

WHOLESALE

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	
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	7.250%
All Adjustments are to Rate	

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	0.000
Florida attached: Condo, Town Home, or PUD	0.500
Hi-Rise Properties, Non-Owner Occupied, Multi-Family (2-4 units), Mobile/Manufactured	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.	

Credit
No bankruptcy, foreclosure, or short sale within 4 years. (4)

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"> 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





WHOLESALE

Miscellaneous	
	Underwriting Fee: \$2,195
	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

