

Accelerator DSCR 1-4 Unit

DSCR		DSCR ≥ 1.00			DSCR .9975			NO RATIO < .75		
Loan Amount	FICO	Purchase	Rate & Term	Cash-Out Refinance	Purchase	Rate & Term	Cash-Out Refinance	Purchase	Rate & Term	Cash-Out Refinance
	740+	85%	85%	75%	75%	75%	70%	75%	75%	70%
	700 680	80% 75%	80% 75%	75% 70%	75% 70%	75% 70%	70% 60%	75% 65%	70% 60%	70% 60%
<u><</u> \$1,000,000	660	75%	75%	70%	65%	65%	60%	60%	60%	60%
	640	75%	70%	N/A	65%	65%	N/A		N/A	
	620	65%	65%			N/A				
	740 +	80%	75%	75%	75%	70%	70%	70%	70%	60%
	720 700	80% 80%	75% 75%	75% 75%	75% 75%	70% 70%	70% 70%	70% 65%	65% 65%	60% 60%
\$1,000,001 - \$1,500,000	680	75%	70%	70%	70%	70%	NA	0370	0570	00%
	660	75%	70%	70%		N/A			N/A	
	640	65%	65%	N/A						
l l	740+	75%	70% 70%	70% 70%	70% 70%	65% 65%	65% 65%	65%	65%	60%
\$1,500,001 - \$2,000,000	700 680	75% 70%	65%	65%	65%	60%	N/A			
	660	70%	65%	65%		N/A			N/A	
	640	65%	65%	N/A		N/A				
\$2,000,001 - \$2,500,000	740+	70%	70%	65%	65%					
	700 680	70% 70%	70% 65%	65% 65%	65%	N/A				
	660	70%	65%	65%	N/A	IN .	/A			
	640	60%	60%	N/A	IWA					
	740 +	70%	65%	65%	60%				N/A	
	720	70%	65%	65%	60%					
\$2,500,001 - \$3,000,000	700	70%	65%	65%	60%	N	/A			
	680 660	65% 65%	60% 60%	N/A	60%					
	640	60%	60%	IVA	N/A					
	-		G	eographic Restr	ictions					
Ineligible States:	Refer to State Licensing									
Ineligible Locations:	Hawaii lava zones 1 & 2, Puerto Rico,	Guam, The US Virgin I	slands							
	Purchase, Rate-Term, and Cash Out		D	Product Highlig	nts					
Loan Purpose	Considered on a case by case basis	ilivestilletit busilless	rui pose onty							
Exceptions	80% cash out DSCR with seasoned in	estor (exception basi	s only- approve with I	PP and DSCR over 1.15)					
	5% of the unpaid principal balance. (C					le or in part before th	e full			
Prepayment Penalty	term of the pre-payment period, Borrower will pay a Prepayment Premium equal to Five Percent (5%) of any amounts prepaid ("Prepayment Premium").)									
	(Standard Term 3 yrs.) Not allowed Alaska, Kansas, Maryland, Michigan, Minnesota, Missouri, New Mexico, Ohio 1-2 Units, Rhode Island and Vermont. Permitted ONLY if closing in the name of an Entity: IL & NJ. Pennsylvania 1-2 Units > \$319,777. Step Down Required: MS. IL - Allow Natural Person 1-4 when APR < 8.00%									
								if		
Product Type	closing in the name of an Entity: IL & N	J. Pennsylvania 1-2 U	nits>\$319,777. Step	Down Required: MS.				if		
Product Type	closing in the name of an Entity: IL & N 30-Yr Fixed, 5/6 ARM, 7/6 ARM, 10/6 A	J. Pennsylvania 1-2 U RM (40-year term ava	nits > \$319,777. Step ailable when combine	Down Required: MS.				if		
Product Type Interest Only	closing in the name of an Entity: IL & N	J. Pennsylvania 1-2 U RM (40-year term ava nase/R&T: 75% Cash	nits > \$319,777. Step ailable when combine	Down Required: MS.				if		
	closing in the name of an Entity: IL & N 30-Yr Fixed, 5/6 ARM, 7/6 ARM, 10/6 A Min Credit Score: 680 Max LTV: Purcl	J. Pennsylvania 1-2 U RM (40-year term ava nase/R&T: 75% Cash alculated using ITIA.	nits > \$319,777. Step ailable when combine	Down Required: MS.				if		
Interest Only	closing in the name of an Entity: IL & N 30-Yr Fixed, 5/6 ARM, 7/6 ARM, 10/6 A Min Credit Score: 680 Max LTV: Purcl *Interest Only transactions DSCR is c	J. Pennsylvania 1-2 U RM (40-year term ava nase/R&T: 75% Cash alculated using ITIA. 000,000	nits > \$319,777. Step ailable when combine a-Out: 70%	Down Required: MS. ed with I/O feature)				if		
