



Wholesale Rate Sheet

Effective: 3/4/2024 9:00am PST

PRODUCTS

Conventional Products
Government Products

Page 2 & 3
Page 4



LOCK / FILE SUBMISSION		LOCK EXPIRATIONS		LOCK EXTENSIONS
Lock	File Submission	Lock	Expiration Date	15 Days 0.030 per day
15 Days	Must Be Cleared to Close	15 Days	3/19/2024	30 Days 0.500 for 30 days
30 Days	10 Days From Lock Date	30 Days	4/3/2024	
45 Days	20 Days From Lock Date	45 Days	4/18/2024	
60 Days	20 Days From Lock Date	60 Days	5/3/2024	Maximum 30 days extension

The Lock Desk at Preferred Rate is Happy to Help!!!

Phone: 866-851-4295 #6
Email: lockdesk@apmortgage.com
Pricing/Lock Website: www.prwholesale.com
Lock Hours: 8:00 AM - 7:00 PM PST

Lock Desk Closes at 7:00PM PST

Preferred Rate Fees

All States	Full Doc \$895	Streamline & IRRRL \$495
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Mortgage Clause

Insurance and Subordinations
AMERICAN PACIFIC MORTGAGE CORPORATION
IT'S SUCCESSORS AND/OR ASSIGNS
3000 Lava Ridge Court, Suite 200
Roseville, CA 95661-2803

CPL
AMERICAN PACIFIC MORTGAGE CORPORATION
AND/OR WAREHOUSE LENDERS
IT'S SUCCESSORS AND/OR ASSIGNS
3000 Lava Ridge Court, Suite 200
Roseville, CA 95661-2803

FHA Lender ID - 7992700007

VA Lender ID - 9095100000

Additional programs available in portal pricer that are not displayed on rate sheet:

USDA
HomeReady
HomePossible
Manufactured Housing

Rates are subject to change without notice

Contact your AE or Shawn.Hanson@preferredrate.com with questions or comments

Preferred Rate is a licensed trade name of American Pacific Mortgage Corporation ("APM"), NMLS #1850, and the Preferred Rate team provides wholesale services and regional fulfillment as a division of APM. All policies and programs are established by APM and updated as necessary to meet Agency guidelines and state and federal regulatory requirements.



Wholesale Rate Sheet

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CONVENTIONAL FIXED ADJUSTMENTS

Limited Cash-out Refinances – LLPA by Credit Score/LTV Ratio

LTV Range

Applicable for all loans with terms greater than 15 years

Credit Score	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95.00%
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760 – 779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740 – 759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720 – 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700 – 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680 – 699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660 – 679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640 – 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620 – 639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional LLPAs by Loan Attribute Applicable to Limited Cash-out Refinances

LTV Range

Applicable for all loans

Loan Feature	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95.00%
Adjustable-rate mortgage	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Second home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Two- to four-unit property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High-balance fixed-rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High-balance ARM	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
Subordinate financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

CONVENTIONAL FIXED ADJUSTMENTS

Cash-out Refinance Loans – LLPA by Credit Score/LTV Ratio

LTV Range

Applicable for all loans

Credit Score	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760 – 779	-0.375	-0.375	-0.875	-1.250	-1.875
740 – 759	-0.375	-0.375	-1.000	-1.625	-2.375
720 – 739	-0.375	-0.500	-1.375	-2.000	-2.750
700 – 719	-0.375	-0.500	-1.625	-2.625	-3.250
680 – 699	-0.375	-0.625	-2.000	-2.875	-3.750
660 – 679	-0.375	-0.875	-2.750	-4.000	-4.750
640 – 659	-0.375	-1.375	-3.125	-4.625	-5.125
620 – 639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional LLPAs by Loan Attribute Applicable to Cash-out Refinances

LTV Range

Applicable for all loans

Loan Feature	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%
Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment property	-1.125	-1.125	-1.625	-2.125	-3.375
Second home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured home	-0.500	-0.500	-0.500	-0.500	-0.500
Two- to four-unit property	0.000	0.000	-0.375	-0.375	-0.625
High-balance fixed-rate	-1.250	-1.250	-1.500	-1.500	-1.750
High-balance ARM	-2.000	-2.000	-2.250	-2.250	-3.250
Subordinate financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000

