

PLATINUM SELECT NOO DTI PROGRAM - WHOLESALE

Dated: 08/29/2025 V1
Pricing Sheet ID: 538-539

45-Day Price		
Rate	Full Doc	Alt Doc
6.250	98.750	99.000
6.375	99.500	99.750
6.500	100.000	100.250
6.625	100.500	100.750
6.750	101.000	101.250
6.875	101.500	101.750
7.000	102.000	102.250
7.125	102.500	102.750
7.250	103.000	103.250
7.375	103.500	103.750
7.500	104.000	104.250
7.625	104.250	104.500
7.750	104.500	104.750
7.875	104.750	105.000
8.000	105.000	105.250
8.125	105.250	105.500
8.250	105.500	105.750
8.375	105.750	106.000
8.500	106.000	106.250
8.625	106.250	106.500
8.750	106.500	106.750
8.875	106.750	107.000
9.000	107.000	107.250
9.125	107.250	107.500
9.250	107.500	107.750

	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	1.250	1.250	0.875	0.625	0.375	0.250	-0.125
760 - 779	1.250	1.125	0.875	0.625	0.375	0.125	-0.250
740 - 759	1.125	1.125	0.750	0.500	0.250	0.000	-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	N/A	N/A	N/A	N/A

Note: Min FICO: 730 for CLTV > 70.00%

	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
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000	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	-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	-0.125
	5 Year - (5x5)/(3x3)	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Prepay Penalty (Restrictions on Matrix)	3 Year - (3x5)/(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
	Buy Out/ No Prepay	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
Other	CEMA Transaction	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

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	1.375	1.250	1.000	0.750	0.375	0.250	-0.250
760 - 779	1.250	1.250	0.875	0.625	0.375	0.125	-0.375
740 - 759	1.250	1.125	0.750	0.500	0.250	0.000	-0.500
720 - 739	1.125	1.000	0.625	0.375	0.125	-0.500	-1.375
700 - 719	1.000	0.875	0.500	N/A	N/A	N/A	N/A

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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