



PLATINUM SELECT PROGRAM - WHOLESALE

Dated: 05/04/26 10:15 AM
Pricing Sheet ID: v2 625

45-Day Price		
Rate	Full Doc	Alt Doc
5.999	97.681	97.931
6.125	98.322	98.572
6.250	98.935	99.185
6.375	99.521	99.771
6.500	100.080	100.330
6.625	100.611	100.861
6.750	101.123	101.373
6.875	101.615	101.865
6.999	102.088	102.338
7.125	102.541	102.791
7.250	102.974	103.224
7.375	103.381	103.631
7.500	103.759	104.009
7.625	104.111	104.361
7.750	104.435	104.685
7.875	104.732	104.982
7.999	105.002	105.252
8.125	105.252	105.502
8.250	105.482	105.732
8.375	105.693	105.943
8.500	105.884	106.134
8.625	106.056	106.306
8.750	106.209	106.459
8.875	106.341	106.591
8.999	106.455	106.705
9.125	106.580	106.830
9.250	106.705	106.955

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	0.875	0.750	0.500	0.375	0.125
760 - 779	1.125	1.000	0.875	0.750	0.500	0.250	0.000
740 - 759	1.000	1.000	0.750	0.625	0.375	0.125	-0.125
720 - 739	0.875	0.875	0.625	0.500	0.250	-0.250	-0.875
700 - 719	0.750	0.750	0.500	0.250	-0.125	-0.750	-1.625

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	1.125	1.000	0.875	0.500	0.375	0.000
760 - 779	1.125	1.125	0.875	0.750	0.500	0.250	-0.125
740 - 759	1.125	1.000	0.750	0.625	0.375	0.125	-0.250
720 - 739	1.000	0.875	0.625	0.500	0.250	-0.375	-1.125
700 - 719	0.875	0.750	0.500	0.250	-0.250	-1.000	-2.000

	CLTV	Additional LLPAs						
		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	0.250	0.250	0.125	0.125	0.125	0.125	N/A
	\$1,500,001 - \$2,000,000	0.375	0.375	0.250	0.250	0.250	0.250	N/A
Purpose	Purchase	0.500	0.500	0.500	0.375	0.375	0.375	0.375
	Rate & Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.000
	Cash-Out Refinance	0.000	0.000	0.000	-0.250	-0.500	-0.750	N/A
Occupancy	Primary Residence	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home/Non-Occupant CoBorrower	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375
Property Type	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	N/A
	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

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

Lender Fees	
Underwriting Fee	\$1,895.00
Closing In a Trust	\$395.00
Tax Service Fee	\$70.79

Lock Extension	
14-Day Lock Extension	-0.450
Maximum Allowed Extension Count:	1

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