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PLATINUM SELECT NOO DTI PROGRAM - WHOLESALE

Dated: 09/16/26 (
Pricing Sheet II

45-Day Price		
Rate	Full Doc	Alt Doc
6.125	95.446	95.539
6.250	96.059	96.153
6.375	96.645	96.739
6.500	97.203	97.297
6.625	97.735	97.828
6.750	98.246	98.340
6.875	98.739	98.832
6.999	99.211	99.305
7.125	99.664	99.758
7.250	100.098	100.192
7.375	100.504	100.598
7.500	100.883	100.977
7.625	101.235	101.328
7.750	101.559	101.653
7.875	101.856	101.950
7.999	102.125	102.219
8.125	102.375	102.469
8.250	102.606	102.700
8.375	102.817	102.910
8.500	103.008	103.102
8.625	103.180	103.274
8.750	103.332	103.426
8.875	103.465	103.559
8.999	103.578	103.672
9.125	103.703	103.797
9.250	103.828	103.922

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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	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	
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	-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)	0.375	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	0.250
	2 Year - (2x3)	-0.125	-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	-0.500
	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

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 T*

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

**Lesser Max Price applies between Loan Amt Tier & Prepay T*

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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