



Platinum - Series 4

Alt Doc

10.2.2026.1

Product Pricing 30 Day Locks	
Note Rate	30 Yr Fixed
5.990	88.5781
6.125	89.5781
6.250	90.5781
6.375	91.5781
6.490	92.4531
6.625	93.2031
6.750	93.8906
6.875	94.5781
6.990	95.2656
7.125	95.9219
7.250	96.5781
7.375	97.2344
7.490	97.7969
7.625	98.2969
7.750	98.7656
7.875	99.2031
7.990	99.6406
8.125	100.0469
8.250	100.3594
8.375	100.6719
8.490	100.9844
8.625	101.2969
8.750	101.5938
8.875	101.8906
8.990	102.1719
9.125	102.4219
9.250	102.6719
9.375	102.9219
9.490	103.1406

Max Price LA > \$2M	99.875
Max Price Non-Inv	100.375
Max Price Non-Perm	99.375
Min Price	97.000

FICO/LTV Price Adjusters										
Tier 1		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
	760+	1.250	1.250	1.125	0.875	0.625	0.250	-0.125	-1.875	N/A
	740 - 759	1.125	1.125	1.000	0.750	0.500	0.000	-0.375	-2.625	N/A
	720 - 739	0.875	0.875	0.625	0.500	0.250	-0.500	-1.125	-4.125	N/A
	700 -719	0.750	0.750	0.625	0.375	-0.125	-0.750	-1.375	N/A	N/A
	680 - 699	0.375	0.000	-0.250	-0.750	-1.125	-2.500	-3.125	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										
All Tiers		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
	12 Mnth Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	N/A
	24 Mnth CPA P&L	-1.875	-1.875	-1.875	-2.000	-2.000	-2.625	-3.250	N/A	N/A
	12 Mnth CPA P&L	-2.250	-2.250	-2.250	-2.375	-2.375	-3.000	-3.875	N/A	N/A
	Asset Utilization/Depletion	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	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 Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	N/A	N/A
	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-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	-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
	Condotel	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	-0.500	-0.500	-0.625	-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	-0.500	N/A
	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	N/A	N/A
	Loan Amount <150k	-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	-0.250	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 LLPA		
Term	LLPA	Max price
No PPP	-1.125	98.000
12 Mnth	-0.875	99.000
24 Mnth	-0.125	99.500
36 Mnth	0.250	99.500
48 Mnth	0.375	99.500
60 Mnth	0.625	99.500

	Days	Price Adj
Lock Period	30	0.000
	45	-0.150
	60	-0.300
Extension	15	-0.300

Additional Eligibility Criteria		
		Tier 1
Loan Amt	Min Amt	125,000
	Max Amt	3,000,000
	<\$1.0mm Reserves Required	3
	\$1.0mm-\$1.5mm Reserves	6
	>\$1.5mm Reserves	9
	<\$150,000	Max 80 LTV
	>\$1.5mm- \$2.0mm	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
IO	Min FICO	660
	<=\$2.0mm	Max 80 LTV
	>\$2.0mm-\$2.5mm	Max 75 LTV
	>\$2.5mm	Max 70 LTV
Cashout	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Max LTV	80%
	Min FICO	660
DTI	I/O	Y
	Max DTI	50%
	DTI >45%	Max 85 LTV
Resid Inc.	FTHB Max DTI	45%
	24 Mnth Doc (Enh24)	\$ 1,500
Investment Prop	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
Asset Util/Depl	Max LTV	80%
Credit Event	Credit Event Seasoning	36 months
	Mtg Dq 12 Month	1x30
	Mtg Dq 1x30x12 or Credit Event	Max 80 LTV
	WVOE Mtg Dq 24 Month	0x30
WVOE	Occupancy	Primary Only
	Min FICO	680
	Max LTV >= 720 FICO	80 P/R&T, 70 RFCO, FTHB 70
	Max LTV < 720 FICO	75 P/R&T, 70 RFCO, FTHB 70
P&L only 12/24mo	Assets	No Gift Funds Allowed
	FICO < 720 Max LTV	75%
	Max LTV	80%
	Max Loan Amount	2000000
Prepayment Penalty	Investment Properties Only	See Guidelines for Details
	MD - Notes not contracted under Credit Grantor provisions (see guidelines for details)	Priced as No PPP
	MI, 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

