



Platinum - Series 4

8.17.2026.1

Product Pricing 30 Day Locks	
Notch Rate	30 Yr Fixed
5.990	84.6875
6.125	85.3750
6.250	86.0625
6.375	86.7500
6.490	87.4375
6.625	88.0625
6.750	88.7188
6.875	89.3750
6.990	89.7813
7.125	100.2813
7.250	100.7500
7.375	101.8750
7.490	101.6250
7.625	101.8688
7.750	102.2969
7.875	102.6250
7.990	102.9375
8.125	103.2444
8.250	103.5313
8.375	103.8250
8.490	104.0625
8.625	104.3125
8.750	104.5625
8.875	104.7913
8.990	104.9063
9.125	105.0313
9.250	105.1563
9.375	105.2813
9.490	105.4063
Max Price LA + \$2M	
Max Price Non-Perm	
Max Price Non-Perm	
Min Price	

FICO/LTV Price Adjusters		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
Tier 1	760+	1.250	1.250	1.125	0.875	0.625	0.250	0.000	-1.750	N/A
	740 - 759	1.125	1.125	1.000	0.750	0.500	0.000	-0.250	-2.500	N/A
	720 - 739	0.875	0.875	0.625	0.500	0.250	-0.500	-1.000	-4.000	N/A
	700 - 719	0.750	0.750	0.625	0.375	-0.125	-0.750	-1.250	N/A	N/A
	680 - 699	0.375	0.000	-0.250	-0.500	-1.000	-1.500	-2.000	N/A	N/A
	660 - 679	-0.250	-0.375	-0.625	-1.000	-1.750	N/A	N/A	N/A	N/A
	Additional for <= 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	N/A	N/A
	Additional Loan Level Price Adjusters									
		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
All Tiers	12 Mth Bk Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	N/A
	24 Mth CPA P&L	-1.375	-1.375	-1.375	-1.500	-1.500	-2.125	-2.125	N/A	N/A
	12 Mth CPA P&L	-1.750	-1.750	-1.750	-1.875	-1.875	-2.500	-3.375	N/A	N/A
	Asset Utilization/Depreciation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750	N/A	N/A	N/A
	WVOE	0.000	0.000	0.000	-0.250	-0.250	-0.250	-1.000	N/A	N/A
	Cash Out/Debt Const (+700)	-0.500	-0.500	-0.500	-0.500	-1.500	-2.500	N/A	N/A	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A
	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	N/A	N/A	N/A
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	N/A
	Condolet	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Warrantable/Limited Rev.	0.000	0.000	-0.250	-0.500	-0.500	-0.750	-1.000	N/A	N/A
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A	N/A
	Investor	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	N/A	N/A
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	N/A
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	N/A	N/A
	Additional 0x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-2.750	N/A	N/A	N/A
	Loan Amount < \$50k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	Additional for <=\$250k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	Loan Amount \$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A
	Loan Amount > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	N/A	N/A
	Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000	N/A

Investor Only - Prepay Penalty LPA		
Term	LPA	Max Price
No PPP	-1.125	88.875
12 Mth	-0.875	89.875
24 Mth	-0.125	100.375
36 Mth	0.250	100.375
48 Mth	0.375	100.375
60 Mth	0.625	100.375

Days - Price Adj		
Lock	Days	Price Adj
Period	45	-0.150
Period	60	-0.300
Extension	15	-0.300

Additional Eligibility Criteria		Tier 1
Loan Amt	Min Amt	125,000
	Max Amt	3,000,000
	<\$10mm Reserves Required	6
	\$10mm-\$1.5mm Reserves	6
	>\$1.5mm Reserves	9
	<\$150,000	Max 80 LTV
	>\$150,000	Max 85 LTV
	>\$2.0mm, \$2.5mm	Max 80 LTV
	>\$2.5mm	Max 75 LTV
	>\$2.0mm	Min FICO 680
Rate Term	<=65% LTV	No Min Reserves
	Min FICO	680
	<=\$2.0mm	Max 80 LTV
	>\$2.0mm-\$2.5mm	Max 75 LTV
	>\$2.5mm	Max 70 LTV
	Max Cashout on LTV <= 65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Min FICO	680
	IO	0
	Max DTI	50%
DTI	DTI <45%	Max 85 LTV
	DTI <45%	45%
Residual Inc.	14 Mth Doc (P/R24)	\$
	Max LTV	1,500
	Investment Prop	700
	Second Home	80%
	Asset Util/Depr	80%
	Max LTV	80%
	Credit Event Seasoning	36 Months
	Mtg Dq 12 Month	1x30
	Mtg Dq 180x12 or Credit Event	2x30
	WVOE, Max Dq 24 Month	Primary Only
WVOE	Max LTV >= 720 FICO	80 P/RAT, 70 RFCD, FTHB 70
	Max LTV < 720 FICO	75 P/RAT, 70 RFCD, FTHB 70
	FICO < 720 Max LTV	No Self-Employed
	Max LTV	75%
	Max Loan Amount	2,000,000
	Investment Properties Only	See Guidelines for Details
	MD - Notes not contracted under	See Guidelines for Details
	Credit Grantor provisions (see	
	guidelines for details)	Priced as No PPP
	ML, OH, RI	

