

PLATINUM SELECT NOO DTI PROGRAM - WHOLESALE

Dated: 07/14/26
Pricing Sheet II

45-Day Price		
Rate	Full Doc	Alt Doc
6.125	97.352	97.446
6.250	97.965	98.059
6.375	98.551	98.645
6.500	99.110	99.203
6.625	99.641	99.735
6.750	100.153	100.246
6.875	100.645	100.739
6.999	101.118	101.211
7.125	101.571	101.664
7.250	102.004	102.098
7.375	102.410	102.504
7.500	102.789	102.883
7.625	103.141	103.235
7.750	103.465	103.559
7.875	103.762	103.856
7.999	104.032	104.125
8.125	104.282	104.375
8.250	104.512	104.606
8.375	104.723	104.817
8.500	104.914	105.008
8.625	105.086	105.180
8.750	105.239	105.332
8.875	105.371	105.465
8.999	105.485	105.578
9.125	105.610	105.703
9.250	105.735	105.828

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	0.250	-0.125	-0.500
720 - 739	0.875	0.875	0.500	0.250	0.125	-0.500	-1.250
700 - 719	0.750	0.750	0.375	-0.125	-0.375	-1.250	-3.125

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	0.375	-0.250	-0.375
720 - 739	1.000	1.000	0.625	0.375	0.250	-0.375	-1.125
700 - 719	0.875	0.875	0.500	0.000	-0.250	-1.125	-3.000

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	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	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	0.875
	5 Year - (Step)	0.750	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	0.625
	4 Year - (4x3)	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	3 Year - (3x5)	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	3 Year - (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	97.000
Maximum 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

**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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