



19000 MacArthur Blvd, Suite 300
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation

Effective Date: Wed, January - 15 - 2025

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	DSCR		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
7.750	98.625	98.375		≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.625	-3.500	
7.875	98.875	98.625		780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.875	-3.750	
7.999	99.125	98.875		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-2.125	-4.250	
8.125	99.375	99.125		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.750	-5.250	
8.250	99.625	99.375		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.500	-6.500	
8.375	99.875	99.625		700 - 719	-1.000	-1.250	-1.750	-2.250	-2.625	-2.875	-5.000	-7.750	
8.499	100.125	99.875	97.875	680 - 699	-2.500	-2.750	-3.250	-3.750	-4.000	-4.750	-7.250		
8.625	100.375	100.125	98.125	660 - 679	-3.500	-3.750	-4.250	-4.750	-5.000	-6.250			
8.750	100.625	100.375	98.375										
8.875	100.875	100.625	98.625										
8.999	101.125	100.875	98.875										
9.125	101.375	101.125	99.125										
9.250	101.625	101.375	99.375										
9.375	101.875	101.625	99.625										
9.499	102.125	101.875	99.875										
9.625	102.625	102.375	100.125										
9.750	102.875	102.625	100.375										
9.875	103.125	102.875	100.625										
9.999	103.375	103.125	100.875										
10.125	103.625	103.375	101.125										
10.250	103.875	103.625	101.375										
10.375	104.125	103.875	101.625										
10.499	104.375	104.125	101.875										
10.625	104.625	104.375	102.375										
10.750	104.875	104.625	102.875										
10.875	105.125	104.875	103.375										
10.999	105.375	105.125	103.875										
11.125	105.625	105.375	104.125										
11.250	105.875	105.625	104.375										
11.375	106.125	105.875	104.625										
11.500	106.375	106.125	104.875										
11.625	106.625	106.375	105.125										
11.750	106.875	106.625	105.375										
11.875	107.125	106.875	105.625										
12.000	107.375	107.125	105.875										
12.125	107.625	107.375	106.125										
12.250	107.875	107.625	106.375										
12.375	108.125	107.875	106.625										
12.500	108.375	108.125	106.875										
12.625	108.500	108.250	107.000										
12.750	108.625	108.375	107.125										
12.875	108.750	108.500	107.250										
13.000	108.875	108.625	107.375										
13.125	109.000	108.750	107.500										
13.250	109.125	108.875	107.625										

Loan Level Price Adjustments					
			LLPA		
9.125	101.375	101.125	99.125	Select Full Doc	1.000
9.250	101.625	101.375	99.375	Investment Property	-4.000
9.375	101.875	101.625	99.625	Second Home	-1.000
9.499	102.125	101.875	99.875	2 - 4 Units	-0.500
9.625	102.625	102.375	100.125	Condo	-0.500
9.750	102.875	102.625	100.375	\$75,000-\$100,000	-0.250
9.875	103.125	102.875	100.625	\$100,001-\$125,000	0.250
9.999	103.375	103.125	100.875	\$125,001-\$150,000	0.375
10.125	103.625	103.375	101.125	\$150,001-\$350,000	0.500
10.250	103.875	103.625	101.375	\$350,001-\$500,000	0.500
10.375	104.125	103.875	101.625	\$500,001-\$750,000	0.000
10.499	104.375	104.125	101.875	Asset Utilization	-0.500
10.625	104.625	104.375	102.375	1099 Only	-0.500
10.750	104.875	104.625	102.875	WVOE Only	-0.500
10.875	105.125	104.875	103.375	DSCR - STR	-0.500
10.999	105.375	105.125	103.875	Foreign Nat' With Fico	-1.500
11.125	105.625	105.375	104.125	DTI 00.01-43	0.000
11.250	105.875	105.625	104.375	DTI 43.01-45	-0.500
11.375	106.125	105.875	104.625	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	
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

Reset

Wed, January - 15 - 2025

January 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