

RATE MATRIX/ ESO P

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

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

Rates above include the EDARP option, add .250 bps to opt out.

PROGRAM HIGHLIGHTS

- High loan to value and low credit score
- Cash to Close options - VOD, Funds deposited to FCSB account, or most recent bank statement
- NOI of Subject and other properties added to the total income for qualification
- Loan Amount for FICO Between 620 -659 up to \$1,000,000
- No Mortgage lates within 12 months
- 1 Point Origination Fee, buydown
- First Time Home Buyers Eligible
- Max Loan Amount \$3,000,000
- Vesting under an Entity
- No prepayment penalty
- D/I up to 50%