



ITIN / NON PERMANENT RESIDENT ALIEN - RESIDENTIAL RATE SHEET

| ITIN (Max Loan Amount \$1,000,000) | | | | | | | | |
|------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Minimum FICO (Credit Tier) | ≥ 750 | ≥ 725 | ≥ 700 | ≥ 675 | ≥ 650 | ≥ 625 | ≥ 600 | ≥ 575 |
| | AAA | AA | A | BBB | BB | B+ | B | CCC |
| Margin | 3.000% | 3.250% | 3.500% | 3.750% | 4.000% | 4.250% | 4.250% | 5.000% |
| ≤ 50% LTV | 6.375% | 6.499% | 6.625% | 6.750% | 7.250% | 7.750% | 8.250% | 8.625% |
| ≤ 60% LTV | 6.499% | 6.625% | 6.525% | 6.875% | 7.499% | 8.000% | 8.625% | 9.250% |
| ≤ 65% LTV | 6.625% | 6.625% | 6.750% | 7.000% | 7.625% | 8.250% | 8.875% | 9.625% |
| ≤ 70% LTV | 6.750% | 6.750% | 6.875% | 7.000% | 8.375% | 8.375% | 9.125% | 9.750% |
| ≤ 75% LTV | 6.750% | 7.000% | 7.000% | 7.125% | 7.875% | 8.750% | 9.375% | |
| ≤ 80% LTV | 6.875% | 7.125% | 7.125% | 7.499% | 8.250% | | | |

| LENDER PAID COMPENSTION | | | RATE BUYDOWN | |
|---|-------------------|--|--|-------------------|
| Movement to: | RATE ADD / POINTS | Payable to: | MOVEMENT TO: | RATE ADD / POINTS |
| Add to Rate | 2:1 | Lender Paid Points (LPC) to Broker or Borrower Credit. | Add to Rate | 3:1 |
| *Not all tiers are available to every loan - minimum 600 FICO | | Primary or 2nd: Max 2.5 Pts | *Not all tiers are available to every loan | |
| | | Investor: Max 3.0 Pts & requires ≥ 2 YR PPP | | |
| Available in eighths to rate up or down to PAR rate | | | | |

| | |
|--|--------------------------|
| *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. | |
| Acra Lender Credit of \$250 off of Lender's Fee for Completed ACH Authorization. *Applied at Closing - Not Applicable for Entities, which require ACH. | |
| Administration / UW / Commitment Fee - \$1,295 | Trust Review Fee - \$395 |

