

| 45-Day Price |          |         |
|--------------|----------|---------|
| Rate         | Full Doc | Alt Doc |
| 6.250        | 99.500   | 100.250 |
| 6.375        | 100.250  | 100.750 |
| 6.500        | 101.000  | 101.250 |
| 6.625        | 101.500  | 101.750 |
| 6.750        | 102.000  | 102.250 |
| 6.875        | 102.500  | 102.750 |
| 7.000        | 103.000  | 103.250 |
| 7.125        | 103.500  | 103.750 |
| 7.250        | 104.000  | 104.250 |
| 7.375        | 104.500  | 104.750 |
| 7.500        | 105.000  | 105.250 |
| 7.625        | 105.250  | 105.500 |
| 7.750        | 105.500  | 105.750 |
| 7.875        | 105.750  | 106.000 |
| 8.000        | 106.000  | 106.250 |
| 8.125        | 106.250  | 106.500 |
| 8.250        | 106.500  | 106.750 |
| 8.375        | 106.750  | 107.000 |
| 8.500        | 107.000  | 107.250 |
| 8.625        | 107.250  | 107.500 |
| 8.750        | 107.500  | 107.750 |
| 8.875        | 107.750  | 108.000 |
| 9.000        | 108.000  | 108.250 |
| 9.125        | 108.250  | 108.500 |
| 9.250        | 108.500  | 108.750 |

PLATINUM SELECT PROGRAM - WHOLESALE

Dated: 10/20/2025 V1  
Pricing Sheet ID: 545

| 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                | 1.250   | 1.250    | 1.000    | 0.875    | 0.625    | 0.500    | 0.250    |
| 760 - 779          | 1.250   | 1.125    | 1.000    | 0.875    | 0.625    | 0.375    | 0.125    |
| 740 - 759          | 1.125   | 1.125    | 0.875    | 0.750    | 0.500    | 0.250    | 0.000    |
| 720 - 739          | 1.000   | 1.000    | 0.750    | 0.625    | 0.375    | -0.125   | -0.750   |
| 700 - 719          | 0.875   | 0.875    | 0.625    | 0.000    | -0.375   | -0.875   | -2.500   |

Note: Min FICO: 730 for CLTV > 70.00%

| 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                       | 1.375   | 1.250    | 1.125    | 1.000    | 0.625    | 0.500    | 0.125    |
| 760 - 779                 | 1.250   | 1.250    | 1.000    | 0.875    | 0.625    | 0.375    | 0.000    |
| 740 - 759                 | 1.250   | 1.125    | 0.875    | 0.750    | 0.500    | 0.250    | -0.125   |
| 720 - 739                 | 1.125   | 1.000    | 0.750    | 0.625    | 0.375    | -0.250   | -1.000   |
| 700 - 719                 | 1.000   | 0.875    | 0.625    | 0.000    | -0.375   | -1.000   | -3.000   |

| Additional LLPA's    |                           |         |          |          |          |          |          |          |
|----------------------|---------------------------|---------|----------|----------|----------|----------|----------|----------|
|                      | 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 3.0 pts or \$30K) | 103.000 |

| 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      |