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PLATINUM SELECT NOO DTI PROGRAM - WHOLESALE

Dated: 06/17/26
Pricing Sheet ID: v2

45-Day Price		
Rate	Full Doc	Alt Doc
6.125	97.758	97.852
6.250	98.371	98.465
6.375	98.957	99.051
6.500	99.516	99.610
6.625	100.047	100.141
6.750	100.559	100.653
6.875	101.051	101.145
6.999	101.524	101.618
7.125	101.977	102.071
7.250	102.410	102.504
7.375	102.817	102.910
7.500	103.196	103.289
7.625	103.547	103.641
7.750	103.871	103.965
7.875	104.168	104.262
7.999	104.438	104.532
8.125	104.688	104.782
8.250	104.918	105.012
8.375	105.129	105.223
8.500	105.321	105.414
8.625	105.493	105.586
8.750	105.645	105.739
8.875	105.778	105.871
8.999	105.891	105.985
9.125	106.016	106.110
9.250	106.141	106.235

CLTV	Full Documentation						
	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

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	1.250	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

	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
	\$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	0.000	-0.250	-0.500	N/A
Property Type	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500
	2 Units	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500
Product	Interest Only	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	-0.625
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	0.875
Prepay Penalty (Restrictions on Matrix)	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)	0.125	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
Other	Buy Out/ No Prepay	-1.125	-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	-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	100.000
Broker Compensation must be	
Borrower Paid - Not eligible for Lender Paid	

*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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