

Rockstone Products Alert

*Please Check Matrix for Program Details and LTV restrictions or contact your AE.



Rockstone Wholesale, Inc.

444 West Lake St., Suite 1700
Chicago, IL 60606
www.rockstonewholesale.com | 866.281.3111

Effective Date: 2/5/2025

ROCKSTONE NONQM PRICING

CONTACTS

Applications:
submission@rockstonewholesale.com
*Submit to TPO Portal if you have logins
Help Desk:
helpdesk@rockstonewholesale.com
Lock Request:
lockdesk@rockstonewholesale.com
Lock Desk Closes at 7:00 PM EST

TURN TIMES

Initial Disclosures: 24 Hours
Initial Underwrite: 1 - 2 Business Days
Conditions: 1 - 2 Business Days
Docs: 24 Hours

LENDER FEES

Underwriting Fee: \$1,995
Doc Fee: \$150.00 (TX Only)

TABLE OF CONTENTS

Mortgagee Clause

Non-QM | Jumbo Products

Notes

ALPHA	Full Doc	Page 2
ALPHA	Alt Doc	Page 3
BETA	Full Doc	Page 4
BETA	Alt Doc	Page 5
DELTA	DSCR	Page 6
ZETA	Foreign National	Page 7
GAMMA	Multi Unit, Mixed Use	Page 8
OMEGA	Full Doc (SUPER JUMBO)	Page 9
OMEGA	Alt Doc (SUPER JUMBO)	Page 10
SIGMA	2nd Mortgage (Full Doc & Alt Doc)	Page 11
SIGMA HELOC	HELOC (Full Doc & Alt Doc)	Page 12

ITIN Available
ITIN Available

Rockstone Wholesale
ISAOA, ATIMA
444 West Lake St., Suite 1700
Chicago, IL 60606

Rockstone Wholesale DBA of Arcstone Financial Inc & Quintess Funding LLC. All rights reserved. This material is intended solely for the use of licensed mortgage bankers & brokers.

Distribution to consumers is strictly prohibited. Program and rates are subject to change without notice.

Not available in all states. Terms subject to qualification. NMLS Consumer Access: <http://nmlsconsumeraccess.org/> NMLS 344236 NMLS # 1619403





Effective Date: 2/5/2025

ALPHA

	RATES (ALT DOC)																							
BASE PRICES	5.750	5.875	6.000	6.125	6.250	6.375	6.500	6.625	6.750	6.875	7.000	7.125	7.250	7.375	7.500	7.625	7.750	7.875	8.125	8.250	8.375	8.500	8.625	8.750
30 YR FIX	93.188	93.875	94.563	95.250	95.938	96.563	97.188	97.750	98.313	98.875	99.375	99.875	100.313	100.750	101.125	101.500	101.875	102.188	102.781	103.063	103.313	103.563	103.813	104.063
15 YR FIX																								
10/6 ARM																								
7/6 ARM																								
5/6 ARM																								

ADJUSTMENTS TO PRICE										PRICE IT UP
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
780+	0.875	0.875	0.875	0.750	0.500	0.000	-0.375	N/A	N/A	
760-779	0.875	0.875	0.875	0.750	0.500	0.000	-0.375	N/A	N/A	
740-759	0.750	0.750	0.625	0.500	-0.125	-0.375	-0.875	N/A	N/A	
720-739	0.500	0.500	0.500	0.500	0.125	-0.375	-1.000	N/A	N/A	
700-719	0.250	0.250	0.250	0.125	-0.500	-1.000	-2.250	N/A	N/A	
680-699	-0.500	-0.500	-0.500	-0.500	-1.250	-2.250	N/A	N/A	N/A	
660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
LLPA's										
\$150,000 - \$200,000	-0.500	-0.500	-0.500	-0.625	-0.750	-0.875	-1.000	N/A	N/A	
\$200,000 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
\$750,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
\$1,500,000 - \$3,000,000	-0.125	-0.125	-0.250	-0.375	-0.750	-1.000	-1.375	N/A	N/A	
\$3,000,000 - \$3,500,000	-1.375	-1.375	-1.375	-1.500	-1.625	-1.750	N/A	N/A	N/A	
Cash out Refinance	-0.250	-0.250	-0.250	-0.625	-0.875	-1.625	N/A	N/A	N/A	
Asset Qualification 84 Mos	-1.375	-1.500	-1.625	-1.750	-1.875	-2.000	-2.125	N/A	N/A	
1099 - 1 Year or Full Doc 1 YR	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	N/A	N/A	
40 Year Term Interest Only	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	-1.250	N/A	N/A	
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
3-4 Unit	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	N/A	N/A	
12-months Bank Statements	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	N/A	N/A	
Warrantable Condo**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	
2nd Home	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	
Escrow Waiver****	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
30 Day lock	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
45 Day lock	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
60 days lock	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	N/A	N/A	
Purchase Special	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Investor Only	No PP Penalty	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	12 Months PP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
	24 Months PP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	36+ Months PP	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
NOTES:										
Prepay Penalties:										Max Price 101.00
No Prepay on PA loans amounts under \$301,022										Min Price 98.00
Prepay only on loans vested in LLC in IL and NJ. Only declining PP in MS										
No Prepay allowed in KS, MD, MI, MN, NM, OH, and RI. *3yr PPP OK in MD on Investment properties										

BASE PRICE (FROM ABOVE)

STATE TIERS

Tier 1: See Matrix

Tier 2: See Matrix

ALT DOC

Bank Statements
1099
Asset Utilization

INTEREST ONLY TERMS

	I/O Term	Term	Amort
30 YR I/O	120	360	240
40 YR I/O	120	480	360
5, 6, 7 & 10 ARMS I/O (30 YR)	120	360	240
5, 6, 7 & 10 ARMS I/O (40 YR)	120	480	360

ARMs qualified higher of Fully Indexed or Note Rate.

Fixed qualified at the Note Rate.

Reserves

See Matrix

CREDIT

Housing	0x30x24
(BK/FC/SS/DIL)	48 mo
Min FICO	700

ARM DETAILS

ARM Index	SOFR 30A
ARM Margin	SOFR 30AVG
5 yr ARM Caps	5.0
7 yr ARM Caps	2/1/5
Reset Frequency	5/1/5

LOCK EXTENSION

5 Days	-0.100
10 Days	-0.200
15 Days	-0.300
30 Days	-0.600

PRICE ADJ

ASK YOUR AE
FOR OFF-SHEET
RATES/PRICING

FEES

Underwriting Fee = \$1995
Enhanced Delegated Review Fee = N/A
Condo Review Fee (Established) = \$170
Condo Review Fee (New) = \$800

SUM OF PRICE



Effective Date: 2/5/2025

ALPHA

RATES (FULL DOC)

BASE PRICES	5.750	5.875	6.000	6.125	6.250	6.375	6.500	6.625	6.750	6.875	7.000	7.125	7.250	7.375	7.500	7.625	7.750	7.875	8.125	8.250	8.375	8.500	8.625	8.750
30 YR FIX	93.188	93.875	94.563	95.250	95.938	96.563	97.188	97.750	98.313	98.875	99.375	99.875	100.313	100.750	101.125	101.500	101.875	102.188	102.781	103.063	103.313	103.563	103.813	104.063
15 YR FIX																								
10/6 ARM																								
7/6 ARM																								
5/6 ARM																								

ADJUSTMENTS TO PRICE										PRICE IT UP	STATE TIERS							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90		BASE PRICE (FROM ABOVE)							
780+	0.875	0.875	0.875	0.750	0.500	0.000	-0.375	N/A	N/A		Tier 1: See Matrix							
760-779	0.875	0.875	0.875	0.750	0.500	0.000	-0.375	N/A	N/A									
740-759	0.750	0.750	0.625	0.500	-0.125	-0.375	-0.875	N/A	N/A		Tier 2: See Matrix							
720-739	0.500	0.500	0.500	0.500	0.250	-0.250	-1.000	N/A	N/A									
700-719	0.250	0.250	0.250	0.125	-0.500	-1.000	-2.250	N/A	NA		STANDARD FULL DOC							
680-699	-0.500	-0.500	-0.500	-0.500	-1.250	-2.250	NA	NA	NA									
660-679	NA	NA	NA	NA	NA	NA	NA	NA	NA		INTEREST ONLY TERMS							
LLPA's																		
\$150,000 - \$200,000	-0.500	-0.500	-0.500	-0.625	-0.750	-0.875	-1.000	N/A	N/A		Wage/Salary: Paystubs, W-2, Tax Returns, Yes IRS Form 4506							
\$200,000 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A									
\$750,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		Self-Employed: 2-Years Personal and Business Tax Returns, Yes IRS Form 4506							
\$1,500,000 - \$3,000,000	-0.125	-0.125	-0.250	-0.375	-0.750	-1.000	-1.375	N/A	N/A									
\$3,000,000 - \$3,500,000	-1.375	-1.375	-1.375	-1.500	-1.625	-1.750	N/A	N/A	N/A		VVOE required within 5-days of Note Date							
Cash out Refinance	-0.250	-0.250	-0.250	-0.625	-0.875	-1.625	N/A	N/A	N/A									
1099 - 1 Year or Full Doc 1 YR	-0.125	-0.250	-0.250	-0.375	-0.375	-0.375	-0.375	N/A	N/A		Reserves							
40 Year Term Interest Only	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	-1.250	N/A	N/A									
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A		See Matrix							
3-4 Unit	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	N/A	N/A									
Warrantable Condo**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A		CREDIT							
2nd Home	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A									
Escrow Waiver****	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A		ARM DETAILS		LOCK EXTENSION		PRICE ADJ			
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A									
30 Day lock	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		ARM Index		SOFR 30A		5 Days			
45 Day lock	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A		ARM Margin		SOFR 30AVG		10 Days			
60 days lock	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	-0.300	N/A	N/A		5 yr ARM Caps		5.0		15 Days			
Purchase Special	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		7 yr ARM Caps		2/1/5		30 Days			
											Reset Frequency		5/1/5					
Investor Only	No PP Penalty	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		ASK YOUR AE FOR OFF-SHEET RATES/PRICING				FEES			
	12 Months PP	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750									
	24 Months PP	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500									
	36+ Months PP	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250									
NOTES:	Prepay Penalties:						Max Price		101.00		SUM OF PRICE							
No Prepay on PA loans amounts under \$301,022						Min Price		98.00										
Prepay only on loans vested in LLC in IL and NJ. Only declining PP in MS																		
No Prepay allowed in KS, MD, MI, MN, NM, OH, and RI. *3yr PPP OK in MD on Investment properties																		

