



WHOLESALE MORTGAGE PORTFOLIO RATE SHEET

888.876.2328

Lock requests accepted until 3:45 p.m. CST • 48 hour turn-around on underwriting • Unique properties & loan situation specialists

BORROWER-PAID COMP – See Lender-Paid Comp below for add-ons

MID-SCORE	MAX LTV	3/1 ARM	5/1 ARM	7/1 ARM
740+	80%	3.125%	3.250%	3.375%
720 - 739	80%	3.250%	3.375%	3.500%
700 - 719	80%	3.500%	3.625%	3.750%
680 - 699	80%	3.875%	4.000%	4.125%
660 - 679	75% (0x30)	4.125%	4.250%	4.375%
640 - 659	70%	4.375%	4.500%	4.625%
620 - 639	60%	4.625%	4.750%	4.875%
600 - 619	60%	5.125%	5.250%	5.375%

LOAN SIZE & LTV / CLTV LIMITS – Contact us for loan amounts < \$100K

MAX LOAN AMOUNT	PRIMARY SFR	CONDO or CO-OP*	VACATION/2nd HOME	INVESTMENT PROPERTIES (NOO)
\$1,500,000	80% / 90% CLTV	80%	80%	75%
\$2,000,000	80% / 90% CLTV	75%	75%	65%
\$2,500,000	80% w/ 740 score	70%	70%	60%
\$3,000,000	70%	65%	65%	55%
\$3,500,000	65%	60%	60%	50%
\$4,000,000	60%	55%	55%	50%
\$4,500,000	55%	50%	50%	50%
\$5,000,000	50%	50%	50%	50%

PORTFOLIO GUIDELINE & PROGRAM NOTES

- Only one appraisal required regardless of loan size or property type
- Max DTI 43% • 2/2/6 caps • 1-year CMT Index • 3.0% Margin • Floor Rate = Note Rate
- Cash-Out – Max 80% LTV • No limit for cash in hand over and above existing mortgage payoff
- Departing Residence – Can be removed from DTI if listed prior to Close • 30% equity required
- Reserves = 6 months PITI for subject & for all other REO's
- Acreage and Hobby Farms allowed – Add 0.125% to rate if over 10 acres
- Asset Depletion = 80% max LTV
- Limited review for condo, co-op, and condotels
- No credit & limited credit allowed (use 740 mid-score + 0.750% rate add)
- Escrows Required – Waived by exception if FICO 740+ & HPML Test passes
 - Escrow exception waiver of 0.25% origination fee or 0.125% rate add applies
- Borrower(s) must become a member of Advancial Federal Credit Union • Free to Join

RATE ADJUSTMENTS

Properties with > 10 acres	+ 0.125%					
Asset Depletion (Max 80% LTV)	+ 0.250%					
Cash Out (Max 80% LTV with 740+ score – otherwise 75%)	+ 0.250%					
CLTV > 80% - 90% (\$2.0MM max combined loan size)	+ 0.250%					
Vacation / 2nd Home / Non-Occ Co-Borrower	+ 0.250%					
2 Units	+ 0.250%					
3 - 4 Units (Max 70% LTV)	+ 0.500%					
No Credit / Work Visa / Foreign National (use 740+ mid-score)	+ 0.750%					
CONDOS – Apply only 1 Condo Adjustment						
Warrantable Condo	+ 0.250%					
Non-Warrantable Condo	+ 0.750%					
Co-op	+ 0.750%					
Condotel (Max 75% LTV)	+ 1.000%					
INVESTMENT PROPERTIES – LLCs allowed • Has 15 year balloon						
	LOAN TO VALUE					
CREDIT SCORE	≤ 50.00%	50.01 - 55.00%	55.01 - 60.00%	60.01 - 65.00%	65.01 - 70.00%	70.01 - 75.00%
740+	+ 0.250%	+ 0.375%	+ 0.375%	+ 0.500%	+ 0.500%	+ 0.750%
720 - 739	+ 0.375%	+ 0.375%	+ 0.375%	+ 0.500%	+ 0.625%	+ 0.875%
700 - 719	+ 0.500%	+ 0.500%	+ 0.625%	+ 0.750%	+ 1.000%	+ 1.250%
680 - 699	+ 0.625%	+ 0.750%	+ 0.750%	+ 0.875%	+ 1.125%	+ 1.375%
660 - 679	+ 0.750%	+ 0.875%	+ 1.125%	+ 1.250%	+ 1.375%	+ 2.375%
640 - 659	+ 1.500%	+ 1.625%	+ 1.875%	+ 2.125%	+ 2.500%	+ 3.500%

LENDER-PAID COMP* – Max \$15K Payment

T I E R	Loan Amount ≤ \$1.5MM		Loan Amount > \$1.5 MM	
	Add to Rate	Comp % (\$15K max)	Add to Rate	Comp Payment
A	+ 0.250%	1.00%	+ 0.250%	\$15K
B	+ 0.500%	1.50%	+ 0.250%	\$15K
C	+ 0.750%	2.00%	+ 0.250%	\$15K

ADVANCIAL FEES

30 DAY	FREE
60 DAY	0.25% origination fee
Rate can be locked upon pre-approval & appraisal order	

ADVANCIAL FEES

• Underwriting	\$ 995	• Doc Prep	\$ 225	• Attorney Review	\$ 400
• Tax Service	\$ 65	• Flood Cert	\$ 25	<small>LLCs & Co-ops, if applicable</small>	



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