

Closed End Seconds

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

Wed, June - 4 - 2025

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	-1.125	-3.000	
7.875	98.625	98.375		780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.375	-3.250	
7.999	98.875	98.625		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-1.625	-3.750	
8.125	99.125	98.875		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.250	-4.750	
8.250	99.375	99.125		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.000	-6.000	
8.375	99.625	99.375		700 - 719	-0.750	-1.000	-1.500	-2.000	-2.375	-3.000	-4.500	-7.250	
8.499	99.875	99.625		680 - 699	-2.000	-2.250	-2.750	-3.250	-3.625	-4.250	-6.750		
8.625	100.125	99.875	97.875	660 - 679	-3.000	-3.250	-3.750	-4.250	-4.625	-5.750			
8.750	100.375	100.125	98.125										
8.875	100.625	100.375	98.375	Loan Level Price Adjustments									
8.999	100.875	100.625	98.625		LLPA								
9.125	101.125	100.875	98.875	Select Full Doc		0.750							
9.250	101.375	101.125	99.125	Investment Property		-4.000							
9.375	101.625	101.375	99.375	Second Home		-1.000							
9.499	101.875	101.625	99.625	2 - 4 Units		-0.500							
9.625	102.375	102.125	99.875	Condo		-0.500							
9.750	102.625	102.375	100.125	\$75,000-\$100,000		-0.250							
9.875	102.875	102.625	100.375	\$100,001-\$125,000		0.250							
9.999	103.125	102.875	100.625	\$125,001-\$150,000		0.375							
10.125	103.375	103.125	100.875	\$150,001-\$350,000		0.500							
10.250	103.625	103.375	101.125	\$350,001-\$500,000		0.500							
10.375	103.875	103.625	101.375	\$500,001-\$750,000		0.000							
10.499	104.125	103.875	101.625	Asset Utilization		-0.500							
10.625	104.375	104.125	102.125	1099 Only		-0.500							
10.750	104.625	104.375	102.625	WVOE Only		-0.500							
10.875	104.875	104.625	103.125	DSCR - STR		-0.500							
10.999	105.125	104.875	103.625	ITIN		-2.500							
11.125	105.375	105.125	103.875	Foreign Nat' With Fico		-1.500							
11.250	105.625	105.375	104.125	DTI 00.01-43		0.000							
11.375	105.875	105.625	104.375	DTI 43.01-45		-0.500							
11.500	106.125	105.875	104.625	DTI 45.01-50		-1.000							
11.625	106.375	106.125	104.875	P&L w/Bk Stmt		-0.500							
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 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 Combine with Select*	

Inputs	
Choose a Selection	Reset
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	

June CES SPECIAL
25 BPS on all CES Loans
CAN Combine 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