


Wholesale			
DATE	07/26/2024 A		
Rate	15 Day	30 Day	45 Day
6.500	98.625	98.375	98.125
6.625	99.250	99.000	98.750
6.750	99.875	99.625	99.375
6.875	100.500	100.250	100.000
7.000	101.000	100.750	100.500
7.125	101.500	101.250	101.000
7.250	102.000	101.750	101.500
7.375	102.500	102.250	102.000
7.500	102.875	102.625	102.375
7.625	103.250	103.000	102.750
7.750	103.625	103.375	103.125
7.875	104.000	103.750	103.500
8.000	104.375	104.125	103.875
8.125	104.750	104.500	104.250
8.250	105.125	104.875	104.625
8.375	105.500	105.250	105.000
8.500	105.875	105.625	105.375
8.625	106.250	106.000	105.750
8.750	106.625	106.375	106.125
8.875	107.000	106.750	106.500
9.000	107.375	107.125	106.875
9.125	107.750	107.500	107.250
9.250	108.125	107.875	107.625
9.375	108.500	108.250	108.000
9.500	108.875	108.625	108.375
Loan Amounts			
Minimum Loan	\$150,000		
Max Loan Size	\$3,500,000		
Unavailable Flex Supreme			
Asset Utilization suplimental			
P&L Only			
P&L & 2 Mos Bank statements			
Max Properties Financed > 4			
No ITIN'S, or Foreign Nationals			
Investment Properties			
Max DTI 50%			
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	0.875	0.875	0.875	0.750	0.500	0.000	(0.375)	N/A	N/A	
760 - 779	0.875	0.875	0.875	0.750	0.500	0.000	(0.375)	N/A	N/A	
740 - 759	0.750	0.750	0.625	0.500	(0.125)	(0.375)	(0.875)	N/A	N/A	
720 - 739	0.250	0.250	0.250	0.250	(0.125)	(0.625)	(1.500)	N/A	N/A	
700 - 719	0.000	0.000	0.000	(0.125)	(0.750)	(1.375)	(2.750)	N/A	N/A	
680 - 699	(0.750)	(0.750)	(0.750)	(0.750)	(1.500)	(2.625)	N/A	N/A	N/A	
LTV/FICO LLPA's: Applicable for bank statements (12/24 months)										
>= 780	0.875	0.875	0.875	0.750	0.500	0.000	(0.375)	N/A	N/A	
760 - 779	0.875	0.875	0.875	0.750	0.500	0.000	(0.375)	N/A	N/A	
740 - 759	0.750	0.750	0.625	0.500	(0.125)	(0.375)	(0.875)	N/A	N/A	
720 - 739	0.250	0.250	0.250	0.250	(0.125)	(0.625)	(1.500)	N/A	N/A	
700 - 719	0.000	0.000	0.000	(0.125)	(0.750)	(1.375)	(2.750)	N/A	N/A	
680 - 699	(0.750)	(0.750)	(0.750)	(0.750)	(1.500)	(2.625)	N/A	N/A	N/A	
Loan Amount Adjusters										
>=\$150,000 - \$200,000	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)	(1.000)	N/A	N/A	
>\$200,000 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
>\$750,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
>\$1,500,000 - \$3,000,000	(0.125)	(0.125)	(0.250)	(0.375)	(0.750)	(1.000)	(1.375)	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)	(1.625)	N/A	N/A	N/A	
Asset Qualification 84 Mos	(1.375)	(1.500)	(1.625)	(1.750)	(2.000)	(2.125)	(2.250)	N/A	N/A	
1099 - 1 Year or Full Doc 1 YR	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	N/A	N/A	
40 Year Term Interest Only	(1.250)	(1.250)	(1.375)	(1.500)	(1.625)	(1.750)	(1.750)	N/A	N/A	
2 Unit	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A	N/A	
3-4 Unit	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	N/A	N/A	
12-months Bank Statements	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	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	
Property State NY/GA	(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					
**** Not available on HPML Loans, >80 LTV CA Only & Max 89.99 LTV					Declining markets reduce LTV 5%					

Lender Compensation	
Maximum Premium	102.00
Rate Buy Down	
Buydown floor = 6.625%	
Min rate after adjustments is 6.625%	
Min buy Price 98.00	
Maximum Rate 10.00	
PRICE ADJUSTMENTS	
Lock Period	
15 Days	0.125
30 Days	0.000
45 Days	-0.250
Extensions	
7 Days (Min)	-0.250
15 Days	-0.375
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: \$1695 not applicable in NY or NJ. App Fee: \$1895 NY & NJ Only	
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 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

