



Delegated			
DATE	04/22/2024 A		
Rate	15 Day	30 Day	45 Day
6.500	97.625	97.375	97.125
6.625	98.250	98.000	97.750
6.750	98.875	98.625	98.375
6.875	99.500	99.250	99.000
7.000	100.000	99.750	99.500
7.125	100.500	100.250	100.000
7.250	101.000	100.750	100.500
7.375	101.500	101.250	101.000
7.500	101.875	101.625	101.375
7.625	102.250	102.000	101.750
7.750	102.625	102.375	102.125
7.875	103.000	102.750	102.500
8.000	103.375	103.125	102.875
8.125	103.750	103.500	103.250
8.250	104.125	103.875	103.625
8.375	104.500	104.250	104.000
8.500	104.875	104.625	104.375
8.625	105.250	105.000	104.750
8.750	105.625	105.375	105.125
8.875	106.000	105.750	105.500
9.000	106.375	106.125	105.875
9.125	106.750	106.500	106.250
9.250	107.125	106.875	106.625
9.375	107.500	107.250	107.000
9.500	107.875	107.625	107.375
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%			

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	0.500	0.500	0.500	0.500	0.250	(0.250)	(1.000)	N/A	N/A	
700 - 719	0.250	0.250	0.250	0.125	(0.500)	(1.000)	(2.250)	N/A	N/A	
680 - 699	(0.500)	(0.500)	(0.500)	(0.500)	(1.250)	(2.250)	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	0.500	0.500	0.500	0.500	0.125	(0.375)	(1.000)	N/A	N/A	
700 - 719	0.250	0.250	0.250	0.125	(0.500)	(1.000)	(2.250)	N/A	N/A	
680 - 699	(0.500)	(0.500)	(0.500)	(0.500)	(1.250)	(2.250)	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)	(2.750)	N/A	N/A	
Asset Qualification 84 Mos	(1.375)	(1.500)	(1.625)	(1.750)	(1.875)	(2.000)	(2.125)	N/A	N/A	
1099 - 1 Year or Full Doc 1 YR	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A	
40 Year Term Interest Only	(1.250)	(1.250)	(1.375)	(1.500)	(1.625)	(1.750)	N/A	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)	(0.375)	N/A	N/A	
Warrantable Condo**	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	
2nd Home	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A	
Escrow Waiver****	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	
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	103.00
Rate Buy Down	
Buydown floor = 6.5%	
Min rate after adjustments is 6.5%	
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	
Purchase Fee: \$595	
Tax Service Fee: \$100, MERS Fee: \$150	
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	

Other Notes NO Non Arms Length Transactions, Gifts of Equity, Non Occupant Co Borr, Flip Transactions, Non Warrantable Condos, Condotels, No Exceptions

Delegated				Flex Select Prime Rate Sheet									
DATE 04/22/2024 A				Full Doc & Alt Doc									
30 Day Pricing				Price Adjustment - FICO x LTV									
Coupon	5/6 ARM	FIX30/FIX15		Documentation	FICO\LTV†	<=55%	60%	65%	70%	75%	80%	85%	90%
6.499	97.010	96.875		Full Doc	760+	0.250	0	-0.125	-0.375	-0.375	-0.625	-1.625	-3.375
6.624	97.635	97.500			740 - 759	0.125	-0.125	-0.250	-0.500	-0.500	-0.875	-2.125	-4.000
6.749	98.260	98.125			720 - 739	-0.125	-0.250	-0.375	-0.750	-0.750	-1.000	-2.125	-4.375
6.874	98.885	98.750			700 - 719	-0.250	-0.375	-0.500	-0.750	-1.250	-1.375	-3.000	N/A
6.999	99.510	99.375			680 - 699	-0.125	-0.500	-0.625	-1.000	-1.250	-2.125	N/A	N/A
7.124	100.010	99.875			660 - 679	-0.750	-1.000	-1.375	-1.875	-2.500	-3.250	N/A	N/A
7.249	100.385	100.250			640 - 659	-1.375	-1.375	-1.500	-2.250	-2.625	N/A	N/A	N/A
7.374	100.760	100.625			760+	0.125	0.000	-0.125	-0.500	-0.500	-0.750	-1.750	-3.625
7.499	101.010	100.875			740 - 759	0.000	-0.125	-0.250	-0.625	-0.625	-1.000	-2.375	-4.375
7.624	101.260	101.125			720 - 739	-0.125	-0.125	-0.375	-0.750	-0.750	-1.125	-2.375	-4.625
7.749	101.510	101.375		700 - 719	-0.125	-0.375	-0.500	-0.875	-1.250	-1.500	-3.250	N/A	
7.874	101.760	101.625		680 - 699	-0.375	-0.500	-0.500	-0.875	-1.500	-2.375	N/A	N/A	
7.999	102.010	101.875		660 - 679	-0.750	-1.000	-1.375	-1.875	-2.500	-3.500	N/A	N/A	
8.124	102.260	102.125		640 - 659	-1.250	-1.250	-1.500	-2.375	-3.250	N/A	N/A	N/A	
8.249	102.510	102.375											
8.374	102.760	102.625											
8.499	103.010	102.875											
8.624	103.260	103.125											
8.749	103.510	103.375											
8.874	103.760	103.625											
8.999	103.948	103.813											
9.124	104.135	104.000											
9.249	104.323	104.188											
9.374	104.479	104.344											
9.499	104.635	104.500											
9.624	104.791	104.656											
9.749	104.948	104.813											
9.874	105.104	104.969											
9.999	105.260	105.125											
10.124	105.416	105.281											
10.249	105.573	105.438											
10.374	105.729	105.594											
10.499	105.885	105.750											
10.624	106.041	105.906											
10.749	106.198	106.063											
10.874	106.354	106.219											
10.999	106.510	106.375											
11.124	106.666	106.531											
11.249	106.823	106.688											
Min Price 98.00													
Investor Loan Prepayment	Term	LLPA	Max Px										
Penalty	12	-1.250	101.500										
Price Adjustment (5% on 80% of unpaid principal balance)	24	-0.500	102.000										
	36	0.000	103.000										
	48	0.250	103.000										
	60	0.500	103.000										
	6 Mos Interest PPP	-1.000	103.000										
ARM Features SOFR													
ARM	Margin: 4.50	Caps: 2/1/5	5.33										
Index = SOFR 1M-Avg, Floor = Initial Rate													



