

19000 MacArthur Blvd, Suite 200 Irvine, CA 92612

## Wholesale Ratesheet

30 Day Lock Period Borrower Paid Compensation\*

Period
Lock Request

Product Matrix

	BROKERS	HOICE		h	rvine, CA 926	612		Effectiv	e Date:	Borrower Paid Comp	ensation*		Lock	Request		oduct Matrix	
				NonQM Progr	am Dric	ina		Elicotiv	o Bute.	11iu, April - 24 - 1	.020	NonOM P	rice Calculator		Calculator d	loes not verify eligibility. njunction with product matrix.	1
				Nongw Frogr	aiii Fiic	illy						NONQIN FI	rice Calculator		Please use in con	njunction with product matrix.  Thu, April - 24 - 2025	Full Doc Column Includes
	Base Rate / Bas	se Price				FICO/LT	V Price Adjustm	onts				Interest Rate →	Choose a Selection	Decet	olesale Ratesheet	Thu, April - 24 - 2025	Full Doc Column Includes Tax Returns
Rate Full Do	oc Alt Doc	DSCR	DSCR 5-8 Units			50.01-60 6	0.01-65 65.01-70	70.01-75		80.01-85 85.01-90	90.01-95	LTV Range	Choose a Selection	Reset	_		1099 Only
5.875 5.999				780+ 760-779			0.500 0.250 0.250 0.125			-2.000 -3.500 -2.250 -3.750		FICO Range	Choose a Selection Core	#N/A 0.000			Asset Utilization Only
6.125	_			740-779			0.125 -0.125			-2.250 -3.750 -2.500 -4.000		Program Reserves	Choose a Selection	0.000			Asset Utilization W/ Full Doc VOE
6.250 6.375				720-739			-0.125 -0.375			-3.000 -4.500		Payment History	Choose a Selection	0.000			
6.375				700-719 680-699		-0.125	-0.375 -0.500 -0.500 -1.000	-1.000		-3.750 -5.250 -4.750		Credit Events Doc Type	36 Months Choose a Selection	-0.250			Alt Doc Column Includes 12 Bank Statements
6.625 98.75	0 98.750			660-679				-2.250		-4.750		Additional Adjs	Choose a Selection	0.000			12 or 24 CPA P&L
6.750 99.00		99.250		640-659			-1.750 -2.250					Citizenships	Choose a Selection	#N/A			Asset Utilization W/ Bank Stmt
6.875 99.25 6.999 99.75		99.500		620-639 600-619			-2.500 -3.000 -3.250 -3.750					DTI Loan Balance	Choose a Selection Choose a Selection	0.000			
6.999 99.75 7.125 100.00		100.000		600-619	-2.500	-2.750	-3.250 -3.750	-5.250	-6.250			Purpose	Choose a Selection	0.000			DSCR/No Ratio Column Includes
7.250 100.25 7.375 100.50		100.500										Occupancy	Choose a Selection	#N/A	April NonQM SPECIAL		DSCR
7.375 100.50		100.750										Property Type	Choose a Selection	0.000	25 BPS Price Improvement o *Can be combined with SELE	n all NonQM	No Ratio
7.499 100.75 7.625 101.00		101.000 101.250	97.500 97.750	Loan Level Price Adjustmen			Program			Loan Term		Loan Term Escrow	30YR Fixed Escrow Not Waived	0.000	*Can be combined with SELE	CT*	
7.750 101.25		101.500	98.000	Loan Level Price Adjustmen	LLPA		SELECT	0.750		15YR Fixed	0.250	Prepayment Penalty	No PPP *See PPP Section*	#N/A			
7.875 101.50	101.500	101.750	98.250	DTI >45% - All Doc Types	0.000		Core	0.000		30YR Fixed	0.000	NJ - Title Vesting		0.000			
7.999 102.00		102.250	98.750	DTI ≥50% - All Doc Types	-0.500 -2.000	<u> </u>	SELECT - DSCR	0.750		30YR IO Fixed 40YR Fixed	-0.500 -0.500	State Lock Term	Choose a Selection 30 Day	0.000			
