



Select			DSCR SUPREME RATE SHEET																																																																	
Date			03/13/2025 A								<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>FEEs 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)</p> <p>State Licensing All States except HI (Unless Delegated)</p> <p>Mortgagee Clause NQM FUNDING, LLC ISAOA</p> <p>4800 N FEDERAL HWY BLDG E Suite 200 Boca Raton Florida 33483 Boca Raton Florida 33431</p> <p>Lock Period (Max Lock Period 45 Days)</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> <tr><td>Extension</td><td>Bps Fee</td></tr> <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"> <tr><th>Product</th><th>IO Mos</th><th>Amortization</th><th>Term</th><th>Caps</th><th>Margin</th></tr> <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>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> </table> <p>Prepayment Penalties 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%</p> <p>Rates Min rate after adjustments is 6.374% Min Price = 98.00 Maximum LTV = Max CLTV Arm Quat on Fixed Period, IO Quat IO payment</p> <p>Other Notes 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%</p> <p>Bulk Tapes: Bids@ngmf.com</p>						15 Days	0.0625	30 Days	0.000	45 Days	-0.125	Extension	Bps Fee	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%	7/6 ARM		360	360	5/1/5	6.50%	40Y Fixed IO	120	360	480		
15 Days	0.0625																																																																			
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30Y Fixed		360	360																																																																	
30Y Fixed IO	120	240	360																																																																	
5/6 ARM		360	360	2/1/5	6.50%																																																															
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40Y Fixed IO	120	360	480																																																																	
30 Day Pricing			Credit Score LLPA's																																																																	
Rate	5/6 ARM	FIX30/7/6 ARM	Investor DSCR		<=50%	55%	60%	65%	70%	75%	80%	85%																																																								
5.999	97.626	97.376	Fico/CLTV		760+	0.250	0.250	0.125	0.000	-0.375	-1.250	-2.125	N/A																																																							
6.124	98.313	98.063			740 - 759	0.250	0.250	0.125	-0.125	-0.500	-1.375	-2.625	N/A																																																							
6.249	99.001	98.751			720 - 739	0.125	0.125	0.125	-0.250	-0.625	-1.500	-2.750	N/A																																																							
6.374	99.626	99.376			700 - 719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																							
6.499	100.251	100.001			680 - 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																							
6.624	100.813	100.563			<=50%	55%	60%	65%	70%	75%	80%	85%																																																								
6.749	101.376	101.126	DSCR		(Min)	1.0 - 1.14	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	N/A																																																						
6.874	101.938	101.688	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	N/A																																																							
6.999	102.438	102.188	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																																																							
7.124	102.938	102.688	Product		Interest-Only 30 YR	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750	N/A																																																							
7.249	103.376	103.126			Interest-Only 40 YR	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	-0.875	N/A																																																							
7.374	103.813	103.563			Other LLPAs																																																															
7.499	104.188	103.938	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																																																							
7.624	104.563	104.313			< 250,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.625	N/A																																																							
7.749	104.938	104.688			> 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	N/A																																																							
7.874	105.251	105.001			> 1,500,000	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A																																																							
7.999	105.563	105.313			> 2,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																							
8.124	105.845	105.595			> 2,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																							
8.249	106.126	105.876			> 3,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																																							
8.374	106.376	106.126			Cash-Out (N/A in declining markets)	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	N/A	N/A																																																							
8.499	106.626	106.376			Delayed Financing	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	N/A	N/A																																																							
8.624	106.876	106.626			Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A																																																							
8.749	107.126	106.876			Condo (Warrantable only)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750	N/A																																																							
8.874	107.376	107.126			Escrow Waiver (All States Except NY)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A																																																							
8.999	107.626	107.376			Escrow Waiver (NY only)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A																																																							
9.124	107.876	107.626			2 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.500	N/A																																																							
9.249	108.126	107.876			3-4 Unit	-0.625	-0.625	-0.625	-0.625	-0.875	-1.000	-1.750	N/A																																																							
9.374	108.376	108.126			Property State (GA,NY)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A																																																							
9.499	108.626	108.376	Other																																																																	
9.624	108.876	108.626																																																																		
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10.374	110.376	110.126																																																																		
10.499	110.626	110.376																																																																		
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																																																															
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																																																													

