



**Wholesale DSCR SUPREME RATE SHEET**

Date: 2/4/2025

**30 Day Pricing**

Rate	5/6 ARM	FIX30/7/6 ARM
5.999	96.376	96.126
6.124	97.063	96.813
6.249	97.751	97.501
6.374	98.376	98.126
6.499	99.001	98.751
6.624	99.563	99.313
6.749	100.126	99.876
6.874	100.688	100.438
6.999	101.188	100.938
7.124	101.688	101.438
7.249	102.126	101.876
7.374	102.563	102.313
7.499	102.938	102.688
7.624	103.313	103.063
7.749	103.688	103.438
7.874	104.001	103.751
7.999	104.313	104.063
8.124	104.595	104.345
8.249	104.876	104.626
8.374	105.126	104.876
8.499	105.376	105.126
8.624	105.626	105.376
8.749	105.876	105.626
8.874	106.126	105.876
8.999	106.376	106.126
9.124	106.626	106.376
9.249	106.876	106.626
9.374	107.126	106.876
9.499	107.376	107.126
9.624	107.626	107.376
9.749	107.876	107.626
9.874	108.126	107.876
9.999	108.376	108.126
10.124	108.626	108.376
10.249	108.876	108.626
10.374	109.126	108.876
10.499	109.376	109.126

Min Price 98.00

PPP Months	LLPA	Max Price
0 (State Law Only)	-3.000	99.000
6 Mos PPP	NA	NA
12	-0.875	101.000
24	-0.250	101.500
36	0.250	103.000
48	0.625	103.000
60	1.000	103.000

**Credit Score LLPA's**

Investor DSCR	<=50%	55%	60%	65%	70%	75%	80%	85%
700+	0.250	0.250	0.125	0.000	-0.375	-1.250	-2.125	N/A
740 - 759	0.250	0.250	0.125	-0.125	-0.500	-1.375	-2.625	N/A
720 - 739	0.125	0.125	0.125	-0.250	-0.625	-1.500	-2.750	N/A
700 - 719	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A	N/A
680 - 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**DSCR Price Adjustors**

DSCR	1.0 - 1.14	>1.15 STR Does not Apply	>1 Minimum (Reduce Max LTV by 5%)	Interest-Only 30 YR	Interest-Only 40 YR
(Min 1.0, 1.25 FTNB)	-0.125	-0.125	-0.125	-0.125	-0.125
STR	0.125	0.125	0.125	0.125	0.250
Product	-0.375	-0.375	-0.375	-0.625	-1.250
	-0.250	-0.250	-0.250	-0.250	-0.500
	-0.375	-0.375	-0.375	-0.375	-0.625

**Other LLPA's**

Loan Amount (Min \$150k)	<250,000	>250,000	>1,000,000	>1,500,000	>2,000,000	>2,500,000	>3,000,000
150,000 to 200,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.875
<250,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.625
>1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375
>1,500,000	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A
>2,000,000	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
>3,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cash-Out (N/A in declining markets)	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	N/A
Delayed Financing	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	N/A
Purchase	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
Escrow Waiver (All States Except NY)	-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	N/A
2 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.500
3-4 Unit	-0.625	-0.625	-0.625	-0.625	-0.875	-1.000	-1.750
Property State (GA, NY)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A

**Other**

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: 4.63	
	7/6 ARM Margin: 6.50	Caps: 5/1/5	SOFR: 4.63	



4800 N Federal HWY Building E Suite 200  
 Phone Number:  
 Boca Raton, Florida 33483  
 Lock Desk Hours: 9AM - 8PM EST  
 NMLS# 75597

**FEE'S**

Admin Fee \$1695 Except NY & NJ. NY & NJ App Fee \$1895. Funding Fee \$200  
 Closing Fee \$250 if vesting in an entity, 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 33431

**Lock Period (Max Lock Period 45 Days)**

Lock Period	Bps Fee
15 Days	0.0625
30 Days	0.000
45 Days	-0.125
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%
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%

