

## 11/15/2022

3-DSCR (1-4 Units) Long Term Loan Credit Box									
Minimum FICO	≥ 750	≥ 725	≥ 700	≥ 675	≥ 650	≥ 625	≥ 600	≥ 575	
≤ 50% LTV	8.999%	9.125%	9.375%	9.500%	9.875%	10.125%	10.750%	11.250%	
≤ 60% LTV	9.125%	9.250%	9.500%	9.750%	10.125%	10.500%	11.250%	11.750%	
≤ 65% LTV	9.250%	9.375%	9.750%	9.999%	10.375%	10.750%	11.500%	11.875%	
≤ 70% LTV	9.375%	9.625%	9.999%	10.125%	10.500%	10.875%			
≤ 75% LTV	9.625%	9.999%	10.250%	10.375%	10.875%	11.125%			
≤ 80% LTV	10.250%	10.750%	10.999%	11.375%					
CLTV	80%	80%	80%	80%	75%	75%	65%	65%	
Max Mtg Late (12-Mth)	0 x 30	0 x 30	0 x 30	1 x 30	1 x 30	0 x 60	0 x 60	0 x 90	
BK/FC	> 3 Yrs	> 3 Yrs	> 3 Yrs	> 2 Yrs	> 2 Yrs	> 2 Yrs	> 2 Yrs	> 1 Yr	
SS/DIL	> 2 Yrs	> 2 Yrs	> 2 Yrs	> 1 Yrs	> 1 Yrs	Settled	Settled	Settled	
Margin	3.000%	3.250%	3.500%	3.750%	4.000%	4.250%	4.250%	5.000%	

3-DSCR (1-4 Units) Long Term Loan Eligibility Rules							
	ADJUSTMENTS	RATE	NOTES				
1	Program Terms	0.000%	Select 5/1 ARM, 7/1 ARM, or 30-Year Fixed - all same pricing				
2	Cash-Out Refinance	0.250%	Apply for LTVs > 70%				
3	Interest Only (5-yr)	0.250%	30-Term, Min Loan ≥\$250K, minimum 650 credit score, Avail on 5/1 or 7/1				
4	Interest Only (10-yr)	0.375%	Fixed Rate 40-Term, Min Loan ≥\$250K, Minimum FICO 650				
5	ITIN	0.500%	\$1M max loan Amt - refer to ITIN matrix for max LTV/CLTV				
6	Non Perm. Resident Alien	0.375%	\$1M Max Loan Amount. Unexpired Visa and EAD required.				
7	Foreign Nationals	0.375%	Investor Property Only, Max 70% Purc / 65% Refi, Price at 700 FICO				
8	FB/Mod Taken ≤6 Mth	0.375%	-10% LTV/CLTV(max CLTV per tier), 12-Mos Reserves, Additional Guidelines				
9	< \$150,000	0.375%	0				
10	> \$750k TO < \$1.5M	-0.250%	Subject to applicable Floor Rates				
11	> \$1,500,000		Minimum 650 FICO. Max Cash-in-Hand >60% LTV is \$500,000				
12	Non Warr Condo	0.375%	Purch -5% & Refi -10% LTV/CLTV (max CLTV per tier)				
13	Condotel / PUDtel	0.750%	Purch 70% & Refi 65% Max LTV/CLTV				
14	2 Unit Property		0				
15	3-4 Unit Property	-0.125%	Subject to applicable Floor Rates				
16	DSCR: ≥0.90 TO <1.00	0.375%	-5% LTV/CLTV (max CLTV per tier)				
17	DSCR: ≥0.70 TO <0.90	0.625%	-10% LTV/CLTV (max CLTV per tier)				
18	Short-Term Rentals	0.375%	INV Prop Rented short term / nightly basis, Max 75% Purch / 70% Refi LTV/CLTV				
19	Adult Care Facility	0.375%	Max 75% Purchase / 70% Refi. LTV/CLTV. Minimum 600 FICO				
20	Rural Property	0.625%	Purch 70%; Refi 65% Max LTV/CLTV, \$750k max loan, > 650 FICO, Min 1:1 DSCR				
21	5-Year Prepay (5x5)	-0.375%	All INV: 5% / 5% / 5% / 5% / 5% Prepayment Penalty				
22	5-Year Prepay (Step)		All INV: 5% / 4% / 3% / 2% / 1% Sequential Stepdown Prepayment Penalty				
23	3-Year Prepay (3x5)		All INV: 5% / 5% / 5% Prepayment Penalty				
24	3-Year Prepay	0.250%	All INV: 3% / 3% / 3% Prepayment Penalty				
25	2-Year Prepay	0.500%	All INV: 3% / 3% Prepayment Penalty				
26	1-Year Prepay	0.750%	All INV: 3% Prepayment Penalty				
27	Buy Out Prepay	1.50 pt	Note PPP restrictions on second page				
28	CEMA Transaction	0.250%	0				
29	Impound Waiver	0.250%	Note waiver restrictions on second page				

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