



19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation

Effective Date: Fri, January - 23 - 2026

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
7.250	98.750	98.500		≥ 800	0.750	0.250	0.125	-0.125	-0.250	-0.750	-1.125	-3.000	-5.000
7.375	99.375	99.125		780 - 799	0.625	0.125	-0.125	-0.250	-0.375	-1.000	-1.375	-3.250	-5.500
7.499	100.000	99.750		760 - 779	0.500	-0.125	-0.250	-0.375	-0.625	-1.375	-1.625	-3.750	-6.250
7.625	100.438	100.188		740 - 759	0.250	-0.250	-0.375	-0.625	-1.125	-1.625	-2.250	-4.750	-7.500
7.750	100.875	100.625		720 - 739	0.125	-0.375	-0.875	-1.125	-1.500	-2.000	-3.000	-6.000	-9.250
7.875	101.313	101.063		700 - 719	-0.375	-1.000	-1.500	-2.000	-2.375	-3.000	-4.500	-7.250	-10.500
7.999	101.719	101.469		680 - 699	-2.000	-2.250	-2.750	-3.250	-3.625	-4.250	-6.750	-9.000	
8.125	102.125	101.875		660 - 679	-3.000	-3.250	-3.750	-4.250	-4.625	-5.750	-7.750		
8.250	102.531	102.281											
8.375	102.906	102.656											
8.499	103.281	103.031	99.900										
8.625	103.656	103.406	100.150										
8.750	103.969	103.719	100.400										
8.875	104.281	104.031	100.650										
8.999	104.594	104.344	100.900										
9.125	104.906	104.656	101.150										
9.250	105.219	104.969	101.400										
9.375	105.500	105.250	101.650										
9.499	105.781	105.531	101.900										
9.625	106.063	105.813	102.150										
9.750	106.250	106.000	102.400										
9.875	106.438	106.188	102.650										
9.999	106.625	106.375	102.900										
10.125	106.813	106.563	103.150										
10.250	107.000	106.750	103.400										
10.375	107.188	106.938	103.650										
10.499	107.375	107.125	104.150										
10.625	107.563	107.313	104.650										
10.750	107.750	107.500	105.150										
10.875	107.938	107.688	105.650										
10.999	108.125	107.875	105.900										
11.125	108.313	108.063	106.150										
11.250	108.500	108.250	106.400										
11.375	108.688	108.438	106.650										
11.499	108.875	108.625	106.900										
11.625	109.063	108.813	107.150										
11.750	109.250	109.000	107.400										
11.875	109.438	109.188	107.650										
11.999	109.625	109.375	107.900										
12.125	109.813	109.563	108.150										
12.250	109.938	109.688	108.400										
12.375	110.063	109.813	108.650										
12.499	110.188	109.938	108.775										
12.625	110.313	110.063	108.900										
12.750	110.438	110.188	109.025										

Loan Level Price Adjustments		Loan Program	
	LLPA	Standalone Second	0.000
		Concurrent Second	-0.500
Loan Term		Loan Term	
		30YR Fixed	0.000
		20YR Fixed	0.125
		10YR Fixed	0.125
Lock Days		Lock Days	
		15 Day	0.000
		30 Day	0.000
		45 Day	-0.500
Allowable Fees		Allowable Fees	

Max Price	
	102.000
NC Floor Price	
	99.750
Max Rate (CA)	
	12.250

Fri, January - 23 - 2026

Interest Rate →	Choose a Selection	Reset
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
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		

* No Underwriting Fee Buyout