



19000 MacArthur Blvd, Suite 300
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation

Effective Date:

Wed, May - 1 - 2024

Product Matrix

Closed End Seconds

Calculator does not verify eligibility.
Please use in conjunction with product matrix.

Base Rate / Base Price		
Rate	Full Doc	Alt Doc
8.250	98.375	
8.375	98.625	
8.500	98.875	98.375
8.625	99.125	98.625
8.750	99.375	98.875
8.875	99.625	99.125
9.000	99.875	99.375
9.125	100.125	99.625
9.250	100.375	99.875
9.375	100.625	100.125
9.500	100.875	100.375
9.625	101.375	100.875
9.750	101.875	101.375
9.875	102.375	101.875
10.000	102.875	102.375
10.125	103.125	102.625
10.250	103.375	102.875
10.375	103.625	103.125
10.500	103.875	103.375
10.625	104.125	103.625
10.750	104.375	103.875
10.875	104.625	104.125
11.000	104.875	104.375
11.125	105.125	104.625
11.250	105.375	104.875
11.375	105.625	105.125
11.500	105.875	105.375
11.625	106.125	105.625
11.750	106.375	105.875
11.875	106.625	106.125
12.000	106.875	106.375
12.125	107.125	106.625
12.250	107.375	106.875
12.375	107.625	107.125
12.500	107.875	107.375
12.625	108.000	107.500
12.750	108.125	107.625
12.875	108.250	107.750
13.000	108.375	107.875
13.125	108.500	108.000
13.250	108.625	108.125
13.375	108.750	108.250
13.500	108.875	108.375
13.625	109.000	108.500
13.750	109.125	108.625

FICO/HCLTV Price Adjustments											
	HCLTV 00.01-50	HCLTV 50.01-55	HCLTV 55.01-60	HCLTV 60.01-65	HCLTV 65.01-70	HCLTV 70.01-75	HCLTV 75.01-80	HCLTV 80.01-85	HCLTV 85.01-90		
≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.625	-3.500			
780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.875	-3.750			
760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-2.125	-4.250			
740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.750	-5.250			
720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.500	-6.500			
700 - 719	-1.000	-1.250	-1.750	-2.250	-2.625	-2.875	-5.000	-7.750			
680 - 699	-2.500	-2.750	-3.250	-3.750	-4.000	-4.750	-7.250				
660 - 679	-3.500	-3.750	-4.250	-4.750	-5.000	-6.250					

Loan Level Price Adjustments	
	LLPA
Select Full Doc	1.000
Investment Property	-4.000
Second Home	-1.000
2 - 4 Units	-0.500
Condo	-0.500
\$100,001-\$125,000	0.250
\$125,001-\$150,000	0.375
\$150,001-\$350,000	0.500
\$350,001-\$500,000	0.500
\$500,001-\$750,000	0.000
Asset Utilization	-0.500
1099 Only	-0.500
WVOE Only	-0.500
1yr Self Employed	-0.500
ITIN	-2.500
Foreign Nat' With Fico	-1.500
DTI 00.01-43	0.000
DTI 43.01-45	-0.500
DTI 45.01-50	-1.000

Loan Program	
Standalone Second	0.000
Concurrent Second	0.000

Loan Term	
30YR Fixed	0.000
20YR Fixed	0.125
10YR Fixed	0.125

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

Allowable Fees	
Click Here	

Max Price	
102.000	

NC Floor Price	
99.750	

Max Rate (CA)	
12.250	

CES SPECIAL	
25 BPS on all CES Loans	
*Can be combined with Select	

STATE SPECIAL	
25 BPS on all CES Loans	
*Excludes California	
*Can be combined with CES Special and Select	
*Ends at the end of May	

Interest Rate →	Inputs	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	0.000
Loan Program	Choose a Selection	0.000
Doc Type	Choose a Selection	0.000
Additional Adjustments	Choose a Selection	0.000
Citizenships	Choose a Selection	0.000
DTI	Choose a Selection	0.000
Loan Balance	Choose a Selection	0.000
Occupancy	Choose a Selection	0.000
Property Type	Choose a Selection	0.000
Loan Term	30YR Fixed	0.000
State	Choose a Selection	0.000
Credit Event	Choose a Selection	0.000
Housing History	Choose a Selection	0.000
Lock Term	30 Day	0.000
	Not Applicable	0.000

Total LLPA	0.000
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 → #N/A

- Borrower Paid Compensation Only, Max 2.000%
- No Underwriting Fee Buyout

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Temporary Guidance See Below
Extension Cost
2 bps / day
Extension Cost
Current lock extension costs/policies apply to all active locks, regardless of lock date
All 45 day locks are at a 50bp cost and are not eligible for lock extensions