RATES (FULL DOC)

BASE PRICES	5.749	5.874	5.999	6.124	6.249	6.374	6.499	6.624	6.749	6.874	6.999	7.124	7.249	7.374	7.499	7.624	7.749	7.874	7.999	8.124	8.249	8.374	8.499	8.624	8.749	8.874
30 YR FIX	92.688	93.375	94.063	94.750	95.438	96.063	96.688	97.250	97.813	98.375	98.875	99.375	99.813	100.250	100.625	101.000	101.375	101.688	102.000	102.281	102.563	102.813	103.063	103.313	103.563	103.813
15 YR FIX	92.688	93.375	94.063	94.750	95.438	96.063	96.688	97.250	97.813	98.375	98.875	99.375	99.813	100.250	100.625	101.000	101.375	101.688	102.000	102.281	102.563	102.813	103.063	103.313	103.563	103.813
10/6 ARM																										
7/6 ARM																										
5/6 ARM	92.938	93.625	94.313	95.000	95.688	96.313	96.938	97.500	98.063	98.625	99.125	99.625	100.063	100.500	100.875	101.250	101.625	101.938	102.250	102.531	102.813	103.063	103.313	103.563	103.813	104.063
BASE PRICES	8.999	9.124	9.249	9.374	9.499	9.624	9.749	9.874	9.999	10.124	10.249	10.374	10.499													
30 YR FIX	104.063	104.313	104.563	104.813	105.063	105.313	105.563	105.813	106.063	106.313	106.563	106.813	107.063													
15 YR FIX	104.063	104.313	104.563	104.813	105.063	105.313	105.563	105.813	106.063	106.313	106.563	106.813	107.063													
10/6 ARM																										
7/6 ARM																										
5/6 ARM	104.313	104.563	104.813	105.063	105.313	105.563	105.813	106.063	106.313	106.563	106.813	107.063	107.313													

ADJUSTMENTS TO PRICE (Full Doc)										PRICE IT UP
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
760+	0.250	0.250	0.000	-0.125	-0.375	-0.375	-0.625	-1.875	-3.625	
740 - 759	0.125	0.125	-0.125	-0.250	-0.500	-0.500	-0.875	-2.375	-4.250	
720 - 739	-0.125	-0.125	-0.250	-0.375	-0.750	-0.750	-1.000	-2.375	-4.625	
700 - 719	-0.250	-0.250	-0.375	-0.500	-0.750	-1.250	-1.375	-3.250	N/A	
680 - 699	-0.375	-0.375	-0.750	-0.875	-1.250	-1.500	-2.125	N/A	N/A	
660 - 679	-1.000	-1.000	-1.250	-1.625	-2.125	-2.750	-3.250	N/A	N/A	
640 - 659	-1.625	-1.625	-1.625	-1.750	-2.500	-2.875	N/A	N/A	N/A	
600 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
580 - 599	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
LLPA's										
12 Mos Income	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500	
40 Yr Fixed Full Amor	-0.875	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500	N/A	N/A	
Interest-Only 30 YR	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A	
Interest-Only 40 YR	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-1.500	
< \$125,000	-0.750	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.250	N/A	
\$125,001 - \$150,000	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	
\$150,001 - \$250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
\$600,000 - \$999,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
\$1,000,000 - \$1,499,999	0.250	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-1.500	
\$1,500,000 - \$1,999,999	0.125	0.125	0.125	0.125	0.000	-0.750	-1.125	-1.500	-1.500	
\$2,000,000 - \$2,499,999	-0.125	-0.125	-0.125	-0.125	-0.250	-0.750	-1.125	-1.250	N/A	
\$2,500,000 - \$2,999,999	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	-1.125	N/A	N/A	
\$3,000,000 - \$3,500,000	-1.375	-1.375	-1.375	-1.500	-1.750	-2.250	N/A	N/A	N/A	
2-1 Buydown	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	
Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-1.000	
Cash-Out	-0.375	-0.375	-0.500	-0.625	-0.750	-0.875	-1.250	N/A	N/A	
Delayed Fin.	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	N/A	
Debt consol	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-1.000	N/A	
Second Home	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-1.000	N/A	
Investment	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.750	-1.250	N/A	
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	
NW Condo	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	N/A	
Condotel	-1.625	-1.625	-1.625	-1.625	-1.625	-1.875	N/A	N/A	N/A	
Foreign 2nd HM	-2.750	-2.750	-2.750	-3.000	-3.250	-3.500	N/A	N/A	N/A	
Foreign NOO	-3.000	-3.000	-3.000	-3.250	-3.500	-3.750	N/A	N/A	N/A	
ITIN (Min. \$125k)	-1.750	-1.750	-1.750	-1.750	-1.875	-2.125	-2.375	-3.250	N/A	
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
2 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	N/A	N/A	
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	N/A	N/A	
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
DTI > 43**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	
DTI > 50	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	N/A	N/A	

Max Price 101.00
Min Price 98.00

BASE PRICE (FROM ABOVE)

JUMBO

Loans up to \$8,000,000 | See OMEGA Program

*Committee review on loans over \$5,000,000

ARM DETAILS

ARM Index	SOFR 30A	Housing	0x90x12
ARM Margin	5.0	(BK/FC/SS/DIL)	12 mo
5 yr ARM Caps	2/1/5	Min FICO	600
7 yr ARM Caps	5/1/5		
Reset Frequency	6 mo		

CREDIT

FEES

Underwriting Fee = \$1995	5 Days	-0.100
Enhanced Delegated Review Fee = N/A	10 Days	-0.200
Condo Review Fee (Established) = \$170	15 Days	-0.300
Condo Review Fee (New) = \$800	30 Days	-0.600

Other LLPA's

	60%	65%	70%	75%	80%	85%	90%
BK/SS/NOD/DIL <24> 12	-0.625	-0.625	N/A	N/A	N/A	N/A	N/A
BK/SS/NOD/DIL <36> 24	-0.375	-0.375	-0.375	N/A	N/A	N/A	N/A
BK/SS/NOD/DIL <48> 36	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A
Covid Forbearance < 6 Payments	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
1 x 30 MTG	-0.250	-0.250	-0.375	-0.625	-0.625	-0.625	-0.625
2 x 30 MTG	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A
0 x 60 MTG	-0.875	-0.875	-0.875	N/A	N/A	N/A	N/A
0 x 90 MTG	-1.125	-1.500	N/A	N/A	N/A	N/A	N/A
Exceptions	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500
No VOR	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A
Residual Inc < 2500 (min \$1500)	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	N/A

PREPAY PENALTY

	LLPA	Max LPC
60 Months PP	0.750	101.000
48 Months PP	0.500	100.750
36 Months PP	0.000	100.500
24 Months PP	-0.500	0.000
12 Months PP	-1.500	0.000
NO PP Penalty	-2.000	0.000