Maximum Premium (>2.00 Requires PPP)		102.50					
Rate Buy Down							
Buydown floor = 6.999%							
Min rate after adjustments is 6.999% Min Rate for ITIN 7.999%							
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							
Purchase Fee: \$595, Tax Service Fee: \$100, MERS Fee: \$150							
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							
	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	-0.625	-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

*Price No score FN at 700 score **Full Doc and Alt Doc only ***Price WVOE w/ 2 Mos as P&L w/ 2 Mos Escrow Waiver 80% or less & NO HPML >80 LTV CA Only & Max 89.99 LTV

Delegated			NP INC FLEX DSCR, MIXED USE, & 5-10 UNIT RATE SHEET									
Date	04/22/2024 A		Credit Score LLPA's									
30 Day Pricing			Investor DSCR									
Rate	5/6 ARM	FIX30/FIX15	760+	<=50%	55%	60%	65%	70%	75%	80%	85%	
6.499	NA	97.188	760+	0.000	0.000	0.000	0.000	-0.375	-1.250	-2.125	-4.125	
6.624	NA	97.813	740 - 759	0.000	0.000	0.000	-0.125	-0.500	-1.375	-2.625	-4.500	
6.749	NA	98.438	720 - 739	0.000	0.000	0.000	-0.250	-0.625	-1.500	-2.750	-4.625	
6.874	NA	99.063	700 - 719 (No Score FN)	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A	N/A	
6.999	NA	99.688	680 - 699	-0.500	-0.750	-0.875	-1.625	-2.500	-3.000	N/A	N/A	
7.124	NA	100.188	660 - 679	-0.750	-1.125	-1.500	-2.250	-3.125	N/A	N/A	N/A	
7.249	NA	100.563	640 - 659	-2.500	-2.875	-3.500	-4.375	N/A	N/A	N/A	N/A	
7.374	NA	100.938	620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.499	NA	101.188	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.624	NA	101.563		<=50%	55%	60%	65%	70%	75%	80%	85%	
7.749	NA	101.813										
7.874	NA	102.063										
7.999	NA	102.313										
8.124	NA	102.563										
8.249	NA	102.813										
8.374	NA	103.063										
8.499	NA	103.313										
8.624	NA	103.563										
8.749	NA	103.813										
8.874	NA	104.063										
8.999	NA	104.313										
9.124	NA	104.563										
9.249	NA	104.813										
9.374	NA	105.063										
9.499	NA	105.313										
9.624	NA	105.563										
9.749	NA	105.813										
9.874	NA	106.063										
9.999	NA	106.313										
10.124	NA	106.563										
10.249	NA	106.813										
10.374	NA	107.063										
10.499	NA	107.313										
10.624	NA	107.563										
10.749	NA	107.813										
10.874	NA	108.063										
10.999	NA	108.313										
Min Price:	98.00		Max (Mixed Use/5-10 Unit)									
PPP Months	LLPA	Max Price										
0 (state Law Only)	-3.000	101.50										
6 Mos PPP	-1.750	101.50										
12	-0.625	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)		103.50										
36 Mo	48 Mo	60 Mo										
-0.500	-0.375	-0.250										



