



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

**Wholesale Ratesheet**

30 Day Lock Period  
 Borrower Paid Compensation

Effective Date: Tue, November - 11 - 2025

[Product Matrix](#)

**Closed End Seconds**

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

| Base Rate / Base Price |          |         |         | FICO/HCLTV Price Adjustments |                |                |                |                |                |                |                |                |                |  |
|------------------------|----------|---------|---------|------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| Rate                   | Full Doc | Alt Doc | DSCR    |                              | 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 |  |
| 7.375                  | 98.875   | 98.625  |         | ≥ 800                        | 0.375          | 0.250          | 0.125          | -0.125         | -0.250         | -0.750         | -1.125         | -3.000         | -5.000         |  |
| 7.499                  | 99.500   | 99.250  |         | 780 - 799                    | 0.250          | 0.125          | -0.125         | -0.250         | -0.375         | -1.000         | -1.375         | -3.250         | -5.500         |  |
| 7.625                  | 99.750   | 99.500  |         | 760 - 779                    | 0.125          | -0.125         | -0.250         | -0.375         | -0.625         | -1.375         | -1.625         | -3.750         | -6.250         |  |
| 7.750                  | 100.000  | 99.750  |         | 740 - 759                    | -0.125         | -0.250         | -0.375         | -0.625         | -1.125         | -1.625         | -2.250         | -4.750         | -7.500         |  |
| 7.875                  | 100.250  | 100.000 |         | 720 - 739                    | -0.250         | -0.375         | -0.875         | -1.125         | -1.500         | -2.000         | -3.000         | -6.000         | -9.250         |  |
| 7.999                  | 100.500  | 100.250 |         | 700 - 719                    | -0.750         | -1.000         | -1.500         | -2.000         | -2.375         | -3.000         | -4.500         | -7.250         | -10.500        |  |
| 8.125                  | 100.750  | 100.500 |         | 680 - 699                    | -2.000         | -2.250         | -2.750         | -3.250         | -3.625         | -4.250         | -6.750         | -9.000         |                |  |
| 8.250                  | 101.000  | 100.750 |         | 660 - 679                    | -3.000         | -3.250         | -3.750         | -4.250         | -4.625         | -5.750         | -7.750         |                |                |  |
| 8.375                  | 101.250  | 101.000 |         |                              |                |                |                |                |                |                |                |                |                |  |
| 8.499                  | 101.500  | 101.250 |         |                              |                |                |                |                |                |                |                |                |                |  |
| 8.625                  | 101.750  | 101.500 | 99.500  |                              |                |                |                |                |                |                |                |                |                |  |
| 8.750                  | 102.000  | 101.750 | 99.750  |                              |                |                |                |                |                |                |                |                |                |  |
| 8.875                  | 102.250  | 102.000 | 100.000 |                              |                |                |                |                |                |                |                |                |                |  |
| 8.999                  | 102.500  | 102.250 | 100.250 |                              |                |                |                |                |                |                |                |                |                |  |
| 9.125                  | 102.750  | 102.500 | 100.500 |                              |                |                |                |                |                |                |                |                |                |  |
| 9.250                  | 103.000  | 102.750 | 100.750 |                              |                |                |                |                |                |                |                |                |                |  |
| 9.375                  | 103.250  | 103.000 | 101.000 |                              |                |                |                |                |                |                |                |                |                |  |
| 9.499                  | 103.500  | 103.250 | 101.250 |                              |                |                |                |                |                |                |                |                |                |  |
| 9.625                  | 104.000  | 103.750 | 101.500 |                              |                |                |                |                |                |                |                |                |                |  |
| 9.750                  | 104.250  | 104.000 | 101.750 |                              |                |                |                |                |                |                |                |                |                |  |
| 9.875                  | 104.500  | 104.250 | 102.000 |                              |                |                |                |                |                |                |                |                |                |  |
| 9.999                  | 104.750  | 104.500 | 102.250 |                              |                |                |                |                |                |                |                |                |                |  |
| 10.125                 | 105.000  | 104.750 | 102.500 |                              |                |                |                |                |                |                |                |                |                |  |
| 10.250                 | 105.250  | 105.000 | 102.750 |                              |                |                |                |                |                |                |                |                |                |  |
| 10.375                 | 105.500  | 105.250 | 103.000 |                              |                |                |                |                |                |                |                |                |                |  |
| 10.499                 | 105.750  | 105.500 | 103.250 |                              |                |                |                |                |                |                |                |                |                |  |
| 10.625                 | 106.000  | 105.750 | 103.500 |                              |                |                |                |                |                |                |                |                |                |  |
| 10.750                 | 106.250  | 106.000 | 104.250 |                              |                |                |                |                |                |                |                |                |                |  |
| 10.875                 | 106.500  | 106.250 | 104.750 |                              |                |                |                |                |                |                |                |                |                |  |
| 10.999                 | 106.750  | 106.500 | 105.250 |                              |                |                |                |                |                |                |                |                |                |  |
| 11.125                 | 107.000  | 106.750 | 105.500 |                              |                |                |                |                |                |                |                |                |                |  |
| 11.250                 | 107.250  | 107.000 | 105.750 |                              |                |                |                |                |                |                |                |                |                |  |
| 11.375                 | 107.500  | 107.250 | 106.000 |                              |                |                |                |                |                |                |                |                |                |  |
| 11.499                 | 107.750  | 107.500 | 106.250 |                              |                |                |                |                |                |                |                |                |                |  |
| 11.625                 | 108.000  | 107.750 | 106.500 |                              |                |                |                |                |                |                |                |                |                |  |
| 11.750                 | 108.250  | 108.000 | 106.750 |                              |                |                |                |                |                |                |                |                |                |  |
| 11.875                 | 108.500  | 108.250 | 107.000 |                              |                |                |                |                |                |                |                |                |                |  |
| 11.999                 | 108.750  | 108.500 | 107.250 |                              |                |                |                |                |                |                |                |                |                |  |
| 12.125                 | 109.000  | 108.750 | 107.500 |                              |                |                |                |                |                |                |                |                |                |  |
| 12.250                 | 109.250  | 109.000 | 107.750 |                              |                |                |                |                |                |                |                |                |                |  |
| 12.375                 | 109.500  | 109.250 | 108.000 |                              |                |                |                |                |                |                |                |                |                |  |
| 12.499                 | 109.750  | 109.500 | 108.250 |                              |                |                |                |                |                |                |                |                |                |  |
| 12.625                 | 109.875  | 109.625 | 108.375 |                              |                |                |                |                |                |                |                |                |                |  |
| 12.750                 | 110.000  | 109.750 | 108.500 |                              |                |                |                |                |                |                |                |                |                |  |
| 12.875                 | 110.125  | 109.875 | 108.625 |                              |                |                |                |                |                |                |                |                |                |  |

| 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             |  |
|----------------------------|--|
| <a href="#">Click Here</a> |  |

| Max Price |  |
|-----------|--|
| 102.000   |  |

| NC Floor Price |  |
|----------------|--|
| 99.750         |  |

| Max Rate (CA) |  |
|---------------|--|
| 12.250        |  |

| NOVEMBER CES SPECIAL           |  |
|--------------------------------|--|
| 50 BPS on ALL CES Transactions |  |

| 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        |
| <b>Total LLPA</b>                                   |                    | <b>0.000</b> |
| 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        |             |
| <b>Final Price AFTER LPC →</b> |              | <b>#N/A</b> |

Tue, November - 11 - 2025

**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