

PLATINUM SELECT PROGRAM - WHOLESALE

Dated: 06/13/2025 V1
Pricing Sheet ID: 520-523

| 45-Day Price | | |
|--------------|----------|---------|
| Rate | Full Doc | Alt Doc |
| 6.625 | 99.500 | 99.750 |
| 6.750 | 100.000 | 100.250 |
| 6.875 | 100.500 | 100.750 |
| 7.000 | 101.000 | 101.250 |
| 7.125 | 101.500 | 101.750 |
| 7.250 | 102.000 | 102.250 |
| 7.375 | 102.500 | 102.750 |
| 7.500 | 102.750 | 103.000 |
| 7.625 | 103.250 | 103.500 |
| 7.750 | 103.500 | 103.750 |
| 7.875 | 103.750 | 104.000 |
| 8.000 | 104.000 | 104.250 |
| 8.125 | 104.250 | 104.500 |
| 8.250 | 104.500 | 104.750 |
| 8.375 | 104.750 | 105.000 |
| 8.500 | 105.000 | 105.250 |
| 8.625 | 105.250 | 105.500 |
| 8.750 | 105.500 | 105.750 |
| 8.875 | 105.750 | 106.000 |
| 9.000 | 106.000 | 106.250 |
| 9.125 | 106.250 | 106.500 |
| 9.250 | 106.500 | 106.750 |

| CLTV | Full Documentation | | | | | | |
|-----------|--------------------|----------|----------|----------|----------|----------|----------|
| | 0.00-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 |
| ≥ 780 | 1.000 | 1.000 | 0.750 | 0.625 | 0.375 | 0.250 | 0.000 |
| 760 - 779 | 1.000 | 0.875 | 0.750 | 0.625 | 0.375 | 0.125 | -0.125 |
| 740 - 759 | 0.875 | 0.875 | 0.625 | 0.500 | 0.250 | 0.000 | -0.250 |
| 720 - 739 | 0.750 | 0.750 | 0.500 | 0.375 | 0.125 | -0.375 | -1.000 |
| 700 - 719 | 0.625 | 0.625 | 0.375 | N/A | N/A | N/A | N/A |

Note: Min FICO: 730 for CLTV > 70.00%

| CLTV | Alternative Documentation | | | | | | |
|-----------|---------------------------|----------|----------|----------|----------|----------|----------|
| | 0.00-50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 |
| ≥ 780 | 1.125 | 1.000 | 0.875 | 0.750 | 0.375 | 0.250 | -0.125 |
| 760 - 779 | 1.000 | 1.000 | 0.750 | 0.625 | 0.375 | 0.125 | -0.250 |
| 740 - 759 | 1.000 | 0.875 | 0.625 | 0.500 | 0.250 | 0.000 | -0.375 |
| 720 - 739 | 0.875 | 0.750 | 0.500 | 0.375 | 0.125 | -0.500 | -1.250 |
| 700 - 719 | 0.750 | 0.625 | 0.375 | N/A | N/A | N/A | N/A |

| | CLTV | Additional LLPAs | | | | | | |
|----------------------|---------------------------|------------------|----------|----------|----------|----------|----------|----------|
| | | 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 | 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 | 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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