



RISE TPO
19000 MacArthur Blvd, Suite 200
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.

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

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	
Click Here	

Max Price	
102.000	

NC Floor Price	
99.750	

Max Rate (CA)	
12.250	

NOVEMBER CES SPECIAL	
50 BPS on ALL CES Transactions	

Inputs		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	
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			

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• No Underwriting Fee Buyout