

PLATINUM SELECT PROGRAM - WHOLESALE

Dated: 08/03/26 03:45 PM
Pricing Sheet ID: v2 675

45-Day Price		
Rate	Full Doc	Alt Doc
6.125	97.790	98.008
6.250	98.404	98.621
6.375	98.990	99.207
6.500	99.548	99.766
6.625	100.079	100.297
6.750	100.591	100.809
6.875	101.083	101.301
6.999	101.556	101.774
7.125	102.009	102.227
7.250	102.443	102.661
7.375	102.849	103.067
7.500	103.228	103.446
7.625	103.579	103.797
7.750	103.904	104.121
7.875	104.200	104.418
7.999	104.470	104.688
8.125	104.720	104.938
8.250	104.950	105.168
8.375	105.161	105.379
8.500	105.353	105.571
8.625	105.525	105.743
8.750	105.677	105.895
8.875	105.810	106.028
8.999	105.923	106.141
9.125	106.048	106.266
9.250	106.173	106.391

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	0.875	0.750	0.625	0.375	0.125
760 - 779	1.125	1.000	0.875	0.750	0.625	0.250	0.000
740 - 759	1.000	1.000	0.750	0.625	0.625	0.250	0.000
720 - 739	0.875	0.875	0.625	0.500	0.500	0.000	-0.625
700 - 719	0.750	0.750	0.500	0.250	0.250	-0.500	-1.375

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	1.125	1.000	0.875	0.625	0.375	0.000
760 - 779	1.125	1.125	0.875	0.750	0.625	0.250	-0.125
740 - 759	1.125	1.000	0.750	0.625	0.625	0.250	-0.125
720 - 739	1.000	0.875	0.625	0.500	0.500	-0.125	-0.875
700 - 719	0.875	0.750	0.500	0.250	0.125	-0.750	-1.750

		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	CLTV							
	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
Loan Amount	Asset Depletion	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
	< \$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	0.125
	> \$1.5M ≤ \$2.0M	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	-0.125	-0.125	-0.125	-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 Escrows	Interest Only	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	N/A
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125

Minimum & Maximum Price	
Minimum Price	97.000
Maximum Purchase RT LC (Lender Credit)	101.500
Maximum Cashout 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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