Dated: 04/26/2019

The below rates are wholesale, and are subject to a brokerage fee of 2.000% of the loan amount, plus a \$995 loan processing fee. Please note that the lender charges a \$1,295 administration / underwriting fee. Rates and terms are subject to change without notice. For real estate professionals only. Not for the general public. Not a commitment to lend.

GENERAL INFORMATION

ADJUSTMENTS

Credit Tier	"A"	"A-"	"B"	"В-"	"C"	Descriptio
Min FICO	≥ 700	≥ 650	≥ 600	≥ 550	≥ 500	Lender Pa
≤ 50% LTV	4 500%	4.875%	5.625%	6.250%	7.375%	1-Month
≤ 60% LTV	4.625%	4.999%	5.875%	6.875%	7.500%	VOE Prog
≤ 65% LTV	4.750%	5.125%	5.999%	6.999%	7.875%	Alt Doc -
≤ 70% LTV	4 999%	5.250%	6.250%	7.250%		Alt Doc -
≤ 75% LTV	5 250%	5.500%	6.500%	7.625%		ATR-in-Fu
≤ 80% LTV	5.625%	5.875%	6.625%			7/1 Hybri
≤ 85% LTV	6 375%	6.625%				30-Year F
≤ 90% LTV	7.125%					Interest C
Margin	2 950%	3.500%	3.950%	4.500%	4.950%	Interest C
Max Mtg Late (12-mth)	0 x 30	1 x 30	0 x 60	0 x 90	*	Second H
* Loans with under a S	500 FICO or S	Special Circu	mstance are	considered (Case-by-	ITIN
Max LTVs	"A"	"A-"	"B"	"В-"	"C"	Non Own
Purchase	90%	85%	80%	75%	65%	< \$ 100,
Rate/Term Refi	85%	85%	75%	70%	65%	< \$ 150,
Cash Out Refi	80%	80%	75%	70%	65%	≥\$ 750,
CLTV**	90%	85%	80%	75%	65%	≥ \$ 1,000,
** CLTV +5% for LTV -5 CLTV Increase	%, Can not e	xceed 90% I	MAX CLTV, N	lax Adjustme	ent is 5%	≥\$1,500,
Seasoning	"A"	"A-"	"B"	"B-"	"C"	≥\$2,000,
Bankruptcy	≥ 3 Years	≥ 2 Years	≥ 2 Years	≥ 1 Year	Settled	± \$ 2,000,
Foreclosure	≥ 3 Years	≥ 2 Years	≥ 2 Years	≥1 Year	Settled	≥ \$ 3,000,
Short Sales	≥ 2 Years	≥ 1 Year	Settled	Settled	Settled	
Deed-in-Lieu	≥ 2 Years	≥ 1 Year	Settled	Settled	Settled	Condo So
Rural Adjustment	0 250%	0.250%	0.375%	0.500%	0.500%	Non Warı
Rural Max Loan Amt	\$1.5M	\$1.5M	\$750k	\$750k	\$500k	2-4 Unit P
Buy-Down ava	ilable at a 3:	1 Ratio with	Program Flo	oor of 4.5000)%.	Rural Prop

