

PLATINUM SELECT PROGRAM - WHOLESALE

Dated: 08/19/2025 V1
Pricing Sheet ID: 536

45-Day Price		
Rate	Full Doc	Alt Doc
6.250	98.500	99.250
6.375	99.250	99.750
6.500	100.000	100.250
6.625	100.500	100.750
6.750	101.000	101.250
6.875	101.500	101.750
7.000	102.000	102.250
7.125	102.500	102.750
7.250	103.000	103.250
7.375	103.500	103.750
7.500	104.000	104.250
7.625	104.250	104.500
7.750	104.500	104.750
7.875	104.750	105.000
8.000	105.000	105.250
8.125	105.250	105.500
8.250	105.500	105.750
8.375	105.750	106.000
8.500	106.000	106.250
8.625	106.250	106.500
8.750	106.500	106.750
8.875	106.750	107.000
9.000	107.000	107.250
9.125	107.250	107.500
9.250	107.500	107.750

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	N/A	N/A	N/A	N/A

Note: Min FICO: 730 for CLTV > 70.00%

		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

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	N/A	N/A	N/A	N/A

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

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