Wholesale Ratesheet

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

Effective Date: ***Fri, October - 23 - 2026***

Product Matrix

Base Price

30 Day Lock			
Rate	**Full Doc**	**Alt Doc**	**DSCR**
7.250	96.000	95.500	
7.375	96.625	96.125	
7.499	97.250	96.750	
7.625	97.875	97.375	
7.750	98.375	97.875	
7.875	98.875	98.375	
7.999	99.375	98.875	
8.125	99.813	99.313	
8.250	100.250	99.750	
8.375	100.688	100.188	
8.499	101.125	100.625	97.000
8.625	101.563	101.063	97.375
8.750	102.000	101.500	97.750
8.875	102.375	101.875	98.125
8.999	102.750	102.250	98.500
9.125	103.125	102.625	98.875
9.250	103.500	103.000	99.250
9.375	103.750	103.250	99.500
9.499	104.000	103.500	99.750
9.625	104.188	103.688	100.000
9.750	104.375	103.875	100.250
9.875	104.563	104.063	100.500
9.999	104.750	104.250	100.750
10.125	104.938	104.438	101.000
10.250	105.125	104.625	101.250
10.375	105.313	104.813	101.500
10.499	105.500	105.000	102.000
10.625	105.688	105.188	102.500
10.750	105.875	105.375	103.000
10.875	106.063	105.563	103.500
10.999	106.250	105.750	103.750
11.125	106.438	105.938	104.000
11.250	106.625	106.125	104.250
11.375	106.813	106.313	104.500
11.499	107.000	106.500	104.750
11.625	107.188	106.688	105.000
11.750	107.375	106.875	105.250
11.875	107.563	107.063	105.500
11.999	107.750	107.250	105.750
12.125	107.938	107.438	106.000

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 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