



19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation
Effective Date: Thu, May - 1 - 2025

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										Interest Rate →	Inputs	Thu, May - 1 - 2025
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	Interest Rate → LTV Range FICO Range Loan Program Doc Type Additional Adjustments Citizenships DTI Loan Balance Occupancy Property Type Loan Term State Credit Event Housing History Lock Term	Choose a Selection	Reset	May CES SPECIAL 37.5 BPS on all CES Loans *EXCLUDES Select*									
7.750				≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.125	-3.000			Choose a Selection	0.000										
7.875	98.625	98.375		780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.375	-3.250			Choose a Selection	0.000										
7.999	98.875	98.625		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-1.625	-3.750			Choose a Selection	0.000										
8.125	99.125	98.875		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.250	-4.750			Choose a Selection	0.000										
8.250	99.375	99.125		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.000	-6.000			Choose a Selection	0.000										
8.375	99.625	99.375		700 - 719	-0.750	-1.000	-1.500	-2.000	-2.375	-3.000	-4.500	-7.250			Choose a Selection	0.000										
8.499	99.875	99.625		680 - 699	-2.000	-2.250	-2.750	-3.250	-3.625	-4.250	-6.750				Choose a Selection	0.000										
8.625	100.125	99.875	97.875	660 - 679	-3.000	-3.250	-3.750	-4.250	-4.625	-5.750					Choose a Selection	0.000										
8.750	100.375	100.125	98.125												Choose a Selection	0.000										
8.875	100.625	100.375	98.375	Loan Level Price Adjustments		Loan Program		Max Price						30YR Fixed <th colspan="1">0.000</th>	0.000											
8.999	100.875	100.625	98.625		LLPA	Standalone Second	0.000	102.000						20YR Fixed <th colspan="1">0.125</th>	0.125											
9.125	101.125	100.875	98.875	Select Full Doc	1.000	Concurrent Second	0.000							10YR Fixed <th colspan="1">0.125</th>	0.125											
9.250	101.375	101.125	99.125	Investment Property	-4.000			Loan Term		Max Rate (CA)				<th colspan="1"></th>												
9.375	101.625	101.375	99.375	Second Home	-1.000	30YR Fixed	0.000	NC Floor Price		99.750				<th colspan="1"></th>												
9.499	101.875	101.625	99.625	2 - 4 Units	-0.500	20YR Fixed	0.125			CES SPECIAL				<th colspan="1"></th>												
9.625	102.375	102.125	99.875	Condo	-0.500	10YR Fixed	0.125	Lock Days		37.5 BPS on all CES Loans *Excludes Select				<th colspan="1"></th>												
9.750	102.625	102.375	100.125	\$75,000-\$100,000	-0.250			15 Day						<th colspan="1"></th>												
9.875	102.875	102.625	100.375	\$100,001-\$125,000	0.250			30 Day						<th colspan="1"></th>												
9.999	103.125	102.875	100.625	\$125,001-\$150,000	0.375			45 Day						<th colspan="1"></th>												
10.125	103.375	103.125	100.875	\$150,001-\$350,000	0.500									<th colspan="1"></th>												
10.250	103.625	103.375	101.125	\$350,001-\$500,000	0.500									<th colspan="1"></th>												
10.375	103.875	103.625	101.375	\$500,001-\$750,000	0.000									<th colspan="1"></th>												
10.499	104.125	103.875	101.625	Asset Utilization	-0.500									<th colspan="1"></th>												
10.625	104.375	104.125	102.125	1099 Only	-0.500									<th colspan="1"></th>												
10.750	104.625	104.375	102.625	WVOE Only	-0.500									<th colspan="1"></th>												
10.875	104.875	104.625	103.125	DSCR - STR	-0.500									<th colspan="1"></th>												
10.999	105.125	104.875	103.625	ITIN	-2.500									<th colspan="1"></th>												
11.125	105.375	105.125	103.875	Foreign Nat' With Fico	-1.500									<th colspan="1"></th>												
11.250	105.625	105.375	104.125	DTI 00.01-43	0.000									<th colspan="1"></th>												
11.375	105.875	105.625	104.375	DTI 43.01-45	-0.500									<th colspan="1"></th>												
11.500	106.125	105.875	104.625	DTI 45.01-50	-1.000									<th colspan="1"></th>												
11.625	106.375	106.125	104.875	P&L w/Bk Stmt	-0.500									<th colspan="1"></th>												
11.750	106.625	106.375	105.125											<th colspan="1"></th>												
11.875	106.875	106.625	105.375											<th colspan="1"></th>												
12.000	107.125	106.875	105.625											<th colspan="1"></th>												
12.125	107.375	107.125	105.875											<th colspan="1"></th>												
12.250	107.625	107.375	106.125											<th colspan="1"></th>												
12.375	107.875	107.625	106.375											<th colspan="1"></th>												
12.500	108.125	107.875	106.625											<th colspan="1"></th>												
12.625	108.250	108.000	106.750											<th colspan="1"></th>												
12.750	108.375	108.125	106.875											<th colspan="1"></th>												
12.875	108.500	108.250	107.000											<th colspan="1"></th>												
13.000	108.625	108.375	107.125											<th colspan="1"></th>												
13.125	108.750	108.500	107.250											<th colspan="1"></th>												
13.250	108.875	108.625	107.375											<th colspan="1"></th>												

• 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