



19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation*

Effective Date: **Mon, October - 21 - 2024**

Product Matrix

Non QM Program Pricing

Base Rate / Base Price				FICO/LTV Price Adjustments										
Rate	Full Doc	Alt Doc	DSCR	DSCR 5-8 Units	FICO	LTV	Price	Adjustments	FICO	LTV	Price	Adjustments		
5.875					780+	<=56	50.01-59	60.01-55	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
5.875					760+	0.750	0.625	0.500	0.250	-0.125	-0.375	-2.500	-1.750	
5.999					760-779	0.625	0.500	0.250	0.125	-0.375	-0.500	-2.750	-5.000	
6.125	97.500	97.500			740-759	0.500	0.250	0.125	-0.125	-0.500	-0.750	-3.000	-5.250	
6.250	98.000	98.000	98.250		720-739	0.250	0.125	-0.125	-0.250	-0.750	-1.000	-3.500	-5.750	
6.375	98.250	98.250	98.750		700-719	-0.125	-0.375	-0.500	-0.750	-1.250	-1.500	-4.250	-6.500	
6.499	98.750	98.750	99.250		680-699	-0.375	-0.500	-0.750	-1.250	-1.750	-2.500	-5.250		
6.625	99.000	99.000	99.500		660-679	-0.750	-1.000	-1.500	-2.000	-2.750	-3.500			
6.750	99.250	99.250	99.750		640-659	-1.500	-1.750	-2.250	-2.750	-3.750	-4.500			
6.875	99.500	99.500	100.000		620-639	-2.250	-2.500	-3.000	-3.500	-4.750	-5.500			
6.999	100.000	100.000	100.500		600-619	-3.000	-3.250	-3.750	-4.250	-5.750	-6.500			
7.125	100.250	100.250	100.750											
7.250	100.500	100.500	101.000											
7.375	100.750	100.750	101.250											
7.499	101.000	101.000	101.500	98.000										
7.625	101.250	101.250	101.750	98.250										
7.750	101.500	101.500	102.000	98.500										
7.875	101.750	101.750	102.250	98.750										
7.999	102.250	102.250	102.750	99.250										
8.125	102.500	102.500	103.000	99.500										
8.250	102.750	102.750	103.250	99.750										
8.375	103.000	103.000	103.500	100.000										
8.499	103.250	103.250	103.750	100.250										
8.625	103.500	103.500	104.000	100.500										
8.750	103.750	103.750	104.250	100.750										
8.875	104.000	104.000	104.500	101.000										
8.999	104.500	104.500	105.000	101.500										
9.125	104.750	104.750	105.250	101.750										
9.250	105.000	105.000	105.500	102.000										
9.375	105.250	105.250	105.750	102.250										
9.499	105.500	105.500	106.000	102.500										
9.625	105.750	105.750	106.250	102.750										
9.750	106.000	106.000	106.500	103.000										
9.875	106.250	106.250	106.750	103.250										
9.999	106.500	106.500	107.000	103.500										
10.125	106.750	106.750	107.250	103.750										
10.250	107.000	107.000	107.500	104.000										
10.375	107.250	107.250	107.750	104.250										
10.499	107.500	107.500	108.000	104.500										
10.625	107.750	107.750	108.250	104.750										
10.750	108.000	108.000	108.500	105.000										
10.875	108.250	108.250	108.750	105.250										
10.999	108.500	108.500	109.000	105.500										
11.125	108.750	108.750	109.250	105.750										

Loan Level Price Adjustments		Grades		Loan Term	
DTI >45% - All Doc Types	0.000	Select Standard	1.000	15YR Fixed	0.250
DTI >50% - All Doc Types	-0.500	A+	0.250	30YR Fixed	0.000
ITIN	-1.500	A	-1.250	30YR IO Fixed	-0.500
VOE Only	-0.250	B	-1.750	40YR Fixed	-0.500
Asset Utilization	-0.250	C	-2.250	40YR IO Fixed	-0.750
P&L w/ Bk Stmt	-0.250	Select - DSCR	1.000	5/6 30YR ARM	0.000
DSCR STR	-0.500	DSCR (≥1.20)	0.000	5/6 30YR IO ARM	-1.000
Debt Consol. >70% LTV	-1.000	DSCR (≥1.00)	0.000	5/6 40YR ARM	-0.500
Debt Consol. ≤ 70% LTV	-0.500	No Ratio (0.75-0.99)	-2.000	7/6 30YR ARM	0.000
Cash-Out >70% LTV	-1.000			7/6 30YR IO ARM	-1.000
Cash-Out ≤ 70% LTV	-0.500			7/6 40YR ARM	-0.500
Cash-Out/Debt Consol. FICO < 680	-0.500				
2 Units	0.000				
3-4 Units	-0.500				
DSCR 5-8 Units	0.000				
Second Home	-0.750				
No PPP *See PPP Section*	-1.500				
6 Months PPP	-1.500				
12 Months PPP	-1.000				
24 Months PPP	-0.500				
36 Months PPP	0.000				
48 Months PPP	0.250				
60 Months PPP	0.500				
Escrow Waived	-0.250				
NW Condo	-1.000				
\$150,000-\$1,000,000	-1.000				
>\$1,000,000	0.250				
>\$1,500,000	0.000				
>\$2,000,000	-0.250				
>\$2,500,000	-0.500				
>\$3,000,000	-1.000				
>\$3,500,000	-1.500				
>\$4,000,000	-1.500				
Foreign Nat' With Fico	-1.500				
Purchase	0.000				
Subordinate Financing	-0.500				
NOO & 2nd Home >75% LTV	-0.500				
Full/Alt NOO & 2nd Home ≤75% LTV	-0.250				

