6.624	99.532	99.032	720 - 739	0.750	0.750	0.625	0.500	0.000	-0.750	N/A																																																									
6.749	100.063	99.563	700 - 719	0.125	0.000	-0.375	-0.625	-1.000	-1.375	N/A																																																									
6.874	100.594	100.094	680 - 699	-0.500	-0.500	-0.875	-1.125	-2.375	N/A	N/A																																																									
6.998	101.125	100.625	660 - 679	-1.625	-2.000	-2.500	-2.875	-3.000	N/A	N/A																																																									
7.124	101.625	101.125	640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																									
7.249	102.125	101.625	Foreign National (No Fico)	0.000	-0.125	-0.500	-0.625	-1.000	N/A	N/A																																																									
7.374	102.575	102.125		<=50%	55%	60%	65%	70%	75%	80%																																																									
7.499	103.150	102.750		DSCR Price Adjustors																																																															
7.624	103.678	103.228	DSCR	>= 1.00	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A																																																								
7.749	103.988	103.688	DSCR	>= 1.15	0.250	0.250	0.250	0.250	0.250	0.375	N/A																																																								
7.874	104.375	104.125	Citizenship	Foreign National	-1.250	-1.250	-1.250	-1.250	-1.750	N/A	N/A																																																								
7.998	104.575	104.375		Other LLPAs																																																															
8.124	104.825	104.625																																																																	
8.249	105.075	104.875																																																																	
8.374	105.200	105.000	Product	Interest-Only 30 YR (Min 660)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A																																																								
8.499	105.450	105.250	Product	Interest-Only 40 YR (Min 660)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A																																																								
8.624	105.700	105.500	Product	40 YR Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																								
8.749	105.950	105.750	Product	7/6 Arm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A																																																								
8.874	106.200	106.000		< 150,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																								
8.998	106.450	106.250		< 250,000	-0.125	-0.125	-0.250	-0.375	-0.500	N/A	N/A																																																								
9.124	106.700	106.500		> 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A																																																								
9.249	106.950	106.750		> 1,500,000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	N/A																																																								
9.374	107.200	107.000		> 2,000,000	-0.125	-0.125	-0.250	-0.375	-0.500	-1.500	N/A																																																								
9.499	107.450	107.250		> 2,500,000	-0.375	-0.375	-0.375	-0.500	-0.750	-1.625	N/A																																																								
9.624	107.700	107.500		> 3,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																								
9.749	107.950	107.750		> 3,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																								
9.874	108.200	108.000	Purpose	Cash-Out (Max \$1.0M)	0.000	0.000	-0.250	-0.500	-0.750	N/A	N/A																																																								
9.998	108.450	108.250	Purpose	Delayed Financing	0.000	0.000	-0.250	-0.500	-0.750	N/A	N/A																																																								
10.124	108.700	108.500	Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	N/A																																																								
10.249	108.950	108.750	Property Type	Mixed Use Or Residential 9-10 Units	-2.750	-2.750	-4.000	-4.250	-6.000	-6.250	N/A																																																								
10.374	109.200	109.000	Property Type	Residential 5-8 Units	-2.250	-2.250	-3.500	-3.750	-5.500	-5.750	N/A																																																								
10.499	109.450	109.250	Credit	BK/SS/NOD/DI >24 <36	-0.625	-0.750	-0.875	-1.125	-1.500	N/A	N/A																																																								
10.624	109.700	109.500	Credit	BK/SS/NOD/DIL <48 >36	-0.250	-0.375	-0.500	-0.625	-1.000	N/A	N/A																																																								
10.749	109.950	109.750	Credit	Exception	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	N/A																																																								
10.874	110.200	110.000	States	GA,NY	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A																																																								
Min Price: 98.00																																																																			
PPP Months	LLPA	Max Price																																																																	
0 (state Law Only)	-1.500	101.00																																																																	
6 Mos PPP	-1.500	101.00																																																																	
12	-1.000	101.50																																																																	
24	-0.500	102.25																																																																	
36	0.000	102.75																																																																	
48	0.250	103.25																																																																	
60	0.500	103.75																																																																	