8.125 102.25 8.250 102.50		102.500 102.750	99.000 99.250	VOE Only	-0.250	H	Core DSCR (≥1.20) Core DSCR (≥1.00)	0.000		40YR IO Fixed	-0.500	Lock Term Buydown	No No	0.000			*** Extension Cost
8.375 102.75	0 102.750	103.000	99.500	1099 Only	-0.250		b1 DSCR (0.75-0.99	) -3.000		5/6 30YR ARM	0.000	Subordinate Financing	No	0.000			Extension obst
8.499 103.00		103.250	99.750	Asset Utilization	-0.250	_	Bossesse			5/6 30YR IO ARM 5/6 40YR ARM	-1.000		Not Applicable Not Applicable	0.000			
8.625 103.25 8.750 103.50		103.500	100.000	P&L w/ Bk Stmt DSCR STR	-0.250 -0.500		< 3 Months	0.000		5/6 40YR ARM 7/6 30YR ARM	-0.500 0.000		Not Applicable Not Applicable	0.000			Temporary Guidance See Below Extension Cost
8.875 103.75		104.000	100.500	Debt Consol. >70% LTV	-0.500	<del> </del>	≥ 3 Months	0.000		7/6 30YR IO ARM	-1.000	Total LLP	PA	#N/A	Calculator d	loes not verify eligibility.	
8.999 104.25		104.500	101.000	Debt Consol. ≤ 70% LTV	-0.250		≥ 6 Months	0.000		7/6 40YR ARM	-0.500	Gross Rate Sheet Price		#N/A	Please use in con	njunction with product matrix.	All Rates @ 2 bps / day Extension Cost
8.125 102.25 8.250 102.55 8.375 102.75 8.499 103.00 8.625 103.25 8.750 103.50 8.875 103.75 8.999 104.25 9.125 104.55 9.250 104.75		104.750	101.250	Cash-Out >70% LTV	-1.000	L	≥ 12 Months	0.000		May Prins		Net Price: Rate Sheet - LLPA ( Max YSP		Minimum Rate			8
9.250 104.75 9.375 105.00		105.000 105.250	101.500 101.750	Cash-Out ≤ 70% LTV Cash-Out/Debt Consol. FICO < 680	-0.500 -0.500		Payment Hist	tory		Max Price Owner Occ/Sec Home	101.000	Final Price		0.000 #N/A			Current lock extension costs/policies apply to all active locks, regardless of lock date
9.499 105.25	0 105.250	105.500	102.000	2 Units	0.000		0x30x12	0.250		No PPP-States not allowed	100.000						
9.625 105.50 9.750 105.75		105.750 106.000	102.250	3-4 Units DSCR 5-8 Units	-0.500		1x30x12 1x30x12 (DSCR)	-1.250		No PPP-States that allow 1YR PPP	100.000	Borrower	Paid Comp Only				All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at
9.750 105.75		106.000	102.500	Second Home	-0.500	-	1x60x12	-0.250 -1.750		2YR PPP	101.000	"YSP allowed up to 101, may be paid to borrow		s Purpose Loans			cost
9.999 106.25		106.500	103.000	No PPP-States not allowed	-1.500		1x30x6	-1.750		3YR PPP	101.000	"YSP & Lender Credit as	only are not Applicable to DSCR 5-8 Unit				All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions
10.125 106.50 10.250 106.75		106.750 107.000	103.250 103.500	No PPP-States that allow 12 Months PPP	-3.000		0x30x24	0.250		4YR PPP 5YR PPP	101.000						not engine for book extensions
10.375 107.00	0 107.000	107.000	103.750	24 Months PPP	-1.000 -0.500		Credit Even	its		>\$2,500,000	100.500	^			***DISCI	LAIMER***	
10.499 107.25	0 107.250	107.500	104.000	36 Months PPP	0.250		12 Months	-2.000		80.01-90.00% LTV	101.000	ŔĊ	CM		Intended for 1st li	ien mortgages only	
