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PLATINUM SELECT NOO DTI PROGRAM - WHOLESALE

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	0.625	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	-0.250	-0.625	-1.375	-3.250

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	1.125	0.750	0.500	0.250	0.000	-0.250
760 - 779	1.125	1.000	0.750	0.500	0.250	-0.125	-0.375
740 - 759	1.000	1.000	0.625	0.375	0.125	-0.375	-0.500
720 - 739	0.875	0.875	0.500	0.250	0.000	-0.500	-1.250
700 - 719	0.750	0.750	0.375	-0.125	-0.500	-1.250	-3.125

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
	\$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	
	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	-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 - (3x5)/(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

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

Lender Fees	
Underwriting Fee	\$ 1,895.00
Redraw Fee	\$ 295.00
Closing In a Trust	\$ 395.00
Closing In a Entity	\$ 495.00
Tax Service Fee	\$ 69.00

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

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