Select				FLEX SELECT RATE SHEET											
DATE				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	95.813	95.563		Full Doc	760+	0.250	0.000	-0.125	-0.375	-0.375	-0.500	-1.875	-3.000		
5.874	96.500	96.250			740 - 759	0.125	-0.125	-0.250	-0.500	-0.500	-0.750	-2.375	-3.625		
5.999	97.188	96.938			720 - 739	-0.125	-0.250	-0.375	-0.750	-0.750	-1.000	-2.375	-4.000		
6.124	97.875	97.625			700 - 719	-0.250	-0.375	-0.500	-0.750	-1.250	-1.375	-3.250	N/A		
6.249	98.563	98.313			680 - 699	-0.625	-1.000	-1.125	-1.500	-1.750	-2.375	N/A	N/A		
6.374	99.188	98.938			660 - 679	-1.000	-1.250	-1.625	-2.375	-3.000	-3.500	N/A	N/A		
6.499	99.813	99.563			640 - 659	-1.625	-1.625	-1.750	-2.500	-2.875	N/A	N/A	N/A		
6.624	100.375	100.125			760+	0.125	0.000	-0.125	-0.500	-0.500	-0.750	-2.000	-3.625		
6.749	100.938	100.688			740 - 759	0.000	-0.125	-0.250	-0.625	-0.625	-1.000	-2.625	-4.000		
6.874	101.500	101.250			720 - 739	-0.125	-0.125	-0.375	-0.750	-0.750	-1.125	-2.625	-4.625		
6.999	102.000	101.750		700 - 719	-0.250	-0.375	-0.500	-0.750	-1.250	-1.375	-3.250	N/A			
7.124	102.500	102.250		680 - 699	-0.750	-1.000	-1.125	-1.500	-2.000	-2.625	N/A	N/A			
7.249	102.938	102.688		660 - 679	-1.000	-1.250	-1.625	-2.375	-3.000	-3.500	N/A	N/A			
7.374	103.375	103.125		640 - 659	-1.625	-1.625	-1.750	-2.625	-3.500	N/A	N/A	N/A			
7.499	103.750	103.500		†F CLTV>LTV then use CLTV for eligibility and adjustments											
7.624	104.125	103.875		Additional Price Adjustments											
7.749	104.500	104.250				<=55%	60%	65%	70%	75%	80%	85%	90%		
7.874	104.813	104.563		Products	40 YR Fixed Full Amor	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500	-1.500	-1.500		
7.999	105.125	104.875			Interest-Only 30 YR (Max 50.00 DTI)	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A		
8.124	105.406	105.156			Interest-Only 40 YR (Max 50.00 DTI)	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A		
8.249	105.688	105.438		Loan Amount	< 125,000	-0.750	-0.875	-0.875	-1.000	-1.000	N/A	N/A	N/A		
8.374	105.938	105.688			< 150,000	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250		
8.499	106.188	105.938			< 250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.624	106.438	106.188			> 600,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
8.749	106.688	106.438			> 1,000,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-0.500		
8.874	106.938	106.688			> 1,500,000	0.125	0.125	0.125	0.000	-0.250	-0.250	-0.250	-1.500		
8.999	107.188	106.938			> 2,000,000	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	-1.250	N/A		
9.124	107.438	107.188			> 2,500,000	-0.250	-0.250	-0.250	-0.375	-0.500	-1.125	N/A	N/A		
9.249	107.688	107.438			> 3,000,000	-1.375	-1.375	-1.500	-1.750	-2.250	N/A	N/A	N/A		
9.374	107.938	107.688			Super Jumbo See Matrix For Details	> 3,500,000	-1.375	-1.375	-1.500	-2.000	N/A	N/A	N/A	N/A	
9.499	108.188	107.938		> 4,000,000		-2.250	-2.375	-2.875	N/A	N/A	N/A	N/A	N/A		
9.624	108.438	108.188		> 4,500,000 - 5,000,000		-3.000	-3.500	-4.000	N/A	N/A	N/A	N/A	N/A		
9.749	108.688	108.438		12 Mos Income		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500		
9.874	108.938	108.688		2-1 Buydown (Purchase Only)		-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	N/A		
9.999	109.188	108.938		Rate and Term		0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375		
10.124	109.438	109.188		Cash-Out		-0.25	-0.250	-0.500	-0.500	-0.750	-1.000	N/A	N/A		
10.249	109.688	109.438		Delayed Fin.		-0.125	-0.125	-0.375	-0.375	-0.500	-0.750	N/A	N/A		
10.374	109.938	109.688		Debt consol		-0.25	-0.250	-0.500	-0.500	-0.750	-1.000	N/A	N/A		
10.499	110.188	109.938		Second Home		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.750	N/A		
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		
ARM Features	SOFR														
ARM	Margin: 4.50	Caps: 2/1/5	4.35	DTI	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		
Index = SOFR 1M-Avg, Floor = Initial Rate					Escrow Waiver NY Only (Min 660)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
					2 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	N/A	N/A		
					3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A	N/A		
					Property State (GA, NY)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
					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		
					DTI > 43	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250		
					DTI > 50	-0.125	-0.125	-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	



