BluePoint MORTGAGE

iTIN CLOSE CALL

ITIN CLOSE CALL | 30 Day Pricing						
20, 25 and 30 Year Pricing						
Credit / LTV	**≤ 60%**	**60.01% – 65%**	**65.01% – 70%**	**70.01% – 75%**	**75.01% – 80%**	**80.01% – 85%**
≥ 740	8.125%	8.250%	8.375%	8.500%	9.000%	9.250%
720 - 739	8.250%	8.375%	8.750%	8.875%	9.125%	9.375%
700 - 719	8.375%	8.750%	8.875%	9.000%	9.250%	9.500%
680 - 699	9.000%	9.125%	9.250%	9.375%	9.625%	N/A
660 - 679	9.625%	9.750%	9.875%	10.000%	10.250%	N/A
659 / No Score	10.750%	10.875%	11.000%	11.125%	11.250%	N/A
640 - 658	10.750%	10.875%	11.000%	11.125%	N/A	N/A
620 - 639	11.750%	11.875%	12.000%	12.125%	N/A	N/A
600 - 619	12.500%	12.625%	12.750%	12.875%	N/A	N/A

**Availability subject to state high-cost restrictions*

Property Types	
Owner Occupied Detached: SFR, Condo, or PUD (FICO ≥ 660)	-0.500
2nd Home Detached	-0.500
Attached: Condo, Townhome, or PUD	0.000
Florida attached: Condo, Town Home, or PUD	0.500
Multi Family (2-4 Units)	0.500
Doublewide Manufactured Home (20-yr Term)	1.000
Vacant Acreage / Land	Not Allowed
Hi-Rise Properties	Not Allowed
Other	
Profit and Loss	0.250
Cash Out Refi	0.500
Texas Cash Out	Not Allowed
Non-Owner Occ	1.000
Full-Doc/1099	0.000
LTV 50% or Less	(0.125)
All adjustments are applied to the rate.	
Floor Rate After Adjustments	7.875%
$125,000 - $1,200,000	0.000%

Program Notes	
Terms Available	Fixed Rate 20, 25 and 30 Year Terms
3-4 Unit, NOO SFR, Townhome, Attached PUD or Condo	25 Year Maximum Term
Maximum Number of Financed Properties	8 Financed Properties
ITIN Documentation	a. ITIN must be assigned prior to application b. verification of unexpired ITIN from IRS confirming ITIN is the borrowers. Unexpired passport, Visa or government ID.
Debt to Income (DTI)	• **Up to 60%** – Available in most states (California and New Jersey excluded) • **Up to 55%** – Allowed in California and New Jersey **Up to 60%** with compensating factors
Prepayment Penalties	Not Allowed
WA State	Not Available

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Max LTV/CLTV Parameters	FICO <660	FICO 660-699	FICO ≥ 700
$125,000 - $1,200,000	80%	80%	85%
Purchase & R/T Refi - Primary Residence - SFR, Condo, PUD	80%	80%	85%
Cash Out - Primary Residence - SFR, Condo, PUD (Min 640 FICO)	75%	80%	80%
Cash Out - Primary Residence - 2-4 Units (Min 640 FICO)	75%	75%	75%
Cash Out - Second Home (Min 640 FICO)	75%	75%	75%
Cash Out - Investment Property (Min 640 FICO)	75%	75%	75%
Second Home (Min 640 FICO)	80%	80%	85%
Investment Property	70%	75%	75%
Condo/Townhome/Attached PUD	75%	80%	80%
2 Units - Primary Residence	75%	80%	80%
3-4 Units	70%	75%	75%
Doublewide Manufactured Home	70%	75%	75%
Housing History 0x30 <6-Months	75%	75%	75%
Gift Funds (Max 79.99% for No Score)	80%	80%	80%

The following restrictions apply to No Scores	
Primary/2nd Home	Max LTV/CLTV 80%
Investment:	Max LTV/CLTV 70%
Cashout	• Max LTV/CLTV 75% • 2nd Home / Investment Property Ineligible

Miscellaneous	
No reserves required	
Non-Occupant Co-Borrowers Allowed	
Negative Cash Flow: Purchase only, owner-occupied SFR only; not eligible on refis, condos, or 2-4 units	
Underwriting Fee	$2,195
Loan Size	$125,000 to $1,200,000
Price	Borrower Paid Only, No In House or Third Party Processing Fee