



19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation

Product Matrix

Effective Date: Thu, November - 16 - 2023

Closed End Seconds													Calculator does not verify eligibility. Please use in conjunction with product matrix.							
Base Rate / Base Price				FICO/HCLTV Price Adjustments										Inputs		Thu, November - 16 - 2023				
Coupon	Full Doc	Alt Doc			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	Interest Rate → LTV Range FICO Range Loan Program Doc Type Additional Adjustments Citizenships DTI Loan Balance Occupancy Property Type Loan Term Prepayment Penalty State Credit Event Housing History Lock Term	Choose a Selection		Reset			
9.500	98.625	98.125		≥ 800	0.000	0.000	-0.125	-0.375	-0.625	-1.125	-2.125	-4.000			Choose a Selection			0.000		
9.625	99.125	98.625		780 - 799	0.000	0.000	-0.375	-0.625	-0.875	-1.375	-2.375	-4.250			Choose a Selection			0.000		
9.750	99.625	99.125		760 - 779	-0.125	-0.125	-0.625	-0.875	-1.250	-1.750	-2.625	-4.750			Choose a Selection			0.000		
9.875	100.125	99.625		740 - 759	-0.375	-0.375	-0.875	-1.125	-1.500	-2.000	-3.250	-5.750			Choose a Selection			0.000		
10.000	100.625	100.125		720 - 739	-0.875	-0.875	-1.375	-1.625	-2.000	-2.375	-4.000	-7.000			Choose a Selection			0.000		
10.125	100.875	100.375		700 - 719	-2.000	-2.000	-2.500	-2.750	-3.125	-3.375	-5.500	-8.250			Choose a Selection			0.000		
10.250	101.125	100.625		680 - 699	-3.500	-3.500	-4.000	-4.250	-4.500	-5.250	-7.750				Choose a Selection			0.000		
10.375	101.375	100.875		660 - 679	-4.500	-4.500	-5.000	-5.250	-5.500	-6.750					Choose a Selection			0.000		
10.500	101.625	101.125		Loan Level Price Adjustments		Loan Program		Loan Term		Max Price		NC Floor Price		Max Rate (CA)		Total LLPA		0.000		
10.625	101.875	101.375			LLPA		Standalone Second		30YR Fixed		102.000		99.750		12.250		Gross Rate Sheet Price (Prior to LLPAs)	#N/A		
10.750	102.125	101.625		Investment Property	-4.000		Concurrent Second		20YR Fixed								Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)	Minimum Rate		
10.875	102.375	101.875		Second Home	-1.000				10YR Fixed								Max YSP	0.000		
11.000	102.625	102.125		2 - 4 Units	-0.500												Final Price → #N/A			
11.125	102.875	102.375		Condo	-0.500												• Borrower Paid Compensation Only, Max 2.000% • No Underwriting Fee Buyout • MUST BE CONDITIONALLY APPROVED BEFORE LOCKING			
11.250	103.125	102.625		Asset Utilization	0.000															
11.375	103.375	102.875		1099 Only	0.000															
11.500	103.625	103.125		WVOE Only	0.000															
11.625	103.875	103.375		1yr Self Employed	0.000															
11.750	104.125	103.625		\$100,001-\$125,000	0.250															
11.875	104.375	103.875		\$125,001-\$150,000	0.375															
12.000	104.625	104.125		\$150,001-\$350,000	0.500															
12.125	104.875	104.375		\$350,001-\$500,000	0.500															
12.250	105.125	104.625		DTI 00.01-43	0.000															
12.375	105.375	104.875		DTI 43.01-45	-0.750															
12.500	105.625	105.125		DTI 45.01-50	-1.250															
12.625	105.750	105.250		No PPP	0.000															
12.750	105.875	105.375		12 Months	0.250															
12.875	106.000	105.500		24 Months	0.500															
13.000	106.125	105.625		ITIN	-2.000															
13.125	106.250	105.750		Foreign Nat' With Fico	-1.500															
13.250	106.375	105.875																		
13.375	106.500	106.000																		
13.500	106.625	106.125																		
13.625	106.750	106.250																		
13.750	106.875	106.375																		
13.875	107.000	106.500																		
14.000	107.125	106.625																		
14.125	107.250	106.750																		
14.250	107.375	106.875																		
14.375	107.500	107.000																		
14.500	107.625	107.125																		
14.625	107.750	107.250																		
14.750	107.875	107.375																		
14.875	108.000	107.500																		
15.000	108.125	107.625																		