

LOAN FEES OF 2.00% OF THE LOAN AMOUNT PLUS \$995 PROCESSING FEE WILL APPLY. RATES AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE. THIS IS NOT AN OFFER TO LEND. FOR REAL ESTATE PROFESSIONALS ONLY. NOT FOR DISTRIBUTION TO THE GENERAL PUBLIC.

CREDIT GRADE "A"				CREDIT GRADE "A-"				CREDIT GRADE "B"				CREDIT GRADE "B-"				CREDIT GRADE "C"			
700+ FICO MTG 0x30 12 MO BANKRUPTCY ≥ 3 YEARS FORECLOSURE ≥ 3 YEARS SHORT SALE / DIL ≥ 2 YEARS PURCH to 90% LTV R/T to 80% & C/O REFI to 75% LTV MARGIN: 3.950% MAX 90% CLTV				650+ FICO MTG 1x30 12 MO BANKRUPTCY ≥ 2 YEARS FORECLOSURE ≥ 2 YEARS SHORT SALE / DIL ≥ 1 YEAR PURCH to 85% LTV R/T to 80% & C/O REFI to 75% LTV MARGIN: 4.950% MAX 85% CLTV*				600+ FICO MTG 0x60 12 MO BANKRUPTCY ≥ 2 YEARS FORECLOSURE ≥ 2 YEAR SHORT SALE / DIL ≥ SETTLED PURCH to 80% LTV R/T to 75% & C/O REFI to 75% LTV MARGIN: 5.950% MAX 80% CLTV*				550+ FICO MTG 0x90 12 MO BANKRUPTCY ≥ 1 YEAR FORECLOSURE ≥ 1 YEAR SHORT SALE / DIL ≥ SETTLED PURCH to 75% LTV R/T to 70% & C/O REFI to 70% LTV MARGIN: 6.950% MAX 75% CLTV*				500+ FICO MTG 0x120 12 MO BANKRUPTCY ≥ SETTLED FORECLOSURE ≥ SETTLED SHORT SALE / DIL ≥ SETTLED MARGIN: 7.950% MAX 65% CLTV*			
<b>LTV</b>	<b>Rate</b>	<b>Points</b>		<b>LTV</b>	<b>Rate</b>	<b>Points</b>		<b>LTV</b>	<b>Rate</b>	<b>Points</b>		<b>LTV</b>	<b>Rate</b>	<b>Points</b>		<b>LTV</b>	<b>Rate</b>	<b>Points</b>	
50%	5.875%	PAR		50%	6.125%	PAR		50%	6.875%	PAR		50%	7.375%	PAR		50%	8.250%	PAR	
60%	6.000%	PAR		60%	6.250%	PAR		60%	7.125%	PAR		60%	7.875%	PAR		60%	8.375%	PAR	
65%	6.125%	PAR		65%	6.375%	PAR		65%	7.250%	PAR		65%	8.000%	PAR		65%	8.750%	PAR	
70%	6.375%	PAR		70%	6.625%	PAR		70%	7.500%	PAR		70%	8.250%	PAR					
75%	6.625%	PAR		75%	6.875%	PAR		75%	7.750%	PAR		75%	8.500%	PAR					
80%	6.875%	PAR		80%	7.250%	PAR		80%	7.875%	PAR									
85%	7.375%	PAR		85%	7.750%	PAR													
90%	8.250%	PAR																	