ASK YOUR AE
FOR OFF-SHEET
RATES/PRICING

SUM OF PRICE



Effective Date: 2/5/2025

BETA

RATES (ALT DOC)																			
BASE PRICES	5.749	5.874	5.999	6.124	6.249	6.374	6.499	6.624	6.749	6.874	6.999	7.124	7.249	7.374	7.499	7.624	7.749	7.874	7.999
30 YR FIX	92.688	93.375	94.063	94.750	95.438	96.063	96.688	97.250	97.813	98.375	98.875	99.375	99.813	100.250	100.625	101.000	101.375	101.688	102.000
15 YR FIX	92.688	93.375	94.063	94.750	95.438	96.063	96.688	97.250	97.813	98.375	98.875	99.375	99.813	100.250	100.625	101.000	101.375	101.688	102.000
10/6 ARM																			
7/6 ARM																			
5/6 ARM	92.938	93.625	94.313	95.000	95.688	96.313	96.938	97.500	98.063	98.625	99.125	99.625	100.063	100.500	100.875	101.250	101.625	101.938	102.250
BASE PRICES	8.999	9.124	9.249	9.374	9.499	9.624	9.749	9.874	9.999	10.124	10.249	10.374	10.499						
30 YR FIX	104.063	104.313	104.563	104.813	105.063	105.313	105.563	105.813	106.063	106.313	106.563	106.813	107.063						
15 YR FIX	104.063	104.313	104.563	104.813	105.063	105.313	105.563	105.813	106.063	106.313	106.563	106.813	107.063						
10/6 ARM																			
7/6 ARM																			
5/6 ARM	104.313	104.563	104.813	105.063	105.313	105.563	105.813	106.063	106.313	106.563	106.813	107.063	107.313						

ADJUSTMENTS TO PRICE										PRICE IT UP	STATE TIERS				
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90		BASE PRICE (FROM ABOVE)				
760+	0.125	0.125	0.000	-0.125	-0.500	-0.500	-0.750	-2.250	-4.125		Tier 1: See Matrix				
740 - 759	0.000	0.000	-0.125	-0.250	-0.625	-0.625	-1.000	-2.875	-4.875		Tier 2: See Matrix				
720 - 739	-0.125	-0.125	-0.125	-0.375	-0.750	-0.750	-1.125	-2.875	-5.125		ALT DOC				
700 - 719	-0.125	-0.125	-0.375	-0.500	-0.875	-1.250	-1.500	-3.750	N/A		12 & 24 Mo. Bank Statement, P&L w/2 Mo Bank Statements, 1099, Asset Utilization, P&L Only, or WVOE w/ 2 Mo Bank Statements				
680 - 699	-0.375	-0.375	-0.500	-0.500	-0.875	-1.500	-2.375	N/A	N/A		Price WVOE w/2 Mo as P&L w/2 Mo No Score Foreign National Price w 700 FICO				
660 - 679	-0.750	-0.750	-1.000	-1.375	-1.875	-2.500	-3.500	N/A	N/A		ARM DETAILS				
640 - 659	-1.250	-1.250	-1.250	-1.500	-2.375	-3.250	N/A	N/A	N/A		CREDIT				
600 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		ARM Index				
580 - 599	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		ARM Margin				
LLPA's											5 yr ARM Caps				
12 Mos Income	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500		7 yr ARM Caps				
40 Yr Fixed Full Amor	-0.875	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500	N/A	N/A		Reset Frequency				
Interest-Only 30 YR	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A		FEES				
Interest-Only 40 YR	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-1.500		Underwriting Fee = \$1995				
< \$125,000	-0.750	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.250	N/A		Enhanced Delegated Review Fee = N/A				
\$125,001 - \$150,000	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250		Condo Review Fee (Established) = \$170				
\$150,001 - \$250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		Condo Review Fee (New) = \$800				
\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		Other LLPA's				
\$500,001 - \$999,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		60%				
\$1,000,000 - \$1,499,999	0.250	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-1.500		65%				
\$1,500,000 - \$1,999,999	0.125	0.125	0.125	0.125	0.000	-0.750	-1.125	-1.500	-1.500		70%				
\$2,000,000 - \$2,499,999	-0.125	-0.125	-0.125	-0.125	-0.250	-0.750	-1.125	-1.250	N/A		75%				
\$2,500,000 - \$2,999,999	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	-1.125	N/A	N/A		80%				
\$3,000,000 - \$3,500,000	-1.375	-1.375	-1.375	-1.500	-1.750	-2.250	N/A	N/A	N/A		85%				
2-1 Buydown	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A		90%				
Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-1.000		BK/SS/NOD/DIL <24> 12				
Cash-Out	-0.375	-0.375	-0.500	-0.625	-0.750	-0.875	-1.250	N/A	N/A		BK/SS/NOD/DIL <36> 24				
Delayed Fin.	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	N/A		BK/SS/NOD/DIL <48> 36				
Debt consol	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-1.000	N/A		Covid Forbearance < 6 Payments				
Second Home	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-1.000	N/A		1 x 30 MTG				
Investment	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.750	-1.250	N/A		2 x 30 MTG				
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A		0 x 60 MTG				
NW Condo	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	N/A		0 x 90 MTG				
Condotel	-1.625	-1.625	-1.625	-1.625	-1.625	-1.875	N/A	N/A	N/A		Exceptions				
Foreign 2nd HM	-2.750	-2.750	-2.750	-3.000	-3.250	-3.500	N/A	N/A	N/A		No VOR				
Foreign NOO	-3.000	-3.000	-3.000	-3.250	-3.500	-3.750	N/A	N/A	N/A		Residual Inc < 2500 (min \$1500)				
ITIN (Min. \$125k)	-1.750	-1.750	-1.750	-1.750	-1.875	-2.125	-2.375	-3.250	N/A		LLPA				
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		Max LPC				
2 Units	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	N/A	N/A		60 Months PP				
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	N/A	N/A		48 Months PP				
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		36 Months PP				
DTI > 43**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250		24 Months PP				
DTI > 50	-0.125	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	N/A	N/A		12 Months PP				
											NO PP Penalty				
											PREPAY PENALTY				
											60 Months PP				
											48 Months PP				
											36 Months PP				
											24 Months PP				
											12 Months PP				
											NO PP Penalty				
											SUM OF PRICE				
											Max Price				
											Min Price				

Rockstone Wholesale Inc | 444 West Lake St., Suite 1700 Chicago, IL 60606 | www.rockstonewholesale.com

ASK YOUR AE
FOR OFF-SHEET
RATES/PRICING



Effective Date: 2/5/2025

DELTA

	RATES (DSCR)																												
BASE PRICES	5.999	6.124	6.249	6.374	6.499	6.624	6.749	6.874	6.999	7.124	7.249	7.374	7.499	7.624	7.749	7.874	7.999	8.124	8.249	8.374	8.499	8.624	8.749	8.874	8.999	9.124	9.249	9.374	9.499
30 YR FIX	94.251	94.938	95.626	96.251	96.876	97.438	98.001	98.563	99.063	99.563	100.001	100.438	100.813	101.188	101.563	101.876	102.188	102.470	102.751	103.001	103.251	103.501	103.751	104.001	104.251	104.501	104.751	105.001	105.251
15 YR FIX	94.251	94.938	95.626	96.251	96.876	97.438	98.001	98.563	99.063	99.563	100.001	100.438	100.813	101.188	101.563	101.876	102.188	102.470	102.751	103.001	103.251	103.501	103.751	104.001	104.251	104.501	104.751	105.001	105.251
10/6 ARM																													
7/6 ARM																													
5/6 ARM	94.750	95.500	96.250	96.875	97.500	98.125	98.625	99.000	99.500	99.875	100.250	100.625	101.000	101.375	101.750	102.125	102.500	102.875	103.250	103.625	104.000	104.250	104.500	104.750	105.000	105.250	105.500	105.750	106.650
BASE PRICES	9.624	9.749	9.874	9.999	10.124	10.249	10.374	10.499																					
30 YR FIX	105.501	105.751	106.001	106.251	106.501	106.751	107.001	107.251																					
15 YR FIX	105.501	105.751	106.001	106.251	106.501	106.751	107.001	107.251																					
10/6 ARM																													
7/6 ARM																													
5/6 ARM	106.650	106.650	106.650	106.650	106.650	106.650	106.650	106.650																					

