



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	9.625	9.750	9.875	10.250	10.490
720-739	9.750	9.875	10.250	10.375	10.625
700-719	9.875	10.250	10.375	10.490	10.750
680-699	10.990	11.125	11.250	11.375	11.625
660-679	11.125	11.250	11.375	11.490	11.750
640-659	11.750	11.875	11.990	12.125	N/A
621-639	12.375	12.490	12.625	12.750	N/A
620 / No Score	12.750	12.875	12.990	13.125	N/A
600-619	13.490	13.625	13.750	13.875	N/A

Loan to Value Parameters

LTV Parameters	LTV Limits
\$125,000 - \$726,200	Max 80%
\$726,201 - \$825,000 (Min. FICO 640)	Max 75%
Primary Resident Purchase, R&T	Max 80%
Primary Res C/O to \$726,200	Max 75%
Primary Res C/O \$726,201 - \$825,000	Max 70%
Condo/Townhome / 2nd Home	Max 75%
Investment Prop / Multi Family	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	9.125%
Any Gift Funds	Max 80%
Loan Size	
\$125,000 - \$726,200	0.000
\$726,201 - \$825,000	0.350
\$726,201 + 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 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	0.500
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 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 \$825,000
Price	Borrower Paid Only, third party processing not allowed
No reserves required	
Non-Occupant Co-Borrowers Allowed	

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