

Non-Prime Rate Sheet

Wholesale Residential Rate Sheet & Matrix:

- Up to 90% LTV No MI
- No Foreclosure, Short Sale, or BK Seasoning
- Two years from Short Sale to 90% LTV
- One year from Short Sale to 85% LTV
- \$5,000,000 Loan Amounts
- 50% DTI
- Bank Statements for Income to 90% LTV
- ATR-In-Full & Asset Depletion, No Income or Employment Requirement
- NO Reserves, NO Prepayment Penalties

Loan Guidelines & Inquiries

Product Type:

- First Position Mortgages
- 30-Year Fully Amortized Term
- 7/1 Hybrid ARM - 7-Year Fixed Period followed by a 23-Year Adjustable Rate Period set to the 1- Year CMT Index
- 5/1 Hybrid ARM - 5-Year Fixed Period followed by a 25-Year Adjustable Rate Period set to the 1- Year CMT Index
- 30-Year Fixed
- No Pre-Payment Penalty
- Must have Impounds
- Interest Only Payments
- Bank Statements for Income

Property Locations:

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Michigan, Minnesota, Montana, Nebraska, North Carolina, New Hampshire, New Jersey, Nevada, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Washington D.C., Wisconsin, and Wyoming.

Valuation:

Broker may obtain Appraisal via licensed Appraisal Management Company.

Minimum Loan:

- \$75,000

Maximum Loan:

- \$5,000,000

Property Types:

- Owner occupied 1-4 residential units
- Non-owner occupied 1-4 residential units