



PLATINUM SELECT NOO DTI PROGRAM - WHOLESALE

Dated: 10/20/2025 V1
Pricing Sheet ID: 545

45-Day Price		
Rate	Full Doc	Alt Doc
6.250	99.750	100.000
6.375	100.500	100.750
6.500	101.000	101.250
6.625	101.500	101.750
6.750	102.000	102.250
6.875	102.500	102.750
7.000	103.000	103.250
7.125	103.500	103.750
7.250	104.000	104.250
7.375	104.500	104.750
7.500	105.000	105.250
7.625	105.250	105.500
7.750	105.500	105.750
7.875	105.750	106.000
8.000	106.000	106.250
8.125	106.250	106.500
8.250	106.500	106.750
8.375	106.750	107.000
8.500	107.000	107.250
8.625	107.250	107.500
8.750	107.500	107.750
8.875	107.750	108.000
9.000	108.000	108.250
9.125	108.250	108.500
9.250	108.500	108.750

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	0.000	-0.375	-1.125	-3.375

Note: Min FICO: 730 for CLTV > 70.00%

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	1.375	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	0.000	-0.375	-1.250	-3.875

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
	\$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
Prepay Penalty (Restrictions on Matrix)	5 Year - (5x5)/(Step)	0.750	0.750	0.750	0.750	0.750	0.750	0.750
	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

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 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	#####
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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