Interest Only Loan Amounts	closing in the name of an Entity: IL & N 30-Yr Fixed, 5/6 ARM, 7/6 ARM, 10/6 A Min Credit Score: 680 Max LTV: Purcl 'Interest Only transactions DSCR is c •Minimum\$125,000 to Maximum\$3,0	J. Pennsylvania 1-2 U RM (40-year term ava nase/R&T: 75% Cash alculated using ITIA. 100,000 illy members are not p	nits > \$319,777. Step ailable when combine a-Out: 70% permitted to live in su	Down Required: MS. ed with I/O feature)	IL - Allow Natural Pers	on 1-4 when APR <8.	00%		tial real estate for at l	east 1 year in the
Interest Only Loan Amounts Occupancy	closing in the name of an Entity: IL & N 30-YF Fixed, 5/6 ARM, 7/6 ARM, 10/6 A Min Credit Score: 680 Max LTV: Purcl *Interest Only transactions DSCR is c Minimum \$125,000 to Maximum \$3,00 investment (N/O/O), Borrower or Fam *First Time Investor: First time investors 4 Gast 3 years.	J. Pennsylvania 1-2 U RM (40-year term ava nase/R&T: 75% Cash alculated using ITIA. 000,000 illy members are not p or is a borrower not m	nits > \$319,777. Step ailable when combine a-Out: 70% permitted to live in su eeting the experience	Down Required: MS. ed with I/O feature)	IL - Allow Natural Pers	on 1-4 when APR <8.	00%		tial real estate for at l	east 1 year in the
Interest Only Loan Amounts	closing in the name of an Entity: IL 8. M 30-Yf Fixed, 5/6 ARM, 7/6 ARM, 10/6 A Min Credit Score: 680 Max LTV: Purch *Interest Only transactions DSCR is c *Minimum \$125,000 to Maximum \$3.0 Investment (N/O/O). Borrower or Fam *First Time Investor: First time investor last 3 years.	J. Pennsylvania 1-2 U RM (40-year term ava nase/R&T: 75% Cash alculated using ITIA. 000,000 illy members are not p or is a borrower not m o the following restric	nits > \$319,777. Step ilable when combine in Out: 70% Deermitted to live in sue eeting the experience citions:	Down Required: MS. ed with I/O feature)	IL - Allow Natural Pers	on 1-4 when APR <8.	00%		tial real estate for at l	east 1 year in the
Interest Only Loan Amounts Occupancy First Time Investor	closing in the name of an Entity: IL 8. M 30-Yr Fixed, 5/6 ARM, 7/6 ARM, 10/6 A Min Credit Score: 680 Max LTV: Purci *Interest Only transactions DSCR is c *Minimum \$125,000 to Maximum \$3,000 Investment (N/O/O). Borrower or \$3,000 First Time Investor: First time investor last 3 years. *First Time Investors eligible subject t *Min credit score: 680 No housing!	J. Pennsylvania 1-2 U RM (40-year term ava nase/R&T: 75% Cash alculated using ITIA. 100,000 illy members are not p or is a borrower not m o the following restric ate payments during	nits > \$319,777. Step illable when combine -Out: 70% permitted to live in su eeting the experience ctions: the past 12 months	Down Required: MS. d with I/O feature) bject. ed investor definition of	IL - Allow Natural Pers	on 1-4 when APR <8.1	ommercial or non-ow	ner occupied residen		
Interest Only Loan Amounts Occupancy	closing in the name of an Entity: IL 8. M 30-Yf Fixed, 5/6 ARM, 7/6 ARM, 10/6 A Min Credit Score: 680 Max LTV: Purch *Interest Only transactions DSCR is c *Minimum \$125,000 to Maximum \$3.0 Investment (N/O/O). Borrower or Fam *First Time Investor: First time investor last 3 years.	J. Pennsylvania 1-2 U RM (40-year term ava nase/R&T: 75% Cash alculated using ITIA. 100,000 illy members are not p or is a borrower not m o the following restric ate payments during	nits > \$319,777. Step illable when combine -Out: 70% permitted to live in su eeting the experience ctions: the past 12 months	Down Required: MS. d with I/O feature) bject. ed investor definition of	IL - Allow Natural Pers	on 1-4 when APR <8.1	ommercial or non-ow	ner occupied residen		