10.625 107.50 10.750 107.75		107.750 108.000	104.250 104.500	48 Months PPP 60 Months PPP	0.500	F	24 Months 36 Months	-1.250 -0.250		ITIN/Foreign National Subordinate Financing	101.000	BROKERS	SCHOICE	For	further compliance gu	idance, please contact your Executive	
	107.750			Escrow Waived	-0.250	-	48 Months	0.000		NJ Title Vested In LLC	100.000					LABOURVE	
10.750 107.75	0 108.000	108.250	104,750														
10.875 108.00 10.999 108.25	0 108.250	108.250 108.500	105.000	NW Condo	-1.000					DSCR 5-8 Units	100.000		Standard Pre	payment Pena	itles Allowed		
10.875 108.00	0 108.250	108.250 108.500 108.750		NW Condo <\$150,000	-1.000	_				DSCR 5-8 Units	100.000	Ariz Alah	rona	payment Pena	Mis	ssouri	
10.875 108.00 10.999 108.25	0 108.250	108.500	105.000	NW Condo <\$150,000 \$150,000-\$1,000,000	-1.000 0.000	-	Lock Days	3		DSCR 5-8 Units	100.000	Ariz Alab Arka	eona pama	payment Pena	Mis	ssouri Intana braska	
10.875 108.00 10.999 108.25	0 108.250	108.500 108.750	105.000	NW Condo <\$150,000	-1.000 0.000 0.250 0.000	-	Lock Days 15 Day 30 Day	0.000		DSCR 5-8 Units	99.750	Alab Arka Califo	zona pama ansas ornia	bayment Pena	Mis Mo Nel Ne	ontana braska evada	
10.875 108.00 10.999 108.25	108.250 10 108.500	108.500 108.750	105.000	NW Condo <\$150,000 \$150,000-\$1,000,000 >\$1,000,000 >\$1,500,000 >\$2,000,000	-1.000 0.000 0.250 0.000 -0.250		15 Day 30 Day 45 Day	0.000 0.000 -0.250		DSCR 5-8 Units  Floor Price  NC Floor Price	100.000	Alab Arka Califo Color	zona pama gnsas ornia prado	bayment Pena	Mis Mo Nel Ne North	ontana braska evada Carolina	
10.875 108.00 10.999 108.25	108.250 10 108.500	108.500 108.750	105.000	NW Condo \$150,000 \$150,000\$ \$150,000\$ \$1,000,000 \$1,000,000 \$31,000,000 \$22,000,000 \$22,000,000 \$22,500,000	-1.000 0.000 0.250 0.000 -0.250 -0.500		15 Day 30 Day	0.000		DSCR 5-8 Units  Floor Price  NC Floor Price  ARM Margins  Occupancy  Primary Home	99.750 Margin 4.000	Alab Arka Calife Color Conne	eona pama pinsas pornia prado ecticut	payment Pena	Mis Mo Nel Net North North	ntana braska vada Carolina 1 Dakota	
10.875 108.00 10.999 108.25 11.125 108.50	108.250 108.500 Non QM Pro	108.500 108.750	105.000 105.250	NW Condo <5150,000 \$150,000-\$1,000,000 \$51,000,000 \$51,000,000 \$51,000,000 \$22,000,000 \$22,000,000 \$22,000,000	-1.000 0.000 0.250 0.000 -0.250 -0.500 -1.000		15 Day 30 Day 45 Day 60 Day	0.000 0.000 -0.250		DSCR 5-8 Units  Floor Price  NC Floor Price  ARM Margins  Occupancy  Primary Home  Second Home	99.750 Margin 4.000 4.000	Alab Arka Califo Color	tona sama ansas ornia rado ecticut   Columbia	payment Pena	Mis Mo Nel Ne North North Okt	ontana braska evada Carolina	
