

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
≥ 740	8.125%	8.250%	8.375%	8.750%	9.000%
720 - 739	8.250%	8.375%	8.750%	8.875%	9.125%
700 - 719	8.375%	8.750%	8.875%	9.000%	9.250%
680 - 699	9.500%	9.625%	9.750%	9.875%	10.125%
660 - 679	9.625%	9.750%	9.875%	10.000%	10.250%
659 / No Score	10.750%	10.875%	11.000%	11.125%	N/A
640 - 658	10.750%	10.875%	11.000%	11.125%	N/A
620 - 639	11.750%	11.875%	12.000%	12.125%	N/A
600 - 619	12.500%	12.625%	12.750%	12.875%	N/A

***Availability subject to state high-cost restrictions**

Loan to Value Parameters	
LTV Parameters	LTV Limits
\$125,000 - \$806,500	Max 80%
\$806,501 - \$1,000,000 (Min. FICO 640)	Max 75%
Primary Resident Purchase, R&T	Max 80%
Primary Res C/O to \$806,500	Max 75%
Primary Res C/O \$806,501 - \$1,000,000	Max 70%
Condo/Townhome/Attached PUD	Max 75%
Investment Property	Max 70%
3 - 4 Units	Max 70%
Doublewide Manufactured Home	Max 70%
Vacant Acreage / Land	Not Allowed
To Qualify for 75.01% - 80% 0x30 housing history 6 Months	
Floor Rate After Adjustments	7.875%
Any Gift Funds	Max 80%
Loan Size	
\$125,000 - \$806,500	0.000
\$806,501 - \$1,000,000	0.350

Property Types	
OO/2nd Home Detached	0.000
Condo, Townhome or Attached 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 (Min. 640 FICO)	0.500
Texas Cash Out	Not Allowed
Non-Owner Occ	1.000
Full-Doc	0.000
LTV 50% or Less	(0.125)
All adjustments are applied to the rate.	

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	<ul style="list-style-type: none"> a. ITIN must be assigned prior to application b. verification of unexpired ITIN from IRS confirming ITIN is the borrowers. c. Unexpired passport, Visa or government ID.
Debt to Income (DTI)	50% (Up to 55% with compensating factors)
Prepayment Penalties	Not Allowed
Miscellaneous	
No reserves required	
Non-Occupant Co-Borrowers Allowed	
2nd Home (≥ 680 FICO): 80% LTV	
Underwriting Fee	\$1,995
Loan Size	\$125,000 to \$1,000,000
Price	Borrower Paid Only, No In House or Third Party Processing Fee
2nd Home (< 680 FICO): 75% LTV	2 Units - Primary Residence: 75% LTV

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