

Portfolio Mortgage Program

Effective 08/24/2022

Purchase / Rate & Term Refinance			
Property Types	Maximum LTV/CLTV	Maximum Loan Amount	*Minimum Credit Score
1-4 Units PUD CONDO	65% Owner Occupied 70% OO with 720 + 65% Non Owner Occupied	\$1,000,000	680 Owner Occupied 720+ Owner Occupied 720 Non Owner Occupied
Cashout Refinance			
Property Types	Maximum LTV/CLTV	Maximum Loan Amount	Minimum Credit Score
1-4 Units PUD CONDO	50% Owner Occupied 50% Non Owner Occupied	\$1,000,000	720 Owner Occupied 740 non Owner Occupied
Owner Occupied Program / Rate		Lender Charges	Index
5/1 ARM	Origination Fee	1% of the Loan Amount	1 Yr CMT
6.375%	Underwriting Fee	\$ 350.00	
10/1 ARM	Processing Fee	\$ 250.00	Margin / ADJ CAP
6.625%	Non Owner Occupied & Investor Program		4.250%
Fixed Rates 15 YR / 30	5/1 ARM	10/1 ARM	2 / 2 / 5
6.625% / 7.00	6.75%	7.00%	6.875% / 7.375%

All lending states, excluding CANYNJ

Owner Occupied not available in IL



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Portfolio Mortgage Program

Effective 08/24/2022

Purchase / Rate & Term Refinance			
Property Types	Maximum LTV/CLTV	Maximum Loan Amount	Minimum Credit Score
1-4 Units PUD CONDO	60% Owner Occupied 65% OO with 720 + 50% Non Owner Occupied	\$1,000,000	680 Owner Occupied 720 + Owner Occupied 65 720 Non Owner Occupied
Cashout Refinance			
Property Types	Maximum LTV/CLTV	Maximum Loan Amount	Minimum Credit Score
1-4 Units PUD CONDO	50% Owner Occupied 50% Non Owner Occupied	\$1,000,000	720 Owner Occupied 740 non Owner Occupied
Owner Occupied Program / Rate		Lender Charges	Index
5/1 ARM	Origination Fee 1% of the Loan Amount Underwriting Fee \$ 350.00 Processing Fee \$ 250.00	Non Owner Occupied & Investor Program	1 Yr CMT
6.375%			Margin / ADJ CAP
10/1 ARM			4.250%
6.625%	5/1 ARM 10/1 ARM	Fixed Rate 15 / 30	2 / 2 / 5
Fixed Rate 15 / 30	6.75% 7.00%	6.875% 7.375%	
6.625% / 7.00%			

CA NY NJ ONLY

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