

PLATINUM

BROKER RATE SHEET

May 3, 2019

											LENDER	PAID COMP	EINSATION	
											Rate Ad		YSP	
											.50%		1.00%	
as Quated 5/1 A		and Data /Tarma									.75%		1.50%	
es Quoted – 5/1 A	Rivi Purchase a	ind Kate/Term									1.00		2.00%	
FICO x LTV	≤ 60%	65%	7	0%	75%	5	80%		85%		90)%	95%	
740	4.250	4.375	4.	625	4.750	0	4.999		5.125		5.6	525	6.875	
720	4.375	4.625	4.	750	4.875		5.125		5.375 6.12		.25	6.999		
700	4.625	4.750		.875	4.999		5.250		5.750			375		
680	4.875	4.999		.125	5.250		5.500		5.999		7.6			
660	4.999	5.250		.375	5.625		5.875		6.750		8.2	250	_	
<u> </u>		. 2750/	1		JUSTMENTS	S - CUMU	LATIVE +.250%						4250	
Second Home		+.375%	Cash-Out								nts > \$1.5MM		+.125%	
30 Year Interest Only 40 Year Interest Only		+.250%	 1 YR. Tax Return 2-Units 		turn		+.250%		 Asset Qualifier <70% LT Asset Qualifier ≥70% LT 				+.250%	
Bank Statements	· ·	+.375%	_		% LTV & <70		+.250%					2700 FICO	+.000%	
Bank Statements	S > 80% LTV		H-OUT	Stillt ≥80	70 LIV & </td <td></td> <td>1.25070</td> <td></td> <td>DK SUII</td> <td></td> <td></td> <td>BUYDOWN</td> <td>1.0007</td>		1.25070		DK SUII			BUYDOWN	1.0007	
FICO	MAX LTV	CASH IN HAN			CTIONS	CASH	IN HAND		F	PRICE	ATE 5.1	_	REDUCTION	
720	80%						K - ≤ \$400K		.75%			.250%		
700	75%						K - ≤ \$500K				0%		.500%	
680	70%	_ , , , , , , , , , , , , , , , , , , ,				+						floor 4.00%		
				ASSE	T QUALIFE	R PROGR/	AM				.,			
urchase & R&T MIN	FICO 700 I 75%	% LTV Cash-C	Out FICO	720 70%	LTV FICO	700 60%	LTV M	in Loa	n \$150k	0/0	Only	BK/Housing	Event 5 Y	
					ET QUALIF					-1-	- /	,		
Greater of - tota	l loan amount -	+ cash required to	close + t	otal mont	hly debts x 6	50 mo. + 6	months rese	erves	OR \$500k	in pos	st-closing	assets		
				GE	NERAL REQ	UIREMEN	NTS							
roduct Type	• 5/1-YR	ARM - 30-YR Amor	tization			• 30)-YR Fixed							
	• 5/1-YR	ARM – 30 /40 YR I	/O; 10-Y	R Interest	Only period	• 30)-YR or 40-YR	Fixed	– Interes	t Only	; 10-YR Ir	nterest Only	period	
RMS		-YR Libor • Ma	<u> </u>	1			ps: 2-2-5				loor: 4.0			
nterest Only	-	Loan Amount (min): \$150,000 Max LTV 80% I/O Period: 10 Years												
/1 ARM or		30 YR term qualified at 20 YR AM full PITIA Payment 40 YR term qualified at 30 YR AM full PITIA Payment Interest-Only Payment Calculation: Loan Amount x Interest Rate divided by 12 months												
0 YR / 40 YR Fixed									at 30 YR A		l PITIA Pa	yment		
0 YR / 40 YR Fixed	 Interest- 	Only Payment Cal			ount x Intere	est Rate di	vided by 12 r	nonth:	at 30 YR A s	.M ful				
	Interest Minimur	Only Payment Cal n \$150,000			• Maximu	est Rate di um \$3,000	vided by 12 r 1,000	nonth:	at 30 YR A s	.M ful		yment 700 Credit Sc	ore require	
oan Amounts	 Interest- Minimur \$2.5MM 	Only Payment Cal			ount x Intere	est Rate di um \$3,000	vided by 12 r 1,000	nonth:	at 30 YR A s	.M ful			ore require	
	Interest- Minimur \$2.5MM None	Only Payment Cal n \$150,000 I 90% Max LTV	culation:	Loan Amo	 Maximu \$3.0MN 	est Rate di um \$3,000	vided by 12 r 1,000 x LTV	nonth: • L	at 30 YR A s	.M ful nts >\$	2.0MM 7	700 Credit Sc	ore require	
oan Amounts repayment Penalty	Interest- Minimur \$2.5MM None Single Fa	Only Payment Cal n \$150,000	culation: its, Town	Loan Amo	 Maximu \$3.0MN 	est Rate di um \$3,000	vided by 12 r 1,000 x LTV	ononth: • L	at 30 YR A s ban Amou ner-Occupi	M ful nts >\$ ied, Se	2.0MM 7	700 Credit Sc	ore require	
oan Amounts repayment Penalty roperty Type	Interest- Minimur \$2.5MM • None Single Fa • Primary	Only Payment Cal m \$150,000 I 90% Max LTV amily, PUD's, 2 Uni	culation: its, Town ash-out \$	Loan Amo houses an \$500k	Maximu S3.0MN	est Rate di um \$3,000 И 85% Ма:	vided by 12 r ,000 x LTV • Second	ononths • Lu • Owr Home	at 30 YR A s pan Amou ner-Occup s – Max ca	M ful nts >\$ ied, Se	2.0MM 7 econd Ho t \$300k	700 Credit Sc	ore require	
oan Amounts repayment Penalty roperty Type ash-Out	Interest- Minimur \$2.5MM • None Single Fa • Primary	Only Payment Cal n \$150,000 I 90% Max LTV amily, PUD's, 2 Uni Residence - Max c	culation: its, Town ash-out \$	Loan Amo houses an \$500k mounts ≥\$	Maximu S3.0MN	est Rate dii um \$3,000 A 85% Mai	vided by 12 r 0,000 x LTV • Second %: a borrowe	ononths • Lu • Owr Home	at 30 YR A s pan Amou ner-Occup s – Max ca	M ful nts >\$ ied, Se	2.0MM 7 econd Ho t \$300k	700 Credit Sc	ore require	
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