



19000 MacArthur Blvd, Suite 300
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation
Effective Date: Mon, October - 3 - 2022

Non QM Program Pricing

Rate	Base Rate / Base Price	Full Doc	All Doc	DSCR
6.750	99.000	99.000		
6.875	99.250	99.250		
6.999	99.500	99.500		
7.125	99.750	99.750	99.000	
7.250	100.000	100.000	99.250	
7.375	100.250	100.250	99.500	
7.499	100.500	100.500	99.750	
7.625	100.750	100.750	100.000	
7.750	101.000	101.000	100.250	
7.875	101.250	101.250	100.500	
7.999	102.000	102.000	101.250	
8.125	102.250	102.250	101.500	
8.250	102.500	102.500	101.750	
8.375	102.750	102.750	102.000	
8.499	103.000	103.000	102.250	
8.625	103.250	103.250	102.500	
8.750	103.500	103.500	102.750	
8.875	103.750	103.750	103.000	
8.999	104.250	104.250	103.500	
9.125	104.500	104.500	103.750	
9.250	104.750	104.750	104.000	
9.375	105.000	105.000	104.250	
9.499	105.250	105.250	104.500	
9.625	105.500	105.500	104.750	
9.750	105.750	105.750	105.000	
9.875	106.000	106.000	105.250	
9.999	106.250	106.250	105.500	
10.125	106.500	106.500	105.750	
10.250	106.750	106.750	106.000	
10.375	107.000	107.000	106.250	
10.499	107.250	107.250	106.500	
10.625	107.500	107.500	106.750	
10.750	107.750	107.750	107.000	

FICO/LTV Price Adjustments									
	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
740+	0.000	-0.250	-0.500	-0.750	-1.250	-1.750	-3.750	-5.000	
720-739	-0.250	-0.500	-0.750	-1.250	-1.750	-2.250	-4.250	-5.500	
700-719	-0.500	-1.000	-1.500	-2.000	-2.500	-3.000	-4.750	-6.000	
680-699	-0.750	-1.500	-2.250	-2.750	-3.250	-3.750			
660-679	-1.250	-2.000	-2.750	-3.250	-3.750	-4.250			
640-659	-2.000	-2.750	-3.500	-4.000	-4.750	-5.500			
620-639	-2.500	-3.250	-4.000	-4.750	-5.500	-6.250			
600-619	-3.000	-3.750	-4.500	-5.250	-6.250	-7.250			

Loan Level Price Adjustments	
	LLPA
DTI ≤ 50% - All Doc Types	-0.500
Full Doc - Non-Owner	-0.500
ITIN	-2.000
VOE Only	-0.750
1099 Only	-0.750
Asset Utilization	-0.750
Debt Consol. > 70% LTV	-0.750
Debt Consol. ≤ 70% LTV	-0.250
Cash-Out > 70% LTV	-0.750
Cash-Out ≤ 70% LTV	-0.250
3-4 Units	-0.500
Second Home	-0.750
No PPP "See PPP Section"	-1.500
6 Months PPP	-1.500
12 Months PPP	-1.000
24 Months PPP	-0.500
36 Months PPP	0.000
48 Months PPP	0.250
60 Months PPP	0.500
Escrow Waived	-0.250
NW Condo	-1.000
≤ \$150,000	-1.000
\$150,000-\$1,000,000	0.000
> \$1,000,000	0.000
> \$1,500,000	-0.250
> \$2,000,000	-0.750
> \$3,000,000	-1.500
Foreign Nat With Fico	-1.500
Purchase	0.000
Inv. & 2nd Home > 80% LTV	-1.000

Grades	
Select - Standard	7.50
A+	0.250
A	-1.250
B	-2.000
C	-2.000
Select - DSCR	0.500
DSCR (≥ 1.00)	0.000
No Ratio (0.75-0.99)	-1.500

Lock Days	
15 Day	0.000
30 Day	0.000
45 Day	-0.500

Minimum Rates by Doc Type		
Full Doc	Alt Doc	DSCR
6.750%	6.750%	7.125%
≥ \$4,000,000	#N/A	#N/A

