



Rate Sheet Packet | Wholesale

Effective Date:
2/18/22

Email: wholesalelock@deephavenmortgage.com • Phone: (844) 346-9475

Program Highlights*

Owner Occupied			Non-Owner Occupied			
	Expanded Prime	Non-Prime		Expanded Prime	Non-Prime	DSCR
Rate Sheet	Page 2	Page 3	Rate Sheet	Page 2	Page 3	Page 4
Credit			Credit			
LTVs up to:	90%	85%	LTVs up to:	85%	80%	80%
FICO	660+	620+	FICO	660+	620+	620+
Loan Amount			Loan Amount			
Minimum	\$100,000	\$100,000	Minimum	\$100,000	\$100,000	\$100,000
Maximum	\$3,000,000	\$1,500,000	Maximum	\$3,000,000	\$1,500,000	\$2,000,000
Debt Ratios			Debt Ratios			
Max DTI (Standard)	50%	50%	Max DTI (Standard)	50%	50%	N/A
Enhanced DTI (to 50%)	✓	✓	Enhanced DTI (to 50%)	✓	✓	N/A
Enhanced DTI (to 55%)	Not Allowed	Not Allowed	Enhanced DTI (to 55%)	Not Allowed	Not Allowed	N/A
Income Documentation			Income Documentation			
Full Doc	✓	✓	Full Doc	✓	✓	N/A
24mo Personal Bank Statements	✓	✓	24mo Personal Bank Statements	✓	✓	N/A
24mo Business Bank Statements	✓	✓	24mo Business Bank Statements	✓	✓	N/A
1 Year Alt Doc	✓	✓	1 Year Alt Doc	✓	✓	N/A
12mo Personal Bank Statements	✓	✓	12mo Personal Bank Statements	✓	✓	N/A
12mo Business Bank Statements	✓	✓	12mo Business Bank Statements	✓	✓	N/A
Product Type			Product Type			
5/6 ARM	Not Allowed	Not Allowed	5/6 ARM	Not Allowed	Not Allowed	Not Allowed
7/6 ARM	Not Allowed	✓	7/6 ARM	Not Allowed	✓	✓
30yr Fixed	✓	✓	30yr Fixed	✓	✓	✓
Interest Only	✓	✓	Interest Only	✓	✓	✓

* See Guidelines for details

Program Requirements

	Expanded Prime	Non-Prime	DSCR
Mortgage History	1x30x12	1x120x12	1x30x12
Bankruptcy Seasoning	48 Months	Discharged	36 Months
FC/SS/DIL Seasoning	48 Months	Settled	36 Months
Residual Income	\$2,500	\$1,500	N/A

ARM Features

	5/6 ARM	7/6 ARM
Margin	N/A	5.00%
Caps	N/A	5/1/5
Index	N/A	SOFR 30D
Floor	N/A	5.00%
Qual Rate: Max (Fully Indexed, Note Rate)		

Pricing Policies

	Expanded Prime	Non-Prime	DSCR
Fees			
Underwriting Fee	\$1,295.00	\$1,295.00	\$1,295.00
Other			
Max Dollar Premium, All Programs = \$75,000			
Min Price	98.000	98.000	98.000
Max Price	102.750	102.750	102.750
Max LLPAs	-5.000	-5.000	N/A

Contact Information

Rate Lock Desk	
Phone:	(844) 346-9475
Email:	wholesalelock@deephavenmortgage.com
Hours:	8:00am - 6:30pm EST (Mon-Fri)
Scenario Desk	
Phone:	(844) 512-5626
Email:	scenario@deephavenmortgage.com
Hours:	8:30am - 5:30pm EST (Mon-Fri)





Expanded Prime | Wholesale

Email: wholesalelock@deephavenmortgage.com Phone: (844) 346-9475

Effective Date:
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Base Pricing (30 Day)

Coupon	7/6 ARM	30Yr Fixed
4.500	-	97.875
4.625	-	98.375
4.750	-	98.875
4.875	-	99.375
4.990	-	99.875
5.125	-	100.250
5.250	-	100.625
5.375	-	101.000
5.500	-	101.250
5.625	-	101.500
5.750	-	101.750
5.875	-	102.000
5.990	-	102.250
6.125	-	102.500
6.250	-	102.750
6.375	-	103.000
6.500	-	103.250
6.625	-	103.500
6.750	-	103.750
6.875	-	104.000
6.990	-	104.250
7.125	-	104.500
7.250	-	104.750
7.375	-	105.000
7.500	-	105.250
7.625	-	105.500
7.750	-	105.750
7.875	-	106.000
7.990	-	106.250
8.125	-	106.500
8.250	-	106.750
8.375	-	107.000
8.500	-	107.250
8.625	-	107.500
8.750	-	107.750
8.875	-	108.000
8.990	-	108.250
Min Price: 98.000		Max Price: 102.750

