



19000 MacArthur Blvd, Suite 250  
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation

Effective Date: Thu, May - 16 - 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	98.625			≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.625	-3.500	
8.375	98.875			780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.875	-3.750	
8.500	99.125	98.625		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-2.125	-4.250	
8.625	99.375	98.875		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.750	-5.250	
8.750	99.625	99.125		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.500	-6.500	
8.875	99.875	99.375		700 - 719	-1.000	-1.250	-1.750	-2.250	-2.625	-2.875	-5.000	-7.750	
9.000	100.125	99.625		680 - 699	-2.500	-2.750	-3.250	-3.750	-4.000	-4.750	-7.250		
9.125	100.375	99.875		660 - 679	-3.500	-3.750	-4.250	-4.750	-5.000	-6.250			
9.250	100.625	100.125											
9.375	100.875	100.375											
9.500	101.125	100.625	98.625										
9.625	101.625	101.125	98.875										
9.750	102.125	101.625	99.125										
9.875	102.625	102.125	99.375										
10.000	103.125	102.625	99.625										
10.125	103.375	102.875	99.875										
10.250	103.625	103.125	100.125										
10.375	103.875	103.375	100.375										
10.500	104.125	103.625	100.625										
10.625	104.375	103.875	101.125										
10.750	104.625	104.125	101.625										
10.875	104.875	104.375	102.125										
11.000	105.125	104.625	102.625										
11.125	105.375	104.875	102.875										
11.250	105.625	105.125	103.125										
11.375	105.875	105.375	103.375										
11.500	106.125	105.625	103.625										
11.625	106.375	105.875	103.875										
11.750	106.625	106.125	104.125										
11.875	106.875	106.375	104.375										
12.000	107.125	106.625	104.625										
12.125	107.375	106.875	104.875										
12.250	107.625	107.125	105.125										
12.375	107.875	107.375	105.375										
12.500	108.125	107.625	105.625										
12.625	108.250	107.750	105.875										
12.750	108.375	107.875	106.125										
12.875	108.500	108.000	106.375										
13.000	108.625	108.125	106.625										
13.125	108.750	108.250	106.875										
13.250	108.875	108.375	107.125										
13.375	109.000	108.500	107.375										
13.500	109.125	108.625	107.625										
13.625	109.250	108.750	107.750										
13.750	109.375	108.875	107.875										

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
\$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

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	
<a href="#">Click Here</a>	

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	

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

Inputs	Value	Reset
Interest Rate →		
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
<b>Final Price →</b>		#N/A

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