



19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation

Effective Date:

Tue, November - 11 - 2025

Product Matrix

Closed End Seconds

Calculator does not verify eligibility.
Please use in conjunction with product matrix.

Tue, November - 11 - 2025

Base Rate / Base Price				FICO/HCLTV Price Adjustments										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	
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		Choose a Selection			
7.375	98.875	98.625		≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.125	-3.000	-5.000		Choose a Selection	0.000		
7.499	99.500	99.250		780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.375	-3.250	-5.500		Choose a Selection	0.000		
7.625	99.750	99.500		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-1.625	-3.750	-6.250		Choose a Selection	0.000		
7.750	100.000	99.750		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.250	-4.750	-7.500		Choose a Selection	0.000		
7.875	100.250	100.000		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.000	-6.000	-9.250		Choose a Selection	0.000		
7.999	100.500	100.250		700 - 719	-0.750	-1.000	-1.500	-2.000	-2.375	-3.000	-4.500	-7.250	-10.500		Choose a Selection	0.000		
8.125	100.750	100.500		680 - 699	-2.000	-2.250	-2.750	-3.250	-3.625	-4.250	-6.750	-9.000			Choose a Selection	0.000		
8.250	101.000	100.750		660 - 679	-3.000	-3.250	-3.750	-4.250	-4.625	-5.750	-7.750				Choose a Selection	0.000		
8.375	101.250	101.000													0.000			
8.499	101.500	101.250		Loan Level Price Adjustments											0.000			
8.625	101.750	101.500	99.500		LLPA										0.000			
8.750	102.000	101.750	99.750	Select Full Doc		0.750									0.000			
8.875	102.250	102.000	100.000	Investment Property		-4.000									0.000			
8.999	102.500	102.250	100.250	Second Home		-1.000									0.000			
9.125	102.750	102.500	100.500	2 - 4 Units		-0.500									0.000			
9.250	103.000	102.750	100.750	Condo		-0.500									0.000			
9.375	103.250	103.000	101.000	\$75,000-\$100,000		-0.250									0.000			
9.499	103.500	103.250	101.250	\$100,001-\$125,000		0.250									0.000			
9.625	104.000	103.750	101.500	\$125,001-\$150,000		0.375									0.000			
9.750	104.250	104.000	101.750	\$150,001-\$350,000		0.500									0.000			
9.875	104.500	104.250	102.000	\$350,001-\$500,000		0.500									0.000			
9.999	104.750	104.500	102.250	\$500,001-\$750,000		0.000									0.000			
10.125	105.000	104.750	102.500	Asset Utilization		-0.500									0.000			
10.250	105.250	105.000	102.750	1099 Only		-0.500									0.000			
10.375	105.500	105.250	103.000	WVOE Only		-0.500									0.000			
10.499	105.750	105.500	103.250	DSCR - STR		-0.500									0.000			
10.625	106.000	105.750	103.750	ITIN		-2.500									0.000			
10.750	106.250	106.000	104.250	Foreign Nat' With Fico		-1.500									0.000			
10.875	106.500	106.250	104.750	DTI 00.01-43		0.000									0.000			
10.999	106.750	106.500	105.250	DTI 43.01-45		-0.500									0.000			
11.125	107.000	106.750	105.500	DTI 45.01-50		-1.000									0.000			
11.250	107.250	107.000	105.750	P&L w/Bk Stmt		-0.500									0.000			
11.375	107.500	107.250	106.000												0.000			
11.499	107.750	107.500	106.250												0.000			
11.625	108.000	107.750	106.500												0.000			
11.750	108.250	108.000	106.750												0.000			
11.875	108.500	108.250	107.000												0.000			
11.999	108.750	108.500	107.250												0.000			
12.125	109.000	108.750	107.500												0.000			
12.250	109.250	109.000	107.750												0.000			
12.375	109.500	109.250	108.000												0.000			
12.499	109.750	109.500	108.250												0.000			
12.625	109.875	109.625	108.375												0.000			
12.750	110.000	109.750	108.500												0.000			
12.875	110.125	109.875	108.625												0.000			

Max Price	
102.000	
NC Floor Price	
99.750	
Max Rate (CA)	
12.250	
NOVEMBER CES SPECIAL	
50 BPS on ALL CES Transactions	

Total LLPA		
#N/A		
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		
Final Price →		
#N/A		
MANUAL LPC CALCULATOR		
Loan amount	\$175,000.00	
LPC %	2.250	\$3,937.50
LPC Flat Fee	\$100.00	0.057
Total LPC LLPA	2.307	
Final Price AFTER LPC →		
#N/A		

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