

**RATE MATRIX/ ESHP**

Base Rate for 5/6 ARM		LIV/ FICO RATE ADJUSTMENTS			
FICO	≤ 65.00	65.01 - 70	70.01 - 75	75.01 - 80	
>=760	5.000	5.250	5.500	6.000	
740 - 759	5.125	5.375	5.625	6.125	
720 - 739	5.250	5.500	5.750	6.250	
700 - 719	5.375	5.625	5.875	6.375	
680 - 699	5.500	5.750	6.000	6.500	
660 - 679	5.875	6.250	6.500	N/A	
640 - 659	6.250	6.625	N/A	N/A	
620 - 639	6.375	N/A	N/A	N/A	
Foreign National	5.875	N/A	N/A	N/A	

Rate Adjustments (Add)	≤ 65.00	65.01 - 70	70.01 - 75	75.01 - 80	
7/6 ARM	0.125	0.125	0.125	0.125	
30 Year Fixed	0.250	0.250	0.250	0.250	
Condo	0.250	0.250	0.250	0.250	
Cash-Out Refinance	0.000	0.250	0.500	N/A	
Loan Amount > \$1,500,000	0.125	0.250	0.375	0.375	
No Origination Fee	0.500	0.500	0.500	0.500	
1/2 Point Origination Fee	0.250	0.250	0.250	0.250	

**PROGRAM HIGHLIGHTS**

- High loan to value and low credit score
- DSCR ≥ 1.00X (Gross rent / PITIA)
- Employment information to be included on the 1003 without income
- Cash to Close options - VOD, Funds deposited to FCSB account, or most recent bank statement
- Max Loan Amount for FICO Between 620 -659 = \$1,000,000
- Max Loan Amount \$3,000,000
- No Mortgage lates within 12 months
- First Time Investors Eligible
- Vesting under an Entity
- 1 Point Origination Fee, buydown
- 3 months reserves required for 6 months
- Prepayment 3 years with 6 months interest