Full Doc

10.2.2026.1

Product Pricing 30 Day Locks	
Note Rate	30 Yr Fixed
5.990	88.2031
6.125	89.2031
6.250	90.2031
6.375	91.2031
6.490	92.0781
6.625	92.8281
6.750	93.5156
6.875	94.2031
6.990	94.8906
7.125	95.5781
7.250	96.2344
7.375	96.8906
7.490	97.4531
7.625	97.9531
7.750	98.3906
7.875	98.7969
7.990	99.2031
8.125	99.5781
8.250	99.9219
8.375	100.2344
8.490	100.5469
8.625	100.8594
8.750	101.1719
8.875	101.4688
8.990	101.7500
9.125	102.0156
9.250	102.2656
9.375	102.5156
9.490	102.7344

Max Price LA > \$2M	99.875
Max Price Non-Inv	100.375
Max Price Non-perm	99.375
Max Price Inv	See Table
Min Price	97.000

FICO/LTV Price Adjusters										
Tier 1		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
	760+	1.250	1.250	1.125	0.875	0.625	0.250	-0.125	-1.875	N/A
	740 - 759	1.125	1.125	1.000	0.875	0.625	0.000	-0.250	-2.625	N/A
	720 - 739	0.875	0.875	0.625	0.500	0.250	-0.125	-0.750	-4.125	N/A
	700 -719	0.625	0.625	0.500	0.250	-0.125	-0.375	-1.250	N/A	N/A
	680 - 699	0.375	0.000	-0.250	-0.750	-1.125	-2.500	-3.125	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	-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										
All Tiers		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
	12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	N/A
	Cash Out/Debt Consol (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	-1.500	N/A	N/A
	Cash Out/Debt Consol (<700)	-0.500	-0.500	-0.750	-1.000	-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	-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
	Condotel	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Warranted 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	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	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	-0.500	N/A
	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	-2.750	N/A	N/A
	Loan Amount <150k	-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	-0.250	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 LLPA		
Prepay Term	Price Adj	Max Price
No PPP	-1.125	98.000
12 Mnth	-0.875	99.000
24 Mnth	-0.125	99.500
36 Mnth	0.250	99.500
48 Mnth	0.375	99.500
60 Mnth	0.625	99.500

	Days	Price Adj
Lock Period	30	0.000
	45	-0.150
	60	-0.300
Extension	15	-0.300

Fees	
Underwriting	\$1,995

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

Additional Eligibility Criteria		
Loan Amt	Min Amt	125,000
	Max Amt	3,000,000
	<\$1mm Reserves Required	3
	\$1mm-\$1.5mm Reserves	6
	>\$1.5mm Reserves	9
	<\$150,000	Max 80 LTV
	>\$1.5mm- \$2.0mm	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
I/O	Min FICO	660
	<=\$2.0mm	Max 80 LTV
	>\$2.0mm-\$2.5mm	Max 75 LTV
	>\$2.5mm	Max 70 LTV
Cashout	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Max LTV	80%
	Min FICO	660
DTI	I/O	Y
	Max DTI	50%
	DTI >45%	Max 85 LTV
Residual Income	FTHB Max DTI	45%
	Monthly Min	\$ 1,500
Investment Prop	Max LTV	80%
	>75% LTV Min FICO	700
Second Home	Max LTV	80%
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12m	1x30
	Mtg DQ 1x30x12 or Credit Event	Max 80 LTV
Prepayment Penalty	Investment Properties Only	See Guidelines for Details
	MD - Notes not contracted under Credit Grantor provisions (see guidelines for details)	Priced as No PPP
	MI, OH, RI	

