

**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	8.250%	8.500%	8.625%	8.875%	9.125%	9.375%
700 - 719	8.500%	8.625%	8.750%	9.000%	9.250%	9.500%
690 - 699	9.375%	9.500%	9.750%	9.875%	10.125%	N/A
680 - 689	9.375%	9.500%	9.750%	9.875%	10.125%	N/A

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

**Cash Out Refinance Max LTV**

\$125,000 - \$865,000	Max 75%
\$865,001 - \$1,250,000	Max 70%
Texas Cash Out	Not Allowed

**Loan to Value Parameters**

LTV Parameters	LTV Limits
\$125,000 - \$766,550	Max 85%*
\$766,551 - \$865,000	Max 80%
\$865,001 - \$1,250,000	Max 75%
2nd Home	Max 80%
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	

**Credit**

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

**Loan Size**

\$125,000 - \$766,550	0.000
\$766,551 - \$865,000	0.150
\$865,001 - \$1,250,000	0.300

**Property Types**

Single Family OO	0.000
2nd Home (detached)	0.000
Condo, Townhome or Attached PUD	0.500
Hi-Rise Properties	Not Allowed
Non-Owner Occupied	Not Allowed

**Other**

Full-Doc	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>• 50%</li> <li>• Up to 55% with compensating factors</li> </ul>
Prepayment Penalties	Not Allowed

Revision: 11/7/2024



Miscellaneous	
Underwriting Fee	\$1,995
Loan Size	\$125,000 to \$1,250,000
Price	Borrower Paid Only, No In House or Third Party Processing Fee
Tradelines	<p><b>0% to 80% Max LTV, Min. 680 FICO:</b>            3 tradelines with at last 12 months open or closed            2 tradelines with at least an 18 month history            No Bankruptcy, foreclosure or deed in lieu in most recent 4 years            Must be TransUnion</p> <p><b>80.01% to 85% Max LTV, Min. 700 FICO:</b></p> <ul style="list-style-type: none"> <li>• 5 tradelines with a 12 month or greater history               <ul style="list-style-type: none"> <li>- At least one tradeline with a 24 month or greater history</li> <li>- At least one tradeline with a \$3,000 credit limit</li> <li>- At least one trade line can be housing history, if not reporting to credit</li> </ul> </li> <li>• No Bankruptcy, foreclosure or deed in lieu in most recent 4 years</li> <li>• Must be TransUnion</li> <li>• All liens and judgements must be paid in full at closing.</li> <li>• No gift funds allowed.</li> </ul>
Loan cannot be locked until loan is fully approved.	
No Reserves	
Non-Occupant Co-Borrowers Allowed	

Revision: 11/7/2024