Non QM Prelocks		Min Rate		Allowable Fees		Terms		Caps		Floor	
Non-QM Pre-Locks may be locked for 30 or 45 days		>\$2,000,000	6.999	Orig Fee	0.000	5/6 ARM	2 1/8	Margin	7/6 ARM	5 1/8	Margin
30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost				Click Here		Index	6mo SOFR	Reset Frequency	6 Mo		
All Non-QM Pre-Locks must be Submittal Completed/Submitted within 10 days or lock will be cancelled											
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost											
All 60 day locks are at a 50bp cost and are not eligible for lock extensions											
All Non-QM locks that expire will be subject to a 25bp Rollover Fee and Worse Case Pricing											

State, DSCR Only	
Georgia	-0.250
Illinois	-0.250
Kansas	-0.250
New Jersey	-0.250
North Carolina	-0.250

Calculator

Inputs		Wholesale Ratesheet	
Interest Rate →	Choose a Selection	Mon, October - 21 - 2024	
LTV Range	Choose a Selection		
FICO Range	Choose a Selection		
Grade	Choose a Selection		
Doc Type	Choose a Selection		
Additional Ads	Choose a Selection		
Citizenships	Choose a Selection		
DTI	Choose a Selection		
Loan Balance	Choose a Selection		
Purpose	Choose a Selection		
Occupancy	Choose a Selection		
Property Type	Choose a Selection		
Loan Term	30YR Fixed		
Escrow	Escrow Not Waived		
Prepayment Penalty	No PPP *See PPP Section*		
NJ - Title Vesting			
State	All Other States		
Lock Term	30 Day		
Buydown	No		
Subordinate Financing	No		
	Not Applicable		
	Not Applicable		
	Not Applicable		
Total LLLPA	#N/A		
Gross Rate Sheet Price (Prior to LLLPAs)	#N/A		
Net Price: Rate Sheet - LLLPA (Prior to Min/Max YSP)	Minimum Rate		
Max YSP	0.000		
Final Price →	#N/A		

Borrower Paid Comp Only	
Owner Occ/Sec Home	101.000
No PPP	99.000
6 Month PPP	99.000
1YR PPP	101.000
2YR PPP	101.000
3YR PPP	101.000
4YR PPP	101.000
5YR PPP	101.000
>\$2,500,000	100.500
80.01-90.00% LTV	101.000
ITIN/Foreign National	101.000
Subordinate Financing	100.000
NJ Title Vested In LLC	100.000
DSCR 5-8 Units	100.000

Loan Number	Borrower Name

Standard Prepayment Penalties Allowed	
Arizona	Missouri
Alabama	Montana
Arkansas	Nebraska
California	Nevada
Colorado	North Carolina
Connecticut	North Dakota
District of Columbia	Oklahoma
Florida	Oregon
Georgia	South Carolina
Hawaii	South Dakota
Idaho	Tennessee
Indiana	Texas
Iowa	Utah
Kansas	Virginia
Kentucky	Washington
Louisiana	West Virginia
Maine	Wisconsin
Massachusetts	Wyoming
Mississippi	

No Prepayment Penalties Allowed	
Alaska	New Hampshire
Express prohibition on PP provisions for business purpose loans or maximum PP charge is so low there's no market for them	New Mexico
Delaware	
Minnesota	

States	PPP Allowed When:	PPP Structures	No PPP Allowed When:
*Illinois / Cook County	All of it; If closed in the name of an individual and rate < 8% APR, or is a Business Purpose Loan & closed in a Corporation, or LLC. **If in Cook County must also be > \$250k	3-2-1	If closed in the name of an individual and Rate is > 8% APR, **If in Cook County < \$250k
Maryland	Maximum of 3 years	2 months advance interest on the aggregate amount of all prepayments made in a 12-month period which exceed 1/3 of the amount of the loan	Never
Michigan	Maximum of 3 years	1% of balance prepaid	Never
New Jersey	Closed in name of Corp (Bnc.) *Does NOT include LLC	Normal Rates	Closed in name of individual or LLC
Ohio	>= \$110,223; 5 year max	1% of balance prepaid	< \$110,223
Pennsylvania	>		