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Interest Only Loan Amounts Occupancy First Time Investor Property Type and Restrictions Cash Out	closing in the name of an Entity: IL 8. M 30-Yr Fixed, 5/6 ARM, 7/6 ARM, 10/6 A Min Credit Score: 680 Max LTV: Purcl *Interest Only transactions DSCR is c •Minimum \$125,000 to Maximum \$3,0 Investment (N/O/O). Borrower or \$3,0 First Time Investor: First time invest last 3 years. •First Time Investors eligible subject •Min credit score: 680 No housing! Single Family, Attached, Detached, 2- acres not meeting rural definition. •Max cash-in-hand: LTV ≈ 65% • \$500, Loan Amounts ≥ \$2,000,000 require 2	J. Pennsylvania 1-2 U RM (40-year term ave nase/R&T: 75% Cash alculated using ITIA. 100,000 illy members are not p ro is a borrower not m or the following restricate payments during 4 Units: No restrictio ,000 LTV < 65% - \$1,00 appraisals. Desk Rev	nits > \$319,777. Step silable when combine t-Out: 70% bermitted to live in su eeting the experience citions: the past 12 months ns Rural: Not eligible 20,000	Down Required: MS. ed with I/O feature) bject. ed investor definition of	IL - Allow Natural Pers of having a history of ou	on 1-4 when APR <8.1 whing and managing of the control of the cont	commercial or non-ow condotel Max LTV: Pure	ner occupied residen chase 75% Refinance	R/T & Cash-out 65%	Acreage max 10
Interest Only Loan Amounts Occupancy First Time Investor Property Type and Restrictions Cash Out Appraisals	closing in the name of an Entity: IL 8. M 30-Yf Fixed, 5/6 ARM, 7/6 ARM, 10/6 A Min Credit Score: 680 Max LTV: Purcl *Interest Only transactions DSCR is c *Minimum \$125,000 to Maximum \$3,0 Investment (N/O/O). Borrower or Fam *First Time Investor: First time investor last 3 years. *First Time Investors eligible subject *Min credit score: 680 No housing to single Family, Attached, Detached, 2 acres not meeting rural definition *Max cash-in-hand: LTV = 65% + 5500. Loan Amounts = \$2,000,000 require 2 guidelines * Transferred appraisal acc	J. Pennsylvania 1-2 U RM (40-year term avi asse/R&T: 75% Casi alculated using ITIA. 200,000 illy members are not p or is a borrower not m o the following restri ate payments during 4 Units: No restrictio 000 LTV < 65% - \$1,01 appraisals. Desk Rev-	nits > \$319,777. Step isliable when combine rout: 70% permitted to live in sue eeting the experience citions: the past 12 months ns Rurat: Not eligible 200,000 lew Product to be ord	Down Required: MS. ed with I/O feature) bject. ed investor definition of e Condominium: Max ered on all loans with	IL - Allow Natural Pers of having a history of ou	on 1-4 when APR <8.1 whing and managing of the control of the cont	commercial or non-ow condotel Max LTV: Pure	ner occupied residen chase 75% Refinance	R/T & Cash-out 65%	Acreage max 10
Interest Only Loan Amounts Occupancy First Time Investor Property Type and Restrictions Cash Out	closing in the name of an Entity: IL 8. M 30-Yf Fixed, 5/6 ARM, 7/6 ARM, 10/6 A Min Credit Score: 680 Max LTV: Purci *Interest Only transactions DSCR is c *Minimum \$125,000 to Maximum \$3,2 Investment (N/O/O). Borrower or Fam *First Time Investors eligible subject t *Min credit score: 680 No housing! Single Family, Attached, Detached, 2- acres not meeting rural definition *Max cash-in-hand: LTV = 65% - \$500 Loan Amounts = \$2,000,000 require 2 guidelines *Transferred appraisal acc Declining markets, as identified by the	J. Pennsylvania 1-2 U RM (40-year term ave nase/R&T:75% Casi- alculated using ITIA. 100,000 ility members are not p r is a borrower not m o the following restri- ate payments during 4 Units: No restrictio 1000 LTV < 65% - \$1,0i appraisals. Desk Rev- perpable. a appraiser, require a	nits > \$319,777. Step iniable when combine in Out: 70% Dermitted to live in su eeting the experience citions: the past 12 months ns Rural: Not eligible out of the past 12 months step in Out of the past 12 months of th	Down Required: MS. ed with I/O feature) bject. ed investor definition of e Condominium: Max ered on all loans with	IL - Allow Natural Pers of having a history of ou	on 1-4 when APR <8.1 whing and managing of the control of the cont	commercial or non-ow condotel Max LTV: Pure	ner occupied residen chase 75% Refinance	R/T & Cash-out 65%	Acreage max 10