der Paid Comp 2:1 Add to Rate in 0.125% Increments, Max 3.000% LPC, Available on A / A- / B Month Bk Stat *** See Program Guide Below Verification of Employement ("VOE"), See Program Guide Below Verification of Employement ("VOE"), See Program Guide Below Doc - Bk Stmts 0.125% PERSONAL Account, OO (Credit Grades A / A- / B) or NOO (All Grades) Doc - Bk Stmts 0.250% BUSINESS Account, OO (Credit Grades A / A- / B) or NOO (All Grades) Crent Grades A / A - / B (or Asset Depletion as primary source) Pricing in Grid is for a 5/1 Hybrid ARM Hybrid ARM 0.125% Pricing in Grid is for a 5/1 Hybrid ARM (Extends to 40-yr on 10-yr IO) erest Only (5-yr) 0.250% 30-Term, Min Loan ≥\$250K, Grades A / A- / B, Avail add 7/1 or 30-fix erest Only (10-yr) 0.500% 107/CLTV Limited to Gray Shaded Area to left A 0.500% LTV/CLTV Limited to Gray Shaded Area to left (Max 70% for Refinance) 100,000 0.500% 1250% Creade 150,000 0.250% LTV/CLTV @ -10% Purch & R/T, -10% C/O, No "C" Grade 1,000,000 0.250% 00 Only, LTV/CLTV @ -10% Purch & R/T, -15% C/O, No C Grade 1,000,000 0.250% 00 Only, LTV/CLTV @ -10% Purch & R/T, -15% C/O, No C Grade 1,000,000		Dete	M-+-
Nonth Bk Stat***See Program Guide BelowE Program***Verification of Employement ("VOE"), See Program Guide BelowDoc - Bk Stmts0.125%PERSONAL Account, OO (Credit Grades A / A- / B) or NOO (All Grades)Doc - Bk Stmts0.250%BUSINESS Account, OO (Credit Grades A / A- / B) or NOO (All Grades)R-in-Full0.500%Credit Grades A / A- / B (or Asset Depletion as primary source)Hybrid ARM0.125%Pricing in Grid is for a 5/1 Hybrid ARMYear Fixed0.250%BO:Term, Min Loan ≥\$250K, Grades A / A- / B, Avail add 7/1 or 30-fixerest Only (5-yr)0.250%30-Term, Min Loan ≥\$250K, Grades A / A- / B, Avail add 40-fixond Home0.250%LTV/CLTV Limited to Gray Shaded Area to leftA0.500%LTV/CLTV Limited to Gray Shaded Area to leftA0.500%LTV/CLTV @ -10% Purch. / 70% Refi, \$1M max loan Amt. Full Doc Only100,0000.500%LTV/CLTV @ -10% Purch & R/T, -15% C/O, No C Grade1,500,0000.250%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 >\$1M2,000,0000.625%OO Only, LTV/CLTV @ -10% Purch & R/T (Max 75%, -15% C/O, A, A, & B Only Max Cash-in-Hand >50% LTV is \$500,000 for Loan Amounts >\$2M3,000,0000.625%OO Only, LTV/CLTV @ -10% Purch & R/T (Max 75%, -15% C/O, A, A, & B Only Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts >\$2M3,000,0000.625%OO Only, LTV/CLTV @ -10% Purch & R/T3,000,0000.625%OO Only, LTV/CLTV A & Refinances: 70% Max LTV0 As Cash-in-Hand >50% LTV is \$1.0M for	scription	Rate	Note
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N 0 500% LTV/CLTV Limited to 75% Purch. / 70% Refi, \$1M max loan Amt. Full Doc Only n Owner (NOO) 0 250% LTV/CLTV Limited to Gray Shaded Area to left (Max 70% for Refinance) 100,000 0 500% LTV/CLTV Limited to Gray Shaded Area to left (Max 70% for Refinance) 100,000 0 250% 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 0 250% 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 >66% LTV is \$500,000 for Loan Amounts >\$2M 3,000,000 0.625% OO Only, LTV/CLTV max 65%/60% for Purch/Refi, A & A - Only Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts >\$2M do South FL 0 250% Max LTV/CLTV 75% Condos in Broward or Dade County FL n Warr Condo 0 375% Purchase: 75% Max LTV & Refinances: 70% Max LTV Unit Property 250% Max LTV 800 00, 75% NOO 8e Program Limits in Rate Grid - Max LTVs, 70% Purchase & 65% Refis	erest Only (10-yr)	0 500%	40-Term / 10-Yr Fix, Min Loan ≥\$250K, Grades A / A- / B, Avail add 40-fix
N Owner (NOO) 0 250% LTV/CLTV Limited to Gray Shaded Area to left (Max 70% for Refinance) 100,000 0 500% 0 150,000 0 250% 750,000 - LTV/CLTV @ -5% Purch & R/T, -10% C/O, No "C" Grade 1,000,000 0 250% 1,000,000 0 250% OO Only, LTV/CLTV @ -10% Purch & R/T, -15% C/O, No C Grade 1,500,000 0 500% 00 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 3,000,000 0.625% OO Only, LTV/CLTV max 65%/60% for Purch/Refi, A & A- Only Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts >\$2M 3,000,000 0.625% OO Only, LTV/CLTV max 65%/60% for Purch/Refi, A & A- Only Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts \$3M rdo South FL 0 250% Max LTV/CLTV 75% Condos in Broward or Dade County FL n Warr Condo 0 375% Purchase: 75% Max LTV Refinances: 70% Max LTV unit Property 0 250% Max LTV 80% OO, 75% NOO See Program Limits in Rate Grid - Max LTVs, 70% Purchase & 65% Refis p Listed for Sale<	ond Home	0 250%	LTV/CLTV Limited to Gray Shaded Area to left
