Platinum - Series 4

Alt Doc

10.22.2026.1

Product Pricing 30 Day Locks	
Note Rate	**30 Yr Fixed**
6.990	93.4219
7.125	94.1719
7.250	94.9219
7.375	95.6719
7.490	96.3594
7.625	96.9844
7.750	97.5469
7.875	98.0156
7.990	98.4531
8.125	98.8906
8.250	99.2969
8.375	99.6094
8.490	99.9219
8.625	100.2344
8.750	100.5469
8.875	100.8438
8.990	101.1406
9.125	101.4219
9.250	101.6719
9.375	101.9219
9.490	102.1719
9.625	102.3906
9.750	102.5156
9.875	102.6406
10.000	102.7656
10.125	102.8906
10.250	103.0156
10.375	103.1406
10.500	103.2656

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

		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
Tier 1	760+	1.250	1.250	1.125	0.875	0.625	0.250	-0.125	-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

		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
All Tiers	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	97.000
12 Mnth	-0.875	98.000
24 Mnth	-0.125	98.500
36 Mnth	0.250	98.500
48 Mnth	0.375	98.500
60 Mnth	0.625	98.500

	Days	Price Adj
Lock Period	30	0.000
	45	-0.150
	60	-0.300
Extension	5	-0.125

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
	I/O	Y
DTI	Max DTI	50%
	DTI >45%	Max 85 LTV
	FTHB Max DTI	45%
Resid Inc.	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
	Assets	No Gift Funds Allowed
P&L only 12/24mo	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

10.22.2026.1

Product Pricing 30 Day Locks	
Note Rate	**30 Yr Fixed**
6.990	93.0469
7.125	93.7969
7.250	94.5469
7.375	95.2969
7.490	95.9844
7.625	96.6094
7.750	97.1719
7.875	97.6094
7.990	98.0156
8.125	98.4219
8.250	98.7969
8.375	99.1406
8.490	99.4531
8.625	99.7656
8.750	100.0781
8.875	100.3906
8.990	100.6875
9.125	100.9688
9.250	101.2344
9.375	101.4844
9.490	101.7344
9.625	101.9531
9.750	102.0781
9.875	102.2031
10.000	102.3281
10.125	102.4531
10.250	102.5781
10.375	102.7031
10.500	102.8281

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

		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
Tier 1	760+	1.250	1.250	1.125	0.875	0.625	0.250	-0.125	-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

		<=50%	55%	60%	65%	70%	75%	80%	85%	90%
All Tiers	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	97.000
12 Mnth	-0.875	98.000
24 Mnth	-0.125	98.500
36 Mnth	0.250	98.500
48 Mnth	0.375	98.500
60 Mnth	0.625	98.500

	Days	Price Adj
Lock Period	30	0.000
	45	-0.150
	60	-0.300
Extension	5	-0.125

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
	I/O	Y
DTI	Max DTI	50%
	DTI >45%	Max 85 LTV
	FTHB Max DTI	45%
Residual Income	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

10.22.2026.1

Product Pricing 30 Day Locks	
Note Rate	30 Yr Fixed
6.990	93.4219
7.125	94.3594
7.250	95.2969
7.375	96.2344
7.490	97.1094
7.625	97.9219
7.750	98.6094
7.875	99.1719
7.990	99.7031
8.125	100.2031
8.250	100.6406
8.375	100.8906
8.490	101.1094
8.625	101.3281
8.750	101.5469
8.875	101.7344
8.990	101.9219
9.125	102.0469
9.250	102.1719
9.375	102.2969
9.490	102.4219
9.625	102.5469
9.750	102.6719
9.875	102.7969
10.000	102.9219
10.125	103.0469
10.250	103.1719
10.375	103.2969
10.500	103.4219

Max Price with Pre	See Table
Max Price without	97.000
Min Price	97.000

FICO/LTV Price Adjusters								
		<=50%	55%	60%	65%	70%	75%	80%
Tier 1	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								
		<=50%	55%	60%	65%	70%	75%	80%
All Tiers	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	97.000
12 Mnth	-1.250	98.000
24 Mnth	-0.500	98.500
36 Mnth	0.000	99.000
48 Mnth	0.375	99.500
60 Mnth	0.625	100.000

	Days	Price Adj
Lock Period	30	0.000
	45	-0.150
	60	-0.300
Extension	5	-0.125

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
	I/O	Y
DSCR <1	Min DSCR	0.8
	Min FICO	720
	Max LTV	75%
	Max LTV Cashout	70%
	Max Loan Amt	$ 1,500,000
	Condotel	Not Permitted
	I/O	Not Permitted
Credit	Credit Event Seasoning	36 Months
	Mtg DQ 12m	1x30
	Mtg Dq 1x30x12 or Credit Event	Max 75 LTV
Foreign National	Max LTV	70%
	Reserves	12 Months
Short Term Rents	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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