

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	8.625%	8.750%	8.875%	9.250%	9.500%
720 - 739	8.750%	8.875%	9.250%	9.375%	9.625%
700 - 719	8.875%	9.250%	9.375%	9.500%	9.750%
680 - 699	10.000%	10.125%	10.250%	10.375%	10.625%
660 - 679	10.125%	10.250%	10.375%	10.500%	10.750%
640 - 659	11.250%	11.375%	11.500%	11.625%	N/A
621 - 639	11.875%	12.000%	12.125%	12.250%	N/A
620 / No Score	12.250%	12.375%	12.500%	12.625%	N/A
600 - 619	13.000%	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, Townhome or Attached PUD	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/Attached PUD	Max 75%	Other	
Investment Property	Max 70%	Profit and Loss	0.250
Doublewide Manufactured Home	Max 70%	Cash Out Refi (Min. 640 FICO)	0.500
Vacant Acreage / Land	Not Allowed	Texas Cash Out	Not Allowed
To Qualify for 75.01% - 80% 0x30 housing history 6 Months		Non-Owner Occ	1.000
Floor Rate After Adjustments	7.875%	Full-Doc	0.000
Any Gift Funds	Max 80%	LTV 50% or Less	(0.125)
Loan Size		All adjustments are applied to the rate.	
\$125,000 - \$766,550	0.000		
\$766,551 - \$865,000	0.350		

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 \$865,000
Price	Borrower Paid Only, No In House or Third Party Processing Fee
2nd Home (< 680 FICO): 75% LTV	2 Units - Primary Residence: 75% LTV