

PLATINUM SELECT DSCR PROGRAM - WHOLESALE

Dated: 09/18/26 04:00 PM
Pricing Sheet ID: v2 699

45-Day Price	
Rate	Price
6.375	97.429
6.500	98.022
6.625	98.599
6.750	99.160
6.875	99.713
6.999	100.249
7.125	100.770
7.250	101.274
7.375	101.763
7.500	102.196
7.625	102.598
7.750	102.970
7.875	103.309
7.999	103.618
8.125	103.895
8.250	104.141
8.375	104.356
8.500	104.540
8.625	104.692
8.750	104.813
8.875	104.903
8.999	105.005
9.125	105.130
9.250	105.255
9.375	105.380
9.500	105.505

CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780	1.625	1.375	1.250	0.750	0.375	-0.375	-1.625
760 - 779	1.625	1.375	1.125	0.625	0.250	-0.375	-1.625
740 - 759	1.500	1.250	1.000	0.625	0.250	-0.375	-1.625
720 - 739	1.375	1.125	0.875	0.375	0.000	-0.500	-2.000
700 - 719	1.125	0.750	0.375	-0.125	-0.500	-1.500	-3.750

		Additional LLPAs							
CLTV		0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
DSCR Ratio	DSCR >1.20	0.250	0.250	0.250	0.250	0.375	0.375	0.375	
	DSCR 1.0 to < 1.20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Loan Amount	< \$350,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	N/A	
	\$350k \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
Purpose	> 1.5M \$2.0M	0.250	0.250	0.125	0.000	-0.125	-0.375	N/A	
	Purchase	0.500	0.500	0.500	0.375	0.375	0.375	0.250	
Property Type	Rate & Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.000	
	Cash-Out Refinance	-0.250	-0.250	-0.250	-0.375	-0.625	-1.000	N/A	
Product	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	
Escrows	Interest Only	-0.375	-0.375	-0.500	-0.500	-0.750	-0.875	N/A	
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
Prepay Penalty (Restrictions on Matrix)	5 Year - (5x5)	1.125	1.125	1.125	1.125	1.125	1.125	1.125	
	5 Year - (Step)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
	4 Year - (4x5)	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
	4 Year - (4x3)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
	3 Year - (3x5)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
	3 Year - (3x3)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
	2 Year - (2x3)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
	1 Year - (1x3)	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	
	Buy Out/ No Prepay	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	
	CEMA Transaction	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
Other									

Minimum & Maximum Price	
Minimum Price	97.000
Maximum Purchase RT LC (Lender Credit)	101.500
Maximum Cashout LC (Lender Credit)	101.000

Loan Amount Max Price (LPC+LC not to exceed 3 pts)	
\$1.5M	102.500
> \$1.5M \$2.0M	102.000

**Lesser Max Price applies between Loan Amt Tier & Prepay Term*

Prepay Term Max Price	
5 Year Prepay	102.500
4 Year Prepay	102.250
3 Year Prepay	102.000
2 Year Prepay	101.500
1 Year Prepay	100.500
No Prepay - Maximum Price Broker Compensation must be Borrower Paid - Not eligible for Lender Paid	100.000

**Lesser Max Price applies between Loan Amt Tier & Prepay Term*

Lender Fees	
Underwriting Fee	\$1,895.00
Redraw Fee	\$295.00
Closing In a Trust	\$395.00
Closing In a Entity	\$495.00
Tax Service Fee	\$70.79

Lock Extension	
14-Day Lock Extension	-0.450
Maximum Allowed Extension Count: 1	

For

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