100,000 0 500% 150,000 0 250% 750,000 - 1,000,000 0 250% 1,000,000 0 250% 1,500,000 0 250% 000 Only, LTV/CLTV @ -10% Purch & R/T, -15% C/O, No C Grade 1,500,000 0 500% 00 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% 00 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 >\$1M 2,000,000 0.625% 00 Only, LTV/CLTV max 65%/60% for Purch/Refi, A & A- Only Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts >\$2M 3,000,000 0.625% 00 South FL 0 250% 0 250% Max LTV/CLTV 75% Condos in Broward or Dade County FL n Warr Condo 0 375% Purchase: 75% Max LTV & Refinances: 70% Max LTV Unit Property 0 250% al Property *** See Program Limits in Rate Grid - Max LTVS, 70% Purchase & 65% Refis 0 750% or 1.000 in Fee or 2-Yr 2/1 Hard PPP (can not be on OO)(No LPC Available) <td>1</td> <td>0 500%</td> <td>LTV/CLTV Limited to 75% Purch. / 70% Refi, \$1M max loan Amt. Full Doc Only</td>	1	0 500%	LTV/CLTV Limited to 75% Purch. / 70% Refi, \$1M max loan Amt. Full Doc Only
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 50% 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 >65% LTV is \$500,000 for Loan Amounts >\$2M 3,000,000 0.625% OO Only, LTV/CLTV max 65%/60% for Purch/Refi, A & A - Only Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts >\$2M 3,000,000 0.625% OO Only, LTV/CLTV TMAX 65%/60% for Purch/Refi, A & A - Only Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts ≥\$3M rdo South FL 0 250% Max LTV/CLTV 75% Condos in Broward or Dade County FL n Warr Condo 0 375% Purchase: 75% Max LTV & Refinances: 70% Max LTV Unit Property 0 250% Max LTV 80% OO, 75% NOO al Property *** See Program Limits in Rate Grid - Max LTVs, 70% Purchase & 65% Refis p Listed for Sale 0.750% or 1.000 in Fee or 2-Yr 2/1 Hard PPP (can not be on OO)(No LPC Available)	n Owner (NOO)	0 250%	LTV/CLTV Limited to Gray Shaded Area to left (Max 70% for Refinance)
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 50% 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 3,000,000 0.625% OO Only, LTV/CLTV max 65%/60% for Purch/Refi, A & A- Only Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts >\$2M 3,000,000 0.625% OO Only, LTV/CLTV TMAX 65%/60% for Purch/Refi, A & A- Only Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts >\$3M rdo South FL 0 250% Max LTV/CLTV 75% Condos in Broward or Dade County FL n Warr Condo 0 375% Purchase: 75% Max LTV & Refinances: 70% Max LTV Unit Property 0 250% Max LTV 80% OO, 75% NOO al Property *** See Program Limits in Rate Grid - Max LTVs, 70% Purchase & 65% Refis p Listed for Sale 0.750% or 1.000 in Fee or 2-Yr 2/1 Hard PPP (can not be on OO)(No LPC Available)	100,000	0 500%	
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 >66% LTV is \$300,000 for Loan Amounts >\$2M 3,000,000 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 3,000,000 0.625% OO Only, LTV/CLTV max 65%/60% for Purch/Refi, A & A - Only Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts ≥\$3M rdo South FL 0 250% Max LTV/CLTV 75% Condos in Broward or Dade County FL n Warr Condo 0 375% Purchase: 75% Max LTV & Refinances: 70% Max LTV Unit Property 0 250% Max LTV 80% OO, 75% NOO al Property *** See Program Limits in Rate Grid - Max LTVs, 70% Purchase & 65% Refis p Listed for Sale 0.750% or 1.000 in Fee or 2-Yr 2/1 Hard PPP (can not be on OO)(No LPC Available)	150,000	0 250%	
1,500,0000 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 >\$1M2,000,0000.625%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 >\$2M3,000,0000.625%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 >\$2M3,000,0000.625%OO Only, LTV/CLTV max 65%/60% for Purch/Refi, A & A - Only Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts >\$3Mado South FL0.250%Max LTV/CLTV 75% Condos in Broward or Dade County FL 0 375%n Warr Condo0.375%Purchase: 75% Max LTV & Refinances: 70% Max LTVUnit Property0.250%Max LTV 80% OO, 75% NOOal Property***See Program Limits in Rate Grid - Max LTVs, 70% Purchase & 65% Refis o r 1.000 in Fee or 2-Yr 2/1 Hard PPP (can not be on OO)(No LPC Available)	750,000	-	LTV/CLTV @ -5% Purch & R/T, -10% C/O, No "C" Grade
