



19000 MacArthur Blvd, Suite 300
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation

Effective Date: Thu, December - 11 - 2025

Product Matrix

Closed End Seconds

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
7.375	99.275	99.025		≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.125	-3.000	-5.000
7.499	99.900	99.650		780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.375	-3.250	-5.500
7.625	100.150	99.900		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-1.625	-3.750	-6.250
7.750	100.400	100.150		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.250	-4.750	-7.500
7.875	100.650	100.400		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.000	-6.000	-9.250
7.999	100.900	100.650		700 - 719	-0.750	-1.000	-1.500	-2.000	-2.375	-3.000	-4.500	-7.250	-10.500
8.125	101.150	100.900		680 - 699	-2.000	-2.250	-2.750	-3.250	-3.625	-4.250	-6.750	-9.000	
8.250	101.400	101.150		660 - 679	-3.000	-3.250	-3.750	-4.250	-4.625	-5.750	-7.750		
8.375	101.650	101.400											
8.499	101.900	101.650	#N/A	Loan Level Price Adjustments									
8.625	102.150	101.900	99.900		LLPA								
8.750	102.400	102.150	100.150	Select Full Doc		0.750							
8.875	102.650	102.400	100.400	Investment Property		-4.000							
8.999	102.900	102.650	100.650	Second Home		-1.000							
9.125	103.150	102.900	100.900	2 - 4 Units		-0.500							
9.250	103.400	103.150	101.150	Condo		-0.500							
9.375	103.650	103.400	101.400	\$75,000-\$100,000		-0.250							
9.499	103.900	103.650	101.650	\$100,001-\$125,000		0.250							
9.625	104.400	104.150	101.900	\$125,001-\$150,000		0.375							
9.750	104.650	104.400	102.150	\$150,001-\$350,000		0.500							
9.875	104.900	104.650	102.400	\$350,001-\$500,000		0.500							
9.999	105.150	104.900	102.650	\$500,001-\$750,000		0.000							
10.125	105.400	105.150	102.900	Asset Utilization		-0.500							
10.250	105.650	105.400	103.150	1099 Only		-0.500							
10.375	105.900	105.650	103.400	WVOE Only		-0.500							
10.499	106.150	105.900	103.650	DSCR - STR		-0.500							
10.625	106.400	106.150	104.150	ITIN		-2.500							
10.750	106.650	106.400	104.650	Foreign Nat' With Fico		-1.500							
10.875	106.900	106.650	105.150	DTI 00.01-43		0.000							
10.999	107.150	106.900	105.650	DTI 43.01-45		-0.500							
11.125	107.400	107.150	105.900	DTI 45.01-50		-1.000							
11.250	107.650	107.400	106.150	P&L w/Bk Stmt		-0.500							
11.375	107.900	107.650	106.400										
11.499	108.150	107.900	106.650										
11.625	108.400	108.150	106.900										
11.750	108.650	108.400	107.150										
11.875	108.900	108.650	107.400										
11.999	109.150	108.900	107.650										
12.125	109.400	109.150	107.900										
12.250	109.650	109.400	108.150										
12.375	109.900	109.650	108.400										
12.499	110.150	109.900	108.650										
12.625	110.275	110.025	108.775										
12.750	110.400	110.150	108.900										
12.875	110.525	110.275	109.025										

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

Inputs

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

Thu, December - 11 - 2025

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

MANUAL LPC CALCULATOR

Loan amount

\$175,000.00

LPC %

2.250

\$3,937.50

LPC Flat Fee

\$100.00

0.057

Total LPC LLPA

2.307

Final Price AFTER LPC →

#N/A

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