



DIVISION OF  
CORPORATION FINANCE

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

April 27, 2023

Derrick Walsh  
Executive Vice President and Chief Financial Officer  
Axos Financial, Inc.  
9205 West Russell Road  
Suite 400  
Las Vegas, NV 89148

**Re: Axos Financial, Inc.**  
**Form 10-K for Fiscal Year Ended June 30, 2022**  
**File No. 001-37709**

Dear Derrick Walsh:

We have completed our review of your filing. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Sincerely,

Division of Corporation Finance  
Office of Finance