Soft PPP* (N/A on <36 Mo PPP)			102.75																																																																
36 Mo	48 Mo	60 Mo																																																																	
-0.500	-0.375	-0.250																																																																	
Notes			ARM Features			SOFR																																																													
			5/6 ARM	Margin: 6.50	Caps: 2/1/5	4.35																																																													
			7/6 ARM	Margin: 6.50	Caps: 5/1/5	4.35																																																													
* Soft PPP = 6 mos Interest or Declining PPP																																																																			
<p>4800 N Federal HWY Building E Suite 200          Phone Number:          Boca Raton, Florida 33483          Lock Desk Hours: 9AM - 8PM EST          NMLS# 75597</p> <p><b>FEES</b>          DEL: Purchase Fee: \$595. NDC: Purchase Fee \$495 + Admin Fee \$500          DEL / NDC: Tax Service \$100, MERS \$150, CDA: \$150 (If SSR &gt; 2.5% only)</p> <p><b>State Licensing</b>          All States except HI (Unless Delegated) Not available in Orange County, NY</p> <p><b>Mortgagee Clause</b>          NQM FUNDING, LLC ISADA          4800 N FEDERAL HWY BLDG E Suite 200 Boca Raton Florida 33483          Boca Raton Florida 33431</p> <p><b>Lock Period (Max Lock Period 45 Days)</b></p> <table border="1"> <tr> <td>15 Days</td> <td>0.0625</td> </tr> <tr> <td>30 Days</td> <td>0.000</td> </tr> <tr> <td>45 Days</td> <td>-0.125</td> </tr> </table> <p><b>Extension</b>      <b>Bps Fee</b></p> <table border="1"> <tr> <td>7 Days</td> <td>-0.125</td> </tr> <tr> <td>15 Days</td> <td>-0.250</td> </tr> <tr> <td>Re-Lock</td> <td>-0.250</td> </tr> <tr> <td>Maximum Rate Lock Term</td> <td>45 Days</td> </tr> </table> <table border="1"> <thead> <tr> <th>Product</th> <th>IO Mos</th> <th>Amortization</th> <th>Term</th> <th>Caps</th> <th>Margin</th> </tr> </thead> <tbody> <tr> <td>30Y Fixed</td> <td></td> <td>360</td> <td>360</td> <td></td> <td></td> </tr> <tr> <td>30Y Fixed IO</td> <td>120</td> <td>240</td> <td>360</td> <td></td> <td></td> </tr> <tr> <td>5/6 ARM</td> <td></td> <td>360</td> <td>360</td> <td>2/1/5</td> <td>6.50%</td> </tr> <tr> <td>5/6 ARM IO</td> <td>120</td> <td>240</td> <td>360</td> <td>2/1/5</td> <td>6.50%</td> </tr> <tr> <td>7/6 ARM</td> <td></td> <td>360</td> <td>360</td> <td>5/1/5</td> <td>6.50%</td> </tr> <tr> <td>40Y Fixed IO</td> <td>120</td> <td>360</td> <td>480</td> <td></td> <td></td> </tr> </tbody> </table> <p><b>Prepayment Penalties</b>          5% (unless otherwise restricted by state law) See matrix for details          AK, MN, NH, and NM: Penalties not permitted. PA 1-2 Units &amp; &gt; \$278,204. CO 5%          MD max 2% for 36 mos. MI 1% 36 mos. OH 5%          MS declining only 5/4/3/2/1, RI 2%, WI 5%</p> <p><b>Minimum Rates</b>          Min rate after adjustments is 6.374%, except Mixed Use/Foreign Nat/5-10 Unit Min is 7.124%          Minimum Price is 98.00</p> <p>Maximum LTV= Max CLTV, 5/6 Arm Qual on Fixed Period, IO Qual IO payment</p> <p><b>Other Notes</b>          Min 400 square feet per unit          Be accessible for year-round residential use          Contain a full kitchen and bath</p> <p>BPO Required for Mixed Use and 5-10 Units          2nd Appraisal may be required for Flip Transactions          Loans Do Not Follow Trid Max total Fee to a broker is 4% Max Total Fees 5%</p> <p><b>Bulk Tapes: Bids@nqmf.com</b></p>												15 Days	0.0625	30 Days	0.000	45 Days	-0.125	7 Days	-0.125	15 Days	-0.250	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%	7/6 ARM		360	360	5/1/5	6.50%	40Y Fixed IO	120	360	480		
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40Y Fixed IO	120	360	480																																																																

Preferred	
DATE	03/13/2025 A
30 Day Pricing	
Coupon	FIX15
8.750	98.625
8.875	99.000
9.000	99.375
9.125	99.750
9.250	100.125
9.375	100.375
9.500	100.625
9.625	100.875
9.750	101.125
9.875	101.375
10.000	101.625
10.125	101.875
10.250	102.125
10.375	102.375
10.500	102.625
10.625	102.875
10.750	103.125
10.875	103.375
11.000	103.625
11.125	103.875
11.250	104.125
11.375	104.375
11.500	104.625
11.625	104.875
11.750	105.125
11.875	105.375
12.000	105.625
12.125	105.875
12.250	106.125
12.375	106.375
12.500	106.625
12.625	106.875
12.750	107.125
12.875	107.375
13.000	107.625
13.125	107.875
13.250	108.125
13.375	108.375
13.500	108.625
13.625	108.875
13.750	109.125
13.875	109.375
14.000	109.625
14.125	109.875
14.250	110.125
<b>Min Price</b>	<b>98.000</b>
<b>Max Price</b>	<b>101.00</b>

2ND LIEN RATE SHEET							
Price Adjustment - FICO x LTV							
	FICO\LTV	<=60%	65%	70%	75%	80%	85%
Full Doc / Alt 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% on NW Condos)		-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 LLPA 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 9.625	
Minimum buy Price 98.00	
Extensions	
7 Days	-0.125
15 Days	-0.250
Re-Lock	-0.250
Maximum Lock Period 45 Days	
Fees	
DEL: Purchase Fee \$595. NDC: Purchase Fee \$495 + Admin Fee \$500	
DEL / NDC: Tax Service Fee: \$100, MERS Fee: \$150	
DEL / NDC: CDA: \$150 (If SSR is >2.5% only)	
State Licensing	
All States except HI (Unless Delegated)	
State Restrictions	
Not permitted in: MD,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 33431	
Transferred Appraisals Not Allowed	
Bulk Tapes: Bids@nqmf.com	