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 630, 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			
BK/SS/NOD/DIL <24 > 12	-0.625	-0.625	N/A
BK/SS/NOD/DIL <36 > 24	-0.375	-0.375	N/A
BK/SS/NOD/DIL < 48 > 36	-0.375	-0.375	-0.375
Covid Forbearance < 6 Payments	-0.625	-0.625	-0.625
1 x 30 MTG	-0.250	-0.250	-0.375
2 x 30 MTG	-0.625	-0.625	-0.625
0 x 60 MTG	-0.875	-0.875	-0.875
0 x 90 MTG	-1.125	-1.500	N/A
Exceptions	-0.250	-0.250	-0.250
NO VOR	-0.375	-0.375	-0.375
Residual Inc < 2500 (min \$1500)	-0.375	-0.375	-0.375
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

Select			INVESTOR DSCR RATE SHEET																																							
Date			03/13/2025 A										4800 N Federal HWY Building E Suite 200 Phone Number: Boca Raton, Florida 33483 Lock Desk Hours: 9AM - 8PM EST NMLS# 75597																													
30 Day Pricing			Credit Score LLPA's										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/FIX15	Investor DSCR		<=50%	55%	60%	65%	70%	75%	80%	85%	State Licensing All States except HI (Unless Delegated)																													
5.999	NA	97.126	Fico/CLTV		760+	0.250	0.250	0.125	0.000	-0.375	-1.250	-2.125	Mortgagee Clause NQM FUNDING, LLC ISA0A 4800 N FEDERAL HWY BLDG E Suite 200 Boca Raton Florida 33483 Boca Raton Florida 33431																													
6.124	NA	97.813			740 - 759	0.250	0.250	0.125	-0.125	-0.500	-1.375	-2.625	Lock Period (Max Lock Period 45 Days)																													
6.249	NA	98.501			720 - 739	0.125	0.125	0.125	-0.250	-0.625	-1.500	-2.750	15 Days 0.0625 30 Days 0.000 45 Days -0.125																													
6.374	NA	99.126			700 - 719 (No Score FN*)	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A	Extension 7 Days -0.125 15 Days -0.250 Re-Lock -0.250 Maximum Rate Lock Term 45 Days																													
6.499	NA	99.751			680 - 699	-0.500	-0.750	-0.875	-1.625	-2.500	-3.000	N/A	<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 IO</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>40Y Fixed IO</td> <td>120</td> <td>360</td> <td>480</td> <td></td> <td></td> </tr> </tbody> </table>						Product	IO Mos	Amortization	Term	Caps	Margin	30Y Fixed IO		360	360			30Y Fixed IO	120	240	360			40Y Fixed IO	120	360	480		
Product	IO Mos	Amortization	Term	Caps	Margin																																					
30Y Fixed IO		360	360																																							
30Y Fixed IO	120	240	360																																							
40Y Fixed IO	120	360	480																																							
6.624	NA	100.313			660 - 679	-0.750	-1.125	-1.500	-2.250	-3.125	N/A	N/A	Prepayment Penalties 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%																													
6.749	NA	100.876			640 - 659	-2.500	-2.875	-3.500	-4.375	N/A	N/A	N/A	Rates Min rate after adjustments is 6.374%, except Mixed Use/Foreign Nat/5-10 Unit Min is 7.124% Min Price = 98.00 Maximum LTV= Max CLTV, 5/6 Arm Qual on Fixed Period, IO Qual IO pay																													
6.874	NA	101.438			620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Notes 2nd Appraisal maybe required for Flip Transactions * AirDNA only available in resort or Vacation areas Loans Do Not Follow Trid Max total Fee to a broker is 4% Max Total Fees 5%																													
6.999	NA	101.938			600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Bulk Tapes: Bids@nqmf.com																													
7.124	NA	102.438											*Soft PPP = Declining or 6 mos interest PPP																													
7.249	NA	102.876											*Price Foreign National with 700 score																													
7.374	NA	103.313																																								
7.499	NA	103.688																																								
7.624	NA	104.063																																								
7.749	NA	104.438																																								
7.874	NA	104.751																																								
7.999	NA	105.063																																								
8.124	NA	105.345																																								
8.249	NA	105.626																																								
8.374	NA	105.876																																								
8.499	NA	106.126																																								
8.624	NA	106.376																																								
8.749	NA	106.626																																								
8.874	NA	106.876																																								
8.999	NA	107.126																																								
9.124	NA	107.376																																								
9.249	NA	107.626																																								
9.374	NA	107.876																																								
9.499	NA	108.126																																								
9.624	NA	108.376																																								
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10.249	NA	109.626																																								
10.374	NA	109.876																																								
10.499	NA	110.126																																								
Min Price: 98.00																																										
PPP Months			LLPA		Max Price																																					
0 (state Law Only)			-3.000		101.50																																					
6 Mos PPP			-2.000		101.50																																					
12			-0.875		102.00																																					
24			-0.250		102.75																																					
36			0.250		103.50																																					
48			0.625		103.50																																					
60			1.000		104.00																																					
Soft PPP* (N/A on <36 Mo PPP)																																										
36 Mo			48 Mo		60 Mo																																					
-0.500			-0.375		-0.250																																					

