



19000 MacArthur Blvd, Suite 250  
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period  
Borrower Paid Compensation

Effective Date: Tue, October - 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
7.750	98.625	98.375		≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.625	-3.500	
7.875	98.875	98.625		780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.875	-3.750	
7.999	99.125	98.875		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-2.125	-4.250	
8.125	99.375	99.125		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.750	-5.250	
8.250	99.625	99.375		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.500	-6.500	
8.375	99.875	99.625		700 - 719	-1.000	-1.250	-1.750	-2.250	-2.625	-2.875	-5.000	-7.750	
8.499	100.125	99.875	97.875	680 - 699	-2.500	-2.750	-3.250	-3.750	-4.000	-4.750	-7.250		
8.625	100.375	100.125	98.125	660 - 679	-3.500	-3.750	-4.250	-4.750	-5.000	-6.250			
8.750	100.625	100.375	98.375										
8.875	100.875	100.625	98.625										
8.999	101.125	100.875	98.875										
9.125	101.375	101.125	99.125										
9.250	101.625	101.375	99.375										
9.375	101.875	101.625	99.625										
9.499	102.125	101.875	99.875										
9.625	102.625	102.375	100.125										
9.750	102.875	102.625	100.375										
9.875	103.125	102.875	100.625										
9.999	103.375	103.125	100.875										
10.125	103.625	103.375	101.125										
10.250	103.875	103.625	101.375										
10.375	104.125	103.875	101.625										
10.499	104.375	104.125	101.875										
10.625	104.625	104.375	102.375										
10.750	104.875	104.625	102.875										
10.875	105.125	104.875	103.375										
10.999	105.375	105.125	103.875										
11.125	105.625	105.375	104.125										
11.250	105.875	105.625	104.375										
11.375	106.125	105.875	104.625										
11.500	106.375	106.125	104.875										
11.625	106.625	106.375	105.125										
11.750	106.875	106.625	105.375										
11.875	107.125	106.875	105.625										
12.000	107.375	107.125	105.875										
12.125	107.625	107.375	106.125										
12.250	107.875	107.625	106.375										
12.375	108.125	107.875	106.625										
12.500	108.375	108.125	106.875										
12.625	108.500	108.250	107.000										
12.750	108.625	108.375	107.125										
12.875	108.750	108.500	107.250										
13.000	108.875	108.625	107.375										
13.125	109.000	108.750	107.500										
13.250	109.125	108.875	107.625										

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
\$75,000-\$100,000	-0.250
\$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	

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

**• 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

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

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