Wholesale Ratesheet

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: **Wed, October - 14 - 2026**

Product Matrix

Base Price

30 Day Lock

Rate	Full Doc	Alt Doc	DSCR
7.250	96.250	95.750	
7.375	96.875	96.375	
7.499	97.500	97.000	
7.625	97.938	97.438	
7.750	98.375	97.875	
7.875	98.813	98.313	
7.999	99.219	98.719	
8.125	99.625	99.125	
8.250	100.031	99.531	
8.375	100.406	99.906	
8.499	100.781	100.281	97.275
8.625	101.156	100.656	97.525
8.750	101.469	100.969	97.775
8.875	101.781	101.281	98.025
8.999	102.094	101.594	98.275
9.125	102.406	101.906	98.525
9.250	102.719	102.219	98.775
9.375	103.000	102.500	99.025
9.499	103.281	102.781	99.275
9.625	103.563	103.063	99.525
9.750	103.750	103.250	99.775
9.875	103.938	103.438	100.025
9.999	104.125	103.625	100.275
10.125	104.313	103.813	100.525
10.250	104.500	104.000	100.775
10.375	104.688	104.188	101.025
10.499	104.875	104.375	101.525
10.625	105.063	104.563	102.025
10.750	105.250	104.750	102.525
10.875	105.438	104.938	103.025
10.999	105.625	105.125	103.275
11.125	105.813	105.313	103.525
11.250	106.000	105.500	103.775
11.375	106.188	105.688	104.025
11.499	106.375	105.875	104.275
11.625	106.563	106.063	104.525
11.750	106.750	106.250	104.775
11.875	106.938	106.438	105.025
11.999	107.125	106.625	105.275
12.125	107.313	106.813	105.525

Lock Days	LLPA
15 Day	0.000
30 Day	0.000
45 Day	(0.250)

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	1.000	0.250	0.125	(0.125)	(0.250)	(0.750)	(1.125)	(3.000)	(5.000)
780 - 799	0.875	0.125	(0.125)	(0.250)	(0.375)	(1.000)	(1.375)	(3.250)	(5.500)
760 - 779	0.750	(0.125)	(0.250)	(0.375)	(0.625)	(1.375)	(1.625)	(3.750)	(6.250)
740 - 759	0.500	(0.250)	(0.375)	(0.625)	(1.125)	(1.625)	(2.250)	(4.750)	(7.500)
720 - 739	0.250	(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
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 (Non-DSCR)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	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)	(0.750)	(0.750)
DTI 45.01-50	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(1.000)	(1.000)	NA	NA
Citizenship/Tax Status									
ITIN	(3.000)	(3.000)	(3.000)	(3.000)	(3.500)	(3.500)	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)	(0.125)	(0.250)	(0.250)	(0.250)	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
Prepayment Penalty									
12 Months PPP*	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
24 Months PPP*	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
36 Months PPP*	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750

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 25 bp cost and are not eligible for lock extensions

The maximum available lock period, including extensions is 45 days

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
Prepayment Penalty	Choose a Selection	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**	

**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.

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