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DSCR - Series 4

10.2.2026.1

Product Pricing 30 Day Locks	
Note Rate	30 Yr Fixed
5.990	88.0781
6.125	89.0781
6.250	90.0781
6.375	91.0781
6.490	92.0781
6.625	92.9531
6.750	93.7656
6.875	94.5781
6.990	95.3906
7.125	96.2031
7.250	97.0781
7.375	97.8906
7.490	98.6406
7.625	99.2656
7.750	99.8281
7.875	100.3594
7.990	100.8594
8.125	101.2969
8.250	101.6094
8.375	101.8594
8.490	102.1094
8.625	102.3594
8.750	102.5469
8.875	102.7344
8.990	102.8594
9.125	102.9844
9.250	103.1094
9.375	103.2344
9.490	103.3594
Max Price with Pre	See Table
Max Price without	98.000
Min Price	97.000

FICO/LTV Price Adjusters								
Tier 1		<=50%	55%	60%	65%	70%	75%	80%
	760+	1.875	1.625	1.500	1.375	0.875	0.250	-0.875
	740 - 759	1.625	1.375	1.250	1.125	0.625	-0.125	-1.375
	720 -739	1.125	0.750	0.625	0.500	0.250	-0.375	-2.125
	700 - 719	0.750	0.500	0.125	-0.125	-0.500	-1.250	-3.125
	680-699	0.000	0.000	-0.250	-0.750	-1.250	N/A	N/A

Additional Loan Level Price Adjusters								
All Tiers		<=50%	55%	60%	65%	70%	75%	80%
	DSCR >= 1.250	0.500	0.500	0.500	0.500	0.500	0.500	0.000
	DSCR 0.80 - 0.99	-0.500	-0.500	-0.500	-0.750	-1.250	-2.000	N/A
	Additional DSCR < 1	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Cash Out (>=700)	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Condo	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.500
	Condotel	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	N/A
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-1.000
	40 Year w/ 10 Yr IO Only	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500
	Interest Only	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000
	1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	Additional 0x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	Non-Perm Resident	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
	Credit Event <48 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	N/A
	Loan Amount <150k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	N/A
	Additional for <=\$250k	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Loan Amount \$1.5 - 2mm	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	N/A
	Loan Amount > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	N/A	N/A
	Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.000

Investor Only		
Prepay Term	Price Adj	Max Price
No PPP	-1.500	98.000
12 Mnth	-1.250	99.000
24 Mnth	-0.500	99.500
36 Mnth	0.000	100.000
48 Mnth	0.375	100.500
60 Mnth	0.625	101.000

	Days	Price Adj
Lock Period	30	0.000
	45	-0.150
	60	-0.300
Extension	15	-0.300

Fees	
Underwriting*	\$1,995

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

Additional Eligibility Criteria		
		Tier 1
Loan Amt	Min Amt	100,000
	Max Amt	3,000,000
	<\$1.0mm Reserves Required	3
	\$1.0mm-\$1.5mm Reserves	6
	>\$1.5mm Reserves	9
	<\$150,000	Max 75 LTV
	>\$1.5mm	Max 75 LTV
	>\$1.5mm	Min 700 FICO
	>\$2.0mm	Max 70 LTV
	>\$2.0mm	Min 700 FICO
Rate Term	<=65% LTV	No Min Reserves
I/O	Min FICO	700
	Max Loan Amt	3,000,000
	Max LTV	80%
Cashout	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Loan amt >\$1.5mm	Max 65 LTV
	Loan amt >\$1.5mm	700
DSCR <1	I/O	Y
	Min DSCR	0.8
	Min FICO	720
	Max LTV	75%
	Max LTV Cashout	70%
	Max Loan Amt	\$ 1,500,000
Credit	Condotel	Not Permitted
	I/O	Not Permitted
	Credit Event Seasoning	36 Months
	Mtg DQ 12m	1x30
Foreign National	Mtg Dq 1x30x12 or Credit Event	Max 75 LTV
	Max LTV	70%
Short Term Rents	Reserves	12 Months
	DSCR Calc'd Using STR	Reduce Max LTV by 5%
First Time Investor	Max LTV	75%
	Min Reserves	12
	Min DSCR	1
Prepayment Penalty	Investment Properties Only	See Guidelines for Details
	MD - Notes not contracted under Credit Grantor provisions (see guidelines for details)	Priced as No PPP
	MI, OH, RI	

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