



Wholesale Ratesheet

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Product Matrix

Effective Date: Mon, February - 23 - 2026

Base Price

30 Day Lock			
Rate	Full Doc	Alt Doc	DSCR
7.250	98.750	98.500	
7.375	99.375	99.125	
7.499	100.000	99.750	
7.625	100.438	100.188	
7.750	100.875	100.625	
7.875	101.313	101.063	
7.999	101.719	101.469	
8.125	102.125	101.875	
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

Lock Days	LLPA
15 Day	0.000
30 Day	0.000
45 Day	(0.500)

Closed End Seconds

FICO/HCLTV Price Adjustments										
	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	
≥ 800	0.750	0.250	0.125	(0.125)	(0.250)	(0.750)	(1.125)	(3.000)	(5.000)	
780 - 799	0.625	0.125	(0.125)	(0.250)	(0.375)	(1.000)	(1.375)	(3.250)	(5.500)	
760 - 779	0.500	(0.125)	(0.250)	(0.375)	(0.625)	(1.375)	(1.625)	(3.750)	(6.250)	
740 - 759	0.250	(0.250)	(0.375)	(0.625)	(1.125)	(1.625)	(2.250)	(4.750)	(7.500)	
720 - 739	0.125	(0.375)	(0.875)	(1.125)	(1.500)	(2.000)	(3.000)	(6.000)	(9.250)	
700 - 719	(0.375)	(1.000)	(1.500)	(2.000)	(2.375)	(3.000)	(4.500)	(7.250)	(10.500)	
680 - 699	(2.000)	(2.250)	(2.750)	(3.250)	(3.625)	(4.250)	(6.750)	(9.000)		
660 - 679	(3.000)	(3.250)	(3.750)	(4.250)	(4.625)	(5.750)	(7.750)			

Loan Level Pricing Adjustments										
Loan Program										
Standalone Second	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Concurrent Second	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	

Income Doc Type										
Select Full Doc	0.750	0.500	0.500	0.500	0.500	0.500	0.500	NA	NA	
P&L w/Bk Stmt	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.000)	
Asset Utilization	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.000)	
1099 Only	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	NA	
WVOE Only	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	NA	
DSCR - STR	(0.500)	(1.000)	(1.000)	(1.000)	(1.000)	(2.000)	NA	NA	NA	

Occupancy										
Investment Property	(4.000)	(4.000)	(4.000)	(4.000)	(4.000)	(4.500)	(5.000)	(5.000)	NA	
Second Home	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	(1.500)	NA	

Loan Amount										
\$75,000-\$100,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(1.000)	
\$100,001-\$125,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000	
\$125,001-\$150,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
\$150,001-\$350,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
\$350,001-\$500,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
\$500,001-\$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Debt to Income Ratio										
DTI 00.01-43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
DTI 43.01-45	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	NA	NA	
DTI 45.01-50	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(1.000)	(1.000)	NA	NA	

Citizenship/Tax Status										
ITIN	(2.500)	(2.500)	(2.500)	(2.500)	(3.000)	(3.000)	NA	NA	NA	
Foreign National with Fico	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	NA	NA	NA	

Property Type/Units										
2 Units	(0.125)	(0.125)	(0.250)	(0.500)	(0.500)	(0.500)	NA	NA	NA	
3-4 Units	(0.500)	(0.500)	(0.500)	(1.000)	(1.000)	(1.000)	NA	NA	NA	
Warrantable Condo	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.500)	NA	NA	

Extensions										
Extension Cost	2 bps / day									
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										

Underwriting Fees										
Click Here										
No Underwriting Fee Buyout Allowed										

Price Calculator

Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
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	

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

Max Price	Loan Term		
Max Price	102.000	30YR Fixed	0.000
Max Rate (CA)	12.250	20YR Fixed	0.125
NC Floor Price	99.750	10YR Fixed	0.125