



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	9.125	9.250	9.375	9.750	9.990
720-739	9.250	9.375	9.750	9.875	10.125
700-719	9.375	9.750	9.875	9.990	10.250
680-699	10.490	10.625	10.750	10.875	11.125
660-679	10.625	10.750	10.875	10.990	11.250
640-659	11.250	11.375	11.490	11.625	N/A
621-639	11.875	11.990	12.125	12.250	N/A
620 / No Score	12.250	12.375	12.490	12.625	N/A
600-619	12.990	13.125	13.250	13.375	N/A

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

Loan to Value Parameters		Property Types	
LTV Parameters	LTV Limits	OO/2nd Home Detached	0.000
\$125,000 - \$766,550	Max 80%	Condo/Town Home - Attached	0.500
\$766,551 - \$865,000 (Min. FICO 640)	Max 75%	Multi Family (2-4 Units)	0.500
Primary Resident Purchase, R&T	Max 80%	Doublewide Manufactured Home (20-yr Term)	1.000
Primary Res C/O to \$766,550	Max 75%	Vacant Acreage / Land	Not Allowed
Primary Res C/O \$766,551 - \$865,000	Max 70%	Hi-Rise Properties	Not Allowed
Condo/Townhome / 2nd Home	Max 75%	Other	
Investment Prop / Multi Family	Max 70%	Profit and Loss	0.250
Doublewide Manufactured Home	Max 70%	Cash Out Refi	0.500
Vacant Acreage / Land	Not Allowed	Non-Owner Occ	1.000
To Qualify for 75.01% - 80% 0x30 housing history 6 Months		Full-Doc	0.000
Floor Rate After Adjustments	8.125%	LTV 50% or Less	(0.125)
Any Gift Funds	Max 80%	All adjustments are applied to the rate.	
Loan Size			
\$125,000 - \$766,550	0.000		
\$766,551 - \$865,000	0.350		
\$510,401 + Requires Minimum 640 Score			

Program Notes	
Terms Available	Fixed Rate 20, 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"> 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	<ul style="list-style-type: none"> • 50% • Up to 55% with compensating factors
Prepayment Penalties	Not Allowed
Miscellaneous	
Underwriting Fee	\$1,995
Loan Size	\$125,000 to \$865,000
Price	Borrower Paid Only, third party processing not allowed
No reserves required	
Non-Occupant Co-Borrowers Allowed	

Revision: 3/20/2024

