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 NMLSR 1629665

## Portfolio Mortgage Program

Effective 2-13-2023

Purchase / Rate And Term Refinance			
Property Types	Maximum LTV/CLTV	Maximum Loan Amount	Minimum Credit Score
1 to 4 Units PUD CONDO	65% Owner Occupied	\$1,000,000	680 Owner Occupied Up to 60%LTV
	70% Owner Occupied		700 Owner Occupied 60.01% to 70% LTV
	60% Non Owner Occupied		700 Non Owner Occupied Up to 60% LTV
	65% Non Owner Occupied		720 Non Owner Occupied 60.01% to 65% LTV
	70% Non Owner Occupied		740 Non Owner Occupied 65.01% to 70% LTV
Cash Out Refinance			
Property Types	Maximum LTV/CLTV	Maximum Loan Amount	Minimum Credit Score
1 to 4 Units PUD CONDO	55% Owner Occupied	\$1,000,000	700 Owner Occupied
	50% NON Owner Occupied		720 Non Owner Occupied
Fees and Lender Charges		Index	Margin - Adjustable Caps
Origination Fee	1% of the Loan Amount	1 Yr CMT	Margin - 4.25%
Underwriting Fee	\$350.00		Caps - 2/2/5
Processing Fee	\$250.00		
Program	Rates Owner Occupied	Non Owner Occupied	Points
30 Year Fixed	8.250	8.500	0.000
	8.125	8.375	0.375
	8.000	8.250	0.625
	7.875	8.125	0.875
	7.750	8.000	1.125
15 Year Fixed	8.000	8.250	0.000
	7.875	8.125	0.375
	7.750	8.000	0.625
	7.625	7.875	0.875
	7.500	7.750	1.125
10/1 ARM	8.000	8.250	0.000
	7.875	8.125	0.375
	7.750	8.000	0.625
	7.625	7.875	0.875
	7.500	7.750	1.125
5/1 ARM	7.375	7.750	0.000

All lending states, excluding CA, FL, NY, NJ

Owner Occupied not available in IL



For mortgage banking professionals only; not authorized for distribution to consumers or third parties.

All info herein is current as of the last revision date and subject to change without notice

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CCO Jack Byun

CEO Dong Wook Kim

Manager

## Portfolio Mortgage Program

Effective 2-13-2023

Purchase / Rate And Term Refinance			
Property Types	Maximum LTV/CLTV	Maximum Loan Amount	Minimum Credit Score
1 to 4 Units PUD CONDO	60% Owner Occupied	\$1,000,000	680 Owner Occupied Up to 60%LTV
	65% Owner Occupied		700 Owner Occupied 60.01% to 65% LTV
	55% Non Owner Occupied		700 Non Owner Occupied Up to 55% LTV
	60% Non Owner Occupied		720 Owner Occupied 55.01% to 60% LTV
65% Non Owner Occupied	740 Owner Occupied 60.01% to 65% LTV		
Cash Out Refinance			
Property Types	Maximum LTV/CLTV	Maximum Loan Amount	Minimum Credit Score
1 to 4 Units PUD CONDO	55% Owner Occupied	\$1,000,000	700 Owner Occupied
	50% NON Owner Occupied		720 Non Owner Occupied
Fees and Lender Charges		Index	Margin - Adjustable Caps
Origination Fee	1% of the Loan Amount	1 Yr CMT	Margin - 4.25%
Underwriting Fee*	\$350.00		Caps - 2/2/5
Processing Fee*	\$250.00		
* See fees for NJ Below *			
Program	Rates Owner Occupied	Non Owner Occupied	Points
30 Year Fixed	8.250	8.500	0.000
	8.125	8.375	0.375
	8.000	8.250	0.625
	7.875	8.125	0.875
	7.750	8.000	1.125
15 Year Fixed	8.000	8.250	0.000
	7.875	8.125	0.375
	7.750	8.000	0.625
	7.625	7.875	0.875
	7.500	7.750	1.125
10/1 ARM	8.000	8.250	0.000
	7.875	8.125	0.375
	7.750	8.000	0.625
	7.625	7.875	0.875
	7.500	7.750	1.125
7.375	7.750	0.000	
5/1 ARM			

CA, FL, NY, NJ, ONLY

\* No Underwriting Fee and Processing fees are allowed in NJ \*  
 \* Fees in NJ are 1% Origination Fee and \$600.00 Application fee. \*



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Manager