Price Adjustments --- FICO x LTV

Documentation		60%	65%	70%	75%	80%	85%	90%
Full Doc	760+	1.250	1.000	0.750	0.500	0.000	-0.500	-1.250
	740 - 759	1.250	1.000	0.750	0.500	0.000	-0.500	-1.500
	720 - 739	0.750	0.750	0.500	0.000	-0.500	-1.250	-2.500
	700 - 719	0.750	0.500	0.000	-0.500	-1.000	-1.750	-3.000
	680 - 699	0.250	0.000	-0.500	-1.250	-1.750	-2.750	-4.000
	660 - 679	-0.750	-1.000	-1.500	-2.000	-2.500	-3.250	-4.750
Bank Statements / 1099 Income	760+	2.250	2.000	1.500	1.000	0.750	0.250	-0.750
	740 - 759	2.250	2.000	1.250	0.750	0.750	0.000	-1.000
	720 - 739	1.750	1.500	1.000	0.500	0.250	-0.500	-1.750
	700 - 719	1.750	1.500	0.750	0.250	-0.250	-1.000	-2.500
	680 - 699	1.000	0.750	0.000	-0.500	-1.250	-2.250	-4.000
	660 - 679	0.000	-0.500	-1.000	-1.500	-2.000	-3.250	-4.750

Price Adjustments --- Other

Product		60%	65%	70%	75%	80%	85%	90%
Loan Amount	Interest-Only	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	N/A
	< 250,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	> 500,000	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	> 1,500,000	0.250	0.250	0.250	0.250	0.250	0.000	0.000
Other	> 2,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	Asset Utilization	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	Cash-Out	-0.500	-0.500	-0.750	-1.000	-1.000	-1.500	N/A
	Second Home	-0.500	-0.500	-0.500	-0.500	-0.750	-1.250	N/A
	Investor	-0.500	-0.500	-0.750	-0.750	-1.000	-1.500	N/A
	Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500
	Non-Warrantable	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
DTI > 43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	

Max Price/Prepay Buydown

Term	LLPA	Max Px
3 Year	0.000	102.750
2 Year	-0.500	102.750
1 Year	-0.750	102.750
No Prepay	-1.000	102.750
Prepay Penalties allowed on Investor only. See matrix for state restrictions.		

Term/Extension Adjustments

	Days	Adj.
Lock Term	45	0.000
	60	0.000
Extension	5	-0.075
	10	-0.150
	15	-0.225
	30	-0.450

Other Program Requirements

Expanded Prime	
Min Loan Amount	\$100,000
Max Loan Amount	\$3,000,000
Mortgage History	1x30x12
Bankruptcy Seasoning	48 Months
FC/SS/DIL Seasoning	48 Months
ARM Features	Not Offered





Non-Prime | Wholesale

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Base Pricing (30 Day)

Coupon	7/6 ARM	30Yr Fixed
4.750	98.125	97.875
4.875	98.625	98.375
4.990	99.125	98.875
5.125	99.500	99.250
5.250	99.875	99.625
5.375	100.250	100.000
5.500	100.500	100.250
5.625	100.750	100.500
5.750	101.000	100.750
5.875	101.250	101.000
5.990	101.500	101.250
6.125	101.750	101.500
6.250	102.000	101.750
6.375	102.250	102.000
6.500	102.500	102.250
6.625	102.750	102.500
6.750	103.000	102.750
6.875	103.250	103.000
6.990	103.500	103.250
7.125	103.750	103.500
7.250	104.000	103.750
7.375	104.250	104.000
7.500	104.500	104.250
7.625	104.750	104.500
7.750	105.000	104.750
7.875	105.250	105.000
7.990	105.500	105.250
8.125	105.750	105.500
8.250	106.000	105.750
8.375	106.250	106.000
8.500	106.500	106.250
8.625	106.750	106.500
8.750	107.000	106.750
8.875	107.250	107.000
8.990	107.500	107.250
9.125	107.750	107.500
9.250	108.000	107.750
Min Price: 98.000		Max Price: 102.750

Price Adjustments --- FICO x LTV

Documentation		60%	65%	70%	75%	80%	85%	90%
Full Doc	720+	1.250	1.250	0.750	0.250	-0.250	-1.000	N/A
	700 - 719	1.250	1.000	0.500	-0.250	-0.750	-1.500	N/A
	680 - 699	0.500	0.250	-0.250	-1.000	-1.500	-2.750	N/A
	660 - 679	-0.500	-0.750	-1.250	-1.750	-2.250	-3.500	N/A
	640 - 659	-1.000	-1.250	-2.000	-2.500	-3.000	N/A	N/A
	620 - 639	-1.500	-2.000	-2.500	-3.000	-3.500	N/A	N/A
Bank Statements / 1099 Income	720+	1.750	1.750	1.500	1.000	0.500	-0.500	N/A
	700 - 719	1.750	1.500	1.000	0.500	0.000	-1.000	N/A
	680 - 699	1.250	0.750	0.250	-0.500	-1.000	-2.000	N/A
	660 - 679	0.250	0.000	-0.750	-1.250	-1.750	-2.500	N/A
	640 - 659	-0.500	-0.750	-1.500	-2.000	-2.750	N/A	N/A
	620 - 639	-1.000	-1.250	-2.000	-2.500	-3.250	N/A	N/A

