



# Investor DSCR Program

## Rate Sheet

Available in these States: AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, ME, MD, MA, MI, MN, MO, MS, MT, NC, NE, NH, NJ, NM, NY, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI, WV, WY

Effective Date **23-Sep-2022**

Note Rate	Product Pricing - 30 Day Locks		
	5/6 ARM	7/6 ARM	30 Yr Fixed
7.000	98.625	98.625	98.625
7.125	99.125	99.125	99.125
7.250	99.625	99.625	99.625
7.375	100.125	100.125	100.125
7.500	100.500	100.500	100.500
7.625	100.750	100.750	100.750
7.750	101.000	101.000	101.000
7.875	101.250	101.250	101.250
8.000	101.500	101.500	101.500
8.125	101.750	101.750	101.750
8.250	102.000	102.000	102.000
8.375	102.250	102.250	102.250
8.500	102.500	102.500	102.500
8.625	102.750	102.750	102.750
8.750	103.000	103.000	103.000
8.875	103.250	103.250	103.250
9.000	103.500	103.500	103.500
9.125	103.750	103.750	103.750
9.250	104.000	104.000	104.000

Prepayment	Max Price	Min Rate
Max Price for 0-2 Yr Prepay	100.000	7.250
Max Price with 3+ Year Prepay	101.500	7.000

**Allowed Max Price is AFTER adjustments have been applied.**

Lender Paid Compensation	Ratio	Max Comp
LPC - Rate	2:1	2.750

UW Fee	<b>\$1,295</b>
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Program Products	
5/6mo	Margin: 6%, Index: SOFR 30 Day Avg; 2/1/5 Cap, 6MO Reset Period
7/6mo	Margin: 6%, Index: SOFR 30 Day Avg; 5/1/5 Cap, 6MO Reset Period

	FICO/LTV Price Adjusters						
	<=50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
760+	0.875	0.750	0.750	0.625	0.125	-0.500	-1.250
740 - 759	0.750	0.625	0.625	0.500	0.000	-0.625	-1.500
720 - 739	0.625	0.500	0.500	0.250	-0.125	-0.750	-1.750
700 - 719	0.375	0.250	0.250	-0.125	-0.250	-1.250	-3.000
680 - 699	0.000	-0.125	-0.250	-0.625	-1.000	-2.500	
660 - 679	-1.000	-1.500	-1.750	-2.000	-2.500	-4.000	
Foreign Nationals	-2.500	-2.750	-3.000	-3.250	-3.500		

	Additional Loan Level Price Adjusters						
	<=50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
Cash Out/Debt Consol	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Condo	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.375
Non-Warrantable Condo	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.750
Interest Only	0.000	0.000	-0.250	-0.250	-0.500	-0.625	-0.750
40 Year	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
DSCR < 1	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
1x30 in 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Credit Event <36 Months	-0.500	-0.500	-1.000	-1.000	-1.000	-1.500	
UPB >\$2.0M	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500

Investor Only	
Prepay Term	Px Adj
No Prepayment	-2.000
12 Mnth	-1.375
24 Mnth	-0.750
36 Mnth	0.000
48 Mnth	0.375
60 Mnth	0.625

Lock Period	Days	Px Adj
	30	0.000
45	-0.150	
60	-0.300	
Extensions	15 day first extension	-0.150
	15 day second extension	-0.300

**The following States DO NOT Allow Prepay Penalties: AK, KS, MI, MN, OH, RI**

Additional Eligibility Criteria		
Loan Amt	Min Amount	150,000
	Max Amount	3,000,000
	Max Amount (IO)	2,000,000
	Minimum Reserve <=\$1M	6
IO	Minimum Reserve >\$1M	12
	>\$2.0M	Max 80 LTV
Cashout	>\$2.0M	Min FICO 700
	Min Fico	680
DSCR	Max LTV	80%
	Max cashout \$	500,000
Credit Event	Max cashout \$ <= 65 LTV	1,000,000
	Min Fico	80%
Pay History	Min DSCR	0.75
	DSCR < 1 Min Reserve	12
	DSCR < 1 Max LTV	80 P/REFI, 80 RFCCO
	Seasoning (Mnth)	36
	Credit Event Max LTV	75%
	Mtg Dq 12m	1x30