



19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation
Effective Date: Thu, March - 20 - 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									Interest Rate →	Inputs	Reset	Thu, March - 20 - 2025
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	Choose a Selection		
7.750	99.375	99.125		≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.625	-3.500			Choose a Selection	0.000
7.875	99.625	99.375		780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.875	-3.750			Choose a Selection	0.000
7.999	99.875	99.625		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-2.125	-4.250			Choose a Selection	0.000
8.125	100.125	99.875		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.750	-5.250			Choose a Selection	0.000
8.250	100.375	100.125		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.500	-6.500			Choose a Selection	0.000
8.375	100.625	100.375		700 - 719	-1.000	-1.250	-1.750	-2.250	-2.625	-2.875	-5.000	-7.750			Choose a Selection	0.000
8.499	100.875	100.625	98.625	680 - 699	-2.500	-2.750	-3.250	-3.750	-4.000	-4.750	-7.250			Choose a Selection	0.000	
8.625	101.125	100.875	98.875	660 - 679	-3.500	-3.750	-4.250	-4.750	-5.000	-6.250				Choose a Selection	0.000	
8.750	101.375	101.125	99.125											Choose a Selection	0.000	
8.875	101.625	101.375	99.375	Loan Level Price Adjustments		Loan Program		Max Price		NC Floor Price		Max Rate (CA)		Total LLPA	0.000	
8.999	101.875	101.625	99.625		LLPA	Standalone Second	0.000	102.000		99.750		12.250		Gross Rate Sheet Price (Prior to LLPAs)	#N/A	
9.125	102.125	101.875	99.875	Select Full Doc	1.000	Concurrent Second	0.000							Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)	Minimum Rate	
9.250	102.375	102.125	100.125	Investment Property	-4.000	Loan Term		CES SPECIAL		25 BPS on all CES Loans *Can be combined with Select				Max YSP	0.000	
9.375	102.625	102.375	100.375	Second Home	-1.000	30YR Fixed	0.000							• Borrower Paid Compensation Only, Max 2.000% • No Underwriting Fee Buyout		
9.499	102.875	102.625	100.625	2 - 4 Units	-0.500	20YR Fixed	0.125									
9.625	103.375	103.125	100.875	Condo	-0.500	10YR Fixed	0.125									
9.750	103.625	103.375	101.125	\$75,000-\$100,000	-0.250	Lock Days										
9.875	103.875	103.625	101.375	\$100,001-\$125,000	0.250	15 Day	0.000									
9.999	104.125	103.875	101.625	\$125,001-\$150,000	0.375	30 Day	0.000									
10.125	104.375	104.125	101.875	\$150,001-\$350,000	0.500	45 Day	-0.500									
10.250	104.625	104.375	102.125	\$350,001-\$500,000	0.500	Allowable Fees										
10.375	104.875	104.625	102.375	\$500,001-\$750,000	0.000	Click Here										
10.499	105.125	104.875	102.625	Asset Utilization	-0.500											
10.625	105.375	105.125	103.125	1099 Only	-0.500											
10.750	105.625	105.375	103.625	WVOE Only	-0.500											
10.875	105.875	105.625	104.125	DSCR - STR	-0.500											
10.999	106.125	105.875	104.625	ITIN	-2.500											
11.125	106.375	106.125	104.875	Foreign Nat' With Fico	-1.500											
11.250	106.625	106.375	105.125	DTI 00.01-43	0.000											
11.375	106.875	106.625	105.375	DTI 43.01-45	-0.500											
11.500	107.125	106.875	105.625	DTI 45.01-50	-1.000											
11.625	107.375	107.125	105.875	P&L w/Bk Stmt	-0.500											
11.750	107.625	107.375	106.125													
11.875	107.875	107.625	106.375													
12.000	108.125	107.875	106.625													
12.125	108.375	108.125	106.875													
12.250	108.625	108.375	107.125													
12.375	108.875	108.625	107.375													
12.500	109.125	108.875	107.625													
12.625	109.250	109.000	107.750													
12.750	109.375	109.125	107.875													
12.875	109.500	109.250	108.000													
13.000	109.625	109.375	108.125													
13.125	109.750	109.500	108.250													
13.250	109.875	109.625	108.375													
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																