



19000 MacArthur Blvd, Suite 300
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation

Effective Date:

Tue, September - 10 - 2024

Product Matrix

Closed End Seconds

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

Tue, September - 10 - 2024

Base Rate / Base Price			
Rate	Full Doc	Alt Doc	
7.750	98.625	98.375	
7.875	98.875	98.625	
7.999	99.125	98.875	
8.125	99.375	99.125	
8.250	99.625	99.375	
8.375	99.875	99.625	
8.499	100.125	99.875	
8.625	100.375	100.125	
8.750	100.625	100.375	
8.875	100.875	100.625	
8.999	101.125	100.875	
9.125	101.375	101.125	
9.250	101.625	101.375	
9.375	101.875	101.625	
9.499	102.125	101.875	
9.625	102.625	102.375	
9.750	102.875	102.625	
9.875	103.125	102.875	
9.999	103.375	103.125	
10.125	103.625	103.375	
10.250	103.875	103.625	
10.375	104.125	103.875	
10.499	104.375	104.125	
10.625	104.625	104.375	
10.750	104.875	104.625	
10.875	105.125	104.875	
10.999	105.375	105.125	
11.125	105.625	105.375	
11.250	105.875	105.625	
11.375	106.125	105.875	
11.500	106.375	106.125	
11.625	106.625	106.375	
11.750	106.875	106.625	
11.875	107.125	106.875	
12.000	107.375	107.125	
12.125	107.625	107.375	
12.250	107.875	107.625	
12.375	108.125	107.875	
12.500	108.375	108.125	
12.625	108.500	108.250	
12.750	108.625	108.375	
12.875	108.750	108.500	
13.000	108.875	108.625	
13.125	109.000	108.750	
13.250	109.125	108.875	

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
\$75,000-\$100,000	-0.250
\$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	Value
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

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