



Giant Lending
3187 Red Hill Ave., Suite 100
Costa Mesa, 92626

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation
Effective Date: Wed, October - 1 - 2025

Product Matrix

Closed End Seconds

Base Rate / Base Price

Rate	Full Doc	Alt Doc	DSCR
7.625	100.000	99.750	
7.750	100.250	100.000	
7.875	100.500	100.250	
7.999	100.750	100.500	
8.125	101.000	100.750	
8.250	101.250	101.000	
8.375	101.500	101.250	
8.499	101.750	101.500	
8.625	102.000	101.750	99.750
8.750	102.250	102.000	100.000
8.875	102.500	102.250	100.250
8.999	102.750	102.500	100.500
9.125	103.000	102.750	100.750
9.250	103.250	103.000	101.000
9.375	103.500	103.250	101.250
9.499	103.750	103.500	101.500
9.625	104.250	104.000	101.750
9.750	104.500	104.250	102.000
9.875	104.750	104.500	102.250
9.999	105.000	104.750	102.500
10.125	105.250	105.000	102.750
10.250	105.500	105.250	103.000
10.375	105.750	105.500	103.250
10.499	106.000	105.750	103.500
10.625	106.250	106.000	104.000
10.750	106.500	106.250	104.500
10.875	106.750	106.500	105.000
10.999	107.000	106.750	105.500
11.125	107.250	107.000	105.750
11.250	107.500	107.250	106.000
11.375	107.750	107.500	106.250
11.499	108.000	107.750	106.500
11.625	108.250	108.000	106.750
11.750	108.500	108.250	107.000
11.875	108.750	108.500	107.250
11.999	109.000	108.750	107.500
12.125	109.250	109.000	107.750
12.250	109.500	109.250	108.000
12.375	109.750	109.500	108.250
12.499	110.000	109.750	108.500
12.625	110.125	109.875	108.625
12.750	110.250	110.000	108.750
12.875	110.375	110.125	108.875
12.999	110.500	110.250	109.000
13.125	110.625	110.375	109.125

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	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.125	-3.000
780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.375	-3.250
760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-1.625	-3.750
740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.250	-4.750
720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.000	-6.000
700 - 719	-0.750	-1.000	-1.500	-2.000	-2.375	-3.000	-4.500	-7.250
680 - 699	-2.000	-2.250	-2.750	-3.250	-3.625	-4.250	-6.750	
660 - 679	-3.000	-3.250	-3.750	-4.250	-4.625	-5.750		

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

OCTOBER CES SPECIAL

None

Interest Rate →

LTV Range

FICO Range

Loan Program

Doc Type

Additional Adjustments

Citizenships

DTI

Loan Balance

Occupancy

Property Type

Loan Term

State

Credit Event

Housing History

Lock Term

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

30YR Fixed

Choose a Selection

Choose a Selection

Choose a Selection

30 Day

Reset

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

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

Wed, October - 1 - 2025

GIANT LENDING

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

• Borrower Paid Compensation Only, Max 2.000%

• No Underwriting Fee Buyout

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