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PLATINUM SELECT PROGRAM - WHOLESALE

Dated: 09/16/26 01:45 PM
Pricing Sheet ID: v2 696

45-Day Price		
Rate	Full Doc	Alt Doc
6.125	95.822	96.039
6.250	96.435	96.653
6.375	97.021	97.239
6.500	97.579	97.797
6.625	98.111	98.328
6.750	98.622	98.840
6.875	99.115	99.332
6.999	99.587	99.805
7.125	100.040	100.258
7.250	100.474	100.692
7.375	100.880	101.098
7.500	101.259	101.477
7.625	101.611	101.828
7.750	101.935	102.153
7.875	102.232	102.450
7.999	102.501	102.719
8.125	102.751	102.969
8.250	102.982	103.200
8.375	103.193	103.411
8.500	103.384	103.602
8.625	103.556	103.774
8.750	103.708	103.926
8.875	103.841	104.059
8.999	103.954	104.172
9.125	104.079	104.297
9.250	104.204	104.422

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								
	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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	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	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 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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