Select

DSCR MULTI & MIXED USE RATE SHEET



Date	03/13/2025 A	
30 Day Pricing		
Rate	5/6 ARM	FIX30/FIX15 7/6ARM
6.374	98.219	97.719
6.499	98.750	98.250
6.624	99.282	98.782
6.749	99.813	99.313
6.874	100.344	99.844
6.998	100.875	100.375
7.124	101.375	100.875
7.249	101.875	101.375
7.374	102.325	101.875
7.499	102.900	102.500
7.624	103.428	103.078
7.749	103.738	103.438
7.874	104.125	103.875
7.998	104.325	104.125
8.124	104.575	104.375
8.249	104.825	104.625
8.374	104.950	104.750
8.499	105.200	105.000
8.624	105.450	105.250
8.749	105.700	105.500
8.874	105.950	105.750
8.998	106.200	106.000
9.124	106.450	106.250
9.249	106.700	106.500
9.374	106.950	106.750
9.499	107.200	107.000
9.624	107.450	107.250
9.749	107.700	107.500
9.874	107.950	107.750
9.998	108.200	108.000
10.124	108.450	108.250
10.249	108.700	108.500
10.374	108.950	108.750
10.499	109.200	109.000
10.624	109.450	109.250
10.749	109.700	109.500
10.874	109.950	109.750
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

