



Wholesale Sales Inquiries
Tel: 1-888-585-4869

Wholesale Borrower Paid SFR Ratesheet

Wednesday, July 21, 2021

Lock Desk

Tel: 1-858-764-6597 x 1550
Email: lockdesk@axosbank.com
Lock Requests:
<https://thirdparty.lending.axosbank.com>

PORTFOLIO ARM - BORROWER PAID

5/1 LIBOR ARM 6/2/6 (JP51, JP5110)

Base Rate	21 Day	30 Day	45 Day	60 Day
5.000	101.625	101.500	101.375	101.250
4.875	101.375	101.250	101.125	101.000
4.750	101.250	101.125	101.000	100.875
4.625	101.125	101.000	100.875	100.750
4.500	101.000	100.875	100.750	100.625
4.375	100.750	100.625	100.500	100.375
4.250	100.625	100.500	100.375	100.250
4.125	100.375	100.250	100.125	100.000
4.000	100.250	100.125	100.000	99.875
3.875	100.000	99.875	99.750	99.625

7/1 LIBOR ARM 6/2/6 (JP71, JP7110)

Base Rate	21 Day	30 Day	45 Day	60 Day
5.250	101.625	101.500	101.375	101.250
5.125	101.375	101.250	101.125	101.000
5.000	101.250	101.125	101.000	100.875
4.875	101.125	101.000	100.875	100.750
4.750	101.000	100.875	100.750	100.625
4.625	100.750	100.625	100.500	100.375
4.500	100.625	100.500	100.375	100.250
4.375	100.375	100.250	100.125	100.000
4.250	100.250	100.125	100.000	99.875
4.125	100.000	99.875	99.750	99.625

10/1 LIBOR ARM 6/2/6 (JP101)

Base Rate	21 Day	30 Day	45 Day	60 Day
5.500	101.625	101.500	101.375	101.250
5.375	101.375	101.250	101.125	101.000
5.250	101.250	101.125	101.000	100.875
5.125	101.125	101.000	100.875	100.750
5.000	101.000	100.875	100.750	100.625
4.875	100.750	100.625	100.500	100.375
4.750	100.625	100.500	100.375	100.250
4.625	100.375	100.250	100.125	100.000
4.500	100.250	100.125	100.000	99.875
4.375	100.000	99.875	99.750	99.625

Rate Adjustments	
Waive Axos Bank Reserve Account NY, NJ, CT only	1.000
2nd Home	0.250
2-4 Unit Property	0.250
Investment (18 mo. Pre-Payment Penalty)	0.250
No FICO	0.250
FICO 740+	-0.125
FICO 739-700	0.000
FICO 679-660 (Exception)	0.250
FICO 659-640 (Exception)	0.375
FICO <640 (Exception)	0.500
Loan Amount \$1,500,001 - \$3,000,000	0.250
Loan Amount \$3,000,001 - \$4,999,999	0.375
Loan Amount ≥\$5,000,000 (Exception)	0.500
Loan To Value (LTV) ≤ 50%	-0.250
Cross-Collateralization (Wholesale Only)	0.500
Interest Only (Max 60% LTV/CLTV) 5/1 and 7/1 only	0.125
Cash Out ≤ \$500,000	0.250
Cash Out >\$500,000	0.375
Condo (Condotel Max 50% LTV)	0.125
Co-Op (New York Only)	0.250

Price Adjustments	
<i>Max of 2 extensions - Not to exceed original lock term</i>	
7 Day Lock Extension	0.125
15 Day Lock Extension	0.250
30 Day Lock Extension	0.500

Portfolio Wholesale Fees	
Lender Fee	\$1,695.00
Trust/Entity Review	\$300.00
TX Doc Review	\$150.00
Non-Resident Alien Review	\$250.00
Privacy Mortgage	\$350.00
Departing Residence Cross Collateral Property	0.5% of Loan Amount

Lender Paid Comp	
LPC is equal to 1.25% of the loan amount. LPC is capped at the lesser of 1.25% or \$20,000.	

