

**ITIN CLOSE CALL - 30 Day Pricing**
**20, 25 and 30 Year Pricing**

Credit / LTV	<b>≤ 60%</b>	<b>60.01% - 65%</b>	<b>65.01% - 70%</b>	<b>70.01% - 75%</b>	<b>75.01% – 80%</b>	<b>80.01% - 85%</b>
≥ 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*

Max LTV/CLTV Parameters	<b>FICO &lt;660</b>	<b>FICO 660-699</b>	<b>FICO ≥ 700</b>
\$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	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	75%	80%	80%
Housing History 0x30 <6-Months	75%	75%	75%
Gift Funds (Max 79.99% for No Score)	80%	80%	80%

**Property Types**

Owner Occupied Detached: SFR, Condo, or PUD (Min. 660 FICO)	<b>-0.500</b>
2nd Home Detached	0.000
Attached: Condo, Townhome, 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
<b>Other</b>	
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/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%

Revision: 1/7/2026



### 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"> <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 (DTI)	<ul style="list-style-type: none"> <li>• <b>Up to 60%</b> – Available in most states (California and New Jersey excluded)</li> <li>• <b>Up to 55%</b> – Allowed in California and New Jersey <ul style="list-style-type: none"> <li>◦ <b>Up to 60%</b> with compensating factors</li> </ul> </li> </ul>
Prepayment Penalties	Not Allowed
WA State	Not Available

### Miscellaneous

No reserves required	
Non-Occupant Co-Borrowers Allowed	
Underwriting Fee	\$1,995
Loan Size	\$125,000 to \$1,200,000
Price	Borrower Paid Only, No In House or Third Party Processing Fee