



19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation

Effective Date:

Wed, August - 27 - 2025

Product Matrix

Closed End Seconds

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

Wed, August - 27 - 2025

Base Rate / Base Price				FICO/HCLTV Price Adjustments										Interest Rate → LTV Range FICO Range Loan Program Doc Type Additional Adjustments Citizenships DTI Loan Balance Occupancy Property Type Loan Term State Credit Event Housing History Lock Term	Choose a Selection		Reset
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				≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.125	-3.000					
7.875	100.125	99.875		780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.375	-3.250					
7.999	100.375	100.125		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-1.625	-3.750					
8.125	100.625	100.375		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.250	-4.750					
8.250	100.875	100.625		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.000	-6.000					
8.375	101.125	100.875		700 - 719	-0.750	-1.000	-1.500	-2.000	-2.375	-3.000	-4.500	-7.250					
8.499	101.375	101.125		680 - 699	-2.000	-2.250	-2.750	-3.250	-3.625	-4.250	-6.750						
8.625	101.625	101.375	99.375	660 - 679	-3.000	-3.250	-3.750	-4.250	-4.625	-5.750							
8.750	101.875	101.625	99.625														
8.875	102.125	101.875	99.875	Loan Level Price Adjustments													
8.999	102.375	102.125	100.125		LLPA												
9.125	102.625	102.375	100.375	Select Full Doc	0.750												
9.250	102.875	102.625	100.625	Investment Property	-4.000												
9.375	103.125	102.875	100.875	Second Home	-1.000												
9.499	103.375	103.125	101.125	2 - 4 Units	-0.500												
9.625	103.875	103.625	101.375	Condo	-0.500												
9.750	104.125	103.875	101.625	\$75,000-\$100,000	-0.250												
9.875	104.375	104.125	101.875	\$100,001-\$125,000	0.250												
9.999	104.625	104.375	102.125	\$125,001-\$150,000	0.375												
10.125	104.875	104.625	102.375	\$150,001-\$350,000	0.500												
10.250	105.125	104.875	102.625	\$350,001-\$500,000	0.500												
10.375	105.375	105.125	102.875	\$500,001-\$750,000	0.000												
10.499	105.625	105.375	103.125	Asset Utilization	-0.500												
10.625	105.875	105.625	103.625	1099 Only	-0.500												
10.750	106.125	105.875	104.125	WVOE Only	-0.500												
10.875	106.375	106.125	104.625	DSCR - STR	-0.500												
10.999	106.625	106.375	105.125	ITIN	-2.500												
11.125	106.875	106.625	105.375	Foreign Nat' With Fico	-1.500												
11.250	107.125	106.875	105.625	DTI 00.01-43	0.000												
11.375	107.375	107.125	105.875	DTI 43.01-45	-0.500												
11.500	107.625	107.375	106.125	DTI 45.01-50	-1.000												
11.625	107.875	107.625	106.375	P&L w/Bk Stmt	-0.500												
11.750	108.125	107.875	106.625														
11.875	108.375	108.125	106.875														
12.000	108.625	108.375	107.125														
12.125	108.875	108.625	107.375														
12.250	109.125	108.875	107.625														
12.375	109.375	109.125	107.875														
12.500	109.625	109.375	108.125														
12.625	109.750	109.500	108.250														
12.750	109.875	109.625	108.375														
12.875	110.000	109.750	108.500														
13.000	110.125	109.875	108.625														
13.125	110.250	110.000	108.750														
13.250	110.375	110.125	108.875														

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	

AUGUST CES SPECIAL	
25 BPS on all CES Loans *Can Combine with Select*	

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
• 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		

AUGUST CES SPECIAL
25 BPS on all CES Loans
CAN Combine with Select