

### ITIN PREMIER - 30 Day Pricing

#### 25 and 30 Year Pricing

Credit / LTV	≤ 60%	60.01% – 65%	65.01% – 70%	70.01% – 75%	75.01% – 80%*	80.01% – 85%*
720 Plus	7.750%	8.000%	8.125%	8.375%	8.625%	9.000%
700 - 719	8.000%	8.125%	8.250%	8.500%	8.750%	9.125%
690 - 699	8.375%	8.500%	8.750%	8.875%	9.125%	N/A
680 - 689	8.375%	8.500%	8.750%	8.875%	9.125%	N/A

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

#### Cash Out Refinance Max LTV

\$125,000 - \$1,200,000	Max 80%
\$1,200,001 - \$2,000,000	Max 75%
\$2,000,001 - \$3,000,000	Max 70%
Texas Cash Out	Not Allowed

#### Loan to Value Parameters

LTV Parameters	LTV Limits
\$125,000 - \$1,200,000	Max 85%
\$1,200,001 - \$2,000,000	Max 75%
\$2,000,001 - \$3,000,000	Max 70%
2nd Home	Max 85%
Non-Owner	Not Allowed
Condo, Townhome or Attached PUD	Max 80%
Any Gift Funds	Max 80%
> 80% *Property condition of C3 or better	
Floor Rate After Adjustments	7.625%
All Adjustments are to Rate	
<b>Credit</b>	
No bankruptcy, foreclosure, or short sale within 4 years. (4)	

#### Loan Size

\$125,000 - \$1,200,000	0.000
\$1,200,001 - \$3,000,000	0.300

#### Property Types

Owner Occupied Detached: SFR, Condo, or PUD	-0.500
2nd Home (detached)	0.000
Attached: Condo, Townhome, or PUD	0.500
Hi-Rise Properties	Not Allowed
Non-Owner Occupied	Not Allowed

#### Other

Full-Doc/1099	0.000
Profit and Loss	0.250
Cash Out Refi	0.500

All adjustments are applied to the rate.

#### Program Notes

Terms Available	Fixed Rate 25 and 30 Year Terms
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 Gov ID.</li> </ul>
Debt to Income	<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

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Miscellaneous
Underwriting Fee: \$1,995
Loan Size: \$125,000 to \$3,000,000
Price: Borrower Paid Only, No In House or Third Party Processing Fee
Tradelines: No Requirements
Loan cannot be locked until loan is fully approved.
No Reserves
Non-Occupant Co-Borrowers Allowed

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