



THE ORIGINAL ALT-A

80% Stated to \$1.0 MILLION w/ 660 FICO!



UNLIMITED CASH OUT TO \$4.0 MILLION!

FULL/ALT DOC ¹

BALANCE	LTV	CLTV	PURPOSE ⁴	UNITS ^{3,4}	OCCUPANCY ^{3,4,5}	FICO ¹
\$400,000	97%	100%	PURCH, R/T	1	O/O	700
\$400,000	95%	100%	PURCH, R/T	1	SH	660
\$450,000	95%	100%	PURCH, R/T	1-2	O/O	660
\$650,000	90%	100%	PURCH, R/T, C/O	1-2	O/O, SH	660
\$650,000	90%	90%	PURCH, R/T	1-2	N/O/O	660
\$650,000	85%	90%	PURCH, R/T, C/O	1-2	N/O/O	660
\$500,000	80%	100%	PURCH, R/T	1	N/O/O	700
\$500,000	80%	95%	PURCH, R/T	1-2	N/O/O	720
\$1,000,000	80%	100% ²	PURCH, R/T, C/O	1-4	O/O, SH, N/O/O	620
\$1,500,000	75%	100% ²	PURCH, R/T, C/O	1-4	O/O, SH, N/O/O	620
\$4,000,000	70%	100% ²	PURCH, R/T, C/O	1-4	O/O, SH, N/O/O	620

STATED INCOME ¹ & NO RATIO

BALANCE	LTV	CLTV	PURPOSE ⁴	UNITS ^{3,4}	OCCUPANCY ^{3,4,5}	FICO ¹
\$400,000	95%	95%	PURCH, R/T	1-2	O/O	700
\$400,000	90%	90%	PURCH, R/T, C/O	1	SH	660
\$500,000	90%	90%	PURCH, R/T, C/O	1-2	O/O	660
\$500,000	90%	100%	PURCH, RT	1-2	O/O	700
\$500,000	90%	95%	PURCH, RT	1-2	O/O	680
\$500,000	85%	85%	PURCH, R/T, C/O	1	SH	660
\$500,000	85%	85%	PURCH, R/T	1-2	N/O/O	660
\$500,000	80%	80%	PURCH, R/T, C/O	3-4	O/O	660
\$500,000	80%	95%	PURCH, R/T, C/O	1-2	O/O	660
\$650,000	80%	100%	PURCH, R/T	1	SH	700 w/CLTV >95% 680 w/CLTV <= 95%
\$650,000	80%	95%	PURCH, R/T, C/O	1	SH	700
\$1,000,000 ⁶	80% ⁶	100% ⁶	PURCH, R/T ⁶	1-2 ⁶	O/O ⁶	680 w/CLTV >95% ⁶ 660 w/CLTV <= 95% ⁶
\$1,000,000	75%	80%	PURCH, R/T, C/O	1-4	O/O, SH, N/O/O	660
\$1,500,000	70%	80%	PURCH, R/T, C/O	1-4	O/O, SH, N/O/O	660
\$4,000,000	65%	80%	PURCH, R/T, C/O	1-4	O/O, SH, N/O/O	660

NO DOC

BALANCE	LTV	CLTV	PURPOSE ⁴	UNITS ^{3,4}	OCCUPANCY ^{3,4,5}	FICO ¹
\$400,000	95 ^{4,8}	95	PURCH, R/T	1	O/O	720
\$400,000	60	80	PURCH, R/T	1 - 2	SH ^{3,12} , N/O/O ¹²	700
\$500,000	90 ⁸	90	PURCH, R/T, C/O	1	O/O	700
\$500,000	80 ^{4,7}	80	PURCH, R/T, C/O	1	O/O	680
\$650,000	70	80	PURCH, R/T, C/O	1-4	O/O	660
\$1,500,000	60	80	PURCH, R/T, C/O	1-4	O/O	660

FOOTNOTES

1-Full/Alt Doc & Stated Loans: Credit score for primary income borrower used. 2-N/O/O: Max CLTV is 90%. 3-SH 1 Unit Only.
4- 3-4 Unit N/O/O not eligible for Debt Consol. or Cash Out. 5-SH or N/O/O not eligible. 6-No Exceptions.

NEW 900 NITRO NO 2nd NEEDED! HIGH LTV - ONE LOAN - NO MI

SEE OUR 900 RATESHEET FOR NITRO PRICE ADJUSTMENTS

FULL/ALT DOC ^{1,6}

BALANCE	LTV	PURPOSE	UNITS ³	OCCUPANCY ^{3,5}	FICO ¹
\$400,000	100	Purch, R/T	1	O/O, SH	620
\$500,000	95	Purch, R/T	1-2	O/O, SH	620
\$650,000	90	Purch, R/T	1-2	O/O, SH	620
\$650,000	100	Purch, R/T	1-2	O/O, SH	660
\$650,000	100	Purch, R/T, C/O	1-2	O/O, SH	700
\$500,000	95	Purch, R/T, C/O	1-2	O/O, SH	660
\$650,000	90	Purch, R/T, C/O	1-2	O/O, SH	660
\$1,000,000	100	Purch, R/T	1	O/O	680
\$1,000,000	90	Purch, R/T, C/O	1	O/O	700
\$500,000	100	Purch, R/T	1	N/O/O	700
\$500,000	95	Purch, R/T	1-2	N/O/O	680
\$650,000	90	Purch, R/T	1-2	N/O/O	660
\$650,000	90	Purch, R/T, C/O	1-2	N/O/O	700
\$500,000	85	Purch, R/T, C/O	1-2	N/O/O	660

STATED INCOME ^{1,6} & NO RATIO ⁶

BALANCE	LTV	PURPOSE	UNITS ³	OCCUPANCY ^{3,5}	FICO ¹
\$750,000	100	Purch, R/T	1	O/O	680
\$650,000	95	Purch, R/T	1-2	O/O	680
\$650,000	90	Purch, R/T, C/O	1-2	O/O	700
\$650,000	100	Purch, R/T	1	SH	700
\$500,000	95	Purch, R/T	1	SH	680
\$500,000	90	Purch, R/T, C/O	1-2	O/O, SH	660
\$400,000	90	Purch, R/T	1-2	N/O/O	680
\$500,000	85	Purch, R/T, C/O	1-2	N/O/O	660

NO DOC ⁶

BALANCE	LTV	PURPOSE	UNITS ³	OCCUPANCY ^{3,5}	FICO ¹
\$500,000	95	Purch, R/T	1	O/O	720
\$500,000	90	Purch, R/T, C/O	1	O/O	680
\$650,000	90	Purch, R/T, C/O	1	O/O	720
\$400,000	90	Purch, R/T, C/O	1	SH	720
\$500,000	90	Purch, R/T	1	SH	680

Footnotes: 1-Full/Alt Doc Stated Loans: Credit score for primary income borrower used. 3-SH 1 Unit Only. 5-SH or N/O/O not eligible. 6-No Exceptions.



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