**Rates**

Min rate after adjustments is 6.499%  
 Min Price = 98.00  
 Maximum LTV = Max CLTV  
 Arm Qual on Fixed Period, IO Qual IO payment

**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%

Bulk Tapes: Bids@nqmf.com

**Wholesale FLEX SELECT RATE SHEET**



**DATE 2/4/2025 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	94.313	94.063	Full Doc	760+	0.250	0.000	-0.125	-0.375	-0.375	-0.500	-1.875	-3.000	
5.874	95.000	94.750		740 - 759	0.125	-0.125	-0.250	-0.500	-0.500	-0.750	-2.375	-3.625	
5.999	95.688	95.438		720 - 739	-0.125	-0.250	-0.375	-0.750	-0.750	-1.000	-2.375	-4.000	
6.124	96.375	96.125		700 - 719	-0.250	-0.375	-0.500	-0.750	-1.250	-1.375	-3.250	N/A	
6.249	97.063	96.813		680 - 699	-0.625	-1.000	-1.125	-1.500	-1.750	-2.375	N/A	N/A	
6.374	97.688	97.438		660 - 679	-1.000	-1.250	-1.625	-2.375	-3.000	-3.500	N/A	N/A	
6.499	98.313	98.063		640 - 659	-1.625	-1.625	-1.750	-2.500	-2.875	N/A	N/A	N/A	
6.624	98.875	98.625		Bank Statement, P&L w/ 2 MOS, 1099, Asset	760+	0.125	0.000	-0.125	-0.500	-0.500	-0.750	-2.000	-3.625
6.749	99.438	99.188		Utilization, P&L Only, or WVOE w/ 2 Mos**	740 - 759	0.000	-0.125	-0.250	-0.625	-0.625	-1.000	-2.625	-4.000
6.874	100.000	99.750			720 - 739	-0.125	-0.125	-0.375	-0.750	-0.750	-1.125	-2.625	-4.625
6.999	100.500	100.250		700 - 719	-0.250	-0.375	-0.500	-0.750	-1.250	-1.375	-3.250	N/A	
7.124	101.000	100.750		680 - 699	-0.750	-1.000	-1.125	-1.500	-2.000	-2.625	N/A	N/A	
7.249	101.438	101.188		660 - 679	-1.000	-1.250	-1.625	-2.375	-3.000	-3.500	N/A	N/A	
7.374	101.875	101.625		640 - 659	-1.625	-1.625	-1.750	-2.625	-3.500	N/A	N/A	N/A	
7.499	102.250	102.000											
7.624	102.625	102.375											
7.749	103.000	102.750											
7.874	103.313	103.063											
7.999	103.625	103.375											
8.124	103.906	103.656											
8.249	104.188	103.938											
8.374	104.438	104.188											
8.499	104.688	104.438											
8.624	104.938	104.688											
8.749	105.188	104.938											
8.874	105.438	105.188											
8.999	105.688	105.438											
9.124	105.938	105.688											
9.249	106.188	105.938											
9.374	106.438	106.188											
9.499	106.688	106.438											
9.624	106.938	106.688											
9.749	107.188	106.938											
9.874	107.438	107.188											
9.999	107.688	107.438											
10.124	107.938	107.688											
10.249	108.188	107.938											
10.374	108.438	108.188											
10.499	108.688	108.438											