ADJUSTMENTS TO PRICE										PRICE IT UP
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
DSCR	760+	0.250	0.250	0.125	0.000	-0.375	-1.250	-2.125	-4.125	N/A
	740-759	0.250	0.250	0.125	-0.125	-0.500	-1.375	-2.625	-4.500	N/A
	720-739	0.125	0.125	0.125	-0.250	-0.625	-1.500	-2.750	-4.625	N/A
	700-719	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A	N/A	N/A
	680-699	-0.500	-0.750	-0.875	-1.625	-2.500	-3.000	N/A	N/A	N/A
	660-679	-0.750	-1.125	-1.500	-2.250	-3.125	N/A	N/A	N/A	N/A
	640-659	-2.500	-2.875	-3.500	-4.375	N/A	N/A	N/A	N/A	N/A
	620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DSCR LLPAs										
No Ratio <.75	-2.750	-3.000	-3.125	-3.375	-3.625	-3.875	N/A	N/A	N/A	
<1.00x >.75	-2.500	-2.500	-2.750	-2.750	-2.750	-2.750	N/A	N/A	N/A	
>1.24	0.750	0.750	0.750	0.625	0.625	0.625	0.625	0.125	N/A	
Interest-Only	-0.250	-0.250	-0.250	-0.625	-0.625	-0.625	-0.750	N/A	N/A	
< 100,000	-1.250	-1.250	-1.250	-1.250	N/A	N/A	N/A	N/A	N/A	
< 150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.375	-1.750	N/A	N/A	
< 250,000	0.125	0.125	0.125	0.125	0.125	-0.250	-0.625	-0.875	N/A	
> 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500	N/A	
> 1,500,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	N/A	N/A	N/A	
> 2,000,000	-0.625	-0.625	-0.750	-0.875	-1.000	N/A	N/A	N/A	N/A	
> 2,500,000	-1.000	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A	
> 3,000,000	-2.250	-2.250	-2.375	-2.500	N/A	N/A	N/A	N/A	N/A	
Cash-Out	-0.500	-0.500	-0.500	-0.750	-0.750	-1.250	N/A	N/A	N/A	
Delayed Financing	-0.125	-0.125	-0.125	-0.375	-0.500	-0.750	N/A	N/A	N/A	
2-1 Buydown (Min .680 & Min .75 DSCR)	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	
Purchase (Max 85%) / Rate & Term (Max 80%)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.750	N/A	N/A	
Condotel (Min .75 DSCR)	-1.000	-1.000	-1.000	-1.250	-1.250	N/A	N/A	N/A	N/A	
Non-Warrantable	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.875	N/A	N/A	
Exception	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	N/A	
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
2 Unit	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	-2.000	-2.125	N/A	
3-4 Unit	-1.000	-1.000	-1.250	-1.250	-1.250	-1.625	-2.250	-2.375	N/A	
1 x 30 MTG (Min .75 DSCR)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	
BK/SS/NOD/DI >24 <36	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	N/A	N/A	N/A	
BK/SS/NOD/DIL < 48 > 36	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	N/A	
Covid Forbearance < 6 Mths	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	N/A	
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	

Max Price

Min Price

Rockstone Wholesale Inc | 444 West Lake St., Suite 1700 Chicago, IL 60606 | www.rockstonewholesale.com

< BASE PRICE (FROM ABOVE)

DSCR & NO RATIO

Lower of 1007 rent schedule or lease agreement.
Require 2 months proof of receipt of existing lease payment. Vacant property not eligible on refinances.

*Contact AE for State Coverage

STATE TIERS

Eligible: AK, AR, CO, CT, DC, DE, HI, IA, IN, KY, LA, MA, MD, ME, MI, MO, MS, MT, NE, NH, NJ, NM, NY, OH, OK, PA, RI, SC, TN, TX, VA, WA, WI, WV, WY

Eligible: Must close in LLC or Corp: AL, FL, GA, IL, KS

Eligible: Requires Broker License: AZ, CA, MN, UT

Ineligible: ID, NC, ND, NV, OR, SD, VT

ARM DETAILS

ARM Index		SOFR 30A		INTEREST ONLY TERMS	
ARM Margin	6.5	30 YR	NA	Term	Amort
5yr ARM Caps	2/1/5	30 YR I/O	120	360	240
7yr ARM Caps	5/1/5	15 YR	NA	180	180
Reset Frequency	6 mo	5, 6, 7 & 10 ARM	NA	360	360
Prepay	Min Price	Max Price			
No Penalty	97.50	97.50			
12 Mths PP	98.00	98.00			
24 Mths PP	98.00	99.50			
36 Mths PP	98.00	102.00			
48 Mths PP	98.00	102.00			
60 Mths PP	98.00	102.00			

Qualifying Rate: Note Rate

FEES

LOCK EXTENSION		PRICE ADJ
Underwriting Fee = \$1995		5 Days
Enhanced Delegated Review Fee = N/A		10 Days
Condo Review Fee (Established) = \$170		15 Days
Condo Review Fee (New) = \$800		30 Days

PREPAY PENALTY

	LLPA	Max LPC	5-10 Unit
60 Months PP	1.000	101.000	101.000
48 Months PP	0.625	100.750	100.750
36 Months PP	0.250	100.500	100.500
24 Months PP	-0.250	0.000	0.000
12 Months PP	-0.875	0.000	0.000
NO PP Penalty	-3.000	0.000	0.000

SUM OF PRICE



Effective Date: 2/5/2025

ZETA

	RATES (Foreign National)																												
BASE PRICES	5.999	6.124	6.249	6.374	6.499	6.624	6.749	6.874	6.999	7.124	7.249	7.374	7.499	7.624	7.749	7.874	7.999	8.124	8.249	8.374	8.499	8.624	8.749	8.874	8.999	9.124	9.249	9.374	9.499
30 YR FIX	94.251	94.938	95.626	96.251	96.876	97.438	98.001	98.563	99.063	99.563	100.001	100.438	100.813	101.188	101.563	101.876	102.188	102.470	102.751	103.001	103.251	103.501	103.751	104.001	104.251	104.501	104.751	105.001	105.251
15 YR FIX	94.251	94.938	95.626	96.251	96.876	97.438	98.001	98.563	99.063	99.563	100.001	100.438	100.813	101.188	101.563	101.876	102.188	102.470	102.751	103.001	103.251	103.501	103.751	104.001	104.251	104.501	104.751	105.001	105.251
10/6 ARM																													
7/6 ARM																													
5/6 ARM																													
BASE PRICES	9.624	9.749	9.874	9.999	10.124	10.249	10.374	10.499																					
30 YR FIX	105.501	105.751	106.001	106.251	106.501	106.751	107.001	107.251																					
15 YR FIX	105.501	105.751	106.001	106.251	106.501	106.751	107.001	107.251																					
10/6 ARM																													
7/6 ARM																													
5/6 ARM	106.650	106.650	106.650	106.650	106.650	106.650	106.650	106.650																					

ADJUSTMENTS TO PRICE										PRICE IT UP
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
DSCR (Price No Score Foreign National at 700 FICO)	760+	0.250	0.250	0.125	0.000	-0.375	-1.250	N/A	N/A	N/A
	740-759	0.250	0.250	0.125	-0.125	-0.500	-1.375	N/A	N/A	N/A
	720-739	0.125	0.125	0.125	-0.250	-0.625	-1.500	N/A	N/A	N/A
	700-719	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A	N/A	N/A
	680-699									
	660-679									
	640-659									
	620-639									
	600-619									

DSCR LLPAs									
No Ratio <.75	-2.750	-3.000	-3.125	-3.375	-3.625	-3.875	N/A	N/A	N/A
<1.00x >.75	-2.500	-2.500	-2.750	-2.750	-2.750	-2.750	N/A	N/A	N/A
>1.24	0.750	0.750	0.750	0.625	0.625	0.625	N/A	N/A	N/A
Foreign National >=.75 <1.0 (Fixed only)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Foreign National > = 1.0	-3.500	-3.500	-3.750	-3.875	-4.250	N/A	N/A	N/A	N/A
Interest-Only	-0.250	-0.250	-0.250	-0.625	-0.625	-0.625	N/A	N/A	N/A
< 100,000	-1.250	-1.250	-1.250	-1.250	N/A	N/A	N/A	N/A	N/A
< 150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.375	N/A	N/A	N/A
< 250,000	0.125	0.125	0.125	0.125	0.125	-0.250	N/A	N/A	N/A
> 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
> 1,500,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	N/A	N/A	N/A
> 2,000,000	-0.625	-0.625	-0.750	-0.875	-1.000	N/A	N/A	N/A	N/A
> 2,500,000	-1.000	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A
> 3,000,000	-2.250	-2.250	-2.250	-2.375	-2.500	N/A	N/A	N/A	N/A
Cash-Out	-0.500	-0.500	-0.500	-0.750	-0.750	-1.250	N/A	N/A	N/A
Delayed Financing	-0.125	-0.125	-0.125	-0.375	-0.500	-0.750	N/A	N/A	N/A
2-1 Buydown (Min .680 & Min .75 DSCR)	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	N/A
40 YR Fixed ** 5-10 units/MU only	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A	N/A
Purchase (Max 85%) / Rate & Term (Max 80%)	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A	N/A
Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	N/A	N/A	N/A
Condotel (Min .75 DSCR)	-1.000	-1.000	-1.000	-1.250	-1.250	N/A	N/A	N/A	N/A
Non-Warrantable	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	N/A	N/A	N/A
Exception	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A	N/A
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A
2 Unit	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	N/A	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.250	-1.250	-1.250	-1.625	N/A	N/A	N/A
Mixed Use	-4.000	-4.000	-4.125	-4.375	-5.000	-5.250	N/A	N/A	N/A
5-10 Unit	-4.500	-4.500	-4.625	-5.000	-5.250	-5.500	N/A	N/A	N/A
1 x 30 MTG (Min .75 DSCR)	-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A	N/A	N/A
BK/SS/NOD/DI >24 <36	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	N/A	N/A	N/A
BK/SS/NOD/DI < 48 > 36	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	N/A
Covid Forbearance < 6 Pmts	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	N/A
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A

Max Price 101.00
Min Price 98.00

SUM OF PRICE

BASE PRICE (FROM ABOVE)

DSCR & NO RATIO

Lower of 1007 rent schedule or lease agreement.
Require 2 months proof of receipt of existing lease payment. Vacant property not eligible on refinances.