Fees	
Underwriting*	\$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.

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Platinum - Series 4

8.17.2026.1

Product Pricing 30 Day Locks	
Notch Rate	30 Yr Fixed
5.990	84.8175
6.125	85.4975
6.250	86.0625
6.375	86.8875
6.490	87.1175
6.625	87.9375
6.750	88.5625
6.875	89.1563
6.990	89.6563
7.125	100.0981
7.250	100.4531
7.375	100.7813
7.490	101.2031
7.625	101.5969
7.750	101.9219
7.875	102.2900
7.990	102.5781
8.125	102.8806
8.250	103.19375
8.375	103.4688
8.490	103.7344
8.625	103.9844
8.750	104.2344
8.875	104.4831
8.990	104.5781
9.125	104.7031
9.250	104.8281
9.375	104.9531
9.490	105.0781
Max Price LA + \$2M	
Max Price Non-Perm	
Max Price Non-Perm	
Min Price	

		FICO/LTV Price Adjusters									
		<=50%	55%	60%	65%	70%	75%	80%	85%	90%	
Tier 1	760+	1.250	1.250	1.125	0.875	0.625	0.250	0.000	-1.750	N/A	
	740 - 759	1.125	1.125	1.000	0.875	0.625	0.000	-0.125	-2.500	N/A	
	720 - 739	0.875	0.875	0.625	0.500	0.250	-0.125	-0.625	-4.000	N/A	
	700 - 719	0.625	0.625	0.500	0.250	-0.125	-0.375	-1.125	N/A	N/A	
	680 - 699	0.375	0.000	-0.250	-0.500	-1.000	-1.500	-2.000	N/A	N/A	
	660 - 679	-0.125	-0.250	-0.750	-1.125	-1.875	N/A	N/A	N/A	N/A	
	Additional for <= 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	
	Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	N/A	N/A	
		Additional Loan Level Price Adjusters									
		<=50%	55%	60%	65%	70%	75%	80%	85%	90%	
All Tiers	12 Mth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	N/A	
	Cash Out/Debt Const (+700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	N/A	N/A	
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	N/A	N/A	
	Interest Only	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A	
	Condo	0.000	0.000	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	N/A	
	Condolet	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A	
	2-4 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	N/A	N/A	
	Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A	N/A	
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	
	Investor	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	N/A	N/A	
	DTI > 45	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.500	N/A	
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000	N/A	N/A	
	Additional 0x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	
	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-2.750	N/A	N/A	N/A	
	Loan Amount < \$50k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
	Additional for <=\$250k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
	Loan Amount \$1.5 - 2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	
	Loan Amount > 2mm	-0.250	-0.250	-0.375	-0.500	-0.500	-0.500	-1.000	N/A	N/A	
	Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000	N/A		
		Investor Only - Prepay Penalty LIPAs									
Prepay Term		Price Adj	Max Price			Days		Price Adj			
12 Mth		-0.875	99.875			Lock		30		0.000	
18 Mth		-0.875	99.875			Perf		45		0.000	
24 Mth		-0.875	99.875			Ext		60		0.000	
36 Mth		0.000	100.375							0.000	
48 Mth		0.000	100.375							0.000	
60 Mth		0.625	100.375							0.000	
										Fees	
										Unwinding	\$1,895

Investor Only - Prepay Penalty LPA		
Prepay Term	Price Adj	Max Price
No PPP	-1.125	88.875
12 Mth	-0.875	89.875
24 Mth	-0.125	100.375
36 Mth	0.250	100.375
48 Mth	0.375	100.375
60 Mth	0.625	100.375

Days - Price Adj		
Lock	Days	Price Adj
Period	45	-0.150
Period	60	-0.300
Extension	15	-0.300

Fees	
Underwriting*	\$1,995

*Underwriting Fee is not charged in New Jersey,