Bank Statements	
12 Mo. Bank Statements (Personal or Business) - Eligible	

ARM Features	
Rate Floor = Note Rate Margin = 3.25 Caps = 6/2/6	

Information	
Max Pricing Borrower rebate (after LPC) is capped at the <u>lesser</u> of the total of non-recurring closing costs or \$3,000.	
Bank Statement Income LTV Max = 60%	
Minimum Loan Amount = \$500,000	
Minimum Rate = 3.875	
Non-Resident Alien Max LTV = 65%	
Loans ≤\$1MM: 5% LTV reduction in the following states: NY, NJ, CT *Mandatory deposit relationship required	
All States Axos Banking relationship required	

LTV Eligibility Matrix				
Property Type	≤\$1MM LTV/CLTV	>\$1MM - ≤\$2MM LTV/CLTV	>\$2MM - ≤\$3MM LTV/CLTV	>\$3MM - ≤\$5MM LTV/CLTV
Primary Residence - Purchase				
1 Unit	70 / 75	70 / 75	65 / 70	60 / 65
2-4 Unit	65 / 70	65 / 70	65 / 70	60 / 65
Condo/Co-Op	65 / 70	65 / 70	65 / 70	60 / 65
Primary Residence - Rate & Term				
1 Unit	70 / 75	70 / 75	65 / 70	60 / 65
2-4 Unit	65 / 70	65 / 70	65 / 70	60 / 65
Condo/Co-Op	65 / 70	65 / 70	60 / 65	60 / 65
Primary Residence - Cash Out				
1 Unit	65 / 70	65 / 70	60 / 65	55 / 60
2-4 Unit	65 / 70	65 / 70	60 / 65	55 / 60
Condo/Co-Op	60 / 65	60 / 65	60 / 60	50 / 55
2nd Home - Purchase				
1 Unit	65 / 70	65 / 70	65 / 65	60 / 65
2-4 Unit	65 / 70	65 / 70	60 / 65	60 / 65
Condo/Co-Op	60 / 65	60 / 65	60 / 65	55 / 60
2nd Home - Refinance (Rate/Term)				
1 Unit	65 / 70	65 / 70	65 / 70	60 / 65
2-4 Unit	65 / 70	65 / 70	65 / 70	60 / 65
Condo/Co-Op	60 / 65	60 / 65	60 / 65	55 / 60
2nd Home - Refinance (Cash Out)				
1 Unit	60 / 65	60 / 65	60 / 65	55 / 60
2-4 Unit	60 / 65	60 / 65	60 / 65	55 / 60
Condo/Co-Op	55 / 60	60 / 65	60 / 65	55 / 60
Investment - Purchase				
1 Unit	60 / 65	60 / 65	60 / 65	60 / 65
2-4 Unit	60 / 65	60 / 65	60 / 65	60 / 65
Condo/Co-Op	55 / 60	55 / 60	55 / 60	55 / 60
Investment - Refinance (Rate/Term)				
1 Unit	60 / 65	60 / 65	60 / 65	60 / 65
2-4 Unit	60 / 65	60 / 65	60 / 65	60 / 65
Condo/Co-Op	55 / 60	55 / 60	55 / 60	55 / 60
Investment - Refinance (Cash Out)				
1 Unit	60 / 65	60 / 65	60 / 65	55 / 65
2-4 Unit	60 / 65	60 / 65	60 / 65	60 / 65
Condo/Co-Op	55 / 60	55 / 60	55 / 60	55 / 60

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12 Month Bridge Loan (Interest Only) - BORROWER PAID ONLY

Base Rate
6.375% @ Par (100.00)

Lender Fee
Axos Bank Origination Fee = 1% of Loan Amount Axos Bank Lender Fee = \$1695.00

Eligibility	
Property Type	1-4 Unit SFR only
Occupancy Type	Owner Occupied, 2nd Home, and Investment
Minimum FICO	680
Minimum Loan Size	\$1,000,000
Maximum LTV	60%
Loan Term	1 Year with option to renew. Two extensions of 6 months are allowed (12 months total). The 6 month extension option is at a cost of .50% of the original loan amount and a \$500 renewal review fee for each renewal requested.
Payment Term	Interest Only
Listing Requirements	Average Marketing Time for the neighborhood may not exceed 6 months
Citizenship	NRA (Non Resident Alien) NOT ELIGIBLE
Appraisal	Loan amounts > \$1.5M require 2 appraisals; one engaged by Axos Bank's Residential Appraisal Mgr and one ordered from an Axos Bank approved AMC. Loan amounts ≤ \$1.5M require an appraisal engaged by Axos Bank's Residential Appraisal Manager. <i>All appraisals require comparable rent survey.</i>
<i>Please see full guidelines online for more information</i>	