*Contact AE for State Coverage

STATE TIERS

Eligible: AK, AR, CO, CT, DC, DE, HI, IA, IN, KY, LA, MA, MD, ME, MI, MO, MS, MT, NE, NH, NJ, NM, NY, OH, OK, PA, RI, SC, TN, TX, VA, WA, WI, WV, WY

Eligible: Must close in LLC or Corp: AL, FL, GA, IL, KS

Eligible: Requires Broker License: AZ, CA, MN, UT

Ineligible: ID, NC, ND, NV, OR, SD, VT

No Score Foreign National Price w 700 FICO

ARM DETAILS		INTEREST ONLY TERMS			
ARM Index	SOFR 30A	I/O Term	Term	Amort	
ARM Margin	6.5	30 YR	NA	360	360
5yr ARM Caps	2/1/5	30 YR I/O	120	360	240
7yr ARM Caps	5/1/5	15 YR	NA	180	180
Reset Frequency	6 mo	5, 6, 7 & 10 ARM	NA	360	360
Prepay	Min Price	Max Price			
No Penalty	97.50	97.50	5, 6, 7 & 10 ARM I/O	120	360
12 Mnths PP	98.00	98.00			
24 Mnths PP	98.00	99.50			
36 Mnths PP	98.00	102.00			
48 Mnths PP	98.00	102.00			
60 Mnths PP	98.00	102.00			

Qualifying Rate: Note Rate

FEES		LOCK EXTENSION	PRICE ADJ
Underwriting Fee = \$1995		5 Days	-0.100
Enhanced Delegated Review Fee = N/A		10 Days	-0.200
Condo Review Fee (Established) = \$170		15 Days	-0.300
Condo Review Fee (New) = \$800		30 Days	-0.600

PREPAY PENALTY		LLPA	Max LPC	5-10 Unit
	60 Months PP	1.000	101.000	101.000
	48 Months PP	0.625	100.750	100.750
	36 Months PP	0.250	100.500	100.500
	24 Months PP	-0.250	0.000	0.000
	12 Months PP	-0.875	0.000	0.000
	NO PP Penalty	-3.000	0.000	0.000



Effective Date: 2/5/2025

GAMMA

RATES (Multi Unit & Mixed Use)																							
BASE PRICES	5.999	6.124	6.249	6.374	6.499	6.624	6.749	6.874	6.999	7.124	7.249	7.374	7.499	7.624	7.749	7.874	7.999	8.124	8.249	8.374	8.499	8.624	8.749
30 YR FIX	94.251	94.938	95.626	96.251	96.876	97.438	98.001	98.563	99.063	99.563	100.001	100.438	100.813	101.188	101.563	101.876	102.188	102.470	102.751	103.001	103.251	103.501	103.751
15 YR FIX	94.251	94.938	95.626	96.251	96.876	97.438	98.001	98.563	99.063	99.563	100.001	100.438	100.813	101.188	101.563	101.876	102.188	102.470	102.751	103.001	103.251	103.501	103.751
10/6 ARM																							
7/6 ARM																							
5/6 ARM																							
BASE PRICES	9.624	9.749	9.874	9.999	10.124	10.249	10.374	10.499															
30 YR FIX	105.501	105.751	106.001	106.251	106.501	106.751	107.001	107.251															
15 YR FIX	105.501	105.751	106.001	106.251	106.501	106.751	107.001	107.251															
10/6 ARM																							
7/6 ARM																							
5/6 ARM	106.650	106.650	106.650	106.650	106.650	106.650	106.650	106.650															

ADJUSTMENTS TO PRICE										PRICE IT UP
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
DSCR	760+	0.250	0.250	0.125	0.000	-0.375	-1.250	N/A	N/A	NA
	740-759	0.250	0.250	0.125	-0.125	-0.500	-1.375	N/A	N/A	NA
	720-739	0.125	0.125	0.125	-0.250	-0.625	-1.500	N/A	N/A	NA
	700-719	0.000	-0.250	-0.500	-0.875	-1.125	-2.625	N/A	N/A	NA
	680-699	-0.500	-0.750	-0.875	-1.625	-2.500	-3.000	N/A	N/A	NA
	660-679	-0.750	-1.125	-1.500	-2.250	-3.125	N/A	N/A	N/A	NA
	640-659	-2.500	-2.875	-3.500	-4.375	N/A	N/A	N/A	N/A	NA
	620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NA
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NA

DSCR LLPAs									
No Ratio <.75	-2.750	-3.000	-3.125	-3.375	-3.625	-3.875	N/A	N/A	NA
<1.00x >.75	-2.500	-2.500	-2.750	-2.750	-2.750	-2.750	N/A	N/A	NA
>1.24	0.750	0.750	0.750	0.625	0.625	0.625	N/A	N/A	NA
Interest-Only	-0.250	-0.250	-0.250	-0.625	-0.625	-0.625	N/A	N/A	NA
< 100,000	-1.250	-1.250	-1.250	-1.250	N/A	N/A	N/A	N/A	NA
< 150,000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.375	N/A	N/A	NA
< 250,000	0.125	0.125	0.125	0.125	0.125	-0.250	N/A	N/A	NA
> 1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	NA
> 1,500,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	N/A	N/A	NA
> 2,000,000	-0.625	-0.625	-0.750	-0.875	-1.000	N/A	N/A	N/A	NA
> 2,500,000	-1.000	-1.000	-1.000	-1.125	-1.250	N/A	N/A	N/A	NA
> 3,000,000	-2.250	-2.250	-2.250	-2.375	-2.500	N/A	N/A	N/A	NA
Cash-Out	-0.500	-0.500	-0.500	-0.750	-0.750	-1.250	N/A	N/A	NA
Delayed Financing	-0.125	-0.125	-0.125	-0.375	-0.500	-0.750	N/A	N/A	NA
2-1 Buydown (Min 680 & Min .75 DSCR)	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	NA
40 YR Fixed ** 5-10 units/MU only	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	N/A	N/A	NA
Purchase (Max 85%) / Rate & Term (Max 80%)	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A	NA
Condo	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	N/A	N/A	NA
Condotel (Min .75 DSCR)	-1.000	-1.000	-1.000	-1.250	-1.250	N/A	N/A	N/A	NA
Non-Warrantable	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	N/A	N/A	NA
Exception	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A	NA
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	NA
2 Unit	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	N/A	N/A	NA
3-4 Unit	-1.000	-1.000	-1.250	-1.250	-1.250	-1.625	N/A	N/A	NA
Mixed Use	-4.375	-4.375	-4.500	-4.750	-5.375	-5.625	N/A	N/A	NA
5-10 Unit	-4.875	-4.875	-5.000	-5.375	-5.625	-5.875	N/A	N/A	NA
1 x 30 MTG (Min .75 DSCR)	-0.500	-0.500	-0.500	NA	NA	NA	N/A	N/A	NA
BK/SS/NOD/DI >24 <36	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	N/A	N/A	NA
BK/SS/NOD/DIL < 48 > 36	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	NA
Covid Forbearance < 6 Pmts	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	NA
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	NA

Max Price 101.00
Min Price 98.00
SUM OF PRICE

Rockstone Wholesale Inc | 444 West Lake St., Suite 1700 Chicago, IL 60606 | www.rockstonewholesale.com

BASE PRICE (FROM ABOVE)

DSCR & NO RATIO		STATE TIERS
Lower of 1007 rent schedule or lease agreement. Require 2 months proof of receipt of existing lease payment. Vacant property not eligible on refinances.		Eligible: AK, AR, CO, CT, DC, DE, HI, IA, IN, KY, LA, MA, MD, ME, MI, MO, MS, MT, NE, NH, NJ, NM, NY, OH, OK, PA, RI, SC, TN, TX, VA, WA, WI, WV, WY
		Eligible: Must close in LLC or Corp: AL, FL, GA, IL, KS
		Eligible: Requires Broker License: AZ, CA, MN, UT Ineligible: ID, NC, ND, NV, OR, SD, VT

ARM DETAILS			INTEREST ONLY TERMS		
ARM Index	SOFR 30A		I/O Term	Term	Amort
ARM Margin	6.5		30 YR	NA	360
5yr ARM Caps	2/1/5		30 YR I/O	120	360
7yr ARM Caps	5/1/5		15 YR	NA	180
Reset Frequency	6 mo		5, 6, 7 & 10 ARM	NA	360
Prepay	Min Price	Max Price	5, 6, 7 & 10 ARM I/O 120 360 240		
No Penalty	97.50	97.50			
12 Mnths PP	98.00	98.00			
24 Mnths PP	98.00	99.50			
36 Mnths PP	98.00	102.00			
48 Mnths PP	98.00	102.00			
60 Mnths PP	98.00	102.00			

