

ITIN PRODUCTS AND PRICING

ITIN PRIME LOANS

All Pricing is Par all adjustments are Rate adjustments.

30 Year Fixed						
Credit / LTV	up to 60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
> 720	8.990%	9.250%	9.375%	9.625%	9.875%	N/A
700 - 719	9.250%	9.375%	9.500%	9.750%	10.000%	N/A
690 - 699	9.375%	9.500%	9.750%	9.875%	10.375%	N/A
680 - 699	9.375%	9.500%	9.750%	9.875%	10.375%	N/A

LTV Parameters	LTV Limits	LTV Limits
\$100,000 - \$647,200	Max 80%	Max 80%
\$647,201 - \$750,000	Max 80%	Max 80%
\$750,001 - \$1,250,000	Max 75%	Max 75%
2nd Home/Condo/Townhome Any Gift Funds or	Max 80%	Max 80%

Rate Adjustments					
Property Type	SFOO (detached)	0.000%	Loan Term	15 year	-0.250%
	2nd Home (detached)	0.000%		20 year	-0.125%
	Condo/Townhome (Attached, No Highrises)	0.500%		25 year	0.000%
Loan Size	\$100,000 - \$647,200	0.000%	Other	30 year	0.000%
	\$647,201 - \$750,000	0.150%		Full Doc	0.000%
	\$750,001 - \$1,250,000	0.300%		Alt Doc	0.250%
				Cash Out Refi*	0.500%

Cash Out Refinance* (Not Available in TX)	
\$100,000 - \$647,200	Max 75%
\$647,201 - \$750,000	Max 75%
\$750,001 - \$1,250,000	Max 70%

No bankruptcy, foreclosure, or short sale within 4 years. View our requirements to see criteria to obtain a specific LTV.

ITIN NON PRIME LOANS

30 Year Fixed Rates					
Credit / LTV	up to 60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
≥ 740	9.250%	9.375%	9.500%	9.875%	10.115%
720 - 739	9.375%	9.500%	9.875%	10.000%	10.250%
700 - 719	9.875%	9.875%	10.000%	10.115%	10.375%
680 - 699	10.000%	10.000%	10.115%	10.250%	10.500%
660 - 679	10.625%	10.115%	10.250%	10.375%	10.625%
640 - 659	11.250%	10.750%	10.875%	11.000%	N/A
620 - 639	11.625%	11.375%	11.500%	11.625%	
No Score	12.375%	11.750%	11.875%	12.000%	
600 - 619	11.875%	12.500%	12.625%	12.750%	

LTV Parameters	LTV Limits
\$100,000 - \$647,200	80%
\$647,201 - \$750,000 (> 640 credit)	75%
Condo / Townhome / 2nd Home	75%
Investment property / Multi-Family	70%

Need 0X30 housing history for 6 months To Qualify for 75.01% - 80%

Cash Out Refinance (> 640 Credit Min) (Not Available in TX)	
\$100,000 - \$647,200	Max 75%
\$647,201 - \$750,000	Max 70%

Rate Adjustments					
Property Note: Highrises not eligible.	SFOO/2nd Home	0.000%	Loan Size (Min. 640 credit if loan > \$510,400)	\$100,000 - \$647,200	0.000%
	Condo/Townhome - Attached	0.500%		\$647,201 - \$750,000	0.350%
	Multi Family 2-4 units	0.500%		< 15 Year Term	-0.375%
	Manufactured on Land	1.000%		20 Year Term	-0.125%
	Vacant Land	NA		> 25 Year Term	0.000%
Occupancy	Owner Occupied	0.000%	Other	LTV < 50%	-0.125%
	Non-Owner Occupied (NOO)	1.000%		Full Doc	0.000%
				All Alternative Doc	0.250%
				Cash-Out Refi*	0.500%

Max Term	
Double Wide Home	20 years
NOO ≥ 100,000	25 Years
SF/2nd Home/Condo/Townhome < \$75,000	25 Years
SF/2nd Home/Condo/Townhome ≥ \$75,000	30 Years

UW	
	\$1,795

*If cash-out >\$2,000 after loan payoff, closing costs, and prepaids. Cash-Out Refis not available in TX.

High-cost mortgages (12 CFR 1026.32) are ineligible for purchase. 113022