

**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
8.250	98.875			≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.625	-3.500	
8.375	99.125			780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.875	-3.750	
8.500	99.375	98.875		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-2.125	-4.250	
8.625	99.625	99.125		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.750	-5.250	
8.750	99.875	99.375		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.500	-6.500	
8.875	100.125	99.625		700 - 719	-1.000	-1.250	-1.750	-2.250	-2.625	-2.875	-5.000	-7.750	
9.000	100.375	99.875		680 - 699	-2.500	-2.750	-3.250	-3.750	-4.000	-4.750	-7.250		
9.125	100.625	100.125		660 - 679	-3.500	-3.750	-4.250	-4.750	-5.000	-6.250			
9.250	100.875	100.375											
9.375	101.125	100.625											
9.500	101.375	100.875	98.875										
9.625	101.875	101.375	99.125	Select Full Doc									
9.750	102.375	101.875	99.375	Investment Property									
9.875	102.875	102.375	99.625	Second Home									
10.000	103.375	102.875	99.875	2 - 4 Units									
10.125	103.625	103.125	100.125	Condo									
10.250	103.875	103.375	100.375	\$75,000-\$100,000									
10.375	104.125	103.625	100.625	\$100,001-\$125,000									
10.500	104.375	103.875	100.875	\$125,001-\$150,000									
10.625	104.625	104.125	101.375	\$150,001-\$350,000									
10.750	104.875	104.375	101.875	\$350,001-\$500,000									
10.875	105.125	104.625	102.375	\$500,001-\$750,000									
11.000	105.375	104.875	102.875	Asset Utilization									
11.125	105.625	105.125	103.125	1099 Only									
11.250	105.875	105.375	103.375	WVOE Only									
11.375	106.125	105.625	103.625	DSCR - STR									
11.500	106.375	105.875	103.875	ITIN									
11.625	106.625	106.125	104.125	Foreign Nat' With Fico									
11.750	106.875	106.375	104.375	DTI 00.01-43									
11.875	107.125	106.625	104.625	DTI 43.01-45									
12.000	107.375	106.875	104.875	DTI 45.01-50									
12.125	107.625	107.125	105.125										
12.250	107.875	107.375	105.375										
12.375	108.125	107.625	105.625										
12.500	108.375	107.875	105.875										
12.625	108.500	108.000	106.125										
12.750	108.625	108.125	106.375										
12.875	108.750	108.250	106.625										
13.000	108.875	108.375	106.875										
13.125	109.000	108.500	107.125										
13.250	109.125	108.625	107.375										
13.375	109.250	108.750	107.625										
13.500	109.375	108.875	107.875										
13.625	109.500	109.000	108.000										
13.750	109.625	109.125	108.125										

Loan Level Price Adjustments			
Rate	Full Doc	Alt Doc	LLPA
9.625	101.875	101.375	99.125
9.750	102.375	101.875	99.375
9.875	102.875	102.375	99.625
10.000	103.375	102.875	99.875
10.125	103.625	103.125	100.125
10.250	103.875	103.375	100.375
10.375	104.125	103.625	100.625
10.500	104.375	103.875	100.875
10.625	104.625	104.125	101.375
10.750	104.875	104.375	101.875
10.875	105.125	104.625	102.375
11.000	105.375	104.875	102.875
11.125	105.625	105.125	103.125
11.250	105.875	105.375	103.375
11.375	106.125	105.625	103.625
11.500	106.375	105.875	103.875
11.625	106.625	106.125	104.125
11.750	106.875	106.375	104.375
11.875	107.125	106.625	104.625
12.000	107.375	106.875	104.875
12.125	107.625	107.125	105.125
12.250	107.875	107.375	105.375
12.375	108.125	107.625	105.625
12.500	108.375	107.875	105.875
12.625	108.500	108.000	106.125
12.750	108.625	108.125	106.375
12.875	108.750	108.250	106.625
13.000	108.875	108.375	106.875
13.125	109.000	108.500	107.125
13.250	109.125	108.625	107.375
13.375	109.250	108.750	107.625
13.500	109.375	108.875	107.875
13.625	109.500	109.000	108.000
13.750	109.625	109.125	108.125

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	

  

CES SPECIAL	
25 BPS on all CES Loans *Can be combined with Select	

Inputs	Value
Interest Rate →	Choose a Selection
LTV Range	Choose a Selection
FICO Range	Choose a Selection
Loan Program	Choose a Selection
Doc Type	Choose a Selection
Additional Adjustments	Choose a Selection
Citizenships	Choose a Selection
DTI	Choose a Selection
Loan Balance	Choose a Selection
Occupancy	Choose a Selection
Property Type	Choose a Selection
Loan Term	30YR Fixed
State	Choose a Selection
Credit Event	Choose a Selection
Housing History	Choose a Selection
Lock Term	30 Day
	Not Applicable
<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
<b>Final Price →</b>	<b>#N/A</b>

Thu, August - 22 - 2024

**Reset**

**CES SPECIAL**  
25 BPS on all CES Loans  
\*Can be combined with Select

- 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