

## Gold Series

### Full and Alt Doc Options including ITIN, Manufactured and Vacant Land

Credit Score	Loan Amount-Primary	Primary Residence		
		Maximum LTV/CLTV		
		Purchase	Rate Term	Cash-out
No Score or 600+	\$50,000 - \$74,999	70	70	70 (640+)
No Score or 600 -659	\$75,000 - \$647,200	75	75	75 (640+)
660+	\$75,000 - \$647,200	80	80	75
640 +	\$647,201 - \$750,000	75	75	70
Credit Score	Loan Amount Second Home	Purchase	Rate Term	Cash-out
No Score or 600+	\$50,000 - \$74,999	70	70	70 (640+)
No Score or 600 -659	\$75,000 - \$647,200	75	75	75 (640+)
660 +	\$647,201 - \$750,000	75	75	70
Credit Score	Loan Amount Investment	Purchase	Rate Term	Cash-out
No Score or 600+	\$50,000 - \$74,999	70	70	70 (640+)
No Score or 600 -659	\$75,000 - \$647,200	70	70	70 (640+)
660 +	\$647,201 - \$750,000	70	70	70
<b>Mobile Home with Land</b>	Up to 70% LTV Max ( <b>Single Wide max Term 15 Yrs</b> ) ( <b>Double Wide Max 20 Yrs</b> )			
<b>Appraisal</b>	FNMA Form 1004, 1025, 1073 with interior/exterior inspection. Appraisal review product required unless 2nd appraisal obtained. Ameritrust to order internally CDA if required. FNMA Form 1007 or Form 1025, as applicable. One (1) full appraisal and a CDA is required on all properties, If CDA variance is > 10%.			
<b>Appraisal Review</b>	A Clear Capital CDA (Collateral Desktop Analysis) is required on all LCA or CU scores greater than 2.5. A second full appraisal is required; Properties with a condition rating of C5 or C6 are not acceptable			
<b>Property Types</b>	<ul style="list-style-type: none"> <li>SFOO Detached</li> <li>2<sup>nd</sup> Home Detached</li> <li>Condo/ Townhouse</li> <li>Attached only/ No Highrise</li> </ul>		<ul style="list-style-type: none"> <li>Condo/ Townhouse / 2<sup>nd</sup> home 75%</li> <li>NOO / Multi- Family 70%</li> <li>Mobil Home with Land 70%</li> <li>Vacant Land 65% - <b>Purchase Only</b></li> </ul>	
<b>Loan Terms</b>	15 Year: <u>Single Wide only.</u> <u>No ARM Product</u> 15 and 20 Year: <u>Double Wide.</u> <u>No Pre Payment-Penalty</u> Vacant Land, NOO Less \$75,000. 15, 20, and 25 Year: <u>NOO &gt;</u> <u>No Interest Only</u> \$75,000 SFOO/ 2 <sup>nd</sup> Home/ Condo/ <u>Vacant Land Min 660 Required Loan amt \$100,000 Purchase only.</u> Townhouse < \$75,000. 15, 20, 25, and 30 Year >\$75,000 SFOO /2 <sup>nd</sup> Home / Condo/ <u>Townhome.</u>			
<b>Over Lays</b>	<b>Cash Out Not Available in Texas</b>	<b>&lt;\$2,000 Max DTI 43%</b>	<b>Cash out Refinance 640 + Credit</b>	<b>Housing History 0x30x6</b>
<b>Ineligible Property Types</b>	<ul style="list-style-type: none"> <li>Co-ops</li> <li>Commercial Enterprises</li> <li>Properties containing Environmental Hazard</li> <li>Projects with insufficient Flood Insurance</li> </ul>			
<b>Credit Score</b>	600+ Or No Score- Loan to be priced using the "No Score" Line on the rate sheet.			
<b>Document Age</b>	90 days			
<b>Credit Event Seasoning</b>	BK/FC/SS/DIL: Letter of Explanation if in last 4 years			
<b>Loan Purpose</b>	Purchase, Rate/Term, and Cash Out			
<b>Doc Types 1 yr history only</b>	Full Doc and Alt Doc (P&L; Bank Statement) 1099 and Asset depletion			
<b>Gifts</b>	<ul style="list-style-type: none"> <li>Any Gift funds up to 80% LTV <b>No Crypto Currency *ie Bitcoin or Ethereum</b></li> </ul>			
<b>Concessions</b>	<ul style="list-style-type: none"> <li>Up to 6% Concessions If list price is = to Purchase price. If Not- up to 3% if Appraisal supports, the higher price</li> </ul>			