4800 N Federal HWY Building E Suite 200
 Phone Number:
 Boca Raton, Florida 33483
 Lock Desk Hours: 9:30am - 7PM EST
 NMLS# 75597

FEES
 Purchase Fee: \$595, Tax Service Fee: \$100, MERS Fee: \$150
 CDA: \$150 (if SSR is greater than 2.5% only)

State Licensing
 All States except HI

Mortgagee Clause
 NOM 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%
 MD max 2% for 36 mos. MI 1% 36 mos. OH 5%
 MS declining only 5/4/3/2/1, RI 2%, WI 5%

Rates
 Buydown floor = 7.249%

Min rate after adjustments is 7.249%, except Mixed Use/Foreign Nat/5-10 Unit Min is 8.499%
 Maximum LTV= Max CLTV, 5/6 ARM Qual on Fixed Period, IO Qual IO pay


Other Notes
 BPO Required for Mixed Use and 5-10 Units
 2nd Appraisal maybe required for Flip Transactions
 * AirDNA only available in resort or Vacation areas, Not Avail. for 5-10 Units & Mixed Use
 ** 40yr fixed available Mixed use or 5-10 units only
 No Ratio Not available on > 4 Units, Mixed Use, FN, or 5-10 Units
 Minimum 1 DSCR for 5-10 Units or Mixed USE
 Loans Do Not Follow Trid Max total Fee to a broker is 4% Max Total Fees 5%

ARM Features
 ARM Margin: 6.50 Caps: 2/1/5 SOFR
 Index = SOFR 1M-Avg, Floor = Initial Rate

Notes
 Price Foreign National with 700 score
 * Soft PPP = 6 mos Interest or Declining PPP

Delegated	
DATE	04/22/2024 A
30 Day Pricing	
Coupon	FIX30
8.750	95.875
8.875	96.250
9.000	96.625
9.125	97.000
9.250	97.375
9.375	97.625
9.500	97.875
9.625	98.125
9.750	98.375
9.875	98.625
10.000	98.875
10.125	99.125
10.250	99.375
10.375	99.625
10.500	99.875
10.625	100.125
10.750	100.375
10.875	100.625
11.000	100.875
11.125	101.125
11.250	101.375
11.375	101.625
11.500	101.875
11.625	102.125
11.750	102.375
11.875	102.625
12.000	102.875
12.125	103.125
12.250	103.375
12.375	103.625
12.500	103.875
12.625	104.125
12.750	104.375
12.875	104.625
13.000	104.875
13.125	105.125
13.250	105.375
13.375	105.625
13.500	105.875
13.625	106.125
13.750	106.375
13.875	106.625
14.000	106.875
14.125	107.125
14.250	107.375
Min Price	98.000
Max Price	101.00

Flex Select Prime 2nd Lien Rate Sheet							
Price Adjustment - FICO x LTV							
Documentation	FICO\LTV	<=60%	65%	70%	75%	80%	85%
Full Doc	760+	0.625	0.000	-1.500	-1.775	-3.625	-5.250
	740 - 759	0.375	0.250	-1.500	-2.250	-4.125	-6.750
	720 - 739	0.125	-0.500	-2.250	-3.500	-5.125	
	700 - 719	-0.875	-1.500	-3.250	-4.750	-5.875	
	680 - 699	-2.125	-2.500	-4.500	-6.750	-8.125	
Additional Price Adjustments							
	FICO\LTV	60%	65%	70%	75%	80%	85%
2 Year Full Doc		0.125	0.125	0.125	0.125	0.125	0.125
2 Year Alt Doc		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500
Loan Amounts < \$180k		-0.125	-0.125	-0.250	-0.500	-0.500	-0.625
Cash Out (Max 80% Condo @ 700+ Fico)		-0.625	-0.625	-1.000	-1.000	-1.250	-1.250
Second Home (Reduce Max TV by 5% from O/O)		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Condo (Reduce Max LTV by 5% 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: Evidince 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	
Purchase Fee: \$595	
Tax Service Fee: \$100, MERS Fee: \$150	
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 Stmt, 1099, 24 Mo P&L w/ 2 mos Bk Stmt	
Mortgagee Clause	
NQM FUNDING, LLC ISAOA	
4800 N FEDERAL HWY BLDG E Suite 200	
Boca Raton Florida 33483	
Transferred Appraisals Not Allowed	