

PLATINUM SELECT PROGRAM - WHOLESALE

Dated: 12/19/2025 V1
Pricing Sheet ID: 559

45-Day Price		
Rate	Full Doc	Alt Doc
6.250	99.438	99.688
6.375	100.126	100.376
6.500	100.813	101.063
6.625	101.376	101.626
6.750	101.938	102.188
6.875	102.438	102.688
7.000	102.813	103.063
7.125	103.188	103.438
7.250	103.501	103.751
7.375	103.813	104.063
7.500	104.063	104.313
7.625	104.313	104.563
7.750	104.563	104.813
7.875	104.813	105.063
8.000	105.063	105.313
8.125	105.313	105.563
8.250	105.563	105.813
8.375	105.751	106.001
8.500	105.938	106.188
8.625	106.126	106.376
8.750	106.313	106.563
8.875	106.438	106.688
9.000	106.563	106.813
9.125	106.688	106.938
9.250	106.813	107.063

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	1.000	1.000	0.750	0.625	0.375	0.250	0.000
760 - 779	1.000	0.875	0.750	0.625	0.375	0.125	-0.125
740 - 759	0.875	0.875	0.625	0.500	0.250	0.000	-0.250
720 - 739	0.750	0.750	0.500	0.375	0.125	-0.375	-1.000
700 - 719	0.625	0.625	0.375	0.125	-0.250	-0.875	-1.750

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	1.125	1.000	0.875	0.750	0.375	0.250	-0.125
760 - 779	1.000	1.000	0.750	0.625	0.375	0.125	-0.250
740 - 759	1.000	0.875	0.625	0.500	0.250	0.000	-0.375
720 - 739	0.875	0.750	0.500	0.375	0.125	-0.500	-1.250
700 - 719	0.750	0.625	0.375	0.125	-0.375	-1.125	-2.125

		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
Occupancy	Primary Residence	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home	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	
	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	98.000
<620 FICO No LPC/LC - Max Price	100.000
Maximum LC (Lender Credit)	101.000
Maximum Price (Including LPC/LC not to exceed 3 pts or \$30K)	102.500

Lender Fees	
Underwriting Fee	\$ 1,750.00
Closing in a Trust	\$ 395.00

Lock Extension	
14-Day Lock Extension	-0.750
Maximum Allowed Extension Count:	1

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