Wholesale			
DATE 07/26/2024 A			
30 Day Pricing			
Coupon	5/6 ARM	FIX30/FIX15	
6.499	98.010	97.875	
6.624	98.635	98.500	
6.749	99.260	99.125	
6.874	99.885	99.750	
6.999	100.510	100.375	
7.124	101.010	100.875	
7.249	101.385	101.250	
7.374	101.760	101.625	
7.499	102.010	101.875	
7.624	102.260	102.125	
7.749	102.510	102.375	
7.874	102.760	102.625	
7.999	103.010	102.875	
8.124	103.260	103.125	
8.249	103.510	103.375	
8.374	103.760	103.625	
8.499	104.010	103.875	
8.624	104.260	104.125	
8.749	104.510	104.375	
8.874	104.760	104.625	
8.999	104.948	104.813	
9.124	105.135	105.000	
9.249	105.323	105.188	
9.374	105.479	105.344	
9.499	105.635	105.500	
9.624	105.791	105.656	
9.749	105.948	105.813	
9.874	106.104	105.969	
9.999	106.260	106.125	
10.124	106.416	106.281	
10.249	106.573	106.438	
10.374	106.729	106.594	
10.499	106.885	106.750	
10.624	107.041	106.906	
10.749	107.198	107.063	
10.874	107.354	107.219	
10.999	107.510	107.375	
11.124	107.666	107.531	
11.249	107.823	107.688	
Min Price		98.00	
Investor Loan Prepayment	Term	LLPA	Max Px
Penalty	6 mos/No PPP St.	-2.000	100.000
Price Adjustment	12	-1.500	101.000
(5% on 80% of unpaid principal balance)	24	-0.500	101.500
	36	0.000	102.000
	48	0.250	102.250
	60	0.750	102.500
	6 Mos Interest PPP	-1.000	102.000
ARM Features		SOFR	
ARM	Margin: 4.50	Caps: 2/1/5	5.33
Index = SOFR 1M-Avg, Floor = Initial Rate			

Flex Select Prime Rate Sheet									
Full Doc & Alt Doc									
Price Adjustment - FICO x LTV									
Documentation	FICO\LTV†	<=55%	60%	65%	70%	75%	80%	85%	90%
Full Doc	760+	0.250	0	-0.125	-0.375	-0.375	-0.625	-1.625	-3.375
	740 - 759	0.125	-0.125	-0.250	-0.500	-0.500	-0.875	-2.125	-4.000
	720 - 739	-0.125	-0.250	-0.375	-0.750	-0.750	-1.000	-2.125	-4.375
	700 - 719	-0.250	-0.375	-0.500	-0.750	-1.250	-1.375	-3.000	N/A
	680 - 699	-0.125	-0.500	-0.625	-1.000	-1.250	-2.125	N/A	N/A
	660 - 679	-1.000	-1.250	-1.625	-2.125	-2.750	-3.500	N/A	N/A
	640 - 659	-2.125	-2.125	-2.250	-3.000	-3.375	N/A	N/A	N/A
	760+	0.125	0.000	-0.125	-0.500	-0.500	-0.750	-1.750	-3.625
	740 - 759	0.000	-0.125	-0.250	-0.625	-0.625	-1.000	-2.375	-4.375
	720 - 739	-0.125	-0.125	-0.375	-0.750	-0.750	-1.125	-2.375	-4.625
700 - 719	-0.125	-0.375	-0.500	-0.875	-1.250	-1.500	-3.250	N/A	
680 - 699	-0.375	-0.500	-0.500	-0.875	-1.500	-2.375	N/A	N/A	
660 - 679	-1.000	-1.250	-1.625	-2.125	-2.750	-3.750	N/A	N/A	
640 - 659	-2.000	-2.000	-2.250	-3.125	-4.000	N/A	N/A	N/A	
†If CLTV>LTV then use CLTV for eligibility and adjustments									
Additional Price Adjustments									
Products	12 Mos Income	<=55%	<=60%	65%	70%	75%	80%	85%	90%
Products	12 Mos Income	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500
	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	-1.125	-1.250	-1.375	-1.500	-1.625	-1.750	N/A	N/A
	Interest-Only 40 YR	-1.625	-1.750	-1.875	-2.000	-2.125	-2.250	N/A	N/A
Loan Amount	< 125,000	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.250	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	-0.375	-0.375	-0.625	-0.750	-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	-1.750	-1.875	-2.000	-2.250	N/A	N/A	N/A	N/A
Super Jumbo	> 4,000,000	-2.125	-2.250	-2.750	N/A	N/A	N/A	N/A	N/A
	> 4,500,000 - 5,000,000	-2.750	-3.250	-3.750	N/A	N/A	N/A	N/A	N/A
Other	2-1 Buydown	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	N/A	N/A
	Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-1.000
	Cash-Out	-0.25	-0.375	-0.500	-0.625	-0.750	-1.125	N/A	N/A
	Delayed Fin.	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	N/A
	Debt consol	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-1.000	N/A
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-1.000	N/A
	Investment	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-1.000	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	-0.625	N/A
	Condotel	-3.625	-3.625	-3.625	-3.625	-3.875	N/A	N/A	N/A
Foreign 2nd HM	-2.750	-2.750	-3.000	-3.250	-3.500	N/A	N/A	N/A	
Foreign NOO	-3.000	-3.000	-3.250	-3.500	-3.750	N/A	N/A	N/A	
ITIN (Min. \$125k)	-1.500	-1.500	-1.500	-1.625	-1.875	-2.125	-3.000	N/A	
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
2 Units	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-0.750	N/A	
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	-1.250	N/A	
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
DTI > 43**	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	
PNL Only	FICO>=680 @ Max 75%, >=700 @ Max 80%	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
*Price No score FN at 700 score **Full Doc and Alt Doc only ***Price WVOE w/ 2 Mos as P&L w/ 2 Mos									