| ADJUSTMENTS | RATE | NOTES |
|---|---|---|
| Program Terms | - | Select 5/1 ARM, 7/1 ARM, or 30-Year Fixed - all same pricing |
| Second Home | 0.500% | |
| Investor Prop (NOO) | 0.500% | Max LTV 75% - please refer to Business Purpose Ratesheet |
| Alt Doc - Bk Stmt | - | Minimum score 600 (Available with 12- or 24-months of statements) |
| ATR-in-Full | 0.500% | Minimum score 600 (or Asset Depletion as additional source) |
| Interest Only (5-yr) | 0.250% | 30-Term, Min Loan ≥\$250K, minimum 650 credit score, Avail on 5/1 or 7/1 |
| Business LLC Borrower | 0.250% | Loan to US Business Entity requires Personal Guarantee, Additional Guidelines |
| FB/Mod Taken ≤6 Mth | 0.375% | -10% LTV/CLTV, 12-Months Reserves, Additional Guidelines |
| Housing 1x30 in last 12 months | - | Price as 675 FICO |
| Housing 0x60 in last 12 months | - | Price as 625 FICO |
| Housing 0x90 in last 12 months | - | Price as 575 FICO |
| BK/FC <3 years | - | Price as 675 FICO |
| BK/FC < 2 years | - | Price as 625 FICO |
| BK/FC< 12 mos (must be seasoned 1 year) | - | Price as 575 FICO |
| SS/DIL/Modification <2 years | - | Price as 675 FICO |
| SS/DIL/Modification <1 year (settled) | - | Price as 625 FICO |
| < \$150,000 | 0.375% | |
| Non Warr Condo | 0.375% | Purch -5% & Refi -10% LTV/CLTV - Max 75% LTV/CLTV |
| Condotel / PUDtel | 0.750% | Purch 70% & Refi 65% Max LTV/CLTV |
| 2 Unit Property | -- | |
| 3-4 Unit Property | -0.125% | Max 80% OO & 75% NOO LTV/CLTV, Subject to applicable Floor Rates |
| Rural Property | 0.625% | Purch 70% & Refi 65% Max LTV/CLTV, \$750k max loan Amt, Min 650 credit score |
| 5-Year Prepay (5x5) | -0.375% | All INV: 5% / 5% / 5% / 5% / 5% Prepayment Penalty, Subject to Floor Rates |
| 5-Year Prepay (Step) | -- | All INV: 5% / 4% / 3% / 2% / 1% Sequential Stepdown Prepayment Penalty |
| 3-Year Prepay | 0.250% | All INV: 3% / 3% / 3% Prepayment Penalty |
| 2-Year Prepay | 0.500% | All INV: 3% / 3% Prepayment Penalty |
| 1-Year Prepay | 0.750% | All INV: 3% Prepayment Penalty |
| Buy Out Prepay | 1.50 pt | Note PPP restrictions to right |
| Impound Waiver | 0.250% | Note Waiver restrictions to right |
| Minimum Interest Rate | Floor rate is limited to lowest rate for each credit tier | |

| NO FEDERAL OR STATE HIGH COST LOANS | |
|---|--|
| INCOME DOCUMENTATION | OCCUPANCY |
| Full Doc = Wager Earner: WVOE with most recent two month's bank statements. Self-Employed: 12 months bank statements | Primary / Second Home / Investment (INV) |
| Alt Doc = 12 or 24 Personal or Business Bank Stmt / SE Only | RESERVE REQUIREMENT |
| ATR in Full / Asset Depletion = Only Assets to Qualify (Primary Only) - 75% Pur / 70% Refi (Max LTV 75%); Max LTV / CLTV 75% / 70% for Purchase / Refi respectively | None for ≤ 75% LTV, 6 Months for > 75%, & 12 Months for > 85% |
| MAXIMUM DEBT-TO-INCOME RATIO | LOAN AMOUNTS |
| 50% Back End | \$100,000 Minimum to \$1,000,000 Maximum (Round-down to \$50) |
| LOAN TERMS | PROPERTY TYPES |
| 30-Year Amortized & Term - 5/1 or 7/1 Hybrid ARM or 30-Yr Fixed | SFR / Condos / Townhouse / 2-4 Units |
| All Loans require impounding for Taxes & Insurance | Non-Warrantable Condos - Reference Lender Guidelines |
| INTEREST ONLY (I/O) | RATE LOCK POLICY |
| Consumer IO Loans qualify at max rate at first fully Amortized pymt | Reference separate policy for full details. Rate locks for 30-day period with Conditional Loan Approval and extension for Closing. |
| IO Loan is 5-Yr IO Pymt & 25-Yrs Fully Amortized (30-year term) | REQUEST TO WAIVE IMPOUNDS |
| INDEX & ADJUSTMENT CAPS | Available on LTV / CLTV ≤80%, Loan Amounts ≤\$1.5M |
| Floored at Start Rate / 1-Year CMT | FICO minimum: 675 (Primary) and 700 (2nd Home / Investor) |
| 2.0% Initial Change Cap / 2.0% Annual Cap / 6.0% Life Cap | Must be 0x30 over last 24-months for housing payment(s) |
| | Not available for Section 35 Loans |

Loan Amounts >\$1M - Call your Account Executive

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