

## PLATINUM SELECT NOO DTI PROGRAM - WHOLESALE

45-Day Price		
Rate	Full Doc	Alt Doc
5.999	97.338	97.431
6.125	97.978	98.072
6.250	98.591	98.685
6.375	99.177	99.271
6.500	99.736	99.830
6.625	100.267	100.361
6.750	100.779	100.873
6.875	101.271	101.365
6.999	101.744	101.838
7.125	102.197	102.291
7.250	102.630	102.724
7.375	103.037	103.130
7.500	103.416	103.509
7.625	103.767	103.861
7.750	104.091	104.185
7.875	104.388	104.482
7.999	104.658	104.752
8.125	104.908	105.002
8.250	105.138	105.232
8.375	105.349	105.443
8.500	105.541	105.634
8.625	105.713	105.806
8.750	105.865	105.959
8.875	105.998	106.091
8.999	106.111	106.205
9.125	106.236	106.330
9.250	106.361	106.455

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	1.125	1.125	0.750	0.500	0.250	0.125	-0.250
760 - 779	1.125	1.000	0.750	0.500	0.250	0.000	-0.375
740 - 759	1.000	1.000	0.625	0.375	0.125	-0.125	-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

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	1.250	1.250	0.875	0.625	0.375	0.125	-0.125
760 - 779	1.250	1.125	0.875	0.625	0.375	0.000	-0.250
740 - 759	1.125	1.125	0.750	0.500	0.250	-0.250	-0.375
720 - 739	1.000	1.000	0.625	0.375	0.125	-0.375	-1.125
700 - 719	0.875	0.875	0.500	0.000	-0.375	-1.125	-3.000

	CLTV	Additional LLPA's						
		0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Income Documentation	Bank Statements - 12 Mo	0.000	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	0.000
	Asset Depletion	-0.250	-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	-0.625	N/A
	\$350k - \$1.5M	0.125	0.125	0.125	0.125	0.125	0.125	N/A
	\$1,500,001 - \$2,000,000	0.250	0.250	0.250	0.250	0.125	0.125	N/A
Purpose	Purchase	0.375	0.375	0.375	0.250	0.250	0.250	0.250
	Rate & Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.000
	Cash-Out Refinance	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	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	-0.250	-0.375	-0.375	-0.500	N/A
Product	Interest Only	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	N/A
	Escrows	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Prepay Penalty (Restrictions on Matrix)	5 Year - (5x5)	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	5 Year - (Step)	0.750	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	0.625
	4 Year - (4x3)	0.500	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	0.125
	3 Year - (3x3)	0.000	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	-0.375
	1 Year - (1x3)	-0.750	-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	-1.125
	CEMA Transaction	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

Minimum & Maximum Price	
Minimum Price	97.000
Maximum 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 i*

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
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*\*Lesser Max Price applies between Loan Amt Tier & Prepay i*

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	

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