

19000 MacArthur Blvd, Suite 250 Irvine, CA 92612 Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation*

Effective Date: Wed, November - 6 - 2024

Product Matrix

									Effec	tive Date:	Wed, No	vember - 6	- 2024							
				Non QM Prog	ram Pr	icing								Cal	culator		Calculator does not verify of Please use in conjunction with a	eligibility.		
															Inputs	Whol		ed, November - 6 - 2024	Full	Doc Column Includes
	Base Rate / Bas	se Price				FIC	O/LTV Price	Adiustments						Interest Rate →	Choose a Selection	Peset				Tax Returns
Rate Full Doc	Alt Doc	DSCR	DSCR 5-8 Units	s	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	LTV Range FICO Range	Choose a Selection	Reset				1099 Only
5.875				780+	0.750	0.625		0.250		-0.375	-2.500				Choose a Selection	#N/A			A	sset Utilization Only
5.999				760-779	0.625	0.500	0.250	0.125	-0.375	-0.500	-2.750	-5.000		Grade	Choose a Selection	0.000				Utilization W/ Full Doc
6.125 96.250	96.250			740-759	0.500	0.250		-0.125	-0.500	-0.750		-5.250		Doc Type	Choose a Selection					VOE
6.250 96.750	96.750	97.000		720-739	0.250	0.125	-0.125	-0.250	-0.750	-1.000	-3.500	-5.750		Additional Adjs	Choose a Selection	0.000				
6.375 97.000	97.000	97.500		700-719	-0.125	-0.375	-0.500	-0.750	-1.250	-1.500	-4.250	-6.500		Citizenships DTI	Choose a Selection	#N/A			Alt [oc Column Includes
6.499 97.500	97.500	98.000		680-699	-0.375	-0.500		-1.250	-1.750	-2.500	-5.250			DTI	Choose a Selection	0.000			1	2 Bank Statements
6.625 97.750	97.750	98.250		660-679	-0.750	-1.000	-1.500	-2.000	-2.750	-3.500				Loan Balance	Choose a Selection	0.000	NON-QM SPECIAL			12 or 24 CPA P&L
6.750 98.000	98.000	98.500		640-659	-1.500	-1.750	-2.250	-2.750	-3.750	-4.500				Purpose	Choose a Selection	0.000	25 BPS Price Improvement on all NonQM		Asset	Utlization W/ Bank Stmt
6.875 98.250	98.250	98.750		620-639	-2.250	-2.500	-3.000	-3.500	-4.750	-5.500				Occupancy	Choose a Selection	#N/A				
6.999 98.750	98.750	99.250		600-619	-3.000	-3.250	-3.750	-4.250	-5.750	-6.500				Property Type	Choose a Selection	0.000				
7.125 99.000	99.000	99.500												Loan Term	30YR Fixed	0.000			DSCR/N	o Ratio Column Includes
7.250 99.250	99.250	99.750												Escrow	Escrow Not Waived	0.000				DSCR
7.375 99.500	99.500	100.000												Prepayment Penalty	No PPP *See PPP Section*	-1.500				No Ratio
7.499 99.750	99.750	100.250	96.750											NJ - Title Vesting		0.000				
7.625 100.000	100.000	100.500	97.000	Loan Level Price Adjustme	nts			Grades			L	oan Term		State	All Other States	0.000				
7.750 100.250	100.250	100.750	97.250		LLPA		Select Stand	ard	1.000		15YR Fixed		0.250	Lock Term	30 Day	0.000				
7.875 100.500	100.500	101.000	97.500	DTI >45% - All Doc Types	0.000	ī	A+		0.250		30YR Fixed		0.000	Buydown	No	0.000				
7.999 101.000	101.000	101.500	98.000	DTI ≥50% - All Doc Types	-0.500	1	A		-1.250		30YR IO Fixed		-0.500	Subordinate Financing	No	0.000				
8.125 101.250	101.250	101.750	98.250	ITIN	-1.500	1	В		-1.750		40YR Fixed		-0.500		Not Applicable	0.000				
8.250 101.500	101.500	102.000	98.500	VOE Only	-0.250	1	С		-2.250		40YR IO Fixed		-0.750		Not Applicable	0.000				** Extension Cost
8.375 101.750	101.750	102.250	98.750	1099 Only	-0.250	1	Select - DSC	R	1.000		5/6 30YR ARM	4	0.000		Not Applicable	0.000	Calculator does not verify	eliaibility.		
