



RISE TPO

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation

Effective Date:

Thu, December - 11 - 2025

Product Matrix

Closed End Seconds

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

Thu, December - 11 - 2025

Base Rate / Base Price			
Rate	Full Doc	Alt Doc	DSCR
7.375	99.275	99.025	
7.499	99.900	99.650	
7.625	100.150	99.900	
7.750	100.400	100.150	
7.875	100.650	100.400	
7.999	100.900	100.650	
8.125	101.150	100.900	
8.250	101.400	101.150	
8.375	101.650	101.400	
8.499	101.900	101.650	
8.625	102.150	101.900	99.900
8.750	102.400	102.150	100.150
8.875	102.650	102.400	100.400
8.999	102.900	102.650	100.650
9.125	103.150	102.900	100.900
9.250	103.400	103.150	101.150
9.375	103.650	103.400	101.400
9.499	103.900	103.650	101.650
9.625	104.400	104.150	101.900
9.750	104.650	104.400	102.150
9.875	104.900	104.650	102.400
9.999	105.150	104.900	102.650
10.125	105.400	105.150	102.900
10.250	105.650	105.400	103.150
10.375	105.900	105.650	103.400
10.499	106.150	105.900	103.650
10.625	106.400	106.150	104.150
10.750	106.650	106.400	104.650
10.875	106.900	106.650	105.150
10.999	107.150	106.900	105.650
11.125	107.400	107.150	105.900
11.250	107.650	107.400	106.150
11.375	107.900	107.650	106.400
11.499	108.150	107.900	106.650
11.625	108.400	108.150	106.900
11.750	108.650	108.400	107.150
11.875	108.900	108.650	107.400
11.999	109.150	108.900	107.650
12.125	109.400	109.150	107.900
12.250	109.650	109.400	108.150
12.375	109.900	109.650	108.400
12.499	110.150	109.900	108.650
12.625	110.275	110.025	108.775
12.750	110.400	110.150	108.900
12.875	110.525	110.275	109.025

FICO/HCLTV Price Adjustments

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
0.125	-0.125	-0.250	-0.750	-1.125	-3.000	-5.000
-0.125	-0.250	-0.375	-1.000	-1.375	-3.250	-5.500
-0.250	-0.375	-0.625	-1.375	-1.625	-3.750	-6.250
-0.375	-0.625	-1.125	-1.625	-2.250	-4.750	-7.500
-0.875	-1.125	-1.500	-2.000	-3.000	-6.000	-9.250
-1.500	-2.000	-2.375	-3.000	-4.500	-7.250	-10.500
-2.750	-3.250	-3.625	-4.250	-6.750	-9.000	
-3.750	-4.250	-4.625	-5.750	-7.750		

Loan Level Price Adjustments

	LLPA
Select Full Doc	0.750
Investment Property	-4.000
Second Home	-1.000
2 - 4 Units	-0.500
Condo	-0.500
\$75,000-\$100,000	-0.250
\$100,001-\$125,000	0.250
\$125,001-\$150,000	0.375
\$150,001-\$350,000	0.500
\$350,001-\$500,000	0.500
\$500,001-\$750,000	0.000
Asset Utilization	-0.500
1099 Only	-0.500
WVOE Only	-0.500
DSCR - STR	-0.500
ITIN	-2.500
Foreign Nat' With Fico	-1.500
DTI 00.01-43	0.000
DTI 43.01-45	-0.500
DTI 45.01-50	-1.000
P&L w/Bk Stmt	-0.500

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

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

