

PLATINUM SELECT NOO DTI PROGRAM - WHOLESALE

Dated: 02/06/2026 V1
Pricing Sheet ID: 569

45-Day Price		
Rate	Full Doc	Alt Doc
6.250	99.626	99.751
6.375	100.313	100.438
6.500	101.001	101.126
6.625	101.563	101.688
6.750	102.126	102.251
6.875	102.626	102.751
7.000	103.001	103.126
7.125	103.376	103.501
7.250	103.688	103.813
7.375	104.001	104.126
7.500	104.251	104.376
7.625	104.501	104.626
7.750	104.751	104.876
7.875	105.001	105.126
8.000	105.251	105.376
8.125	105.501	105.626
8.250	105.751	105.876
8.375	105.938	106.063
8.500	106.126	106.251
8.625	106.313	106.438
8.750	106.501	106.626
8.875	106.626	106.751
9.000	106.751	106.876
9.125	106.876	107.001
9.250	107.001	107.126

CLTV	Full Documentation						
	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
≥ 780	1.000	1.000	0.625	0.375	0.125	0.000	-0.375
760 - 779	1.000	0.875	0.625	0.375	0.125	-0.125	-0.500
740 - 759	0.875	0.875	0.500	0.250	0.000	-0.250	-0.625
720 - 739	0.750	0.750	0.375	0.125	-0.125	-0.625	-1.375
700 - 719	0.625	0.625	0.250	-0.250	-0.625	-1.375	-3.250

CLTV	Alternative Documentation						
	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
≥ 780	1.125	1.125	0.750	0.500	0.250	0.000	-0.250
760 - 779	1.125	1.000	0.750	0.500	0.250	-0.125	-0.375
740 - 759	1.000	1.000	0.625	0.375	0.125	-0.375	-0.500
720 - 739	0.875	0.875	0.500	0.250	0.000	-0.500	-1.250
700 - 719	0.750	0.750	0.375	-0.125	-0.500	-1.250	-3.125

		Additional LLPAs						
		CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	75.01-80
Income Documentation	Bank Statements - 12 Mo		0.000	0.000	0.000	0.000	0.000	0.000
	1099 - 12 Mo		0.000	0.000	0.000	0.000	0.000	0.000
	Asset Depletion		-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
Loan Amount	< \$350,000		-0.375	-0.375	-0.375	-0.375	-0.375	N/A
	\$1,500,001 - \$2,000,000		0.000	0.000	0.000	0.000	0.000	0.000
Purpose	Purchase		0.250	0.250	0.250	0.125	0.125	0.125
	Rate & Term Refinance		0.000	0.000	0.000	0.000	0.000	0.000
	Cash-Out Refinance		-0.250	-0.250	-0.250	-0.500	-0.750	N/A
Property Type	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500
	2 Units		-0.250	-0.250	-0.250	-0.375	-0.375	N/A
Product	Interest Only		-0.250	-0.250	-0.375	-0.375	-0.500	-0.625
Escrows	Escrow Waiver		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	5 Year - (5x5)		0.875	0.875	0.875	0.875	0.875	0.875
Prepay Penalty (Restrictions on Matrix)	5 Year - (5x5)		0.750	0.750	0.750	0.750	0.750	0.750
	4 Year - (4x5)		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
	3 Year - (3x5)		0.125	0.125	0.125	0.125	0.125	0.125
	3 Year - (3x3)		0.000	0.000	0.000	0.000	0.000	0.000
	2 Year - (2x3)		-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 Year - (1x3)		-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Other	Buy Out/ No Prepay		-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
	CEMA Transaction		-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 pts or \$30K)	102.500
5 Year Prepay	102.500
4 Year Prepay	102.500
3 Year Prepay	102.500
2 Year Prepay	102.500
1 Year Prepay	101.500
No Prepay - Maximum Price Broker Compensation must be Borrower Paid - Not eligible for Lender Paid	100.000

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	\$ 69.00

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

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