



19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation

Effective Date:

Fri, January - 10 - 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	98.375	98.125		≥ 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	97.625	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										
8.999	100.875	100.625	98.625										
9.125	101.125	100.875	98.875										
9.250	101.375	101.125	99.125										
9.375	101.625	101.375	99.375										
9.499	101.875	101.625	99.625										
9.625	102.375	102.125	99.875										
9.750	102.625	102.375	100.125										
9.875	102.875	102.625	100.375										
9.999	103.125	102.875	100.625										
10.125	103.375	103.125	100.875										
10.250	103.625	103.375	101.125										
10.375	103.875	103.625	101.375										
10.499	104.125	103.875	101.625										
10.625	104.375	104.125	102.125										
10.750	104.625	104.375	102.625										
10.875	104.875	104.625	103.125										
10.999	105.125	104.875	103.625										
11.125	105.375	105.125	103.875										
11.250	105.625	105.375	104.125										
11.375	105.875	105.625	104.375										
11.500	106.125	105.875	104.625										
11.625	106.375	106.125	104.875										
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										

Inputs		Reset	
Interest Rate →	Choose a Selection		
LTV Range	Choose a Selection	0.000	
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	
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	
<ul style="list-style-type: none"> • Borrower Paid Compensation Only, Max 2.000% • No Underwriting Fee Buyout 			
<p>Temporary Guidance See Below</p> <p>Extension Cost</p> <p>2 bps / day</p> <p>Extension Cost</p> <p>Current lock extension costs/policies apply to all active locks, regardless of lock date</p> <p>All 45 day locks are at a 50bp cost and are not eligible for lock extensions</p>			

Fri, January - 10 - 2025

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