BCM BROKERS CHOICE MORTGAGE

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation
Effective Date: **Fri, April - 11 - 2025**

Product Matrix

Closed End Seconds

Base Rate / Base Price			
Rate	Full Doc	Alt Doc	DSCR
7.750			
7.875	98.625	98.375	
7.999	98.875	98.625	
8.125	99.125	98.875	
8.250	99.375	99.125	
8.375	99.625	99.375	
8.499	99.875	99.625	
8.625	100.125	99.875	97.875
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

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	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.625	-3.500	
780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.875	-3.750	
760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-2.125	-4.250	
740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.750	-5.250	
720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.500	-6.500	
700 - 719	-1.000	-1.250	-1.750	-2.250	-2.625	-2.875	-5.000	-7.750	
680 - 699	-2.500	-2.750	-3.250	-3.750	-4.000	-4.750	-7.250		
660 - 679	-3.500	-3.750	-4.250	-4.750	-5.000	-6.250			

Loan Level Price Adjustments	LLPA
Select Full Doc	1.000
Investment Property	-4.000
Second Home	-1.000
2 - 4 Units	-0.500
Condo	-0.500
$75,000-$100,000	-0.250
$100,001-$125,000	0.250
$125,001-$150,000	0.375
$150,001-$350,000	0.500
$350,001-$500,000	0.500
$500,001-$750,000	0.000
Asset Utilization	-0.500
1099 Only	-0.500
WVOE Only	-0.500
DSCR - STR	-0.500
ITIN	-2.500
Foreign Nat' With Fico	-1.500
DTI 00.01-43	0.000
DTI 43.01-45	-0.500
DTI 45.01-50	-1.000
P&L w/Bk Stmt	-0.500

Loan Program	
Standalone Second	0.000
Concurrent Second	0.000

Loan Term	
30YR Fixed	0.000
20YR Fixed	0.125
10YR Fixed	0.125

Lock Days	
15 Day	0.000
30 Day	0.000
45 Day	-0.500

Allowable Fees
Click Here

Max Price
102.000

NC Floor Price
99.750

Max Rate (CA)
12.250

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

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

Fri, April - 11 - 2025

	Inputs	
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
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**

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

- **Borrower Paid Compensation Only, Max 2.000%**
- **No Underwriting Fee Buyout**

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