

PLATINUM SELECT NOO DTI 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

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	1.000	1.000	0.625	0.375	0.125	0.000	-0.375
760 - 779	1.000	0.875	0.625	0.375	0.125	-0.125	-0.500
740 - 759	0.875	0.875	0.500	0.250	0.000	-0.250	-0.625
720 - 739	0.750	0.750	0.375	0.125	-0.125	-0.625	-1.375
700 - 719	0.625	0.625	0.250	N/A	N/A	N/A	N/A

Note: Min FICO: 730 for CLTV > 70.00%

		Additional LLPA's						
	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
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
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
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Prepay Penalty (Restrictions on Matrix)	5 Year - (5x5)/(Step)	0.750	0.750	0.750	0.750	0.750	0.750	0.750
	3 Year - (3x3)/(3x3)	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year - (2x3)	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 Year - (1x3)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	Buy Out/ No Prepay	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
Other	CEMA Transaction	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

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	1.125	1.000	0.750	0.500	0.125	0.000	-0.500
760 - 779	1.000	1.000	0.625	0.375	0.125	-0.125	-0.625
740 - 759	1.000	0.875	0.500	0.250	0.000	-0.250	-0.750
720 - 739	0.875	0.750	0.375	0.125	-0.125	-0.750	-1.625
700 - 719	0.750	0.625	0.250	N/A	N/A	N/A	N/A

Minimum & Maximum Price	
Minimum Price	98.000
Maximum LC (Lender Credit)	101.000
Maximum Price (Including LPC/LC not to exceed 3.0 pts or \$30K)	103.000
5 Year Prepay	103.000
3 Year Prepay	103.000
2 Year Prepay	102.500
1 Year Prepay	101.500
No Prepay Penalty	100.000

Lender Fees	
Underwriting Fee	\$ 1,750.00
Closing In a Trust	\$ 395.00
Closing In a Entity	\$ 495.00

Lock Extension	
14-Day Lock Extension	-0.750
Maximum Allowed Extension Count: 1	

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