Price Adjustments --- Other

		60%	65%	70%	75%	80%	85%	90%
Credit Event	Recent Event**	-0.750	-0.750	-0.750	-0.750	N/A	N/A	N/A
Product	Interest-Only	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	N/A
Loan Amount	< 250,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	> 500,000	0.250	0.250	0.250	0.250	0.250	0.250	N/A
	> 1,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other	Cash-Out	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	Second Home	-0.500	-0.500	-0.500	-0.500	-0.750	N/A	N/A
	Investor	-0.500	-0.500	-0.750	-0.750	-1.000	N/A	N/A
	Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Non-Warrantable	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	DTI > 43	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	ITIN	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A

**BK (Ch 7/11) / FC / SS / DIL Seasoning less than 24 months and/or 1x60x12+ mortgage history delinquency

Max Price/Prepay Buydown

Term	LLPA	Max Px
3 Year	0.000	102.750
2 Year	-0.250	102.750
1 Year	-0.500	102.750
No Prepay	-1.000	102.750
*Prepay Penalties allowed on Investor only. See matrix for details		

Term/Extension Adjustments

	Days	Adj.
Lock Term	45	0.000
	60	0.000
Extension	5	-0.075
	10	-0.150
	15	-0.225
	30	-0.450

Other Program Requirements

Non-Prime	
Min Loan Amount	\$100,000
Max Loan Amount	\$1,500,000
Mortgage History	1x120x12
Bankruptcy Seasoning	Discharged
FC/SS/DIL Seasoning	Settled
ARM Features	See Cover Page





DSCR | Wholesale

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Base Pricing (30 Day)

Coupon	7/6 ARM	30Yr Fixed
4.990	99.375	99.125
5.125	99.875	99.625
5.250	100.375	100.125
5.375	100.750	100.500
5.500	101.125	100.875
5.625	101.500	101.250
5.750	101.750	101.500
5.875	102.000	101.750
5.990	102.250	102.000
6.125	102.500	102.250
6.250	102.750	102.500
6.375	103.000	102.750
6.500	103.250	103.000
6.625	103.500	103.250
6.750	103.750	103.500
6.875	104.000	103.750
6.990	104.250	104.000
7.125	104.500	104.250
7.250	104.750	104.500
7.375	105.000	104.750
7.500	105.250	105.000
7.625	105.500	105.250
7.750	105.750	105.500
7.875	106.000	105.750
7.990	106.250	106.000
8.125	106.500	106.250
8.250	106.750	106.500
8.375	107.000	106.750
8.500	107.250	107.000
8.625	107.500	107.250
8.750	107.750	107.500
8.875	108.000	107.750
Min Price: 98.000	Max Price: 102.750	

Price Adjustments --- FICO x LTV

DSCR > 1.00x		55%	60%	65%	70%	75%	80%
FICOxLTV	760+	1.750	1.500	1.250	1.000	0.500	0.250
	740 - 759	1.500	1.250	1.000	0.750	0.250	0.000
	720 - 739	1.250	1.000	0.500	0.500	0.000	-0.750
	700 - 719	0.500	0.500	0.000	-0.250	-0.750	-1.250
	680 - 699	0.250	0.000	-0.500	-0.750	-1.250	-2.500
	660 - 679	0.000	-0.500	-1.000	-1.750	-2.250	-3.500
	640 - 659	-1.250	-1.250	-2.000	-2.500	N/A	N/A
	620 - 639	-2.000	-2.000	-2.750	-3.250	N/A	N/A
	Foreign National	-0.750	-0.750	-1.250	-1.750	-2.750	N/A
DSCR	DSCR ≥ 1.25	0.250	0.250	0.250	0.250	0.250	0.250
	DSCR < 1.00	-0.500	-0.500	-0.750	-0.750	-0.750	N/A

Price Adjustments --- Other

Product Type		55%	60%	65%	70%	75%	80%
5/6 ARM		N/A	N/A	N/A	N/A	N/A	N/A
Loan Amount	< 150,000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	> 500,000	0.250	0.250	0.250	0.250	0.250	0.250
	> 1,500,000	0.000	0.000	-0.250	-0.250	N/A	N/A
Other	Cash-Out	0.000	0.000	-0.250	-0.500	-0.750	N/A
	Interest Only	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500
	2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750
	Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Non-Warrantable	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	

Max Price/Prepay Buydown

Term	LLPA	Max Price
3 Year	0.000	102.750
2 Year	-0.500	102.750
1 Year	-1.250	102.750
No Prepay	-2.000	102.750
*Prepay Penalties allowed on Investor only. See matrix for details		

Term/Extension Adjustments

	Days	Adj.
Lock Term	45	0.000
	60	0.000
Extension	5	-0.075
	10	-0.150
	15	-0.225
	30	-0.450

Other Program Requirements

DSCR	
Minimum Loan Amount	\$100,000
Maximum Loan Amount	\$2,000,000
Mortgage History	1x30x12
Bankruptcy Seasoning	36 Months
FC/SS/DIL Seasoning	36 Months
ARM Features	See Cover Page