†† CLTV > LTV then use CLTV for eligibility and adjustments

Additional Price Adjustments												
		<=55%	<=60%	65%	70%	75%	80%	85%	90%			
Products	40 YR Fixed Full Amor	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500	N/A	N/A			
	Interest-Only 30 YR	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A			
	Interest-Only 40 YR	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-1.500			
Loan Amount	< 125,000	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	N/A	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	0.125	0.125	0.125	0.000	-0.250	-0.250	-0.250	-1.500			
	> 2,000,000	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	-1.250	N/A			
	> 2,500,000	-0.250	-0.250	-0.250	-0.375	-0.500	-1.125	N/A	N/A			
	> 3,000,000	-1.375	-1.375	-1.500	-1.750	-2.250	N/A	N/A	N/A			
	> 3,500,000	-1.375	-1.375	-1.500	-2.000	N/A	N/A	N/A	N/A			
Super Jumbo Details	> 4,000,000	-2.250	-2.375	-2.875	N/A	N/A	N/A	N/A	N/A			
	> 4,500,000 - 5,000,000	-3.000	-3.500	-4.000	N/A	N/A	N/A	N/A	N/A			
	12 Mos Income	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500			
	2-1 Buydown (Purchase Only, and not available in MD)	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A			
	Rate and Term	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375			
	Cash-Out	-0.25	-0.250	-0.500	-0.500	-0.750	-1.000	N/A	N/A			
	Delayed Fin.	-0.125	-0.125	-0.375	-0.375	-0.500	-0.750	N/A	N/A			
	Debt consol	-0.25	-0.250	-0.500	-0.500	-0.750	-1.000	N/A	N/A			
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.750	N/A			
	Investment	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-1.250	N/A			
Other	Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A			
	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			
	Condotel (Not available in MD)	-1.500	-1.500	-1.500	-1.500	-1.625	N/A	N/A	N/A			
	Foreign National 2nd Home	-2.750	-2.750	-3.000	-3.250	-3.500	N/A	N/A	N/A			
	Foreign National NOO	-2.750	-2.750	-3.000	-3.250	N/A	N/A	N/A	N/A			
	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			
	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			
	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			
DTI	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	-0.250	N/A			
	PNL Only	FICO>=680 @ Max 75%, >=700 @ Max 80%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A		

\*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

Maximum Premium (>2.00 Requires PPP)	102.50 [Non Super Jumbo]/ 100.50 [Super Jumbo]
<b>Rate Buy Down</b>	
Min rate after adjustments is 6.499% Min Rate for ITIN 7.499%	
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	-0.125

Extensions	
7 Days (Min)	-0.250
15 Days	-0.375
Re-Lock	-0.250

<b>Maximum Lock Period 45 Days</b>	
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 - 8 PM EST NMLS# 755597	

FEES	
Admin Fee \$1695 Except NY & NJ. NY & NJ Application Fee \$1895	
Funding Fee \$200, Closing Fee \$250 if vesting in an entity	
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	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@ngmf.com





Wholesale	
DATE	2/4/2025
30 Day Pricing	
Coupon	FIX15
8.750	96.875
8.875	97.250
9.000	97.625
9.125	98.000
9.250	98.375
9.375	98.625
9.500	98.875
9.625	99.125
9.750	99.375
9.875	99.625
10.000	99.875
10.125	100.125
10.250	100.375
10.375	100.625
10.500	100.875
10.625	101.125
10.750	101.375
10.875	101.625
11.000	101.875
11.125	102.125
11.250	102.375
11.375	102.625
11.500	102.875
11.625	103.125
11.750	103.375
11.875	103.625
12.000	103.875
12.125	104.125
12.250	104.375
12.375	104.625
12.500	104.875
12.625	105.125
12.750	105.375
12.875	105.625
13.000	105.875
13.125	106.125
13.250	106.375
13.375	106.625
13.500	106.875
13.625	107.125
13.750	107.375
13.875	107.625
14.000	107.875
14.125	108.125
14.250	108.375
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 Supersede Rate Sheet: Evidance 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 9.75	
Minimum buy Price 98.00	
Extensions	
7 Days	-0.250
15 Days	-0.375
Re-Lock	-0.250
Maximum Lock Period 45 Days	
Fees	
Admin Fee \$1695 Except NY & NJ	
NY & NJ Application Fee \$1895	
Funding Fee \$200, Closing Fee \$250 if vesting in an entity	
CDA: \$150 (If SSR is greater than 2.5% only)	
State Licensing	
All States except HI	
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	