



NON PRIME WHOLESAL RESIDENTIAL RATE SHEET & MATRIX

CREDIT GRADE "A"				CREDIT GRADE "A-"				CREDIT GRADE "B"				CREDIT GRADE "B-"				CREDIT GRADE "C"			
700+ FICO MTG 0x30 12 MO BANKRUPTCY ≥ 3 YEARS FORECLOSURE ≥ 3 YEARS SHORT SALE / DIL ≥ 2 YEARS PURCH to 90% LTV R/T to 85% & C/O REFI to 80% LTV MARGIN: 3.950% MAX 90% CLTV				650+ FICO MTG 1x30 12 MO BANKRUPTCY ≥ 2 YEARS FORECLOSURE ≥ 2 YEARS SHORT SALE / DIL ≥ 1 YEAR PURCH to 85% LTV R/T to 85% & C/O REFI to 80% LTV MARGIN: 4.950% MAX 85% CLTV*				600+ FICO MTG 0x60 12 MO BANKRUPTCY ≥ 2 YEARS FORECLOSURE ≥ 2 YEAR SHORT SALE / DIL ≥ SETTLED PURCH to 80% LTV R/T to 75% & C/O REFI to 75% LTV MARGIN: 5.950% MAX 80% CLTV*				550+ FICO MTG 0x90 12 MO BANKRUPTCY ≥ 1 YEAR FORECLOSURE ≥ 1 YEAR SHORT SALE / DIL ≥ SETTLED PURCH to 75% LTV R/T to 70% & C/O REFI to 70% LTV MARGIN: 6.950% MAX 75% CLTV*				500+ FICO MTG 0x120 12 MO BANKRUPTCY ≥ SETTLED FORECLOSURE ≥ SETTLED SHORT SALE / DIL ≥ SETTLED MARGIN: 7.950% MAX 65% CLTV*			
LTV	Rate	Points		LTV	Rate	Points		LTV	Rate	Points		LTV	Rate	Points		LTV	Rate	Points	
50%	5.125%	PAR		50%	5.500%	PAR		50%	6.500%	PAR		50%	7.125%	PAR		50%	8.250%	PAR	
60%	5.250%	PAR		60%	5.625%	PAR		60%	6.750%	PAR		60%	7.750%	PAR		60%	8.375%	PAR	
65%	5.375%	PAR		65%	5.750%	PAR		65%	6.875%	PAR		65%	7.875%	PAR		65%	8.750%	PAR	
70%	5.625%	PAR		70%	5.999%	PAR		70%	7.125%	PAR		70%	8.125%	PAR					
75%	5.999%	PAR		75%	6.375%	PAR		75%	7.625%	PAR		75%	8.500%	PAR					
80%	6.250%	PAR		80%	6.750%	PAR		80%	7.875%	PAR									
85%	7.125%	PAR		85%	7.500%	PAR													
90%	7.875%	PAR																	

Loans with under a 500 FICO or Special Circumstance are considered Case-by-Case.

GENERAL INFORMATION

NO FEDERAL OR STATE HIGH COST LOANS
Income Documentation Full Doc = W2 + Pay Stubs / Wage Earner / Asset Depletion or 1040's + P&L / Self-Employed or Commission Alt Doc = 24 Month Personal or Business Bank Stmts / SE Only ATR in Full = Only Assets to Qualify max LTV 75%
Maximum Debt-to-Income Ratio 50% Back End
Loan Terms 30-Year Amortized & Term - 7/1 Hybrid ARM or 30-Yr Fixed All Loans require impounding for Taxes & Insurance
Index & Adjustment Caps Floored at Start Rate / 1-Year CMT 2.0% Initial Change Cap / 2.0% Annual Cap / 6.0% Life Cap
Occupancy Owner / Non Owner / 2nd Home
Loan Amounts \$75,000 Minimum to \$3,000,000 Maximum (Round-down to \$50) Loan Amounts >\$1.0M Require Senior Management Approval Loan Amounts Greater than \$1.5M require Two (2) Appraisals
Property Types SFR / Condos / Townhouse / 2-4 Units Condotels - Must be in Resort Area as defined by CSC Senior Mgmt Non-Warrantable Condos - Reference CSC Guidelines Rural Properties are available in A, A-, B & B- Tiers
States: AL, AR, AZ, CA, CO, DC, DE, FL, GA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MT, NC, NE, NH, NJ, NV, OK, OR, PA, SC, TN, TX, UT, VA, VT, WA, WI, & WY Texas: Purchase Only OO / Purchase & Refinance NOO or 2nd Home

ADJUSTMENTS

Description	Rate	Note
Alt Doc - Bk Stmts	0.125%	PERSONAL Account, OO - Credit Grades A / A- / B
Alt Doc - Bk Stmts	0.250%	BUSINESS Account, OO - Credit Grades A / A- / B
Alt Doc - Bk Stmts	0.375%	NOO - All Credit Grades
ATR-in-Full	0.500%	OO & NOO - Credit Grades A / A- / B
30-Year Fixed	0.375%	Pricing above is a 7/1 Hybrid ARM
Second Home	0.250%	LTV/CLTV Limited to Gray Shaded Area Above
ITIN	0.500%	LTV/CLTV Limited to 75% Purch. / 70% Refi, \$1M max loan Amt. Full Doc Only
Non Owner (NOO)	0.250%	LTV/CLTV Limited to Gray Shaded Area Above (Max 70% for Refinance)
< \$ 100,000	0.500%	
< \$ 150,000	0.250%	
> \$ 750,000	-	LTV/CLTV @ -5% Purch & R/T, -10% C/O, No "C" Grade
> \$ 1,000,000	0.250%	OO Only, LTV/CLTV @ -10% Purch & R/T, -15% C/O, No C Grade
> \$ 1,500,000	0.500%	OO Only, LTV/CLTV @ -10% Purch & R/T, -15% C/O, A, A-, & B Only Max Cash-in-Hand >65% LTV is \$300,000 for Loan Amounts >\$1M
> \$ 2,000,000	0.625%	OO Only, LTV/CLTV @ -10% Purch & R/T (Max 75%), -15% C/O, A, A-, & B Only Max Cash-in-Hand >60% LTV is \$500,000 for Loan Amounts >\$2M
Condo S.F. & So. FL	0.250%	Max LTV/CLTV 70% Condos in San Francisco, CA and Broward/Dade County FL
2-4 Unit Property	0.250%	Max LTV 80% OO, 75% NOO
Condotel	0.375%	Purchase: 75% Max LTV & Refinances: 70% Max LTV
Non-Warr Condo	0.500%	Purchase: 75% Max LTV & Refinances: 70% Max LTV
Rural Property	0.500%	Reduce 10% LTV or 65% Max LTV, Maximum \$400,000 Loan Amount
Buy-Up/Down	Case-by-Case	Ask your Account Executive for details
*CLTV +5%	LTV -5%	Can not exceed 90% MAX CLTV, Max Adjustment is 5% CLTV Increase

***Broker Origination Points and Fees are limited to the lesser of (a) 3.0% of the loan amount and (b) the maximum allowable by Federal & State High Cost thresholds.**

**Administration / Underwriting /
Commitment Fee - \$1,295**

**FOR BUSINESS PURPOSE, CROSS COLLATERAL, STATED INCOME, TRUE FOREIGN NATIONALS,
AND OTHER UNIQUE PROPERTIES OR SITUATIONS - CONTACT YOUR LOCAL ACCOUNT
EXECUTIVE AND REVIEW OUR "OUTSIDE DODD-FRANK" PRODUCT MATRIX**

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National Mortgage Licensing System and Registry ID 144549*