**GENERAL INFORMATION**

<b>NO FEDERAL OR STATE HIGH COST LOANS</b>
<b>Income Documentation</b> Full Doc = W2 + Pay Stubs / Wage Earner / Asset Depletion or 1040's + P&L / Self-Employed or Commission Alt Doc = 24 Month Personal or Business Bank Stmts / SE Only ATR in Full = Only Assets to Qualify max LTV 75%
<b>Maximum Debt-to-Income Ratio</b> 50% Back End
<b>Loan Terms</b> 30-Year Amortized & Term - 7/1 Hybrid ARM or 30-Yr Fixed All Loans require impounding for Taxes & Insurance
<b>Index &amp; Adjustment Caps</b> Floored at Start Rate / 1-Year CMT 2% Initial Change Cap / 2% Annual Cap / 6.0% Life Cap
<b>Occupancy</b> Owner / Non Owner / 2nd Home
<b>Loan Amounts</b> \$75,000 Minimum to \$3,000,000 Maximum (Round-down to \$50) Loan Amounts >\$1.0M Require Senior Management Approval Loan Amounts Greater than \$1.5M require Two (2) Appraisals
<b>Property Types</b> SFR / Condos / Townhouse / 2-4 Units Condotels - Must be in Resort Area as defined by CSC Senior Mgmt Non-Warrantable Condos - Reference CSC Guidelines Rural Properties are available in A, A-, B & B- Tiers <b>States: AL, AR, AZ, CA, CO, DE, FL, GA, ID, IN, KS, KY, ME, MN, NC, NE, NJ, OK, OR, PA, SC, TN, TX, UT, VA, WA, WI, &amp; WY</b> Texas: Purchase Only OO / Purchase & Refinance NOO or 2nd Home

**ADJUSTMENTS**

Description	Rate	Note
Alt Doc - Bk Stmts	0.250%	OO - Credit Grades A / A- / B
Alt Doc - Bk Stmts	0.375%	NOO - All Credit Grades
ATR in Full	0.500%	OO & NOO - Credit Grades A / A- / B
30-Year Fixed	0.250%	Pricing above is a 7/1 Hybrid ARM
Second Home	0.250%	LTV/CLTV Limited to Gray Shaded Area Above
Non Owner (NOO)	0.250%	LTV/CLTV Limited to Gray Shaded Area Above (Max 70% for Refinance)
< \$ 100,000	0.500%	
< \$ 150,000	0.250%	
> \$ 750,000	-	LTV/CLTV @ -5% Purch & R/T, -10% C/O, No "C" Grade
> \$ 1,000,000	0.250%	OO Only, LTV/CLTV @ -10% Purch & R/T, -15% C/O, No C Grade
> \$ 1,500,000	0.500%	OO Only, LTV/CLTV @ -10% Purch & R/T, -15% C/O, A, A-, & B Only Max Cash-in-Hand >65% LTV is \$300,000 for Loan Amounts >\$1M
> \$ 2,000,000	0.625%	OO Only, LTV/CLTV @ -10% Purch & R/T (Max 75%), -15% C/O, A, A-, & B Only Max Cash-in-Hand >60% LTV is \$500,000 for Loan Amounts >\$2M
2-4 Unit Property	0.250%	Max LTV 80% OO, 75% NOO
Condotel	0.375%	Purchase: 75% Max LTV & Refinances: 70% Max LTV
Non-Warr Condo	0.500%	Purchase: 75% Max LTV & Refinances: 70% Max LTV
Rural Property	0.500%	Reduce 10% LTV or 65% Max LTV, Maximum \$400,000 Loan Amount
Buy-Up/Down	Case-by-Case	Ask your Account Executive for details
*CLTV +5%	LTV -5%	Can not exceed 90% MAX CLTV, Max Adjustment is 5% CLTV Increase

**\*Broker Origination Points and Fees are limited to the lesser of (a) 3.0% of the loan amount and (b) the maximum allowable by Federal & State High Cost thresholds.**

**Administration / Underwriting / Commitment Fee - \$1 295**

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**FOR BUSINESS PURPOSE, CROSS COLLATERAL, STATED INCOME, TRUE FOREIGN NATIONALS, AND OTHER UNIQUE PROPERTIES OR SITUATIONS - CONTACT YOUR LOCAL ACCOUNT EXECUTIVE AND REVIEW PRODUCT MATRIX.**

**NON PRIME WHOLESALE**

**RESIDENTIAL RATE SHEET & MATRIX**