



19000 MacArthur Blvd, Suite 300
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation

Effective Date:

Fri, April - 11 - 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				≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.625	-3.500	
7.875	98.625	98.375		780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.875	-3.750	
7.999	98.875	98.625		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-2.125	-4.250	
8.125	99.125	98.875		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.750	-5.250	
8.250	99.375	99.125		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.500	-6.500	
8.375	99.625	99.375		700 - 719	-1.000	-1.250	-1.750	-2.250	-2.625	-2.875	-5.000	-7.750	
8.499	99.875	99.625	#N/A	680 - 699	-2.500	-2.750	-3.250	-3.750	-4.000	-4.750	-7.250		
8.625	100.125	99.875	97.875	660 - 679	-3.500	-3.750	-4.250	-4.750	-5.000	-6.250			
8.750	100.375	100.125	98.125										
8.875	100.625	100.375	98.375	Loan Level Price Adjustments			Loan Program			Max Price			
8.999	100.875	100.625	98.625		LLPA		Standalone Second	0.000		102.000			
9.125	101.125	100.875	98.875	Select Full Doc	1.000		Concurrent Second	0.000					
9.250	101.375	101.125	99.125	Investment Property	-4.000								
9.375	101.625	101.375	99.375	Second Home	-1.000		Loan Term			NC Floor Price			
9.499	101.875	101.625	99.625	2 - 4 Units	-0.500		30YR Fixed	0.000		99.750			
9.625	102.375	102.125	99.875	Condo	-0.500		20YR Fixed	0.125					
9.750	102.625	102.375	100.125	\$75,000-\$100,000	-0.250		10YR Fixed	0.125					
9.875	102.875	102.625	100.375	\$100,001-\$125,000	0.250					Max Rate (CA)			
9.999	103.125	102.875	100.625	\$125,001-\$150,000	0.375		Lock Days			12.250			
10.125	103.375	103.125	100.875	\$150,001-\$350,000	0.500		15 Day	0.000					
10.250	103.625	103.375	101.125	\$350,001-\$500,000	0.500		30 Day	0.000					
10.375	103.875	103.625	101.375	\$500,001-\$750,000	0.000		45 Day	-0.500					
10.499	104.125	103.875	101.625	Asset Utilization	-0.500					CES SPECIAL			
10.625	104.375	104.125	102.125	1099 Only	-0.500		Allowable Fees			25 BPS on all CES Loans			
10.750	104.625	104.375	102.625	WVOE Only	-0.500		Click Here			*Can be combined with Select			
10.875	104.875	104.625	103.125	DSCR - STR	-0.500								
10.999	105.125	104.875	103.625	ITIN	-2.500								
11.125	105.375	105.125	103.875	Foreign Nat' With Fico	-1.500								
11.250	105.625	105.375	104.125	DTI 00.01-43	0.000								
11.375	105.875	105.625	104.375	DTI 43.01-45	-0.500								
11.500	106.125	105.875	104.625	DTI 45.01-50	-1.000								
11.625	106.375	106.125	104.875	P&L w/Bk Stmt	-0.500								
11.750	106.625	106.375	105.125										
11.875	106.875	106.625	105.375										
12.000	107.125	106.875	105.625										
12.125	107.375	107.125	105.875										
12.250	107.625	107.375	106.125										
12.375	107.875	107.625	106.375										
12.500	108.125	107.875	106.625										
12.625	108.250	108.000	106.750										
12.750	108.375	108.125	106.875										
12.875	108.500	108.250	107.000										
13.000	108.625	108.375	107.125										
13.125	108.750	108.500	107.250										
13.250	108.875	108.625	107.375										

Interest Rate →

LTV Range

FICO Range

Loan Program

Doc Type

Additional Adjustments

Citizenships

DTI

Loan Balance

Occupancy

Property Type

Loan Term

State

Credit Event

Housing History

Lock Term

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

30YR Fixed

Choose a Selection

Choose a Selection

Choose a Selection

30 Day

Not Applicable

Reset

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

Total LLPA

0.000

Gross Rate Sheet Price (Prior to LLPAs)

#N/A

Net Price: Rate Sheet - LLPA (Prior to Mini/Max YSP)

Minimum Rate

Max YSP

0.000

Final Price →

#N/A

• 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

Fri, April - 11 - 2025

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