



19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation

Effective Date:

Wed, May - 1 - 2024

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									
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
8.250	98.375			≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.625	-3.500	
8.375	98.625			780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.875	-3.750	
8.500	98.875	98.375		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-2.125	-4.250	
8.625	99.125	98.625		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.750	-5.250	
8.750	99.375	98.875		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.500	-6.500	
8.875	99.625	99.125		700 - 719	-1.000	-1.250	-1.750	-2.250	-2.625	-2.875	-5.000	-7.750	
9.000	99.875	99.375		680 - 699	-2.500	-2.750	-3.250	-3.750	-4.000	-4.750	-7.250		
9.125	100.125	99.625		660 - 679	-3.500	-3.750	-4.250	-4.750	-5.000	-6.250			
9.250	100.375	99.875											
9.375	100.625	100.125											
9.500	100.875	100.375	98.375										
9.625	101.375	100.875	98.625	Select Full Doc		LLPA							
9.750	101.875	101.375	98.875	Investment Property									
9.875	102.375	101.875	99.125	Second Home									
10.000	102.875	102.375	99.375	2 - 4 Units									
10.125	103.125	102.625	99.625	Condo									
10.250	103.375	102.875	99.875	\$100,001-\$125,000		0.250							
10.375	103.625	103.125	100.125	\$125,001-\$150,000		0.375							
10.500	103.875	103.375	100.375	\$150,001-\$350,000		0.500							
10.625	104.125	103.625	100.875	\$350,001-\$500,000		0.500							
10.750	104.375	103.875	101.375	\$500,001-\$750,000		0.000							
10.875	104.625	104.125	101.875	Asset Utilization		-0.500							
11.000	104.875	104.375	102.375	1099 Only		-0.500							
11.125	105.125	104.625	102.625	WVOE Only		-0.500							
11.250	105.375	104.875	102.875	1yr Self Employed		-0.500							
11.375	105.625	105.125	103.125	DSCR - STR		-0.500							
11.500	105.875	105.375	103.375	ITIN		-2.500							
11.625	106.125	105.625	103.625	Foreign Nat' With Fico		-1.500							
11.750	106.375	105.875	103.875	DTI 00.01-43		0.000							
11.875	106.625	106.125	104.125	DTI 43.01-45		-0.500							
12.000	106.875	106.375	104.375	DTI 45.01-50		-1.000							
12.125	107.125	106.625	104.625										
12.250	107.375	106.875	104.875										
12.375	107.625	107.125	105.125										
12.500	107.875	107.375	105.375										
12.625	108.000	107.500	105.625										
12.750	108.125	107.625	105.875										
12.875	108.250	107.750	106.125										
13.000	108.375	107.875	106.375										
13.125	108.500	108.000	106.625										
13.250	108.625	108.125	106.875										
13.375	108.750	108.250	107.125										
13.500	108.875	108.375	107.375										
13.625	109.000	108.500	107.500										
13.750	109.125	108.625	107.625										

Wed, May - 1 - 2024

Inputs	Choose a Selection	Reset
Interest Rate →	Choose a Selection	
LTV Range	Choose a Selection	0.000
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

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

STATE SPECIAL
25 BPS on all CES Loans
*Excludes California
*Can be combined with CES Special and Select
*Ends at the end of May

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