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Interest Only Loan Amounts Occupancy First Time Investor Property Type and Restrictions Cash Out Appraisals Declining Market	closing in the name of an Entity: IL 8. M 30-Yf Fixed, 5/6 ARM, 7/6 ARM, 10/6 A Min Credit Score: 680 Max LTV: Purcl 'Interest Only transactions DSCR is c +Minimum \$125,000 to Maximum \$3.0 Investment (N/O/O). Borrower or Fam +First Time Investor: First time investor tast 3 yearsFirst Time Investors eligible subject t -Min credit score: 680 No housing! Single Family, Attached, Detached, 2- acres not meeting rural definition - Max cash-in-hand: LTV = 659* -\$500. Loan Amounts \$2,000,000 require 2 guidelines * Transferred appraisal acc Declining markets, as identified by th Property up to 10-acres, not meeting! Long Term Rental: Refer to Guidelines	J. Pennsylvania 1-2 U RM (40-year term avi asse/R&T: 75% Casi alculated using ITIA. 300,000 iily members are not p or is a borrower not m o the following restricate payments during 4 Units: No restrictio 4000 LTV < 65% - \$1,00 appraisals. Desk Rev ceptable. a appraiser, require a the rural definition, el	nits > \$319,777. Step iniable when combine in Out: 70% Dermitted to live in su eeting the experience citions: the past 12 months ns Rural: Not eligible out of the past 12 months step in Out of the past 12 months of th	Down Required: MS. ed with I/O feature) bject. ed investor definition of e Condominium: Max ered on all loans with	IL - Allow Natural Pers of having a history of ou	on 1-4 when APR <8.1 whing and managing of the control of the cont	commercial or non-ow condotel Max LTV: Pure	ner occupied residen chase 75% Refinance	R/T & Cash-out 65%	Acreage max 10
Interest Only Loan Amounts Occupancy First Time Investor Property Type and Restrictions Cash Out Appraisals Declining Market Acreage	closing in the name of an Entity: It. 8. M 30-Yf Fixed, 5/6 ARM, 7/6 ARM, 10/6 A Min Credit Score: 680 Max LTV: Purcl *Interest Only transactions DSCR is: *Minimum \$125,000 to Maxmum \$3,0 Investment (N/O/O). Borrower or Fam *First Time Investor: First time invest tlast 3 years. *First Time Investors eligible subject *Min credit score: 680 No housing Single Family, Attached, Detached, 2 acres not meeting rural definition *Max cash-in-hand: LTV = 65% - \$500. Loan Amounts > \$2,000,000 require 2 guidelines * Transferred appraisal acc Declining markets, as identified by the Property up to 10-acres, not meeting! Long Term Rental: Refer to Guidelines Short Term Rental: Refer to Guidelines	J. Pennsylvania 1-2 U RM (40-year term avi asse/R&T: 75% Casi alculated using ITIA. 300,000 iily members are not p or is a borrower not m o the following restricate payments during 4 Units: No restrictio 4000 LTV < 65% - \$1,00 appraisals. Desk Rev ceptable. a appraiser, require a the rural definition, el	nits > \$319,777. Step iniable when combine in Out: 70% Dermitted to live in su eeting the experience citions: the past 12 months ns Rural: Not eligible out of the past 12 months step in Out of the past 12 months of th	Down Required: MS. ed with I/O feature) bject. ed investor definition of e Condominium: Max ered on all loans with	IL - Allow Natural Pers of having a history of ou	on 1-4 when APR <8.1 whing and managing of the control of the cont	commercial or non-ow condotel Max LTV: Pure	ner occupied residen chase 75% Refinance	R/T & Cash-out 65%	Acreage max 10
