Wholesale Ratesheet

19000 MacArthur Blvd, Suite 300
Irvine, CA 92612

Effective Date: **Tue, November - 10 - 2026**

Product Matrix

Base Price

30 Day Lock

Rate	Full Doc	Alt Doc	DSCR
7.250	95.850	95.350	
7.375	96.475	95.975	
7.499	97.100	96.600	
7.625	97.725	97.225	
7.750	98.225	97.725	
7.875	98.725	98.225	
7.999	99.225	98.725	
8.125	99.663	99.163	
8.250	100.100	99.600	
8.375	100.538	100.038	#N/A
8.499	100.975	100.475	96.250
8.625	101.413	100.913	96.625
8.750	101.850	101.350	97.000
8.875	102.225	101.725	97.375
8.999	102.600	102.100	97.750
9.125	102.975	102.475	98.125
9.250	103.350	102.850	98.500
9.375	103.600	103.100	98.750
9.499	103.850	103.350	99.000
9.625	104.038	103.538	99.250
9.750	104.225	103.725	99.500
9.875	104.413	103.913	99.750
9.999	104.600	104.100	100.000
10.125	104.788	104.288	100.250
10.250	104.975	104.475	100.500
10.375	105.163	104.663	100.750
10.499	105.350	104.850	101.250
10.625	105.538	105.038	101.750
10.750	105.725	105.225	102.250
10.875	105.913	105.413	102.750
10.999	106.100	105.600	103.000
11.125	106.288	105.788	103.250
11.250	106.475	105.975	103.500
11.375	106.663	106.163	103.750
11.499	106.850	106.350	104.000
11.625	107.038	106.538	104.250
11.750	107.225	106.725	104.500
11.875	107.413	106.913	104.750
11.999	107.600	107.100	105.000
12.125	107.788	107.288	105.250

Lock Days	LLPA
15 Day	0.000
30 Day	0.000
45 Day	(0.250)

Closed End Seconds

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	1.000	0.250	0.125	(0.125)	(0.250)	(0.750)	(1.125)	(3.000)	(5.000)
780 - 799	0.875	0.125	(0.125)	(0.250)	(0.375)	(1.000)	(1.375)	(3.250)	(5.500)
760 - 779	0.750	(0.125)	(0.250)	(0.375)	(0.625)	(1.375)	(1.625)	(3.750)	(6.250)
740 - 759	0.500	(0.250)	(0.375)	(0.625)	(1.125)	(1.625)	(2.250)	(4.750)	(7.500)
720 - 739	0.250	(0.375)	(0.875)	(1.125)	(1.500)	(2.000)	(3.000)	(6.000)	(9.250)
700 - 719	(0.375)	(1.000)	(1.500)	(2.000)	(2.375)	(3.000)	(4.500)	(7.250)	(10.500)
680 - 699	(2.000)	(2.250)	(2.750)	(3.250)	(3.625)	(4.250)	(6.750)	(9.000)	
660 - 679	(3.000)	(3.250)	(3.750)	(4.250)	(4.625)	(5.750)	(7.750)		

Loan Level Adjustments

Loan Program									
Standalone Second	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Concurrent Second	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)
Income Doc Type									
Select Full Doc	0.750	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA
P&L w/Bk Stmt	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.000)
Asset Utilization	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.000)
1099 Only	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	NA
WVOE Only	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	NA
DSCR - STR	(5.000)	(5.000)	(5.000)	(5.000)	(5.000)	(5.000)	NA	NA	NA
Occupancy									
Investment Property (Non-DSCR)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	NA
Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	(1.500)	NA
Loan Amount									
$75,000-$100,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(1.000)
$100,001-$125,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
$125,001-$150,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
$150,001-$350,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
$350,001-$500,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
$500,001-$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Debt to Income Ratio									
DTI 00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DTI 43.01-45	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.750)	(0.750)
DTI 45.01-50	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(1.000)	(1.000)	NA	NA
Citizenship/Tax Status									
ITIN	(3.000)	(3.000)	(3.000)	(3.000)	(3.500)	(3.500)	NA	NA	NA
Foreign National with Fico	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	NA	NA	NA
Property Type/Units									
2 Units	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	NA	NA	NA
3-4 Units	(0.500)	(0.500)	(0.500)	(1.000)	(1.000)	(1.000)	NA	NA	NA
Warrantable Condo	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.500)	NA	NA
Prepayment Penalty									
12 Months PPP*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
24 Months PPP*	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
36 Months PPP*	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750

Extensions

Extension Cost

2 bps / day

Current lock extension costs/policies apply to all active locks, regardless of lock date.

All 45 day locks are at a 25 bp cost and are not eligible for lock extensions

The maximum available lock period, including extensions is 45 days

Underwriting Fees

Click Here

No Underwriting Fee Buyout Allowed

Price Calculator

Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	0.000
Loan Program	Choose a Selection	0.000
Doc Type	Choose a Selection	0.000
Additional Adjustments	Choose a Selection	0.000
Citizenships	Choose a Selection	0.000
DTI	Choose a Selection	0.000
Loan Balance	Choose a Selection	0.000
Occupancy	Choose a Selection	0.000
Property Type	Choose a Selection	0.000
Loan Term	30YR Fixed	0.000
Prepayment Penalty	Choose a Selection	0.000
State	Choose a Selection	0.000
Credit Event	Choose a Selection	0.000
Housing History	Choose a Selection	0.000
Lock Term	30 Day	0.000
	Not Applicable	0.000
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**	

**YSP allowed up to 102.000, may be paid to borrower on all Loans, or to Broker on Business Purpose Loans only*

**YSP & Lender Credit are not Applicable to DSCR 5-8 Unit*

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

Max Price		Loan Term	
Max Price	102.000	30YR Fixed	0.000
Max Rate (CA)	12.250	20YR Fixed	0.125
NC Floor Price	99.750	10YR Fixed	0.125

PREPAYMENT PENALT

For 2nd Lien CES Busines

PPP REQUIREMENTS

- PPP Required on NOO with > 80% LTV

PPP OPTIONS

- 6 Months Interest on 80% of the Original Principal Balance

STANDARD PREPAYMENT PENALTIES ALLOWED		
Alabama (AL)	Florida (FL)	Massachusetts (MA)
Arizona (AZ)	Georgia (GA)	Nebraska (NE)
California (CA)	Hawaii (HI)	Nevada (NV)
Connecticut (CT)	Idaho (ID)	North Dakota (ND)
District of Columbia (DC)	Indiana (IN)	Oregon (OR)
NO PREPAYMENT PENALTIES ALLOWED		
Alaska (AK)	Louisiana (LA)	New Hampshire (NH)
Arkansas (AR)	Maine (ME)	New Jersey (NJ)
Colorado (CO)	Maryland (MD)	New Mexico (NM)
Delaware (DE)	Michigan (MI)	North Carolina (NC)
Illinois (IL)	Minnesota (MN)	Ohio (OH)
Iowa (IA)	Mississippi (MS)	Oklahoma (OK)
Kansas (KS)	Missouri (MO)	Pennsylvania (PA)
Kentucky (KY)	Montana (MT)	South Carolina (SC)

'Y (PPP) MATRIX

s Purpose Loans Only

Rhode Island (RI)
South Dakota (SD)
Tennessee (TN)
Wisconsin (WI)
Texas (TX)
Utah (UT)
Vermont (VT)
Virginia (VA)
Washington (WA)
West Virginia (WV)
Wyoming (WY)