

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 |
| 7.750 | | | | ≥ 800 | 0.375 | 0.250 | 0.125 | -0.125 | -0.250 | -0.750 | -1.625 | -3.500 | |
| 7.875 | 98.625 | 98.375 | | 780 - 799 | 0.250 | 0.125 | -0.125 | -0.250 | -0.375 | -1.000 | -1.875 | -3.750 | |
| 7.999 | 98.875 | 98.625 | | 760 - 779 | 0.125 | -0.125 | -0.250 | -0.375 | -0.625 | -1.375 | -2.125 | -4.250 | |
| 8.125 | 99.125 | 98.875 | | 740 - 759 | -0.125 | -0.250 | -0.375 | -0.625 | -1.125 | -1.625 | -2.750 | -5.250 | |
| 8.250 | 99.375 | 99.125 | | 720 - 739 | -0.250 | -0.375 | -0.875 | -1.125 | -1.500 | -2.000 | -3.500 | -6.500 | |
| 8.375 | 99.625 | 99.375 | | 700 - 719 | -1.000 | -1.250 | -1.750 | -2.250 | -2.625 | -2.875 | -5.000 | -7.750 | |
| 8.499 | 99.875 | 99.625 | | 680 - 699 | -2.500 | -2.750 | -3.250 | -3.750 | -4.000 | -4.750 | -7.250 | | |
| 8.625 | 100.125 | 99.875 | 97.875 | 660 - 679 | -3.500 | -3.750 | -4.250 | -4.750 | -5.000 | -6.250 | | | |
| 8.750 | 100.375 | 100.125 | 98.125 | | | | | | | | | | |
| 8.875 | 100.625 | 100.375 | 98.375 | | | | | | | | | | |
| 8.999 | 100.875 | 100.625 | 98.625 | | | | | | | | | | |
| 9.125 | 101.125 | 100.875 | 98.875 | | | | | | | | | | |
| 9.250 | 101.375 | 101.125 | 99.125 | | | | | | | | | | |
| 9.375 | 101.625 | 101.375 | 99.375 | | | | | | | | | | |
| 9.499 | 101.875 | 101.625 | 99.625 | | | | | | | | | | |
| 9.625 | 102.375 | 102.125 | 99.875 | | | | | | | | | | |
| 9.750 | 102.625 | 102.375 | 100.125 | | | | | | | | | | |
| 9.875 | 102.875 | 102.625 | 100.375 | | | | | | | | | | |
| 9.999 | 103.125 | 102.875 | 100.625 | | | | | | | | | | |
| 10.125 | 103.375 | 103.125 | 100.875 | | | | | | | | | | |
| 10.250 | 103.625 | 103.375 | 101.125 | | | | | | | | | | |
| 10.375 | 103.875 | 103.625 | 101.375 | | | | | | | | | | |
| 10.499 | 104.125 | 103.875 | 101.625 | | | | | | | | | | |
| 10.625 | 104.375 | 104.125 | 102.125 | | | | | | | | | | |
| 10.750 | 104.625 | 104.375 | 102.625 | | | | | | | | | | |
| 10.875 | 104.875 | 104.625 | 103.125 | | | | | | | | | | |
| 10.999 | 105.125 | 104.875 | 103.625 | | | | | | | | | | |
| 11.125 | 105.375 | 105.125 | 103.875 | | | | | | | | | | |
| 11.250 | 105.625 | 105.375 | 104.125 | | | | | | | | | | |
| 11.375 | 105.875 | 105.625 | 104.375 | | | | | | | | | | |
| 11.500 | 106.125 | 105.875 | 104.625 | | | | | | | | | | |
| 11.625 | 106.375 | 106.125 | 104.875 | | | | | | | | | | |
| 11.750 | 106.625 | 106.375 | 105.125 | | | | | | | | | | |
| 11.875 | 106.875 | 106.625 | 105.375 | | | | | | | | | | |
| 12.000 | 107.125 | 106.875 | 105.625 | | | | | | | | | | |
| 12.125 | 107.375 | 107.125 | 105.875 | | | | | | | | | | |
| 12.250 | 107.625 | 107.375 | 106.125 | | | | | | | | | | |
| 12.375 | 107.875 | 107.625 | 106.375 | | | | | | | | | | |
| 12.500 | 108.125 | 107.875 | 106.625 | | | | | | | | | | |
| 12.625 | 108.250 | 108.000 | 106.750 | | | | | | | | | | |
| 12.750 | 108.375 | 108.125 | 106.875 | | | | | | | | | | |
| 12.875 | 108.500 | 108.250 | 107.000 | | | | | | | | | | |
| 13.000 | 108.625 | 108.375 | 107.125 | | | | | | | | | | |
| 13.125 | 108.750 | 108.500 | 107.250 | | | | | | | | | | |
| 13.250 | 108.875 | 108.625 | 107.375 | | | | | | | | | | |

| Loan Level Price Adjustments | |
|------------------------------|------------------------|
| LLPA | |
| 1.000 | Select Full Doc |
| -4.000 | Investment Property |
| -1.000 | Second Home |
| -0.500 | 2 - 4 Units |
| -0.500 | Condo |
| -0.250 | \$75,000-\$100,000 |
| 0.250 | \$100,001-\$125,000 |
| 0.375 | \$125,001-\$150,000 |
| 0.500 | \$150,001-\$350,000 |
| 0.500 | \$350,001-\$500,000 |
| 0.000 | \$500,001-\$750,000 |
| -0.500 | Asset Utilization |
| -0.500 | 1099 Only |
| -0.500 | WVOE Only |
| -0.500 | DSCR - STR |
| -2.500 | ITIN |
| -1.500 | Foreign Nat' With Fico |
| 0.000 | DTI 00.01-43 |
| -0.500 | DTI 43.01-45 |
| -1.000 | DTI 45.01-50 |
| -0.500 | P&L w/Bk Stmt |

| Loan Program | |
|--------------|-------------------|
| 0.000 | Standalone Second |
| 0.000 | Concurrent Second |

| Loan Term | |
|-----------|------------|
| 0.000 | 30YR Fixed |
| 0.125 | 20YR Fixed |
| 0.125 | 10YR Fixed |

| Lock Days | |
|-----------|--------|
| 0.000 | 15 Day |
| 0.000 | 30 Day |
| -0.500 | 45 Day |

| 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

Fri, April - 11 - 2025

Reset

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