Maximum Premium (>.00 Requires PPP)		102 [Non Super Jumbo]/100 [Super Jumbo]					
Rate Buy Down							
Buydown floor = 6.99%							
Min rate after adjustments is 6.99% Min Rate for ITIN 7.99%							
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			-0.375				
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							
Admin Fee: \$1695 not applicable in NY or NJ. App Fee: \$1895 NY & NJ Only							
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							
Other Price Adjustments							
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	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A
Residual Inc < 2500 (min \$1500)	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A
Escrow Waiver 80% or less & NO HPLM >80 LTV CA Only & Max 89.99 LTV							

Wholesale

NP INC FLEX DSCR, MIXED USE, & 5-10 UNIT RATE SHEET



Date 07/26/2024 A

30 Day Pricing		
Rate	5/6 ARM	FIX30/FIX15
6.499	NA	98.938
6.624	NA	99.438
6.749	NA	99.938
6.874	NA	100.438
6.999	NA	100.813
7.124	NA	101.188
7.249	NA	101.563
7.374	NA	101.938
7.499	NA	102.313
7.624	NA	102.563
7.749	NA	102.813
7.874	NA	103.063
7.999	NA	103.313
8.124	NA	103.563
8.249	NA	103.813
8.374	NA	104.063
8.499	NA	104.313
8.624	NA	104.563
8.749	NA	104.813
8.874	NA	105.063
8.999	NA	105.313
9.124	NA	105.563
9.249	NA	105.813
9.374	NA	106.063
9.499	NA	106.313
9.624	NA	106.563
9.749	NA	106.813
9.874	NA	107.063
9.999	NA	107.313
10.124	NA	107.563
10.249	NA	107.813
10.374	NA	108.063
10.499	NA	108.313
10.624	NA	108.563
10.749	NA	108.813
10.874	NA	109.063
10.999	NA	109.313
Min Price:		98.00
PPP Months	LLPA	Max Price
0 (state Law Only)	-3.000	99.000
6 Mos PPP	-2.000	100.000
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
Soft PPP* (N/A on <36 Mo PPP)		103.000
36 Mo	48 Mo	60 Mo
-0.500	-0.375	-0.250

