



**"OUTSIDE OF DODD-FRANK" - ODF™**  
**WHOLESALE RESIDENTIAL RATE SHEET & MATRIX**

| 7/1 Hybrid ARM |        |        |
|----------------|--------|--------|
| LTV            | Rate   | Points |
| 50%            | 6.999% | PAR    |
| 60%            | 7.250% | PAR    |
| 65%            | 7.500% | PAR    |
| 70%            | 7.750% | PAR    |
| 75%            | 7.999% | PAR    |

**THE MISSION OF THIS PROGRAM IS TO PROVIDE FINANCING FOR LOANS THAT ARE NOT COVERED UNDER THE DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT AND ARE SPECIFICALLY EXCLUDED OR EXEMPT FROM THE APPLICATION OF ABILITY TO REPAY REGULATION. EXAMPLES OF LOANS INCLUDE FOREIGN NATIONAL, BUSINESS USE, & NON-OWNER OCCUPIED LOANS.**

**GENERAL INFORMATION**

**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

**Property Types**  
SFR / Condos / Townhouse / 2-4 Units

**Occupancy**  
Owner - User / Second Home / Non Owner  
Documented ATR may be applicable under certain scenarios

**Loan Terms**  
30 Year Amortization & Term - 7/1 Hybrid ARM

**Index & Adjustment Caps**  
Floored at Start Rate / 1-Year CMT / 6.950% Margin  
2.0% Initial Change Cap / 2.0% Annual Cap / 6.0% Life Cap

**Loan Amounts**  
\$100,000 - \$2M (Round Down Loan Amount to \$50 increments)  
Loan Amounts >\$1,000,000 require Senior Management Approval  
Loan Amounts >\$1,000,000 require 600 Minimum FICO  
Loan Amounts >\$1,000,000 require an Appraisal & BPO  
Loan Amounts >\$1,500,000 require two Appraisals  
Appraisal &/or BPO from CSC AMC or are considered case-by-case

**Loan Documentation**  
Stated Income / Verified Assets (If Applicable)\*\*  
\*\* Foreign National - Funds to Close Must Be Verified in U.S. Dollars with Valid Banking Relationship in Country of Origin  
Foreign National cash out ≥ 65% Case-by-Case basis  
Foreign National Loan Amt. >\$1,000,000 considered for NOO only  
Impounds for Taxes / Insurance Required  
Max CLTV 75%

**ADJUSTMENTS**

| Description  | Rate   | Fee*  | Note  |
|--|--------|-------|---|
| Business Loan                                      | 0.250% | --    | Net Funds Must Be Delivered To the Business Entity or Acquisition |
| Cross Collateral                                   | 0.250% | --    | Supplemental Property May Be Secured in 2nd Position with Appvl   |
| Fix & Flip   | 0.375% | --    | Borrower Must Provide Funds for All Repairs                       |
| >\$1,000,000                                       | 0.250% | --    | LTV @ -5% Purch & R/T, -10% C/O                                   |
| Condo SF & So. FL                                  | 0.000% | --    | Max LTV/CLTV 70% Condos in San Francisco and Broward/Dade co. FL  |
| Interest Only                                      | 0.125% | --    | Loan Amount ≥\$250,000  |
| 2-4 Unit Property                                  | 0.250% | --    |   |
| Rural Property                                     | Quote  | Quote | Case-By-Case Basis & Subject to Individual Pricing                |
| Refinance of Property Listed for Sale within last: |        |       |   |
| 0 - 3 Months                                       | 0.000% | 1.000 |   |
| 4 - 6 Months                                       | 0.000% | 0.500 |   |

| Adjustment by US Credit Score |        |               |               | Max LTV |      |
|-------------------------------|--------|---------------|---------------|---------|------|
| Mid Score                     | Rate   | Fee* >50% LTV | Fee* ≤50% LTV | Purch   | Refi |
| ≥600                          | 0.000% | 0.000         | 0.000         | 75%     | 70%  |
| 550-599                       | 0.250% | 0.250         | 0.125         | 70%     | 65%  |
| 500-549                       | 0.500% | 0.500         | 0.250         | 65%     | 65%  |
| ≤499                          |        | Case-by-Case  |               | 65%     | 60%  |

| Adjustment to Foreign Nationals |        |      |
|---------------------------------|--------|------|
| LTV                             | Rate   | Fee* |
| ≤ 70%                           | 0.375% | --   |
| ≤ 65%                           | 0.125% | --   |

| Administration / Underwriting / Commitment Fee to CSC |
|---|
| \$1,295   |

**NO FEDERAL OR STATE HIGH COST LOANS**  
**\*CSC Caps CSC Points plus Fee Adjustment(s) at 2.0% Max (Except Rural Adjustment)**  
**CSC Points & Fees and Broker Points & Fees may not exceed 6.0%**

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**CONTACT YOUR ACCOUNT EXECUTIVE FOR  
DETAILS ABOUT CSC'S NON-PRIME PRODUCT**