10.875 108.00 10.999 108.25 11.125 108.50 Non-C 30 day Non-QM Pr	Non QM Pre  MPre-Locks may be lockel-	108.500 108.750 Plocks ked for 30 or 45 da p to 15 days of ext	105.000 105.250 109.250	NW Condo \$150,000 \$150,000\$ \$150,000\$ \$1,000,000 \$1,000,000 \$31,000,000 \$22,000,000 \$22,000,000 \$22,500,000	-1.000 0.000 0.250 0.000 -0.250 -0.500		15 Day 30 Day 45 Day 60 Day	0.000 0.000 -0.250		DSCR 5-8 Units  Floor Price  NC Floor Price  ARM Margins  Occupancy  Primary Home	99.750 Margin 4.000	Alab Arka Calife Coloi Conne District of Flor Geo	tona bama bansas ornia ornia ordo ecticut f Columbia rida	payment Pena	Mis Mo Nel Net North Oki Oki Orr South	ntana braska vada Carolina Dakota ahoma egon Carolina	
10.875 108.00 10.999 108.25 11.125 108.50 Non-C 30 day Non-QM Pr	Non QM Pre-Locks may be locit-locks are eligible for u must be Submitted Committed Com	108.500 108.750 Plocks ked for 30 or 45 days of extripleted/Submitted	105.000 105.250 109.250	NW Condo 45150,000 5150,000,000 551,000,000 551,000,000 551,000,000 552,000,000 552,000,000 553,500,000 553,500,000 553,500,000 554,000,000 554,000,000 554,000,000	-1.000 0.000 0.250 0.000 -0.250 -0.500 -1.000 -1.500 -1.500		15 Day 30 Day 45 Day 60 Day	0.000 0.000 -0.250 -0.500		DSCR 5-8 Units  Floor Price  NC Floor Price  ARM Margins  Occupancy  Primary Home  Second Home	99.750 Margin 4.000 4.000	Alab Arkik Calif Colon Conne District of Flor Geo	rona nama ninsas ornia rado ecticut Columbia rida orgia	payment Pena	Mis Mo Nelel Ne North North Oldi Or South	intana braska vada Carolina Dakota shoma egon Carolina Dakota	
10.875 108.00 10.999 108.25 11.125 108.50 Non-C 30 day Non-QM Pr All Non-QM Pre-Locks	Non QM Pro  MM Pre-Locks may be lod e-Locks are eligible for us s must be Submittal Com Lock will be can a 250p cost and are eligi	108.500 108.750 2locks ked for 30 or 45 ds p to 15 days of ext pleted/Submitted celled	105.000 105.250 ays sensions at cost within 10 days or	NW Condo 63150,000 5150,000-\$1,000,000 531,000,000 531,500,000 532,500,000 532,500,000 532,500,000 532,500,000 532,500,000 534,000,000 Foreign Nat With Fico Purchase	-1.000 0.000 0.250 0.000 -0.250 -0.500 -1.000 -1.500 -1.500 0.000		15 Day 30 Day 45 Day 60 Day Min Rate >\$2,000,000	0.000 0.000 -0.250 -0.500 -6.625 7.499		DSCR 5-8 Units  Floor Price NC Floor Price ARM Margins Occupancy Primary Home Second Home Investment Home	99.750 Margin 4.000 4.000	Alab Arka Calife Coloi Conne District of Flor Geo Haw	tona sama smsas ornia rrado ecticut (Columbia rida orgia	payment Pena	Milo Mo Nel Nel Net North Oki Or South	ntana braska vada Carolina Dakota ahoma egon Carolina Dakota ahoma egon	
10.875 108.00 10.999 108.25 11.125 108.50 Non-C 30 day Non-QM Pr All Non-QM Pre-Lock	Non QM Pre- Non QM Pre- 10M Pre-Locks may be lock- re-Locks are eligible for us must be submittal Com- Lock will be can a 25bp cost and are eligible cost and are eligible.	