

iITIN CLOSE CALL - 30 Day Pricing					
25 and 30 Year Pricing					
Credit / LTV	≤60	60.01-65	65.01-70	70.01-75	75.01-80
>=740	9.575	9.700	9.825	10.200	10.440
720-739	9.700	9.825	10.200	10.325	10.575
700-719	9.825	10.200	10.325	10.440	10.700
680-699	10.200	10.325	10.440	10.575	10.825
660-679	10.325	10.440	10.575	10.700	10.950
640-659	10.950	11.075	11.200	11.325	N/A
620-639	11.575	11.700	11.825	11.950	N/A
No Score	11.950	12.075	12.200	12.325	N/A
600-619	12.700	12.825	12.950	13.075	N/A

Loan to Value Parameters	
LTV Parameters	LTV Limits
\$100,000 - \$647,200	Max 80%
\$647,201 - \$750,000 (=> 640 Score)	Max 75%
Primary Resident Purchase, R&T	Max 80%
Primary Res C/O to \$647,200	Max 75%
Primary Res C/O \$647,201- \$750,000	Max 70%
Condo/Townhome / 2nd Home	Max 75%
Investment Prop / Multi Family	Max 70%
Doublewide Mobile Home	Max 70%
Vacant Acreage / Land	Not Allowed
To Qualify for 75.01% - 80% 0x30 housing history 6 Months	
Floor Rate After Adjustments	9.500%
Any Gift Funds	Max 80%
Loan Size	
\$100,000 - \$647,200	0.000
\$647,200 - \$750,000	0.350
\$647,200 + Requires 640 Score	

Property Types	
OO/2nd Home Detached	0.000
Condo/Town Home - Attached	0.500
Multi Family (2-4 Units)	0.500
Doublewide Mobile Home	1.000
Vacant Acreage / Land	Not Allowed
Hi-Rise Properties	Not Allowed
Other	
Profit and Loss	0.250
Cash Out Refi	0.500
Non-Owner Occ	1.000
Full-Doc	0.000
LTV 50% or Less	-0.125

Program Notes	
Terms Available	Fixed Rate 25 and 30 Year Terms
3-4 Unit, NOO SFR, Townhome or Condo	25 Year Maximum Term
Maximum Number of Financed Properties	8 Financed Properties
ITIN Documentation	<ul style="list-style-type: none"> <li>a. ITIN must be assigned prior to application</li> <li>b. verification of unexpired ITIN from IRS confirming ITIN is the borrowers.</li> <li>c. Unexpired passport, Visa or government ID.</li> </ul>
Debt to Income	Up to 55%
Prepayment Penalties	Not Allowed
Miscellaneous	
Underwriting Fee	\$1,995
Loan Size	\$100,000 to \$750,000
Price	Borrower Paid Only
No reserves required	
Non-Occupant Co-Borrowers Allowed	

Revision: 5/3/2023

