

PORTFOLIO SELECT

May 3, 2019

LENDER PAID C	COMPENSATION						
Rate Add	YSP						
.50%	1.00%						
.75%	1.50%						
1.00%	2.00%						

Rates Quoted – 5/1 ARM

FICO x LTV	≤ 60%	65%		70%	75%		809	%	85	%		90%	
720	4.625	4.999		5.125	5.250		5.50		5.75			6.750	
700	4.999	5.125		5.250	5.375		5.625		6.12			7.375	
680	5.250	5.375		5.500	5.625		5.875			6.375		7.999	
660	5.375	5.625		5.750	5.999		6.25		7.12			8.500	
640	5.625	5.875		5.999	6.250		6.50		7.3			0.000	
620	5.999	6.250		6.375	6.625		6.87		7.75				
600	6.375	6.625		6.750	6.999		7.25		8.12				
000	0.375	0.025	L	RATE ADJUSTME			7.25	,0	0.14	25			
2-4 Units		+.250%		vestment Property	1	+.500%	•	1 YR. T	ax Return			+.250%	
Second Home				sset Qualifier ≥70% LTV									
30 Year Interest Only		+.250%				+.250%						+.375%	
40 Year Interest O		+.500%		ink Statements > 80		+.375%			it ≤80% LTV 8		0	+.250	
Bk Stmt ≤80% LTV		+.000%	• Da		570 LT V	1.3737		DK Still	11 30070 ETV		0	1.230	
DK Still 200% ETV	& 2700 HCO	CASH-OUT						R/	ATE 3:1 BUY				
FICO				CASH IN	HAND		0	RICE	ATE 3.1 DOT				
680		MAX LTV 85%		CASHIN	HAND			75%		RATE REDUCTION			
620		85%		≤ \$20	ООК			.50%			.25		
				. 6000V	< 6100V		1.				.50	70	
CASH IN HAND LTV REDUCTIONS		5%		>\$200K - :					Rate floor 4	4.00%			
LIV REDUCTIONS		10%		>\$400K - :									
				ASSET QUALI									
urchase & R&T MIN F	ICO 700 I 75% L	TV Cash-Ou	it FICO 7	20 70% LTV FICC			n Loan \$	150k	O/O Only	BK/Ho	using l	Event 5	
Greater of - total l					ALIFICATION								
nterest Only		nt (min): \$150,0	• Ma	; 10-YR Interest On rgin: 4.00% Credit Score (min): 680	 Caps: 2 Max LTV 	-2-5 / 80%	• 1/01	• Floor: 4 Period: 10 Ye	4.00% ears •	0/0 8		
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