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 3,000,000 0.625% OO Only, LTV/CLTV max 65%/60% for Purch/Refi, A & A- Only Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts >\$3M ndo South FL 0 250% Max LTV/CLTV 75% Condos in Broward or Dade County FL n Warr Condo 0 375% Unit Property 0 250% Max LTV 80% OQ, 75% NOO al Property *** See Program Limits in Rate Grid - Max LTVs, 70% Purchase & 65% Refis 0.750% or 1.000 in Fee or 2-Yr 2/1 Hard PPP (can not be on OO)(No LPC Available)	1,000,000	0 250%	OO Only, LTV/CLTV @ -10% Purch & R/T, -15% C/O, No C Grade
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 3,000,000 0.625% OO Only, LTV/CLTV max 65%/60% for Purch/Refi, A & A- Only Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts >\$3M ndo South FL 0 250% Max LTV/CLTV 75% Condos in Broward or Dade County FL n Warr Condo 0 375% Purchase: 75% Max LTV & Refinances: 70% Max LTV Unit Property 0 250% Max LTV 80% OO, 75% NOO See Program Limits in Rate Grid - Max LTVs, 70% Purchase & 65% Refis p Listed for Sale 0.750% or 1.000 in Fee or 2-Yr 2/1 Hard PPP (can not be on OO)(No LPC Available)	1,500,000	0 500%	OO Only, LTV/CLTV @ -10% Purch & R/T, -15% C/O, A, A-, & B Only
Max Cash-in-Hand >60% LTV is \$500,000 for Loan Amounts >\$2M 3,000,000 0.625% OO Only, LTV/CLTV max 65%/60% for Purch/Refi, A & A- Only Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts ≥\$3M ndo South FL 0 250% Max LTV/CLTV 75% Condos in Broward or Dade County FL n Warr Condo 0 375% Purchase: 75% Max LTV & Refinances: 70% Max LTV Unit Property 0 250% Max LTV 80% OO, 75% NOO al Property *** See Program Limits in Rate Grid - Max LTVs, 70% Purchase & 65% Refis p Listed for Sale 0.750% or 1.000 in Fee or 2-Yr 2/1 Hard PPP (can not be on OO)(No LPC Available)			Max Cash-in-Hand >65% LTV is \$300,000 for Loan Amounts >\$1M
3,000,000 0.625% OO Only, LTV/CLTV max 65%/60% for Purch/Refi, A & A- Only Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts ≥\$3M ndo South FL 0.250% Max LTV/CLTV 75% Condos in Broward or Dade County FL n Warr Condo 0.375% Purchase: 75% Max LTV & Refinances: 70% Max LTV Unit Property 0.250% Max LTV 80% OO, 75% NOO al Property see Program Limits in Rate Grid - Max LTVs, 70% Purchase & 65% Refis p Listed for Sale 0.750% or 1.000 in Fee or 2-Yr 2/1 Hard PPP (can not be on OO)(No LPC Available)	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 >50% LTV is \$1.0M for Loan Amounts ≥\$3M ndo South FL 0 250% n Warr Condo 0 375% Purchase: 75% Max LTV & Refinances: 70% Max LTV Unit Property 0 250% al Property *** See Program Limits in Rate Grid - Max LTVs, 70% Purchase & 65% Refis p Listed for Sale 0.750%			Max Cash-in-Hand >60% LTV is \$500,000 for Loan Amounts >\$2M
Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts ≥\$3M ndo South FL 0 250% n Warr Condo 0 375% Purchase: 75% Max LTV & Refinances: 70% Max LTV Unit Property 0 250% al Property *** See Program Limits in Rate Grid - Max LTVs, 70% Purchase & 65% Refis p Listed for Sale 0.750%	3,000,000	0.625%	OO Only, LTV/CLTV max 65%/60% for Purch/Refi, A & A- Only
n Warr Condo 0 375% Purchase: 75% Max LTV & Refinances: 70% Max LTV Unit Property 0 250% Max LTV 80% OO, 75% NOO al Property *** See Program Limits in Rate Grid - Max LTVs, 70% Purchase & 65% Refis p Listed for Sale 0.750% or 1.000 in Fee or 2-Yr 2/1 Hard PPP (can not be on OO)(No LPC Available)			Max Cash-in-Hand >50% LTV is \$1.0M for Loan Amounts ≥\$3M
Unit Property 0 250% Max LTV 80% OO, 75% NOO al Property *** See Program Limits in Rate Grid - Max LTVs, 70% Purchase & 65% Refis p Listed for Sale 0.750% or 1.000 in Fee or 2-Yr 2/1 Hard PPP (can not be on OO)(No LPC Available)	ndo South FL	0 250%	Max LTV/CLTV 75% Condos in Broward or Dade County FL
al Property *** See Program Limits in Rate Grid - Max LTVs, 70% Purchase & 65% Refis p Listed for Sale 0.750% or 1.000 in Fee or 2-Yr 2/1 Hard PPP (can not be on OO)(No LPC Available)	n Warr Condo	0 375%	Purchase: 75% Max LTV & Refinances: 70% Max LTV
al Property *** See Program Limits in Rate Grid - Max LTVs, 70% Purchase & 65% Refis p Listed for Sale 0.750% or 1.000 in Fee or 2-Yr 2/1 Hard PPP (can not be on OO)(No LPC Available)	Unit Property	0 250%	Max LTV 80% OO, 75% NOO
p Listed for Sale 0.750% or 1.000 in Fee or 2-Yr 2/1 Hard PPP (can not be on OO)(No LPC Available)		***	
	. ,	0.750%	-
70% Maximum LIV/CLIV, Available with any NP income Program	,	2	70% Maximum LTV/CLTV, Available with any NP Income Program