8.499 102.000	102.000	102.500	99.000	Asset Utilization	-0.250	1	DSCR (≥1.2		0.000		5/6 30YR IO A		-1.000	Total LLP		#N/A	Please use in conjunction with p	product matrix.	Tempo	rary Guidance See Below
8.625 102.250	102.250	102.750	99.250	P&L w/ Bk Stmt	-0.250	1	DSCR (≥1.0		0.000		5/6 40YR ARM		-0.500	Gross Rate Sheet Price		#N/A				Extension Cost
8.750 102.500	102.500	103.000	99.500	DSCR STR	-0.500		No Ratio (0.1		-2.000		7/6 30YR ARM		0.000	Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)	Minimum Rate				
8.875 102.750	102.750	103.250	99.750	Debt Consol. >70% LTV	-1.000	1		,	00		7/6 30YR IO A		-1.000	Max YSP	,	0.000			A	I Rates @ 2 bps / day Extension Cost
8.999 103.250	103.250	103.250	100.250	Debt Consol. ≤ 70% LTV	-0.500	1		Lock-Dove		j	7/6 40YR ARM		-0.500	Final Price	-	#N/A				
9.125 103.500	103.250	103.750	100.500	Cash-Out >70% LTV	-1.000	1	4.5	Day	0.000		TO TO IN ARIV		-0.000	- I mai riice		#N/A			Current lock ex	tension costs/policies apply to a
9.250 103.750	103.500	104.000	100.500	Cash-Out >70% LTV Cash-Out ≤ 70% LTV	-0.500	1		Day	0.000			Max Price							active lo	cks, regardless of lock date
	103.750	104.250	100.750			4			-0.250		Owner Occ/Se		101.000	Borrower	Paid Comp Only				All 45 day looks	are at a 25bp cost and are eligib
				Cash-Out/Debt Consol. FICO < 680	-0.500	4		Day	-0.250		No PPP	ic nome		*YSP allowed up to 101, may be paid to born	ower on all Loans, or to Broker o .oans only	n Business Purpose			for up to	15 days of extensions at cost
9.499 104.250 9.625 104.500	104.250 104.500	104.750	101.250 101.500	2 Units 3-4 Units	0.000	4	60	Day	-0.500		6 Month PPP		99.000	*YSP & Lender Credit an	oans only e not Applicable to DSCR 5-8 Uni				All 60 day loc	ks are at a 50bp cost and are not
		105.000		DSCR 5-8 Units	-0.500	4		Min Date			1YR PPP		101.000			<u> </u>			eligi	ble for Lock Extensions
	104.750 105.000	105.250	101.750 102.000	Second Home	0.000	4	>\$2.000.000	Wiln Rate	6,999		2YR PPP		101.000	Law Month		Decree Name				
9.875 105.000 9.999 105.250	105.000	105.500	102.000	No PPP *See PPP Section*	-0.750 -1.500	4	>\$2,000,000		6.999		3YR PPP		101.000	Loan Numb	ler	borrower Name				
10.125 105.200	105.290	105.750	102.230	6 Months PPP							4YR PPP		101.000							
10.125 105.500	105.750	106.000	102.500	12 Months PPP	-1.500 -1.000	4		Ilowahia Fac			SYR PPP		101.000							
10.375 106.000	106.000	106.230	103.000	24 Months PPP	-0.500	1	-	Click Here			>\$2,500,000		100.500							
10.499 106.250	106.250	106.750	103.250	36 Months PPP	0.000			<u>Oliok Fiore</u>			80.01-90.00%	LTV	101.000	_	<u> </u>		***DISCL	AIMER***		
10.625 106.500	106.230	107.000	103.230	48 Months PPP							ITIN/Foreign N		101.000	I =NIF	NGPROS		Intended for 1st lie For further guidance, please of			
10.750 106.750	106.750	107.000	103.750	60 Months PPP	0.250		T	0	F1		Subordinate Fi		100.000	LENL	INGPRUS		For further guidance, please c	ontact your Account Executi	,e	
10.750 106.750	107.000	107.500	103.730	Escrow Waived			5/6 ARM	2/1/5	rioor		NJ Title Vested		100.000							
10.999 107.250	107.250	107.750	104.250	NW Condo	-0.250 -1.000		7/6 ARM		Margin		DSCR 5-8 Unit		100.000		Arizona		Miss	iouri		
11.125 107.500	107.500	108.000	104.500	<\$150.000	-1.000		Index	6mo 5	SOFR		DOOR O' O' O'		100.000		Alabama		Mor			
107.000	107.000	100.000	104.000	\$150,000-\$1,000,000	0.000		Reset Fi		6 Mo		F	loor Price			Arkansas California		Neb			
				>\$1.000.000	0.250				0 1110		NC Floor	Price	99.750		Colorado		North (rada Parolina		
Non QM Prelocks				>\$1,500,000	0.000	1					A F	RM Margine	33.730		Connecticut		North			
	Non Qivi i i	CIOCKS		>\$2,000,000	-0.250	1					Occupa	and the girls	Marain		trict of Columbia		Oklai			