Investor DSCR		<=50%	55%	60%	65%	70%	75%	80%
Fico/CLTV	760+	0.875	0.875	0.875	0.875	0.625	0.000	N/A
	740 - 759	0.875	0.875	0.750	0.750	0.250	-0.250	N/A
	720 - 739	0.750	0.750	0.625	0.500	0.000	-0.750	N/A
	700 - 719	0.125	0.000	-0.375	-0.625	-1.000	-1.375	N/A
	680 - 699	-0.500	-0.500	-0.875	-1.125	-2.375	N/A	N/A
	660 - 679	-1.625	-2.000	-2.500	-2.875	-3.000	N/A	N/A
	640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Foreign National (No Fico)	0.000	-0.125	-0.500	-0.625	-1.000	N/A	N/A
DSCR Price Adjustors		<=50%	55%	60%	65%	70%	75%	80%
DSCR	>= 1.00	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	>= 1.15	0.250	0.250	0.250	0.250	0.250	0.375	N/A
Citizenship	Foreign National	-1.250	-1.250	-1.250	-1.250	-1.750	N/A	N/A
Other LLPAs								
Product	Interest-Only 30 YR (Min 660)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A
	Interest-Only 40 YR (Min 660)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A
Loan Amount	40 YR Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	7/6 Arm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	< 150,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	< 250,000	-0.125	-0.125	-0.250	-0.375	-0.500	N/A	N/A
	> 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	> 1,500,000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	N/A
	> 2,000,000	-0.125	-0.125	-0.250	-0.375	-0.500	-1.500	N/A
	> 2,500,000	-0.375	-0.375	-0.375	-0.500	-0.750	-1.625	N/A
	> 3,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	> 3,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Purpose	Cash-Out (Max \$1.0M)	0.000	0.000	-0.250	-0.500	-0.750	N/A	N/A
	Delayed Financing	0.000	0.000	-0.250	-0.500	-0.750	N/A	N/A
Property Type	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	Mixed Use Or Residential 9-10 Units	-2.750	-2.750	-4.000	-4.250	-6.000	-6.250	N/A
Credit	Residential 5-8 Units	-2.250	-2.250	-3.500	-3.750	-5.500	-5.750	N/A
	BK/SS/NOD/DI >24 <36	-0.625	-0.750	-0.875	-1.125	-1.500	N/A	N/A
	BK/SS/NOD/DIL < 48 > 36	-0.250	-0.375	-0.500	-0.625	-1.000	N/A	N/A
States	Exception	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	N/A
	GA,NY	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A

4800 N Federal HWY Building E Suite 200
Phone Number:
Boca Raton, Florida 33483
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 > 2.5% only)

State Licensing
All States except HI (Unless Delegated) Not available in Orange County, NY

Mortgagee Clause
NQM FUNDING, LLC ISA0A
4800 N FEDERAL HWY BLDG E Suite 200 Boca Raton Florida 33483
Boca Raton Florida 33431

Lock Period (Max Lock Period 45 Days)

15 Days	0.0625
30 Days	0.000
45 Days	-0.125

Extension	Bps Fee
7 Days	-0.125
15 Days	-0.250
Re-Lock	-0.250
Maximum Rate Lock Term	45 Days

Product	10 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		

Prepayment Penalties
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%

Minimum Rates
Min rate after adjustments is 6.374%, except Mixed Use/Foreign Nat/5-10 Unit Min is 7.124%
Minimum Price is 98.00
Maximum LTV= Max CLTV, 5/6 Arm Qual on Fixed Period, IO Qual IO payment

Other Notes
Min 400 square feet per unit
Be accessible for year-round residential use
Contain a full kitchen and bath

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%


Bulk Tapes: Bids@nqmf.com

* Soft PPP = 6 mos Interest or Declining PPP

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

Select	
DATE	03/13/2025 A
30 Day Pricing	
Coupon	FIX15
8.750	98.375
8.875	98.750
9.000	99.125
9.125	99.500
9.250	99.875
9.375	100.125
9.500	100.375
9.625	100.625
9.750	100.875
9.875	101.125
10.000	101.375
10.125	101.625
10.250	101.875
10.375	102.125
10.500	102.375
10.625	102.625
10.750	102.875
10.875	103.125
11.000	103.375
11.125	103.625
11.250	103.875
11.375	104.125
11.500	104.375
11.625	104.625
11.750	104.875
11.875	105.125
12.000	105.375
12.125	105.625
12.250	105.875
12.375	106.125
12.500	106.375
12.625	106.625
12.750	106.875
12.875	107.125
13.000	107.375
13.125	107.625
13.250	107.875
13.375	108.125
13.500	108.375
13.625	108.625
13.750	108.875
13.875	109.125
14.000	109.375
14.125	109.625
14.250	109.875
Min Price	98.000
Max Price	101.00

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	