

PLATINUM SELECT PROGRAM - WHOLESALE

45-Day Price		
Rate	Full Doc	Alt Doc
6.125	98.134	98.352
6.250	98.747	98.965
6.375	99.333	99.551
6.500	99.892	100.110
6.625	100.423	100.641
6.750	100.935	101.153
6.875	101.427	101.645
6.999	101.900	102.118
7.125	102.353	102.571
7.250	102.786	103.004
7.375	103.193	103.411
7.500	103.572	103.789
7.625	103.923	104.141
7.750	104.247	104.465
7.875	104.544	104.762
7.999	104.814	105.032
8.125	105.064	105.282
8.250	105.294	105.512
8.375	105.505	105.723
8.500	105.697	105.914
8.625	105.868	106.086
8.750	106.021	106.239
8.875	106.154	106.371
8.999	106.267	106.485
9.125	106.392	106.610
9.250	106.517	106.735

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	0.000	-0.250	-0.500	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 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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