



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	8.000	8.250	8.375	8.875	9.125	9.500
700 - 719	8.250	8.375	8.500	9.000	9.250	9.625
690-699	9.125	9.250	9.500	9.875	10.125	N/A
680-689	9.125	9.250	9.500	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	7.375%
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"> 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

Revision: 8/27/2024



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

Revision: 8/27/2024