GENERAL INFORMATION

out notice.	
	NO FEDERAL OR STATE HIGH COST LOANS
	Income Documentation
	Full Doc = W2 + Pay Stubs / Wage Earner / Asset Depletion
	or 1040's + P&L / Self-Employed or Commission
	Alt Doc = Personal or Business Bank Stmts / SE Only
	12 Mth Bank Stmts @ ≤75% Purch or ≤70% Refi
/ В	24 Mth Bank Stmts @ >75% Purch or >70% Refi
	ATR in Full = Only Assets to Qualify max LTV 75%
	Maximum Debt-to-Income Ratio
	50% Back End
	Loan Terms
	30-Year Amortized & Term - 5/1 or 7/1 Hybrid ARM or 30-Yr Fixed
	All Loans require impounding for Taxes & Insurance
	Interest Only (IO)
	IO Loans must qualify at max rate at first fully Amortized pymt
ĸ	IO Loan is (a) 5-Yr IO Pymt & 25-Yrs Fully Amortized (30-year term)
	or (b) 10-Yr IO Pymt & 30-Yrs Fully Amortized (40-Yr term)
oc Only	Index & Adjustment Caps
	Floored at Start Rate / 1-Year CMT
	2.0% Initial Change Cap / 2.0% Annual Cap / 6.0% Life Cap
	Occupancy
	Owner / Non Owner / Second Home
	Loan Amounts
	\$75,000 Minimum to \$5,000,000 Maximum (Round-down to \$50)
	Loan Amounts >\$1 0M Require Senior Management Approval
B Only	Loan Amounts Greater than \$1.5M require Two (2) Appraisals
	Property Types
	SFR / Condos / Townhouse / 2-4 Units
	Non-Warrantable Condos - Reference CSC Guidelines
	States
	AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN,
	MT, NC, NE, NH, NJ, NV, OK, OR, PA, SC, TN, TX, UT, VA, VT, WA, WI, & WY
	Texas - OO: Purch & R/T & NOO or 2nd Home: Purch & Refi
ble)	Refinance of Property Listed for Sale
	Measured as under 90-days on day of Submission to CSC

Prepayment can not be on Owner Occupied Property

One-Month Bank Statement & VOE Programs Pricing

Minimum	650 FICO / Rate adjustment - "A" or "A-" respective Tier:
0.250	@ ≥750 FICO
0.375	@ ≥725 FICO
0.500	@ ≥700 FICO
0.625	@ ≥650 FICO
0.500	for First Time Home Buyers
0.750	for Loan Amounts ≥\$150,000 to <\$250,000
ONE-MC	ONTH BANK STATEMENT PROGRAM

Self Employed Borrowers Only

Latest Mth Pers Bank Stmt / No NSF's / Positive ending balance

VERIFICATION OF EMPLOYMENT ("VOE") PROGRAM

Borrower qualifies on VOE documentation exclusively Two year history with submitting employer & prefunding VVOE

ADDITIONAL GUIDELINES TO:

VERIFICATION OF EMPLOYMENT ("VOE") PROGRAM
LTV: 75% Purchase / 70% Refinance
Credit Depth:
Min one account ≥3-years & two accounts ≥2-years each
Five year seasoning from FC, SS, DIL, BK
Twenty four (24) month recent mortgage history required
No mortgage delinquency last five (5) years
No charge offs, collections, or tax liens last three (3) years
Loan amounts: \$150,000 to \$5,000,000
Owner Occupied Transactions
SFR / Condo / Townhouse - Property Condition Good / No Rural
First Time Home Buyers ("FTHB"):
70% Max LTV/CLTV or 65% for Loans ≥\$1,000,000
Max \$2.0M, Min 24-Month Rental History

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

*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.

Broker Compensation including Processing Fees can be individually (i) Borrower Paid OR (ii) Lender Paid.

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