108.500 108.750 20cks ked for 30 or 45 ds to 15 days of ext pleted/Submitted celled ble for up to 15 da	105.000 105.250 105.250 ays arys tensions at cost within 10 days or ays of extensions at	NW Condo d150,000 51,000,000 5150,000 51,000,000 551,000,000 551,000,000 552,000,000 552,000,000 553,000,000 553,000,000 554,000,000 554,000,000 Foreign Nat With Fico Purchase Subdorfinate Financing	-1.000 0.000 0.250 0.000 -0.250 -0.500 -1.500 -1.500 -1.500 -0.500		15 Day 30 Day 45 Day 60 Day Min Rate >\$2,000,000	0.000 0.000 -0.250 -0.500 -6.625 7.499		DSCR 5-8 Units  Floor Price  NC Floor Price  ARM Margint  Occupancy  Primary Home  Second Home  Investment Home  APRIL NON-QM SE	99.750 Margin 4.000 4.000 4.000	Alab Arkik Calif Colon Conne District of Flor Geo	cona nnas nnas ornia rado etticut (Columbia rida orgia waii sho	payment Pena	Min Mo Mo Nele Net North North Okli Or South Ten	intana braska vada Carolina Dakota shoma egon Carolina Dakota	
10.875 108.00 10.999 108.50 11.125 108.50 Non-C 30 day Non-QM Pr All Non-QM Pre-Lock All 45 day locks are at	Non QM Pre-Locks may be loc e-Locks are eligible for such such such such such such such such	108.500 108.750  elocks  ked for 30 or 45 ds p to 15 days of ext pleted/Submitted celled ble for up to 15 da	105.000 105.250 105.250 ays ays ays tensions at cost within 10 days or ays of extensions at	NW Condo 63150,000 5150,000-\$1,000,000 531,000,000 531,500,000 532,500,000 532,500,000 532,500,000 532,500,000 532,500,000 534,000,000 Foreign Nat With Fico Purchase	-1.000 0.000 0.250 0.000 -0.250 -0.500 -1.000 -1.500 -1.500 0.000		15 Day 30 Day 45 Day 60 Day Min Rate >\$2,000,000	0.000 0.000 -0.250 -0.500 -6.625 7.499		DSCR 5-8 Units  Floor Price NC Floor Price ARM Margins Occupancy Primary Home Second Home Investment Home	99.750 Margin 4.000 4.000 4.000	Alab Arkuk Arkuk Califu Calor Conne District of Horo Geo Hava Ida Ida Iou Kan Kan Kan	nona mama mama misas misas ornia crida ceticut Columbia rida rida rida rida waii iho iana wa wa	payment Pena	Milling Nel Nel Nel Nel North North South South Ten Tu U	nntana rorada rorada Carolina 1 Dakota 1 Dakota Carolina Carolina Carolina Carolina Carolina Carolina Carolina Takota	
10.875 108.00 10.999 108.50 11.125 108.50 Non-C 30 day Non-QM Pr All Non-QM Pre-Lock All 45 day locks are at	Non QM Pre- Non QM	108.500 108.750  elocks  ked for 30 or 45 ds p to 15 days of ext pleted/Submitted celled ble for up to 15 da	105.000 105.250 105.250 ays ays ays tensions at cost within 10 days or ays of extensions at	NW Condo d5150,000 3150,000-31,000,000 351,000,000 351,000,000 352,000,000 352,000,000 352,000,000 353,000,000 350,000,000 350,000,000 350,000,000 350,000,000 350,000,000 350,000,000 350,000 350,000 350,000 350,000 350,000 350,000 350	-1.000 0.000 0.250 0.250 -0.250 -0.500 -1.500 -1.500 -1.500 -0.500 -0.500		15 Day 30 Day 45 Day 60 Day Min Rate >\$2,000,000 TIN/Foreign National Allowable Fe	0.000 0.000 -0.250 -0.500 -6.625 7.499		DSCR 5-8 Units  Floor Price  NC Floor Price  ARM Margint  Occupancy  Primary Home  Second Home  Investment Home  APRIL NON-QM SE	99.750 Margin 4.000 4.000 4.000	Alab Arkaka Califu Calor Color Conne District of Flor Gee Hav Ida Ida Indi Kan Kan	nona amana insas i	ayment Pena	Milli Melevier Never South North Nor	ntrans ntrans Dakota Dakota Dakota Dakota Dakota Dakota Dakota Dakota Dakota Babata Dakota Dakota	
