

PLATINUM SELECT NOO DTI PROGRAM - WHOLESALE

Dated: 09/18/26
Pricing Sheet ID

45-Day Price		
Rate	Full Doc	Alt Doc
6.375	96.520	96.614
6.500	97.071	97.164
6.625	97.610	97.703
6.750	98.137	98.231
6.875	98.645	98.739
6.999	99.133	99.227
7.125	99.602	99.696
7.250	100.051	100.145
7.375	100.481	100.575
7.500	100.883	100.977
7.625	101.243	101.336
7.750	101.575	101.668
7.875	101.879	101.973
7.999	102.167	102.250
8.125	102.407	102.500
8.250	102.629	102.723
8.375	102.832	102.926
8.500	103.016	103.110
8.625	103.180	103.274
8.750	103.325	103.418
8.875	103.450	103.543
8.999	103.578	103.672
9.125	103.711	103.805
9.250	103.825	103.918
9.375	103.950	104.043
9.500	104.075	104.168

Full Documentation							
CLTV	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	0.375	0.125	-0.250
760 - 779	1.125	1.000	0.750	0.500	0.375	0.000	-0.375
740 - 759	1.000	1.000	0.625	0.375	0.375	0.125	-0.375
720 - 739	0.875	0.875	0.500	0.250	0.250	-0.250	-0.875
700 - 719	0.750	0.750	0.375	-0.125	-0.125	-1.000	-2.875

Alternative Documentation							
CLTV	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	0.500	0.125	-0.125
760 - 779	1.250	1.125	0.875	0.625	0.500	0.000	-0.250
740 - 759	1.125	1.125	0.750	0.500	0.500	0.000	-0.250
720 - 739	1.000	1.000	0.625	0.375	0.375	-0.125	-0.750
700 - 719	0.875	0.875	0.500	0.000	0.000	-0.875	-2.750

		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
	< \$350,000		-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Loan Amount	\$350k \$1.5M		0.125	0.125	0.125	0.125	0.125	0.125
	> 1.5M \$2.0M		0.250	0.250	0.250	0.250	0.125	N/A
	Purchase		0.375	0.375	0.375	0.250	0.250	0.250
Purpose	Rate & Term Refinance		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
	Warrantable Condo		0.000	0.000	-0.125	-0.250	-0.375	-0.500
Property Type	2 Units		-0.250	-0.250	-0.250	-0.375	-0.375	-0.500
	Product		-0.250	-0.250	-0.375	-0.375	-0.500	-0.625
Escrows	Interest Only		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	Escrow Waiver		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
	5 Year - (Step)		0.625	0.625	0.625	0.625	0.625	0.625
	4 Year - (4x5)		0.500	0.500	0.500	0.500	0.500	0.500
	4 Year - (4x3)		0.375	0.375	0.375	0.375	0.375	0.375
	3 Year - (3x5)		0.250	0.250	0.250	0.250	0.250	0.250
	3 Year - (3x3)		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	2 Year - (2x3)		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	1 Year - (1x3)		-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
	Buy Out/ No Prepay		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	CEMA Transaction		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

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 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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