22W-076

Attention: Valued Broker Partners August 15, 2022

Please take a moment to read the important information contained in this bulletin.

Included in this Bulletin: GSFA Platinum Select

MWF is pleased to add the availability of GSFA Platinum Select to our One-Off Exceptions offerings.

Platinum Select provides the standard Platinum first mortgage with an amortizing 15-year Second Mortgage Loan, sized at 3.50% of the first mortgage loan amount, with optional Gift funds, up to 1.50%. Follow Correspondent lending | U.S. Bank (usbank.com) and Golden State Finance Authority, as well as the underlying first mortgage guidelines.

Platinum Select is available on all loan types if borrowers meet the occupational requirements (just one borrower has to meet one requirement below):

- Healthcare/medical workers
- First responders/public safety
- Law enforcement
- Education
- Support staff employed by one of these employers (i.e., janitor paid by school district) would be eligible as well.

Specifically, medical and healthcare workers; peace officers, sheriffs, border patrol agents, correctional officers and others serving in a law enforcement capacity; firefighters, CalFire, paramedic, and emergency medical technicians (EMTs), including administrative staff that supports firefighters; or current members of the California State Teachers Retirement System (CalSTRS) or University of California Retirement Plan (UCRP), employees of a California accredited Private, Charter or Public School District or California State University, Junior College or Private College, including school administration and staff.

Lenders are required to upload documented evidence of a borrower's eligible occupation within five (5) business days of submitting a loan reservation online.

Valued broker partners: Please see AMP, located inside BOLT, for details Submit your one-off request to your AE or BDM via email.

MWF AEs & BDMs: Follow the One-Off Program Process for submission instructions.

If you have any questions, contact your local Account Executive, Production Coordinator, Regional Vice President, or Brian Daily, SVP Wholesale: Brian.Daily@mwfinc.com, 909-255-8332.

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