

Closed End Seconds

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

Wed, September - 10 - 2025

Base Rate / Base Price			
Rate	Full Doc	Alt Doc	DSCR
7.625	100.125	99.875	
7.750	100.375	100.125	
7.875	100.625	100.375	
7.999	100.875	100.625	
8.125	101.125	100.875	
8.250	101.375	101.125	
8.375	101.625	101.375	
8.499	101.875	101.625	
8.625	102.125	101.875	99.875
8.750	102.375	102.125	100.125
8.875	102.625	102.375	100.375
8.999	102.875	102.625	100.625
9.125	103.125	102.875	100.875
9.250	103.375	103.125	101.125
9.375	103.625	103.375	101.375
9.499	103.875	103.625	101.625
9.625	104.125	104.125	101.875
9.750	104.625	104.375	102.125
9.875	104.875	104.625	102.375
9.999	105.125	104.875	102.625
10.125	105.375	105.125	102.875
10.250	105.625	105.375	103.125
10.375	105.875	105.625	103.375
10.499	106.125	105.875	103.625
10.625	106.375	106.125	104.125
10.750	106.625	106.375	104.625
10.875	106.875	106.625	105.125
10.999	107.125	106.875	105.625
11.125	107.375	107.125	105.875
11.250	107.625	107.375	106.125
11.375	107.875	107.625	106.375
11.499	108.125	107.875	106.625
11.625	108.375	108.125	106.875
11.750	108.625	108.375	107.125
11.875	108.875	108.625	107.375
11.999	109.125	108.875	107.625
12.125	109.375	109.125	107.875
12.250	109.625	109.375	108.125
12.375	109.875	109.625	108.375
12.499	110.125	109.875	108.625
12.625	110.250	110.000	108.750
12.750	110.375	110.125	108.875
12.875	110.500	110.250	109.000
12.999	110.625	110.375	109.125
13.125	110.750	110.500	109.250

FICO/HCLTV Price Adjustments	
≥ 800	0.375
780 - 799	0.250
760 - 779	0.125
740 - 759	-0.125
720 - 739	-0.250
700 - 719	-0.750
680 - 699	-2.000
660 - 679	-3.000

Loan Level Price Adjustments	
	LLPA
Select Full Doc	0.750
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	

SEPTEMBER CES SPECIAL	
None	

Interest Rate →	Inputs	
LTV Range	Choose a Selection	
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

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