FEES			LOCK EXTENSION	PRICE ADJ
Underwriting Fee = \$1995			5 Days	-0.100
Enhanced Delegated Review Fee = N/A			10 Days	-0.200
Condo Review Fee (Established) = \$170			15 Days	-0.300
Condo Review Fee (New) = \$800			30 Days	-0.600

PREPAY PENALTY		LLPA	Max LPC	5-10 Unit
	60 Months PP	1.000	101.000	101.000
	48 Months PP	0.625	100.750	100.750
	36 Months PP	0.250	100.500	100.500
	24 Months PP	-0.250	0.000	0.000
	12 Months PP	-0.875	0.000	0.000
	NO PP Penalty	-3.000	0.000	0.000

SUM OF PRICE

RATES (FULL DOC)

[illegible]

Note Omega Super Jumbo has a slower review time and LLPAs may change to the base pricing as shown, this product is underwritten Case by Case

ADJUSTMENTS TO PRICE (Full Doc)										PRICE IT UP		STATE TIERS							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	BASE PRICE (FROM ABOVE)									
760+	0.250	0.250	0.000	-0.125	-0.375					JUMBO Loans up to \$8,000,000 *Committee review on loans over \$5,000,000									
740 - 759	0.125	0.125	-0.125	-0.250	-0.500														
720 - 739	-0.125	-0.125	-0.250	-0.375	-0.750					***Max Pricing on JUMBO 100.00***									
700 - 719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A										
680 - 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	ARM DETAILS		CREDIT							
660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	ARM Index	SOFR 30A	Housing	See Matrix						
640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	ARM Margin	5.0	(BK/FC/SS/DIL)	See Matrix						
600 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA	5 yr ARM Caps	2/1/5	Min FICO	See Matrix						
580 - 599	NA	NA	NA	NA	NA	NA	NA	NA	NA	7 yr ARM Caps	5/1/5								
										Reset Frequency	6 mo								
LLPA's										FEES		LOCK EXTENSION		PRICE ADJ					
12 Mos Income	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A	Underwriting Fee = \$1995		5 Days	-0.100						
40 Yr Fixed Full Amor	-0.875	-0.875	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A	Enhanced Delegated Review Fee = N/A		10 Days	-0.200						
Interest-Only 30 YR	-0.375	-0.375	-0.500	-0.500	-0.625	N/A	N/A	N/A	N/A	Condo Review Fee (Established) = \$170		15 Days	-0.300						
Interest-Only 40 YR	-0.500	-0.500	-0.500	-0.500	-0.625	N/A	N/A	N/A	N/A	Condo Review Fee (New) = \$800		30 Days	-0.600						
\$3,500,001 - \$3,999,999	-1.875	-1.875	-2.000	-2.125	-2.375	N/A	N/A	N/A	N/A	Other LLPA's									
\$4,000,000 - \$4,499,999	-2.250	-2.250	-2.375	-2.875	N/A	N/A	N/A	N/A	N/A	60%	65%	70%	75%	80%	85%	90%			
\$4,500,000 - \$5,000,000	-3.000	-3.000	-3.500	-4.000	N/A	N/A	N/A	N/A	N/A	BK/SS/NOD/DIL <24> 12	-0.625	-0.625	N/A	N/A	N/A	N/A			
\$5,000,001 - \$8,000,000	-3.500	-3.500	-4.000	-4.250	N/A	N/A	N/A	N/A	N/A	BK/SS/NOD/DIL <36 > 24	-0.375	-0.375	-0.375	N/A	N/A	N/A			
2-1 Buydown	-1.375	-1.375	-1.375	-1.375	-1.375	N/A	N/A	N/A	N/A	BK/SS/NOD/DIL < 48 > 36	-0.375	-0.375	-0.375	N/A	N/A	N/A			
Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A	Covid Forbearance < 6 Payments	-0.625	-0.625	-0.625	N/A	N/A	N/A			
Cash-Out	-0.250	-0.250	-0.250	-0.375	-0.500	N/A	N/A	N/A	N/A	1 x 30 MTG	-0.250	-0.250	-0.375	N/A	N/A	N/A			
Delayed Fin.	-0.125	-0.125	-0.125	-0.125	-0.250	N/A	N/A	N/A	N/A	2 x 30 MTG	-0.625	-0.625	-0.625	N/A	N/A	N/A			
Debt consol	-0.250	-0.250	-0.250	-0.250	-0.375	N/A	N/A	N/A	N/A	0 x 60 MTG	-0.875	-0.875	-0.875	N/A	N/A	N/A			
Second Home	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A	N/A	N/A	0 x 90 MTG	-1.125	-1.500	N/A	N/A	N/A	N/A			
Investment	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A	N/A	N/A	Exceptions	-0.250	-0.250	-0.250	N/A	N/A	N/A			
Condo	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A	N/A	N/A	No VOR	-0.625	-0.625	-0.625	N/A	N/A	N/A			
NW Condo	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A	N/A	N/A	Residual Inc < 2500 (min \$1500)	-0.375	-0.375	-0.375	N/A	N/A	N/A			
Condotel	-3.625	-3.625	-3.625	-3.625	-3.625	N/A	N/A	N/A	N/A	ASK YOUR AE FOR OFF-SHEET RATES/PRICING									
Foreign 2nd HM	-2.750	-2.750	-2.750	-3.000	-3.250	N/A	N/A	N/A	N/A										
Foreign NOO	-3.000	-3.000	-3.000	-3.250	-3.500	N/A	N/A	N/A	N/A										
ITIN (Min. \$125k)	-1.500	-1.500	-1.500	-1.500	-1.625	N/A	N/A	N/A	N/A										
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A										
2 Units	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A	SUM OF PRICE									
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A										
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A										
DTI > 43** (With Exception)	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A	Max Price		100.00							
										Min Price		98.00							



