

PLATINUM SELECT DSCR PROGRAM - WHOLESALE

Dated: 10/10/2025 V1
Pricing Sheet ID: 542

45-Day Price	
Rate	Price
6.250	98.750
6.375	99.500
6.500	100.250
6.625	101.000
6.750	101.750
6.875	102.500
7.000	103.000
7.125	103.500
7.250	104.000
7.375	104.500
7.500	105.000
7.625	105.500
7.750	106.000
7.875	106.500
8.000	107.000
8.125	107.250
8.250	107.500
8.375	108.000
8.500	108.250
8.625	108.750
8.750	109.000
8.875	109.250
9.000	109.500
9.125	109.750
9.250	110.000

DSCR (Min: 1.20)							
CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
≥ 780	1.875	1.625	1.500	1.000	0.500	-0.125	-1.375
760 - 779	1.875	1.625	1.375	0.875	0.375	-0.125	-1.375
740 - 759	1.750	1.500	1.250	0.875	0.250	-0.250	-1.500
720 - 739	1.625	1.375	1.125	0.625	0.000	-0.500	-2.125
700 - 719	1.375	1.000	0.625	N/A	N/A	N/A	N/A

Note: Min FICO: 730 for CLTV > 70.00%

		Additional LLPAs						
	CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Loan Amount	< \$350,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	N/A
	\$1,500,001 - \$2,000,000	0.000	0.000	-0.125	-0.250	-0.250	-0.500	N/A
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Rate & Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash-Out Refinance	-0.375	-0.375	-0.500	-0.500	-0.750	-1.125	N/A
Property Type	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	N/A
	2 Units	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	N/A
	Interest Only	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	N/A
Product	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	5 Year - (5x5)/(Step)	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	3 Year - (3x5)/(3x3)	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Prepay Penalty (Restrictions on Matrix)	2 Year - (2x3)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	1 Year - (1x3)	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375
	Buy Out/ No Prepay	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
Other	CEMA Transaction	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

Minimum & Maximum Price	
Minimum Price	98.000
Maximum LC (Lender Credit)	101.000
Maximum Price (Including LPC/LC not to exceed 3.0 pts or \$30K)	103.000
5 Year Prepay	103.000
3 Year Prepay	103.000
2 Year Prepay	102.500
1 Year Prepay	101.500
No Prepay Penalty	100.000

Lender Fees	
Underwriting Fee	\$ 1,750.00
Redraw Fee	\$ 295.00
Closing In a Trust	\$ 395.00
Closing In a Entity	\$ 495.00

Lock Extension	
14-Day Lock Extension	-0.750
Maximum Allowed Extension Count:	1

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