

Effective Date:

Wed, September - 16 - 2026

Base Price			
30 Day Lock			
Rate	Full Doc	Alt Doc	DSCR
7.250	98.125	97.625	
7.375	98.750	98.250	
7.499	99.375	98.875	
7.625	99.813	99.313	
7.750	100.250	99.750	
7.875	100.688	100.188	
7.999	101.094	100.594	
8.125	101.500	101.000	
8.250	101.906	101.406	
8.375	102.281	101.781	
8.499	102.656	102.156	98.900
8.625	103.031	102.531	99.150
8.750	103.344	102.844	99.400
8.875	103.656	103.156	99.650
8.999	103.969	103.469	99.900
9.125	104.281	103.781	100.150
9.250	104.594	104.094	100.400
9.375	104.875	104.375	100.650
9.499	105.156	104.656	100.900
9.625	105.438	104.938	101.150
9.750	105.625	105.125	101.400
9.875	105.813	105.313	101.650
9.999	106.000	105.500	101.900
10.125	106.188	105.688	102.150
10.250	106.375	105.875	102.400
10.375	106.563	106.063	102.650
10.499	106.750	106.250	103.150
10.625	106.938	106.438	103.650
10.750	107.125	106.625	104.150
10.875	107.313	106.813	104.650
10.999	107.500	107.000	104.900
11.125	107.688	107.188	105.150
11.250	107.875	107.375	105.400
11.375	108.063	107.563	105.650
11.499	108.250	107.750	105.900
11.625	108.438	107.938	106.150
11.750	108.625	108.125	106.400
11.875	108.813	108.313	106.650
11.999	109.000	108.500	106.900
12.125	109.188	108.688	107.150

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

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 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 50bp cost and are not eligible for lock extensions									
Underwriting Fees									
Click Here No Underwriting Fee Buyout Allowed									

Interest Rate →
LTV Range
FICO Range
Loan Program
Doc Type
Additional Adjustments
Citizenships
DTI
Loan Balance
Occupancy
Property Type
Loan Term
Prepayment Penalty
State
Credit Event
Housing History
Lock Term
CES Special

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
30 Day
Yes

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
FALSE

Total LLPA0.000

Gross Rate Sheet Price (Prior to LLPAs)#N/A

Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)Minimum Rate

Max YSP0.000

Final Price →#N/A

MANUAL LPC CALCULATOR

Loan amount\$175,000.00

LPC %2.250\$3,937.50

LPC Flat Fee\$100.000.057

Total LPC LLPA2.307

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