

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	≥ 800	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
7.750	99.375	99.125		≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.625	-3.500	
7.875	99.625	99.375		780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.875	-3.750	
7.999	99.875	99.625		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-2.125	-4.250	
8.125	100.125	99.875		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.750	-5.250	
8.250	100.375	100.125		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.500	-6.500	
8.375	100.625	100.375		700 - 719	-1.000	-1.250	-1.750	-2.250	-2.625	-2.875	-5.000	-7.750	
8.499	100.875	100.625	98.625	680 - 699	-2.500	-2.750	-3.250	-3.750	-4.000	-4.750	-7.250		
8.625	101.125	100.875	98.875	660 - 679	-3.500	-3.750	-4.250	-4.750	-5.000	-6.250			
8.750	101.375	101.125	99.125										
8.875	101.625	101.375	99.375										
8.999	101.875	101.625	99.625										
9.125	102.125	101.875	99.875										
9.250	102.375	102.125	100.125										
9.375	102.625	102.375	100.375										
9.499	102.875	102.625	100.625										
9.625	103.375	103.125	100.875										
9.750	103.625	103.375	101.125										
9.875	103.875	103.625	101.375										
9.999	104.125	103.875	101.625										
10.125	104.375	104.125	101.875										
10.250	104.625	104.375	102.125										
10.375	104.875	104.625	102.375										
10.499	105.125	104.875	102.625										
10.625	105.375	105.125	103.125										
10.750	105.625	105.375	103.625										
10.875	105.875	105.625	104.125										
10.999	106.125	105.875	104.625										
11.125	106.375	106.125	104.875										
11.250	106.625	106.375	105.125										
11.375	106.875	106.625	105.375										
11.500	107.125	106.875	105.625										
11.625	107.375	107.125	105.875										
11.750	107.625	107.375	106.125										
11.875	107.875	107.625	106.375										
12.000	108.125	107.875	106.625										
12.125	108.375	108.125	106.875										
12.250	108.625	108.375	107.125										
12.375	108.875	108.625	107.375										
12.500	109.125	108.875	107.625										
12.625	109.250	109.000	107.750										
12.750	109.375	109.125	107.875										
12.875	109.500	109.250	108.000										
13.000	109.625	109.375	108.125										
13.125	109.750	109.500	108.250										
13.250	109.875	109.625	108.375										

Loan Level Price Adjustments	
LLPA	
Select Full Doc	1.000
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	
Click Here	

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

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

- 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

Tue, April - 1 - 2025

Reset

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