	Investor DSCR	Credit Score LLPA's								
		<=50%	55%	60%	65%	70%	75%	80%	85%	
Single Property	760+	0.000	0.000	0.000	0.000	-0.375	-1.250	-2.125	-4.125	
	740 - 759	0.000	0.000	0.000	-0.125	-0.500	-1.375	-2.625	-4.500	
	720 - 739	0.000	0.000	0.000	-0.250	-0.625	-1.500	-2.750	-4.625	
	700 - 719 (No Score FN)	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A	N/A	
	680 - 699	-0.500	-0.750	-0.875	-1.375	-2.250	-2.750	N/A	N/A	
	660 - 679	-0.750	-1.125	-1.500	-2.000	-2.875	N/A	N/A	N/A	
	640 - 659	-2.500	-2.875	-3.500	-4.375	N/A	N/A	N/A	N/A	
	620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
			<=50%	55%	60%	65%	70%	75%	80%	85%
DSCR Price Adjustors										
DSCR	No Ratio <.75	-2.000	-2.250	-2.375	-2.625	-2.875	-3.125	N/A	N/A	
	<1.00x >.75	-1.875	-2.000	-2.125	-2.125	-2.250	-2.375	N/A	N/A	
	>1.24 (AirDNA or MU/5-10 Units doesn't apply)	0.750	0.750	0.750	0.625	0.625	0.625	0.625	0.125	
	Foreign National >=.75 <1.0 (Fixed only)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Foreign National >= 1.0	-3.500	-3.500	-3.750	-3.875	-4.250	N/A	N/A	N/A		
STR	>1.15 Minimum	-1.500	-1.500	-1.500	-1.500	-1.500	-1.625	N/A	N/A	
Other LLPAs										
Product	Interest-Only	-0.625	-0.625	-0.750	-0.750	-1.000	-1.125	-1.625	N/A	
	< 100,000	-1.250	-1.250	-1.250	-1.250	N/A	N/A	N/A	N/A	
	< 150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.375	-1.750	N/A	
	< 250,000	0.125	0.125	0.125	0.125	0.125	-0.250	-0.625	-0.875	
	> 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500	
	> 1,500,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	N/A	N/A	
	> 2,000,000	-0.625	-0.625	-0.750	-0.875	-1.000	N/A	N/A	N/A	
	> 2,500,000	-1.000	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	
	> 3,000,000	-2.250	-2.250	-2.250	-2.375	-2.500	N/A	N/A	N/A	
	Cash-Out	-0.500	-0.500	-0.500	-0.750	-0.750	-1.250	N/A	N/A	
Loan Amount	Delayed Financing	-0.125	-0.125	-0.125	-0.125	-0.375	-0.500	N/A	N/A	
	2-1 Buydown (Min 680 & Min .75 DSCR)	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	N/A	
	40 YR Fixed ** 5-10 units/MU only	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A	
	Purchase (Max 85%) / Rate & Term (Max 80%)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
	Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750	N/A	
	Condotel (Min .75 DSCR)	-3.000	-3.000	-3.000	-3.250	-3.250	N/A	N/A	N/A	
	Non-Warrantable	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.875	N/A	
	Exception	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	
	2 Unit	-0.750	-0.750	-1.000	-1.000	-1.000	-1.125	-2.250	-2.375	
Other	3-4 Unit	-1.250	-1.250	-1.500	-1.500	-1.500	-1.625	-2.500	-2.625	
	Mixed Use	-3.000	-3.000	-3.125	-3.375	-4.000	-4.250	N/A	N/A	
	5-10 Unit	-3.500	-3.500	-3.625	-4.000	-4.250	-4.500	N/A	N/A	
	1 x 30 MTG (Min .75 DSCR)	-0.500	-0.500	-0.500	N/A	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	N/A	
	BK/SS/NOD/DIL < 48 > 36	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	
	Covid Forbearance < 6 Pmts	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	
	Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
	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
 Admin Fee: \$1695 not applicable in NY or NJ. App Fee: \$1895 NY & NJ Only, 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
 Boca Raton Florida 33483

Lock Period (Max Lock Period 45 Days)

15 Days	0.0625
30 Days	0.000
45 Days	-0.375

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, 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 = 6.99%
 Min rate after adjustments is 6.99%, except Mixed Use/Foreign Nat/5-10 Unit Min is 7.99%
 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

Wholesale	
DATE	07/26/2024 A
30 Day Pricing	
Coupon	FIX15
8.750	97.625
8.875	98.000
9.000	98.375
9.125	98.750
9.250	99.125
9.375	99.375
9.500	99.625
9.625	99.875
9.750	100.125
9.875	100.375
10.000	100.625
10.125	100.875
10.250	101.125
10.375	101.375
10.500	101.625
10.625	101.875
10.750	102.125
10.875	102.375
11.000	102.625
11.125	102.875
11.250	103.125
11.375	103.375
11.500	103.625
11.625	103.875
11.750	104.125
11.875	104.375
12.000	104.625
12.125	104.875
12.250	105.125
12.375	105.375
12.500	105.625
12.625	105.875
12.750	106.125
12.875	106.375
13.000	106.625
13.125	106.875
13.250	107.125
13.375	107.375
13.500	107.625
13.625	107.875
13.750	108.125
13.875	108.375
14.000	108.625
14.125	108.875
14.250	109.125
Min Price	98.000
Max Price	101.00

Flex Select Prime 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 9.875	
Minimum buy Price 98.00	
Extensions	
7 Days	-0.250
15 Days	-0.375
Re-Lock	-0.250
Maximum Lock Period 45 Days	
Fees	
Admin Fee: \$1695 not applicable in NY or NJ. App Fee: \$1895 NY & NJ Only	
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: MS, NY, TN & TX	
County Restrictions	
Not permitted in IL Counties: Cook, Kane, Peoria, & Will	
General Requirments	
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 Stmts, 1099, 24 Mo P&L w/ 2 mos Bk Stmts	
Mortgagee Clause	
NQM FUNDING, LLC ISAOA 4800 N FEDERAL HWY BLDG E Suite 200 Boca Raton Florida 33483	
Transferred Appraisals Not Allowed	