Effective Date: 2/5/2025

OMEGA

RATES (ALT DOC)																																											
BASE PRICES	5.749	5.874	5.999	6.124	6.249	6.374	6.499	6.624	6.749	6.874	6.999	7.124	7.249	7.374	7.499	7.624	7.749	7.874	7.999	8.124	8.249	8.374	8.499	8.624	8.749	8.874																	
30 YR FIX	92.688	93.375	94.063	94.750	95.438	96.063	96.688	97.250	97.813	98.375	98.875	99.375	99.813	100.250	100.625	101.000	101.375	101.688	102.000	102.281	102.563	102.813	103.063	103.313	103.563	103.813																	
15 YR FIX	92.688	93.375	94.063	94.750	95.438	96.063	96.688	97.250	97.813	98.375	98.875	99.375	99.813	100.250	100.625	101.000	101.375	101.688	102.000	102.281	102.563	102.813	103.063	103.313	103.563	103.813																	
10/6 ARM																																											
7/6 ARM																																											
5/6 ARM	92.938	93.625	94.313	95.000	95.688	96.313	96.938	97.500	98.063	98.625	99.125	99.625	100.063	100.500	100.875	101.250	101.625	101.938	102.250	102.531	102.813	103.063	103.313	103.563	103.813	104.063																	
BASE PRICES	8.999	9.124	9.249	9.374	9.499	9.624	9.749	9.874	9.999	10.124	10.249	10.374	10.499																														
30 YR FIX	104.063	104.313	104.563	104.813	105.063	105.313	105.563	105.813	106.063	106.313	106.563	106.813	107.063																														
15 YR FIX	104.063	104.313	104.563	104.813	105.063	105.313	105.563	105.813	106.063	106.313	106.563	106.813	107.063																														
10/6 ARM																																											
7/6 ARM																																											
5/6 ARM	104.313	104.563	104.813	105.063	105.313	105.563	105.813	106.063	106.313	106.563	106.813	107.063	107.313																														
Note Omega Super Jumbo has a slower review time and LLPAs may change to the base pricing as shown, this product is underwritten Case by Case																																											
ADJUSTMENTS TO PRICE										PRICE IT UP		BASE PRICE (FROM ABOVE)								STATE TIERS																							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90			<								Tier 1: See Matrix																							
760+	0.125	0.125	0.000	-0.125	-0.500															Tier 2: See Matrix																							
740 - 759	0.000	0.000	-0.125	-0.250	-0.625							JUMBO																															
720 - 739	-0.125	-0.125	-0.125	-0.375	-0.750							Loans up to \$8,000,000																															
700 - 719	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			*Committee review on loans over \$5,000,000								***Max Pricing on JUMBO 100.50***																							
680 - 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																																		
660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			ARM DETAILS								CREDIT																							
640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			ARM Index				SOFR 30A				Housing		See Matrix																					
600 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA			ARM Margin				5.0				(BK/FC/SS/DIL)		See Matrix																					
580 - 599	NA	NA	NA	NA	NA	NA	NA	NA	NA			5 yr ARM Caps				2/1/5				Min FICO		See Matrix																					
LLPA's												7 yr ARM Caps				5/1/5																											
12 Mos Income	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A			Reset Frequency				6 mo																											
40 Yr Fixed Full Amor	-0.875	-0.875	-1.000	-1.125	-1.250	N/A	N/A	N/A	N/A			FEES								LOCK EXTENSION		PRICE ADJ																					
Interest-Only 30 YR	-0.375	-0.375	-0.500	-0.500	-0.625	N/A	N/A	N/A	N/A			Underwriting Fee = \$1995								5 Days		-0.100																					
Interest-Only 40 YR	-0.500	-0.500	-0.500	-0.500	-0.625	N/A	N/A	N/A	N/A			Enhanced Delegated Review Fee = N/A								10 Days		-0.200																					
\$3,500,001 - \$3,999,999	-1.875	-1.875	-2.000	-2.125	-2.250	N/A	N/A	N/A	N/A			Condo Review Fee (Established) = \$170								15 Days		-0.300																					
\$4,000,000 - \$4,499,999	-2.250	-2.250	-2.375	-2.875	N/A	N/A	N/A	N/A	N/A			Condo Review Fee (New) = \$800								30 Days		-0.600																					
\$4,500,000 - \$5,000,000	-3.000	-3.000	-3.500	-4.000	N/A	N/A	N/A	N/A	N/A			Other LLPA's																															
\$5,000,001 - \$8,000,000	-3.500	-3.500	-4.000	-4.250	N/A	N/A	N/A	N/A	N/A							60%				65%				70%				75%				80%				85%				90%			
2-1 Buydown	-1.375	-1.375	-1.375	-1.375	-1.375	N/A	N/A	N/A	N/A			BK/SS/NOD/DIL <24> 12				-0.625				-0.625				N/A				N/A				N/A				N/A							
Rate and Term	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A			BK/SS/NOD/DIL <36> 24				-0.375				-0.375				-0.375				N/A				N/A				N/A							
Cash-Out	-0.250	-0.250	-0.250	-0.375	-0.500	N/A	N/A	N/A	N/A			BK/SS/NOD/DIL <48> 36				-0.375				-0.375				-0.375				N/A				N/A				N/A							
Delayed Fin.	-0.125	-0.125	-0.125	-0.125	-0.250	N/A	N/A	N/A	N/A			Covid Forbearance < 6 Payments				-0.625				-0.625				-0.625				N/A				N/A				N/A							
Debt consol	-0.250	-0.250	-0.250	-0.250	-0.375	N/A	N/A	N/A	N/A			1 x 30 MTG				-0.250				-0.250				-0.375				N/A				N/A				N/A							
Second Home	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A	N/A	N/A			2 x 30 MTG				-0.625				-0.625				-0.625				N/A				N/A				N/A							
Investment	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A	N/A	N/A			0 x 60 MTG				-0.875				-0.875				-0.875				N/A				N/A				N/A							
Condo	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	N/A	N/A	N/A			0 x 90 MTG				-1.125				-1.500				N/A				N/A				N/A				N/A							
NW Condo	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A	N/A	N/A			Exceptions				-0.250				-0.250				-0.250				N/A				N/A				N/A							
Condotel	-3.625	-3.625	-3.625	-3.625	-3.625	N/A	N/A	N/A	N/A			No VOR				-0.625				-0.625				-0.625				N/A				N/A				N/A							
Foreign 2nd HM	-2.750	-2.750	-2.750	-3.000	-3.250	N/A	N/A	N/A	N/A			Residual Inc <2500 (min \$1500)				-0.375				-0.375				-0.375				N/A				N/A				N/A							
Foreign NOO	-3.000	-3.000	-3.000	-3.250	-3.500	N/A	N/A	N/A	N/A																																		
ITIN (Min. \$125k)	-1.500	-1.500	-1.500	-1.500	-1.625	N/A	N/A	N/A	N/A																																		
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A																																		
2 Units	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A																																		
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	N/A																																		
Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A	N/A																																		
DTI > 43** (With Exception)	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A																																		
Max Price										100.00																																	
Min Price										98.00																																	
												SUM OF PRICE																															



Effective Date: 2/5/2025



RATES (2ND MORTGAGE)																				
RATES	7.375	7.500	7.625	7.750	7.875	8.000	8.125	8.250	8.375	8.500	8.625	8.750	8.875	9.000	9.125	9.250	9.375	9.500	9.625	9.750
10 YR FIX	97.125	97.500	97.875	98.250	98.625	99.125	99.500	99.875	100.250	100.625	101.000	101.375	101.750	102.125	102.500	102.875	103.250	103.625	104.000	104.250
15 YR FIX	97.125	97.500	97.875	98.250	98.625	99.125	99.500	99.875	100.250	100.625	101.000	101.375	101.750	102.125	102.500	102.875	103.250	103.625	104.000	104.250
20 YR FIX	97.125	97.500	97.875	98.250	98.625	99.125	99.500	99.875	100.250	100.625	101.000	101.375	101.750	102.125	102.500	102.875	103.250	103.625	104.000	104.250
25 YR FIX	97.125	97.500	97.875	98.250	98.625	99.125	99.500	99.875	100.250	100.625	101.000	101.375	101.750	102.125	102.500	102.875	103.250	103.625	104.000	104.250
30 YR FIX	96.750	97.125	97.625	98.125	98.500	98.875	99.250	99.625	100.000	100.375	100.750	101.125	101.500	101.875	102.250	102.625	103.000	103.375	103.750	104.125
RATES	10.375	10.500	10.625	10.750	10.875	11.000	11.125	11.250	11.375	11.500	11.625	11.750	11.875	12.000	12.125	12.250	12.375	12.500	12.625	12.750
10 YR FIX	105.500	105.750	106.000	106.250	106.500	106.750	107.000	107.250	107.375	107.500	107.625	107.750	107.875	108.000	108.125	108.250	108.375	108.500	108.625	108.750
15 YR FIX	105.500	105.750	106.000	106.250	106.500	106.750	107.000	107.250	107.375	107.500	107.625	107.750	107.875	108.000	108.125	108.250	108.375	108.500	108.625	108.750
20 YR FIX	105.500	105.750	106.000	106.250	106.500	106.750	107.000	107.250	107.375	107.500	107.625	107.750	107.875	108.000	108.125	108.250	108.375	108.500	108.625	108.750
25 YR FIX	105.500	105.750	106.000	106.250	106.500	106.750	107.000	107.250	107.375	107.500	107.625	107.750	107.875	108.000	108.125	108.250	108.375	108.500	108.625	108.750
30 YR FIX	105.500	105.750	106.000	106.250	106.500	106.750	107.000	107.250	107.375	107.500	107.625	107.750	107.875	108.000	108.125	108.250	108.375	108.500	108.625	108.750

ADJUSTMENTS TO PRICE										PRICE IT UP
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Standard Doc - 2 years	800+	3.250	3.125	3.000	2.750	2.500	2.000	0.875	-2.000	-3.500
	780-799	3.125	3.000	2.875	2.625	2.250	1.375	0.500	-2.875	-4.500
	760-779	2.125	2.000	1.875	1.375	1.000	0.750	-0.500	-4.000	-6.500
	740-759	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-5.500	-8.500
	720-739	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	-7.000	NA
	700-719	0.375	0.375	0.375	-0.125	-1.000	-2.000	-5.000	-8.000	NA
	680-699	-0.250	-0.500	-0.750	-1.000	-3.000	-4.000	NA	NA	NA
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Alt Doc	800+	3.250	3.125	3.000	2.750	2.500	2.000	0.875	-2.250	NA
	780-799	3.125	3.000	2.875	2.625	2.250	1.375	0.500	-3.125	NA
	760-779	2.125	2.000	1.875	1.375	1.000	0.750	-0.500	-4.250	NA
	740-759	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-6.000	NA
	720-739	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	NA	NA
	700-719	0.125	0.125	0.125	-0.375	-1.250	-2.250	-5.500	NA	NA
	680-699	-0.500	-0.750	-1.000	-1.250	-3.250	-4.500	NA	NA	NA
Additional Alt Doc Adj	Bank Statement - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	NA
	1099 - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	NA
Alt Doc Rate Adj.		0.375%	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
DTI	<= 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	40.01 - 45%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000
	45.01 - 50%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA
Loan Balance	\$75,000 - \$100,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	\$100,001 - \$150,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$150,001 - \$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$200,001 - \$350,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	\$350,001 - \$500,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.000	NA
Occupancy	2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
	Investor	-1.875	-1.875	-2.375	-2.875	-3.375	-4.000	NA	NA	NA
Property Type	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA
State	CT, IL, NJ, NY	-1.000	-1.000	-1.250	-1.250	-1.500	-1.500	-2.000	NA	NA
Lock Period	30 days	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	45 days	-0.200	-0.200	-0.200	-0.200	-0.200	-0.200	-0.200	-0.200	-0.200
	60 days	-0.400	-0.400	-0.400	-0.400	-0.400	-0.400	-0.400	-0.400	-0.400
NOTES:	Prepay Penalties:						Max Price 101.00			
	No Prepay on PA loans amounts under \$301,022						Min Price 98.00			
	Prepay only on loans vested in LLC in IL and NJ. Only declining PP in MS									
	No Prepay allowed in KS, MD, MI, MN, NM, OH, and RI. *3yr PPP OK in MD on Investment properties									

