

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	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	• Up to 60% – Available in most states (California and New Jersey excluded) • Up to 55% – Allowed in California and New Jersey ○ Up to 60% with compensating factors
Prepayment Penalties	Not Allowed
WA State	Not Available

Revision: 6/2/2026 Pg. 1



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
Negative Cash Flow: Purchase only, owner-occupied SFR only; not eligible on refis, condos, or 2-4 units

Revision: 6/2/2026 Pg. 2