10.875 108.00 10.999 108.50 11.125 108.50 Non-C 30 day Non-QM Pr All Non-QM Pre-Lock All 45 day locks are at	Non QM Pre-Locks may be loc e-Locks are eligible for such such such such such such such such	108.500 108.750  elocks  ked for 30 or 45 ds p to 15 days of ext pleted/Submitted celled ble for up to 15 da	105.000 105.250 105.250 ays ays ays tensions at cost within 10 days or ays of extensions at	NW Condo d5150,000 3150,000-31,000,000 351,000,000 351,000,000 352,000,000 352,000,000 352,000,000 353,000,000 350,000,000 350,000,000 350,000,000 350,000,000 350,000,000 350,000,000 350,000 350,000 350,000 350,000 350,000 350,000 350	-1.000 0.000 0.250 0.250 -0.250 -0.500 -1.500 -1.500 -1.500 -0.500 -0.500		15 Day 30 Day 45 Day 60 Day Min Rate. >\$2,000,000 TIN/Foreign National Allowable Fo	0.000 0.000 -0.250 -0.500 -0.500		DSCR 5-8 Units  Floor Price  NC Floor Price  ARM Margint  Occupancy  Primary Home  Second Home  Investment Home  APRIL NON-QM SE	99.750 Margin 4.000 4.000 4.000	Alab Arkuk Arkuk Califu Calor Conne District of Horo Geo Hava Ida Ida Iou Kan Kan Kan	nona aman aman aman aman aman aman aman	ayment Pena	Milli Mod Nele Nele North North Old, Or South Ten Tu U Wass West	nntana rorada rorada Carolina 1 Dakota 1 Dakota Carolina Carolina Carolina Carolina Carolina Carolina Carolina Takota	
10.875 108.00 10.999 108.50 11.125 108.50 Non-C 30 day Non-QM Pr All Non-QM Pre-Lock All 45 day locks are at	Non QM Pre-Locks may be loc e-Locks are eligible for such such such such such such such such	108.500 108.750  elocks  ked for 30 or 45 ds p to 15 days of ext pleted/Submitted celled ble for up to 15 da	105.000 105.250 105.250 ays ays ays tensions at cost within 10 days or ays of extensions at	NW Condo d5150,000 3150,000-31,000,000 351,000,000 351,000,000 352,000,000 352,000,000 352,000,000 353,000,000 350,000,000 350,000,000 350,000,000 350,000,000 350,000,000 350,000,000 350,000 350,000 350,000 350,000 350,000 350,000 350	-1.000 0.000 0.250 0.250 -0.250 -0.500 -1.500 -1.500 -1.500 -0.500 -0.500	5	15 Day 30 Day 45 Day 60 Day Min Rate >\$2,000,000 TIN/Foreign National Allowable Fe Cilick Here  Caps 66 ARM 2/1/5	0.000 0.000 -0.250 -0.500 6.625 7.499		PEOOR F-8 Units Floor Price NC Floor Price ARM Margins Occupancy Primary Home Second Home Investment Home APRIL NON-QM SI 25 8F8 Price Improvement or Cas to continued with S	99.750 Margin 4.000 4.000 4.000 ECIAL	Alab Arkuka Arkuka Califu Calor Conne District of Flori Geo Hava Ida Indi Indi Indi Indi Indi Indi Indi Indi	nona mana mana mana misas mrisas mrisas mrida reticut Columbia ridia regia waiii oho iana wa msas sucuty sudan iine huests	y and the same of	Milli Media	net anna roranda roranda Carrolina 1 Dakota 1 Da	
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