

July Special	
25 BPS	All CES

Wholesale Ratesheet

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Product Matrix

Effective Date: Wed, July - 1 - 2026

Base Price				Closed End Seconds										Price Calculator			
30 Day Lock				FICO/HCLTV Price Adjustments										Interest Rate →			
Rate	Full Doc	Alt Doc	DSCR	≥ 800	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	LTV Range	Choose a Selection	Reset	
7.250	98.625	98.125		780 - 799	1.000	0.250	0.125	(0.125)	(0.250)	(0.750)	(1.125)	(3.000)	(5.000)	0.000	Choose a Selection	0.000	
7.375	99.250	98.750		760 - 779	0.875	0.125	(0.125)	(0.250)	(0.375)	(1.000)	(1.375)	(3.250)	(5.500)	0.000	Choose a Selection	0.000	
7.499	99.875	99.375		740 - 759	0.750	(0.125)	(0.250)	(0.375)	(0.625)	(1.375)	(1.625)	(3.750)	(6.250)	0.000	Choose a Selection	0.000	
7.625	100.313	99.813		720 - 739	0.500	(0.250)	(0.375)	(0.625)	(1.125)	(1.625)	(2.250)	(4.750)	(7.500)	0.000	Choose a Selection	0.000	
7.750	100.750	100.250		700 - 719	0.250	(0.375)	(0.875)	(1.125)	(1.500)	(2.000)	(3.000)	(6.000)	(9.250)	0.000	Choose a Selection	0.000	
7.875	101.188	100.688		680 - 699	(0.375)	(1.000)	(1.500)	(2.000)	(2.375)	(3.000)	(4.500)	(7.250)	(10.500)	0.000	Choose a Selection	0.000	
7.999	101.594	101.094		660 - 679	(2.000)	(2.250)	(2.750)	(3.250)	(3.625)	(4.250)	(6.750)	(9.000)		0.000	Choose a Selection	0.000	
8.125	102.000	101.500			(3.000)	(3.250)	(3.750)	(4.250)	(4.625)	(5.750)	(7.750)			0.000	Choose a Selection	0.000	
8.250	102.406	101.906												0.000	Choose a Selection	0.000	
8.375	102.781	102.281												0.000	Choose a Selection	0.000	
8.499	103.156	102.656	99.900											0.000	Choose a Selection	0.000	
8.625	103.531	103.031	100.150											0.000	Choose a Selection	0.000	
8.750	103.844	103.344	100.400											0.000	Choose a Selection	0.000	
8.875	104.156	103.656	100.650											0.000	Choose a Selection	0.000	
8.999	104.469	103.969	100.900											0.000	Choose a Selection	0.000	
9.125	104.781	104.281	101.150											0.000	Choose a Selection	0.000	
9.250	105.094	104.594	101.400											0.000	Choose a Selection	0.000	
9.375	105.375	104.875	101.650											0.000	Choose a Selection	0.000	
9.499	105.656	105.156	101.900											0.000	Choose a Selection	0.000	
9.625	105.938	105.438	102.150											0.000	Choose a Selection	0.000	
9.750	106.125	105.625	102.400											0.000	Choose a Selection	0.000	
9.875	106.313	105.813	102.650											0.000	Choose a Selection	0.000	
9.999	106.500	106.000	102.900											0.000	Choose a Selection	0.000	
10.125	106.688	106.188	103.150											0.000	Choose a Selection	0.000	
10.250	106.875	106.375	103.400											0.000	Choose a Selection	0.000	
10.375	107.063	106.563	103.650											0.000	Choose a Selection	0.000	
10.499	107.250	106.750	104.150											0.000	Choose a Selection	0.000	
10.625	107.438	106.938	104.650											0.000	Choose a Selection	0.000	
10.750	107.625	107.125	105.150											0.000	Choose a Selection	0.000	
10.875	107.813	107.313	105.650											0.000	Choose a Selection	0.000	
10.999	108.000	107.500	105.900											0.000	Choose a Selection	0.000	
11.125	108.188	107.688	106.150											0.000	Choose a Selection	0.000	
11.250	108.375	107.875	106.400											0.000	Choose a Selection	0.000	
11.375	108.563	108.063	106.650											0.000	Choose a Selection	0.000	
11.499	108.750	108.250	106.900											0.000	Choose a Selection	0.000	
11.625	108.938	108.438	107.150											0.000	Choose a Selection	0.000	
11.750	109.125	108.625	107.400											0.000	Choose a Selection	0.000	
11.875	109.313	108.813	107.650											0.000	Choose a Selection	0.000	
11.999	109.500	109.000	107.900											0.000	Choose a Selection	0.000	
12.125	109.688	109.188	108.150											0.000	Choose a Selection	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		\$190.00								0.057			
				Total LPC LLPA		2.307											
				Final Price AFTER LPC →										#N/A			
														*YSP allowed up to 102.000, may be paid to borrower on all Loans, or to Broker on Business Purpose Loans only			
														*YSP & Lender Credit are not Applicable to DSCR 5-8 Unit			
														Calculator does not verify eligibility.			
														Please use in conjunction with product matrix.			
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