

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	9.375	9.625	9.750	9.990	10.250	10.375
700 - 719	9.625	9.750	9.875	10.125	10.375	10.490
690-699	10.490	10.625	10.875	10.990	11.490	N/A
680-689	10.490	10.625	10.875	10.990	11.490	N/A

*Max LTV 80% for CA, HI, IL, NY

Cash Out Refinance Max LTV

\$125,000 - \$825,000	Max 75%
\$825,001 - \$1,250,000	Max 70%
Texas Cash Out	Not Allowed

Loan to Value Parameters

LTV Parameters	LTV Limits
\$125,000 - \$726,200	Max 85%*
\$726,201 - \$825,000	Max 80%
\$825,001 - \$1,250,000	Max 75%
2nd Home	Max 80%
Non-Owner	Not Allowed
Condo / Townhome	Max 80%
Any Gift Funds	Max 80%
*Property condition of C3 or better in CA, CT, IL and NJ	
Floor Rate After Adjustments	8.875%

All Adjustments are to Rate

Credit

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

Loan Size

\$125,000 - \$726,200	0.000
\$726,201 - \$825,000	0.150
\$825,001 - \$1,250,000	0.300

Property Types

Single Family OO	0.000
2nd Home (detached)	0.000
Condo / Townhome	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"> 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"> • 50% • Up to 55% with compensating factors
Prepayment Penalties	Not Allowed

Miscellaneous

Underwriting Fee	\$1,995
Loan Size	\$125,000 to \$1,250,000
Price	Borrower Paid Only, third party processing not allowed
Tradelines	Min. 3 tradelines with activity in the last 12 months. Must be TransUnion

Loan cannot be locked until loan is fully approved.

No Reserves

Non-Occupant Co-Borrowers Allowed

Revision: 12/27/2023