



First IC Bank

First IC Bank
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 NMLSR 1629665

Portfolio Mortgage Program

Purchase / Refinance			
Property Types	Maximum LTV/CLTV	Maximum Loan Amount	Minimum Credit Score
1-4 Units PUD CONDO	65%	\$1,000,000	680

Program / Rate	Lender Charges		Index
5/1 Arm / 360	Origination Fee	1% of Loan amount	1 Yr CMT
4.625%	Underwriting Fee	\$ 350.00	Margin / ADJ CAP
15 Yr. Fixed / 180	Processing Fee	\$ 250.00	4.250%
4.375%			2 / 2 / 5



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