

Foreign National / Domestic Borrower - New York / New Jersey
 Manhattan, Brooklyn, Queens, Long Island and New Jersey (Counties Adjacent to Manhattan)
 Second Homes (Limited to FN) and Investment

| Property | Loan Amount | Purchase | Rate & Term | Cash Out | Asset Depletion |
|----------|---------------|----------|-------------|--------------|-----------------|
| 1 - Unit | ≤ \$5,000,000 | 75% | 75% | Case by Case | 60% |
| | | | | | |
| Condo | ≤ \$3,000,000 | 70% | 70% | Case by Case | 60% |
| | ≤ \$5,000,000 | 65% | 65% | Case by Case | 60% |

** Cash out by Exception max 50%

Foreign National / Domestic Borrower
 Texas, Colorado, Boston Metro Area and Washington, DC Metro Area
 Second Home (Limited to FN) and Investment

| Property | Loan Amount | Purchase | Rate & Term | Cash Out | Asset Depletion |
|----------|---------------|----------|-------------|--------------|-----------------|
| 1 - Unit | ≤ \$1,000,000 | 75% | 75% | Case by Case | 60% |
| | ≤ \$2,000,000 | 70% | 70% | Case by Case | 60% |
| Condo | ≤ \$1,000,000 | 70% | 70% | Case by Case | 60% |
| | ≤ \$2,000,000 | 65% | 65% | Case by Case | 60% |

** Cash out by exception max 50%

Domestic Borrower - Entire State of Florida
 Investment

| Property | Loan Amount | Purchase | Rate & Term | Cash Out | Asset Depletion |
|----------|---------------|----------|-------------|----------|-----------------|
| 1 - Unit | ≤ \$500,000 | 70% | 70% | 50% | 60% |
| | ≤ \$1,500,000 | 70% | 70% | 50% | 60% |
| | ≤ \$4,000,000 | 70% | 70% | 50% | 60% |
| Condo | ≤ \$500,000 | 70% | 70% | 50% | 60% |
| | ≤ \$1,500,000 | 70% | 70% | 50% | 60% |
| | ≤ \$4,000,000 | 70% | 70% | 50% | 60% |

NRA - Foreign National - Entire State of Florida (excluding Central Florida)
 Second Home (Limited to FN) and Investment

| Property | Loan Amount | Purchase | Rate & Term | Cash Out | Asset Depletion |
|----------|---------------|----------|-------------|----------|-----------------|
| 1 - Unit | ≤ \$1,500,000 | 75% | 75% | 60% | 60% |
| | ≤ \$4,000,000 | 70% | 70% | 60% | 60% |
| Condo | ≤ \$1,500,000 | 70% | 70% | 50% | 60% |
| | ≤ \$4,000,000 | 65% | 65% | 50% | 60% |

NRA - Foreign National - Central Florida (Lake, Seminole, Orange, Polk and Osceola)
 Second Home (Limited to FN) and Investment

| Property | Loan Amount | Purchase | Rate & Term | Cash Out | Asset Depletion |
|----------|---------------|----------|-------------|----------|-----------------|
| 1 - Unit | ≤ \$1,500,000 | 75% | 75% | 50% | 60% |
| | ≤ \$3,000,000 | 70% | 70% | 50% | 60% |
| Condo | ≤ \$1,500,000 | 65% | 65% | 50% | 60% |
| | ≤ \$3,000,000 | 60% | 60% | 50% | 60% |

Foreign National
 Pricing for all Non Reg "Z" and Non TRID loans, including Foreign National loans and Corporate
 Title Loans that are Second Homes and Investment

| 3-1 Arm | 5-1 Arm | 7-1 Arm | 30 yr fixed | Price |
|---------|---------|---------|-------------|---------|
| 7.500% | 7.750% | 7.875% | 8.000% | 99.000 |
| 7.625% | 7.875% | 8.000% | 8.125% | 99.500 |
| 7.750% | 8.000% | 8.125% | 8.250% | 100.000 |

** I/O only eligible on 3/1 and 5/1 ARMs

** I/O reduce LTV by 5%

** Minimum Loan Amount \$250,000 (No Exceptions)

** Loan amounts greater than published done an exception basis

** Loan amounts ≥ \$2,000,000 reduce the rate by .25

** Loans can be locked at submission for 60 days

** Domestic Borrower Minimum Fico Score 680