



PLATINUM SELECT PROGRAM - WHOLESALE

Dated: 07/14/26 09:10 AM  
Pricing Sheet ID: v2 662

| 45-Day Price |          |         |
|--------------|----------|---------|
| Rate         | Full Doc | Alt Doc |
| 6.125        | 97.728   | 97.946  |
| 6.250        | 98.341   | 98.559  |
| 6.375        | 98.927   | 99.145  |
| 6.500        | 99.486   | 99.703  |
| 6.625        | 100.017  | 100.235 |
| 6.750        | 100.529  | 100.746 |
| 6.875        | 101.021  | 101.239 |
| 6.999        | 101.493  | 101.711 |
| 7.125        | 101.947  | 102.164 |
| 7.250        | 102.380  | 102.598 |
| 7.375        | 102.786  | 103.004 |
| 7.500        | 103.165  | 103.383 |
| 7.625        | 103.517  | 103.735 |
| 7.750        | 103.841  | 104.059 |
| 7.875        | 104.138  | 104.356 |
| 7.999        | 104.408  | 104.625 |
| 8.125        | 104.658  | 104.875 |
| 8.250        | 104.888  | 105.106 |
| 8.375        | 105.099  | 105.317 |
| 8.500        | 105.290  | 105.508 |
| 8.625        | 105.462  | 105.680 |
| 8.750        | 105.615  | 105.832 |
| 8.875        | 105.747  | 105.965 |
| 8.999        | 105.861  | 106.078 |
| 9.125        | 105.986  | 106.203 |
| 9.250        | 106.111  | 106.328 |
|              |          |         |

| 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    | 0.500    | 0.125    | -0.125   |
| 720 - 739          | 0.875   | 0.875    | 0.625    | 0.500    | 0.375    | -0.250   | -0.875   |
| 700 - 719          | 0.750   | 0.750    | 0.500    | 0.250    | 0.000    | -0.750   | -1.625   |

| 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    | 0.500    | 0.125    | -0.250   |
| 720 - 739                 | 1.000   | 0.875    | 0.625    | 0.500    | 0.375    | -0.375   | -1.125   |
| 700 - 719                 | 0.875   | 0.750    | 0.500    | 0.250    | -0.125   | -1.000   | -2.000   |

| 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      |
|                      | \$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   |
|                      | Warrantable Condo                   | 0.000   | 0.000    | -0.125   | -0.250   | -0.375   | -0.500   | N/A      |
| Property Type        | 2 Units                             | -0.250  | -0.250   | -0.250   | -0.375   | -0.375   | -0.500   | N/A      |
|                      | Product                             | -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 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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