BASE PRICE (FROM ABOVE)

2nd Mortgage

Full Doc & Alt Doc

TERMS

	I/O Term	Term	Amort
30 YR	NA	360	360
25 YR	NA	360	360
20 YR	NA	240	240
15 YR	NA	180	180
10 YR	NA	120	120

CREDIT

Housing	0x30x12
FC	84 mo
(BK/FC/SS/DIL)	60 mo
Min FICO	680
Max CLTV	90

FEES

Underwriting Fee = \$1995
Enhanced Delegated Review Fee = N/A
Condo Review Fee (Established) = \$170
Condo Review Fee (New) = \$800

LOCK EXTENSION

5 Days
10 Days
15 Days
30 Days

PRICE ADJ

-0.0625
-0.1250
-0.1875
-0.3750

ASK YOUR AE FOR OFF-SHEET RATES/PRICING

SUM OF PRICE

Rockstone Wholesale Inc | 444 West Lake St., Suite 1700 Chicago, IL 60606 | www.rockstonewholesale.com



Effective Date: 2/5/2025

SIGMA HELOC

RATES (HELOC)

MARGIN	0.500	0.625	0.750	0.875	1.000	1.125	1.250	1.375	1.500	1.625	1.750	1.875	2.000	2.125	2.250	2.375	2.500	2.625	2.750	2.875	3.000	3.125	3.250	3.375
10 YR FIX	98.350	98.900	99.438	99.963	100.475	100.975	101.463	101.938	102.150	102.600	103.038	103.713	104.125	104.531	104.938	105.344	105.744	106.138	106.525	106.906	107.281	107.650	107.763	108.094
15 YR FIX	98.350	98.900	99.438	99.963	100.475	100.975	101.463	101.938	102.150	102.600	103.038	103.713	104.125	104.531	104.938	105.344	105.744	106.138	106.525	106.906	107.281	107.650	107.763	108.094
20 YR FIX	98.350	98.900	99.438	99.963	100.475	100.975	101.463	101.938	102.150	102.600	103.038	103.713	104.125	104.531	104.938	105.344	105.744	106.138	106.525	106.906	107.281	107.650	107.763	108.094
25 YR FIX	98.350	98.900	99.438	99.963	100.475	100.975	101.463	101.938	102.150	102.600	103.038	103.713	104.125	104.531	104.938	105.344	105.744	106.138	106.525	106.906	107.281	107.650	107.763	108.094
30 YR FIX	97.600	98.150	98.688	99.213	99.725	100.225	100.713	101.188	101.650	102.100	102.538	103.213	103.625	104.031	104.438	104.844	105.244	105.638	106.025	106.406	106.781	107.150	107.513	107.844
MARGIN	3.500	3.625	3.750	3.875	4.000	4.125	4.250	4.375	4.500	4.625	4.750	4.875	5.000	5.125	5.250	5.375	5.500	5.625	5.750	5.875	6.000	6.125	6.250	
10 YR FIX	108.394	108.663	108.900	109.106	109.281	109.425	109.538	109.619	109.669	109.688	109.706	109.725	109.744	109.763	109.781	109.800	109.819	109.838	109.856	109.875	109.894	109.894	109.931	
15 YR FIX	108.394	108.663	108.900	109.106	109.281	109.425	109.538	109.619	109.669	109.688	109.706	109.725	109.744	109.763	109.781	109.800	109.819	109.838	109.856	109.875	109.894	109.913	109.931	
20 YR FIX	108.394	108.663	108.900	109.106	109.281	109.425	109.538	109.619	109.669	109.688	109.706	109.725	109.744	109.763	109.781	109.800	109.819	109.894	109.856	109.875	109.894	109.913	109.931	
25 YR FIX	108.394	108.663	108.900	109.106	109.281	109.425	109.538	109.619	109.669	109.688	109.706	109.725	109.744	109.763	109.781	109.800	109.819	109.838	109.856	109.875	109.894	109.913	109.931	
30 YR FIX	108.144	108.413	108.650	108.856	109.031	109.175	109.288	109.369	109.419	109.438	109.456	109.475	109.494	109.513	109.531	109.550	109.569	109.588	109.606	109.625	109.644	109.663	109.681	

ADJUSTMENT TO PRICE										PRICE IT UP	
Standard Doc - 2 years	800+	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
	2,000	2,000	2,000	1,500	1,000	0,000	0,000	-2,500	-3,500		
	780-799	2,000	2,000	2,000	1,500	1,000	0,000	0,000	-2,500	-3,500	
	760-779	1,500	1,500	1,500	1,500	1,000	0,000	-1,000	-4,000	-5,000	
	740-759	1,000	1,000	1,000	1,000	0,000	0,000	-2,000	-5,000	-7,000	
	720-739	0,000	0,000	0,000	0,000	0,000	-1,000	-3,000	-6,500	NA	
	700-719	-0,500	-0,500	-0,500	-1,000	-1,500	-2,500	-5,500	-7,500	NA	
680-699	-1,000	-1,000	-1,500	-2,500	-3,000	-4,000	NA	NA	NA		
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	
Alt Doc	800+	1,500	1,500	1,500	1,000	0,500	-0,500	-0,500	NA	NA	
	780-799	1,500	1,500	1,500	1,000	0,500	-0,500	-0,500	NA	NA	
	760-779	1,000	1,000	1,000	1,000	0,500	-0,500	-1,500	NA	NA	
	740-759	0,500	0,500	0,500	0,500	-0,500	-0,500	-2,500	NA	NA	
	720-739	-0,500	-0,500	-0,500	-0,500	-0,500	-1,500	NA	NA	NA	
	700-719	-1,000	-1,000	-1,000	-1,500	-2,000	-3,000	NA	NA	NA	
	680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Additional Alt Doc Adj	Bank Statement - 12 Months	-1,000	-1,000	-1,000	-1,000	-1,000	-1,000	-1,000	NA	NA	
	1099 - 12 Months	-1,000	-1,000	-1,000	-1,000	-1,000	-1,000	-1,000	NA	NA	
Alt Doc Rate Adj.		-0.375%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
DTI	<= 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	40.01 - 45%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1,000	
Loan Balance	45.01 - 50%	-0,500	-0,500	-0,500	-0,500	-0,500	-0,500	-0,750	-1,000	-1,500	
	\$75,000 - \$100,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	\$100,001 - \$250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	\$250,001 - \$350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	
	\$350,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
	\$500,001 - \$750,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	NA	
Occupancy	2nd Home	-1,000	-1,000	-1,000	-1,000	-1,000	-1,000	NA	NA	NA	
	Investor	-2,000	-2,000	-2,500	-3,000	-3,500	NA	NA	NA	NA	
Property Type	Condo	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.250	NA	NA	
Property Type	2-4 Unit	-0,500	-0,500	-0,500	-0,500	-0,500	-0,500	-0,500	NA	NA	
State	CT, IL, NJ, NY	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.125	NA	NA	
Lock Period	30 days	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	45 days	-0.200	-0.200	-0.200	-0.200	-0.200	-0.200	-0.200	-0.200	-0.200	
	60 days	-0.400	-0.400	-0.400	-0.400	-0.400	-0.400	-0.400	-0.400	-0.400	
NOTES:	Prepay Penalties:						Max Price		101.00		
	No Prepay on PA loans amounts under \$301,022						Min Price		98.00		
	Prepay only on loans vested in LLC in IL and NJ. Only declining PP in MS										
	No Prepay allowed in KS, MD, MI, MN, NM, OH, and RI. *3yr PPP OK in MD on Investment properties										
										SUM OF PRICE	

BASE PRICE (FROM ABOVE)

HELOC

Full Doc & Alt Doc

TERMS

	I/O Term	Term	Amort
30 YR	NA	360	360
25 YR	NA	360	360
20 YR	NA	240	240
15 YR	NA	180	180
10 YR	NA	120	120

FEES

Underwriting Fee = \$1995

Enhanced Delegated Review Fee = N/A

Condo Review Fee (Established) = \$170

Condo Review Fee (New) = \$800

LOCK EXTENSION

5 Days	-0.0625
10 Days	-0.1250
15 Days	-0.1875
30 Days	-0.3750

PRICE ADJ

ASK YOUR AE FOR OFF-SHEET RATES/PRICING

HELOC Info

HELOC INDEX	Prime Rate (Wall Street)
HELOC MARGIN	Calcuatte in Above Pricing
Qualifying Rate	HELOC's Qualified at Index + Margin

*Contact AE for State Coverage

STATE TIERS

Eligible: AZ, CA, CO, FL, IL, PA, MN, MD

CREDIT

Housing	0x30x12
FC	84 mo
(BK/FC/SS/DIL)	60 mo
Min FICO	680
Max CLTV	90