Loan Term	Caps	Floor
5/6 ARM	2/1/5	=Rate
7/6 ARM	5/1/5	
Index	6mo SOFR	
Reset Frequency	6 Mo	

Temporary Guidance See Below Extension Cost

15 Days Max Extensions per schedule below, above 15 days contact the Lock Desk for exception

Rates 6.125% - 6.500% @ 15 bps / day
Rates 6.501% - 7.000% @ 10 bps / day
Rates 7.001% - 8.000% @ 7 bps / day
Rates > 8.000% @ 2 bps / day

Loan Term	
15YR Fixed	0.250
30YR Fixed	0.000
30YR IO Fixed	-0.500
40YR Fixed	-0.500
40YR IO Fixed	-0.750
5/6 30YR ARM	0.000
5/6 30YR IO ARM	-0.500
5/6 40YR ARM	-0.500
7/6 30YR ARM	0.000
7/6 30YR IO ARM	-0.500
7/6 40YR ARM	-0.500

Max Price	
Owner Occ/Sec Home	100.000
Loans W/ No PPP	99.000
Loans W/ 6 Month PPP	99.000
Loans W/ 1YR PPP	100.000
Loans W/ 2YR PPP	100.000
Loans W/ 3YR PPP	100.000
Loans W/ 4YR PPP	100.000
Loans W/ 5YR PPP	100.000
≤ \$3,000,000	99.500
80.01-90.00% LTV	100.000
ITIN/Foreign National	100.000

ARM Margins	
Occupancy	Margin
Primary Home	4.000
Second Home	4.000
Investment Home	4.000

Lock Request

Matrix

NonQM Price calculator

Wholesale Ratesheet

Mon, October - 3 - 2022

Interest Rate	Inputs		Full Doc Column Includes
LTV Range	Choose a Selection	Reset	Tax Returns
FICO Range	Choose a Selection	#N/A	1099 Only
Grade	Choose a Selection	0.000	Asset Utilization Only
Doc Type	Choose a Selection		Asset Utilization W/ Full Doc
Additional Adjs	Choose a Selection	0.000	
Citizenships	Choose a Selection	#N/A	
DTI	Choose a Selection	0.000	All Doc Column Includes
Loan Balance	Choose a Selection	0.000	12 Bank Statements
Purpose	Choose a Selection	0.000	12 or 24 CPA P&L
Occupancy	Choose a Selection	#N/A	Asset Utilization W/ Bank Stmt
Property Type	Choose a Selection	0.000	
Loan Term	30YR Fixed	0.000	
Escrow	Escrow Not Waived	0.000	DSCR/No Ratio Column Includes
Prepayment Penalty	No PPP "See PPP Section"	-1.500	DSCR
State	All Other States	0.000	No Ratio
Lock Term	30 Day	0.000	
Total LLPA		#N/A	
Gross Rate Sheet Price (Prior to LLPAs)		#N/A	
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		Minimum Rate	
Max YSP		0.000	
Final Price →		Final Price	
Borrower Paid Comp Only			
Loan Number	Borrower Name		
	Comp?		
<p>*6 months interest on 80% of the original principal balance</p> <p>Minimum 3 Year Prepay Required for All Investment/DSCR Loans with LTV's > 80%</p> <p>Minimum 6 Months Prepay required except in the following states</p> <p><i>Not allowed in DE, IL¹, MD, MI, MN, ND, NJ¹, NM, OH, PA, RI</i></p> <p>¹ Prepay allowed for loans closed in the name of a Corporation or LLC in IL, and NJ</p> <p>*PPP is only Allowed on the following</p> <p style="padding-left: 40px;">Non-TRID Loans - Investment</p> <p style="padding-left: 40px;">Non-TRID Loans - DSCR</p> <p>No PPP price option only allowed where prohibited by State</p> <p style="color: red;">*IL ~ no prepayment penalty may be applied on loans where APR exceeds 8%*</p>			

*** Extension Cost

Near Par Rate - BPC 0% @ 0

Max YSP is 0

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Rates 6.125% - 6.500% @ 15 bps / day
Rates 6.501% - 7.000% @ 10 bps / day
Rates 7.001% - 8.000% @ 7 bps / day
Rates > 8.000% @ 2 bps / day