

Closed End Seconds

Calculator does not verify eligibility.
Please use in conjunction with product matrix.

Tue, April - 29 - 2025

Base Rate / Base Price			
Rate	Full Doc	Alt Doc	DSCR
7.750			
7.875	98.625	98.375	
7.999	98.875	98.625	
8.125	99.125	98.875	
8.250	99.375	99.125	
8.375	99.625	99.375	
8.499	99.875	99.625	
8.625	100.125	99.875	97.875
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

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	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.125	-3.000			
780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.375	-3.250			
760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-1.625	-3.750			
740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.250	-4.750			
720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.000	-6.000			
700 - 719	-0.750	-1.000	-1.500	-2.000	-2.375	-3.000	-4.500	-7.250			
680 - 699	-2.000	-2.250	-2.750	-3.250	-3.625	-4.250	-6.750				
660 - 679	-3.000	-3.250	-3.750	-4.250	-4.625	-5.750					
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											

Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	0.000
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
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

February 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