

PLATINUM SELECT NOO DTI PROGRAM - WHOLESALE

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Pricing Sheet ID: v2 675

45-Day Price		
Rate	Full Doc	Alt Doc
6.125	97.414	97.508
6.250	98.028	98.121
6.375	98.614	98.707
6.500	99.172	99.266
6.625	99.703	99.797
6.750	100.215	100.309
6.875	100.707	100.801
6.999	101.180	101.274
7.125	101.633	101.727
7.250	102.067	102.160
7.375	102.473	102.567
7.500	102.852	102.946
7.625	103.203	103.297
7.750	103.528	103.621
7.875	103.825	103.918
7.999	104.094	104.188
8.125	104.344	104.438
8.250	104.575	104.668
8.375	104.785	104.879
8.500	104.977	105.071
8.625	105.149	105.243
8.750	105.301	105.395
8.875	105.434	105.528
8.999	105.547	105.641
9.125	105.672	105.766
9.250	105.797	105.891

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	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	0.125
	> 1.5M ≤ \$2.0M	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	
	2 Units	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	
	Interest Only	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	
Product Escrows	Escrow Waiver	-0.125	-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	
	5 Year - (Step)	0.750	0.750	0.750	0.750	0.750	0.750	
Prepay Penalty (Restrictions on Matrix)	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)	0.375	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	
	2 Year - (2x3)	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
	1 Year - (1x3)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
	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	
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
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**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	

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