



PLATINUM SELECT PROGRAM - WHOLESALE

Dated: 08/28/26 09:15 AM
Pricing Sheet ID: v 685

45-Day Price		
Rate	Full Doc	Alt Doc
6.125	97.603	97.821
6.250	98.216	98.434
6.375	98.802	99.020
6.500	99.361	99.578
6.625	99.892	100.110
6.750	100.404	100.621
6.875	100.896	101.114
6.999	101.368	101.586
7.125	101.822	102.039
7.250	102.255	102.473
7.375	102.661	102.879
7.500	103.040	103.258
7.625	103.392	103.610
7.750	103.716	103.934
7.875	104.013	104.231
7.999	104.283	104.500
8.125	104.533	104.750
8.250	104.763	104.981
8.375	104.974	105.192
8.500	105.165	105.383
8.625	105.337	105.555
8.750	105.490	105.707
8.875	105.622	105.840
8.999	105.736	105.953
9.125	105.861	106.078
9.250	105.986	106.203

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
	1099 - 12 Mo	0.000	0.000	0.000	0.000	0.000	0.000
	Asset Depletion	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
Loan Amount	< \$350,000	-0.375	-0.375	-0.375	-0.375	-0.375	N/A
	\$350k \$1.5M	0.250	0.250	0.125	0.125	0.125	0.125
	> \$1.5M \$2.0M	0.375	0.375	0.250	0.250	0.250	N/A
Purpose	Purchase	0.500	0.500	0.500	0.375	0.375	0.375
	Rate & Term Refinance	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	N/A
Occupancy	Primary Residence	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	-0.375
	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	N/A
Property Type	2 Units	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500
	Product	-0.250	-0.250	-0.375	-0.375	-0.500	N/A
Escrows	Interest Only	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625
	Escrow Waiver	-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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