

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%*
740 - Plus	7.625%	7.875%	8.000%	8.250%	8.375%	8.750%
720 - 739	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		Loan Size	
LTV Parameters	LTV Limits	\$125,000 - \$1,200,000	0.000
\$125,000 - \$1,200,000	Max 85%	\$1,200,001 - \$3,000,000	0.300
\$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	7.250%		
All Adjustments are to Rate		Property Types	
		Owner Occupied Detached: SFR, Condo, or PUD	-0.500
		2nd Home (detached)	0.000
		Attached: Condo, Townhome, or PUD	0.000
		Florida attached: Condo, Town Home, 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	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 Gov ID.	
Debt to Income	<ul style="list-style-type: none"> Up to 60% – Available in most states (California and New Jersey excluded) Up to 55% – Allowed in California and New Jersey <ul style="list-style-type: none"> Up to 60% with compensating factors 	
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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