				>\$2,000,000	-0.500						Occupa	ПСУ	Margin		Florida		Ore	gon		
				. 4-10001000			Tempor	ary Guidance Ser	e Below		Primary I		4.000		Georgia		South (
				>\$3,000,000 >\$3,500,000	-1.000	1		Extension Cost			Second F		4.000		Hawaii		South			
Non-QM 30 day Non-QM Pre-Li	Pre-Locks may be loc	cked for 30 or 45 di	ansions at	>\$3,500,000 >\$4,000,000	-1.500 -1.500	9		Rates @ 2 bps /	day		Investment	r uome	4.000		Idaho Indiana		Tenn Te			
						1		Extension Cost			*v =				Indiana			xas :ah		
All Non-QM Pre-Locks must be Submittal Completed/Submitted within 10 days or Lo will be cancelled				Foreign Nat. With Fico	-1.500	1	Current lock ext	ension costs/poli	cies apply to all		NON	I-QM SPECI	IAL		Kansas			pinia		
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at				Purchase	0.000	4	active loc	ks, regardless of	lock date				l		Kentucky		Wash	ington		
cost				Subordinate Financing	-0.500	All 45 day locks are at a 25bp cost and are								Louisiana			West Virginia			
All 60 day locks are a	at a 50bp cost and are	e not eligible for lo	ck extensions	NOO & 2nd Home >75% LTV	-0.500	-0.500 eligible for up to 15 days of extensions at cost					25 BPS Price Improvement on all NonQM				Maine		Wisconsin			
All Non-QM locks that ex	pire will be subject t	to a 25bp Relock Fe	e and Worse Case	Full/Alt NOO & 2nd Home ≤75% LTV	O & 2nd Home ≤75% LTV -0.250 All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions					*Can be combined with SELECT*			Massachusetts Mississippi			Wyoming				
	Pricing			1									ŀ		mississippi	No Propayores	at Penalties Allowed			
				1									ŀ		Alaska	No Prepaymen	The state of the s			
						_								Express prohibition on PP provisions for be	usiness purpose loans or maxim	um PP charge is so low	New Ha	mpshire		
				State, DSCR Only										there's no market for them						
				Georgia	-0.250	4					Ler	nder Cred	Iτ		Delaware		Newf	Mexico		
				Illinois	-0.250	1									Minnesota	Factor with Process	ad" Danas and Baradalan			
				Kansas	-0.250	1					1% Max Lender Cr costs EXCER	redit can be utili PT Broker Com:	ized for closing pensation	States	ppn All	ad Whan:	PDP Structurer	No PPP Allowed W	an:	
				New Jersey	-0.250	Ī					*YSP allowed	up to 101, may	be paid to	States	All of IL: If closed in the n	ame of an individual	ere actuctures	NO PPP Allowed W	nens.	
				North Carolina	-0.250					borrower on all Lo	ans, or to Broke	er on Business		rate < 8% APR. or is a Bi		: I	If closed in the name of an in	idividual and		
				TROI ET CATORITA "0.230						Purp *YSP & Lender	Credit are not A	Applicable to	*Illinois / Cook County	*Illinois / Cook County closed in a Corporation, or Li		ok 3-2-1 Rate is =>8% APR, **if in C				
											DS	SCR 5-8 Units	I		County must a	lso be >\$250k	<u> </u>			
													i				2 months advance interest on the aggregate			
														Maryland	Maximum	of 3 years	amount of all prepayments made in a 12-month	Never		
											PPP R	tequireme	ents	ma paio	axilliulii	,	period which exceed 1/3 of the amount of the			
																	loan			
													l	Michigan	Maximum of 3 years		1% of balance prepaid Never			
										3 Year PPP Rec		ess Purpose	New Jersey	Closed in name of Corp		Normal Rates				
											l	>80% LTV	l	New Jersey	LI	.c	Rollinal Kates	Closed in name of individ		
													ľ	Ohio	>=\$110,223	; 5 year max	1% of balance prepaid	<\$110,223		
														Pennsylvania	>\$312,159 and 1-2 l	talk as assisted at the first	Normal Rates	<=\$312.159 and 1-2	I I - Ia	
														,					unit	
														Rhode Island	Maximum	of 1 year	1% of balance prepaid	Never		