Interest Only Loan Amounts Occupancy First Time Investor Property Type and Restrictions Cash Out Appraisals Declining Market Acreage Income	closing in the name of an Entity: It. 8. M 30-Yr Fixed, 5/6 ARM, 7/6 ARM, 10/6 A Min Credit Score: 680 Max LTV: Purci *Interest Only transactions DSCR is c *Minimum \$125,000 to Maximum \$3,.0 Investment (N/O/O). Borrower or Fam *First Time Investors eligible subject *First Time Investors eligible subject *Min credit score: 680 No housing! Single Family, Attached, Detached, 2- acres not meeting rural definition *Max cash-in-hand: LTV≥ 65% - \$500. Loan Amounts ≈ \$2,000,000 require 2- guidelines * Transferred appraisal acc Declining markets, as identified by the Property up to 10-acres, not meeting! Long Term Rental: Refer to Guidelines \$hort Term Rental: Refer to Guideline *Borrower(s) have 3 scores; or	J. Pennsylvania 1-2 U RM (40-year term avi asse/R&T: 75% Casi alculated using ITIA. 300,000 iily members are not p or is a borrower not m o the following restricate payments during 4 Units: No restrictio 4000 LTV < 65% - \$1,00 appraisals. Desk Rev ceptable. a appraiser, require a the rural definition, el	nits > \$319,777. Step iniable when combine in Out: 70% Dermitted to live in su eeting the experience citions: the past 12 months ns Rural: Not eligible out of the past 12 months step in Out of the past 12 months of th	Down Required: MS. ed with I/O feature) bject. ed investor definition of e Condominium: Max ered on all loans with	IL - Allow Natural Pers of having a history of ou	on 1-4 when APR <8.1 whing and managing of the control of the cont	commercial or non-ow condotel Max LTV: Pure	ner occupied residen chase 75% Refinance	R/T & Cash-out 65%	Acreage max 10
Interest Only Loan Amounts Occupancy First Time Investor Property Type and Restrictions Cash Out Appraisals Declining Market Acreage	closing in the name of an Entity: It. 8. M 30-Yf Fixed, 5/6 ARM, 7/6 ARM, 10/6 A Min Credit Score: 680 Max LTV: Purcl *Interest Only transactions DSCR is: *Minimum \$125,000 to Maxmum \$3,0 Investment (N/O/O). Borrower or Fam *First Time Investor: First time invest tlast 3 years. *First Time Investors eligible subject *Min credit score: 680 No housing Single Family, Attached, Detached, 2 acres not meeting rural definition *Max cash-in-hand: LTV = 65% - \$500. Loan Amounts > \$2,000,000 require 2 guidelines * Transferred appraisal acc Declining markets, as identified by the Property up to 10-acres, not meeting! Long Term Rental: Refer to Guidelines Short Term Rental: Refer to Guidelines	J. Pennsylvania 1-2 U RM (40-year term avi asse/R&T: 75% Casi alculated using ITIA. 300,000 iily members are not p or is a borrower not m o the following restricate payments during 4 Units: No restrictio 4000 LTV < 65% - \$1,00 appraisals. Desk Rev ceptable. a appraiser, require a the rural definition, el	nits > \$319,777. Step iniable when combine in Out: 70% Dermitted to live in su eeting the experience citions: the past 12 months ns Rural: Not eligible out of the past 12 months step in Out of the past 12 months of th	Down Required: MS. ed with I/O feature) bject. ed investor definition of e Condominium: Max ered on all loans with	IL - Allow Natural Pers of having a history of ou	on 1-4 when APR <8.1 whing and managing of the control of the cont	commercial or non-ow condotel Max LTV: Pure	ner occupied residen chase 75% Refinance	R/T & Cash-out 65%	Acreage max 10
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