



19000 MacArthur Blvd, Suite 300
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation

Effective Date:

Fri, July - 19 - 2024

Product Matrix

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

Base Rate / Base Price			FICO/HCLTV Price Adjustments									
Rate	Full Doc	Alt Doc		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
8.250	98.375			≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.625	-3.500
8.375	98.625			780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.875	-3.750
8.500	98.875	98.375		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-2.125	-4.250
8.625	99.125	98.625		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.750	-5.250
8.750	99.375	98.875		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.500	-6.500
8.875	99.625	99.125		700 - 719	-1.000	-1.250	-1.750	-2.250	-2.625	-2.875	-5.000	-7.750
9.000	99.875	99.375		680 - 699	-2.500	-2.750	-3.250	-3.750	-4.000	-4.750	-7.250	
9.125	100.125	99.625		660 - 679	-3.500	-3.750	-4.250	-4.750	-5.000	-6.250		
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										

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
DSCR - STR	-0.500
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

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

Fri, July - 19 - 2024

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

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

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