

May Special
25 BPS All CES

Wholesale Ratesheet

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

Product Matrix

Effective Date: **Fri, May - 1 - 2026**

Base Price

30 Day Lock			
Rate	Full Doc	Alt Doc	DSCR
7.250	98.375	98.125	
7.375	99.000	98.750	
7.499	99.625	99.375	
7.625	100.063	99.813	
7.750	100.500	100.250	
7.875	100.938	100.688	
7.999	101.344	101.094	
8.125	101.750	101.500	
8.250	102.156	101.906	
8.375	102.531	102.281	
8.499	102.906	102.656	99.900
8.625	103.281	103.031	100.150
8.750	103.594	103.344	100.400
8.875	103.906	103.656	100.650
8.999	104.219	103.969	100.900
9.125	104.531	104.281	101.150
9.250	104.844	104.594	101.400
9.375	105.125	104.875	101.650
9.499	105.406	105.156	101.900
9.625	105.688	105.438	102.150
9.750	105.875	105.625	102.400
9.875	106.063	105.813	102.650
9.999	106.250	106.000	102.900
10.125	106.438	106.188	103.150
10.250	106.625	106.375	103.400
10.375	106.813	106.563	103.650
10.499	107.000	106.750	104.150
10.625	107.188	106.938	104.650
10.750	107.375	107.125	105.150
10.875	107.563	107.313	105.650
10.999	107.750	107.500	105.900
11.125	107.938	107.688	106.150
11.250	108.125	107.875	106.400
11.375	108.313	108.063	106.650
11.499	108.500	108.250	106.900
11.625	108.688	108.438	107.150
11.750	108.875	108.625	107.400
11.875	109.063	108.813	107.650
11.999	109.250	109.000	107.900
12.125	109.438	109.188	108.150

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 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	(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)	NA	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	

Price Calculator

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
CES Special	Yes	FALSE
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.

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

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

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