Manufactured Housing is Available

Please Price Online

For BPMI and LPMI quotes, please call your AE



Wholesale Rate Sheet

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GOVERNMENT FIXED RATE PRICING											
FHA 30/25/20 YR FIXED			FHA 15 YR FIXED			VA 30/25/20 YR FIXED			VA 15 YR FIXED		
Rate	30-Day	45-Day	Rate	30-Day	45-Day	Rate	30-Day	45-Day	Rate	30-Day	45-Day
6.000	100.561	100.561	5.750	100.483	100.358	6.000	100.686	100.686	5.750	100.608	100.483
6.125	100.891	100.891	5.875	100.495	100.370	6.125	101.016	101.016	5.875	100.620	100.495
6.250	101.171	101.171	6.000	100.925	100.800	6.250	101.296	101.296	6.000	101.050	100.925
6.375	100.963	100.963	6.125	101.245	101.120	6.375	101.088	101.088	6.125	101.370	101.245
6.500	101.443	101.443	6.250	101.535	101.410	6.500	101.568	101.568	6.250	101.660	101.535
6.625	101.763	101.763				6.625	101.888	101.888			
6.750	102.023	102.023				6.750	102.148	102.148			
6.875	101.624	101.625				6.875	101.749	101.750			
7.000	102.004	102.005				7.000	102.129	102.130			
7.125	102.442	102.414				7.125	102.567	102.539			
7.250	102.394	102.395				7.250	102.519	102.520			
7.375	102.094	102.061				7.375	102.219	102.186			
FHA 30 YR FIXED HIGH BALANCE			FHA 15 YR FIXED HIGH BALANCE			VA 30/20 YR FIXED HIGH BALANCE			VA 15 YR FIXED HIGH BALANCE		
Rate	30-Day	45-Day	Rate	30-Day	45-Day	Rate	30-Day	45-Day	Rate	30-Day	45-Day
6.000	99.660	99.660	5.750	99.582	99.457	6.000	99.660	99.660	5.750	99.582	99.457
6.125	99.990	99.990	5.875	99.594	99.469	6.125	99.990	99.990	5.875	99.594	99.469
6.250	100.270	100.270	6.000	100.024	99.899	6.250	100.270	100.270	6.000	100.024	99.899
6.375	100.062	100.062	6.125	100.344	100.219	6.375	100.062	100.062	6.125	100.344	100.219
6.500	100.542	100.542	6.250	100.634	100.509	6.500	100.542	100.542	6.250	100.634	100.509
6.625	100.862	100.862				6.625	100.862	100.862			
6.750	101.122	101.122				6.750	101.122	101.122			
6.875	100.723	100.724				6.875	100.723	100.724			
7.000	101.103	101.104				7.000	101.103	101.104			
7.125	101.437	101.410				7.125	101.437	101.410			
7.250	101.493	101.494				7.250	101.493	101.494			
7.375	101.042	101.042				7.375	101.042	101.042			
GOVERNMENT FIXED ADJUSTMENTS											
	FHA Standard Adjustments				VA Standard Adjustments						
	FICO	LLPA			FICO	LLPA					
	780+	0.375			780+	0.500					
	720 - 779	0.300			720 - 779	0.300					
	700 - 719	0.250			700 - 719	0.150					
	680 - 699	0.150			680 - 699	0.150					
	660 - 679	0.100			660 - 679	0.100					
	640 - 659	-0.200			640 - 659	-0.200					
	600 - 639	-0.750			600 - 639	-0.750					
	580 - 599	-1.750			580 - 599	-1.750					
	FHA Streamline Adjustments				VA IRRRL Adjustments						
	FICO	LLPA			FICO	LLPA					
	780+	0.375			780+	0.500					
	720 - 779	0.300			720 - 779	0.300					
	700 - 719	0.250			700 - 719	0.150					
	680 - 699	0.150			680 - 699	0.150					
	660 - 679	0.100			660 - 679	0.100					
	640 - 659	-0.200			640 - 659	-0.200					
	600 - 639	-0.750			600 - 639	-0.750					
	580 - 599	-1.750			580 - 599	-1.750					
FHA Other Adjustments			VA Other Adjustments								
Investment Property	-0.500		Investment Property	-0.500							
Manual UW	0.000		Manual UW	0.000							
			VA Cash-out <=90%	0.000							
			VA Cash-out >90%	N/A							
Manufactured Housing is Available Please Price Online			Manufactured Housing is Available Please Price Online								
640 Minimum FICO for High Balance			640 Minimum FICO for High Balance								