

## PLATINUM SELECT PROGRAM - WHOLESALE

Dated: 01/09/2026 V1  
Pricing Sheet ID: 563

| 45-Day Price |          |         |
|--------------|----------|---------|
| Rate         | Full Doc | Alt Doc |
| 6.250        | 99.438   | 99.688  |
| 6.375        | 100.126  | 100.376 |
| 6.500        | 100.813  | 101.063 |
| 6.625        | 101.376  | 101.626 |
| 6.750        | 101.938  | 102.188 |
| 6.875        | 102.438  | 102.688 |
| 7.000        | 102.813  | 103.063 |
| 7.125        | 103.188  | 103.438 |
| 7.250        | 103.501  | 103.751 |
| 7.375        | 103.813  | 104.063 |
| 7.500        | 104.063  | 104.313 |
| 7.625        | 104.313  | 104.563 |
| 7.750        | 104.563  | 104.813 |
| 7.875        | 104.813  | 105.063 |
| 8.000        | 105.063  | 105.313 |
| 8.125        | 105.313  | 105.563 |
| 8.250        | 105.563  | 105.813 |
| 8.375        | 105.751  | 106.001 |
| 8.500        | 105.938  | 106.188 |
| 8.625        | 106.126  | 106.376 |
| 8.750        | 106.313  | 106.563 |
| 8.875        | 106.438  | 106.688 |
| 9.000        | 106.563  | 106.813 |
| 9.125        | 106.688  | 106.938 |
| 9.250        | 106.813  | 107.063 |

|           | 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    | 0.750    | 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    | 0.125    | -0.250   | -0.875   | -1.750   |

| 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    | 0.125    | -0.375   | -1.125   | -2.125   |

|                      |                                     | 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    |
|                      | 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/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   |          |
|                      | 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 pts or \$30K) | 102.500 |

| Lender Fees        |             |
|--------------------|-------------|
| Underwriting Fee   | \$ 1,895.00 |
| Closing In a Trust | \$ 395.00   |
| Tax Service Fee    | \$ 69.00    |

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

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