

**Owner Occupied
LITE DOC & NO RATIO**

Base Rate: 5/1 ARM at Par: 5.125% (Adjustments below are to the Interest Rate)

FICO Rate Adjustments:

740+
720 - 739
700 - 719
680 - 699
660 - 679

LTV					
<=55.01	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
0.000	0.000	0.125	0.250	0.250	0.375
0.000	0.000	0.125	0.250	0.375	0.500
0.125	0.125	0.250	0.375	0.500	0.625
0.250	0.375	0.500	0.625	NA	NA
0.375	0.500	0.750	NA	NA	NA

Other Rate Adjustments:

Lite Doc - Borrower Prepared P&L Only.
No Ratio - No DTI. No Income Stated.

Loan Amt: 1,500,001 to 3,000,000*

DTI > 43
Cash Out
Second Home
2 Units
3-4 Units
Condo / Co-op
Non-War. Condo / Co-op
Interest Only

<=55.01	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00
0.000	0.000	0.000	0.000	0.000	0.000
0.125	0.125	0.125	0.125	NA	NA
0.000	0.000	0.000	0.250	0.250	0.250
0.000	0.000	0.125	0.125	0.250	0.250
0.250	0.250	0.250	0.250	NA	NA
0.125	0.250	0.375	0.500	NA	NA
0.000	0.000	0.000	0.250	0.375	NA
0.000	0.000	0.000	0.250	NA	NA
0.000	0.000	0.000	0.000	0.250	0.250
0.375	0.375	0.500	NA	NA	NA
0.125	0.125	0.125	0.125	0.125	0.125

All New York State Loans:

+ .25% Discount Points (Do not add to rate.)

Product Type Rate Adjustments:

7/1 Arm - add to 5/1 rate
15 yr Fixed - add to 5/1 rate
30 yr Fixed - add to 5/1 rate

All LTVs:
0.125
0.125
0.375

Product Details:

Caps	6/2/6
Margin	3.50%
Index	12 month Libor
Prepay Penalty:	None

Interest Rate Buydown:

Discount Points: 0
Discount Points: .50
Discount Points: 1

Base Rate **
5.125%
4.875%
4.625%

Max Origination Points:

2.5

*Loans above \$3,000,000 may be considered (max 65 LTV & min 700 FICO). Please call.

Information is for Mortgage Professionals only and not intended for consumer use as defined by Section 1026.2 of Reg Z. Rates are subject to change without notice.



**Owner Occupied
STREAMLINE REFINANCE**

This is a true **No Doc** rate & term refinance for borrowers with a 18 month timely mortgage payment history.
No Income, Employment or Assets Stated or Verified.
For loan amounts <= \$400,000, full appraisal not require (AVM & Property Inspection only)

Base Rate: 5/1 ARM at Par: 4.875% (Adjustments below are to the Interest Rate)

FICO Rate Adjustments:

740+
720 - 739
700 - 719
680 - 699
660 - 679

LTV				
<=55.01	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 80.00
0.000	0.000	0.125	0.250	0.250
0.000	0.000	0.125	0.250	0.375
0.125	0.125	0.250	0.375	0.500
0.250	0.375	0.500	0.625	NA
0.375	0.500	0.750	NA	NA

Other Rate Adjustments:

Loan Amt: 1,500,001 to 3,000,000*
Cash Out
Second Home
2 Units
3-4 Units
Condo / Co-op
Non-War. Condo / Co-op
18-23 Month timely Payment History

<=55.01	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 80.00
0.000	0.000	0.000	0.250	0.250
NA	NA	NA	NA	NA
0.125	0.250	0.375	0.500	NA
0.000	0.000	0.000	0.250	0.375
0.000	0.000	0.000	0.250	NA
0.000	0.000	0.000	0.000	0.250
0.375	0.375	0.500	NA	NA
0.250	0.250	0.250	0.250	0.250

All New York State Loans:

+ .25% Discount Points (Do not add to rate.)

Product Type Rate Adjustments:

7/1 Arm - add to 5/1 rate
15 yr Fixed - add to 5/1 rate
30 yr Fixed - add to 5/1 rate

All LTVs:
0.125
0.125
0.375

Product Details:

Caps	6/2/6
Margin	3.50%
Index	12 month Libor
Prepay Penalty:	None

Interest Rate Buydown:

Discount Points: 0
Discount Points: .50
Discount Points: 1

Base Rate **
5.125%
4.875%
4.625%

Max Origination

Points: 2.0

*Loans above \$3,000,000 may be considered (max 65 LTV & min 700 FICO). Please call.

Base rate above requires 24+ months timely Mortgage Payment on subject property

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**Investor
LITE DOC**

Base Rate: 5/1 ARM at Par: 5.500% (Adjustments below are to the Interest Rate)

FICO Rate Adjustments:

740+
720 - 739
700 - 719
680 - 699
660 - 679

LTV				
<=55.01	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00
0.000	0.000	0.125	0.250	0.250
0.000	0.000	0.125	0.250	0.375
0.125	0.125	0.250	0.375	0.500
0.250	0.375	0.500	0.625	NA
0.375	0.500	0.750	NA	NA

Other Rate Adjustments:

Loan Amt: 1,500,001 to 3,000,000*
DTI > 43
Cash Out
2 Units
3-4 Units
Interest Only
Condo
Non-War. Condo
Mixed Use

<=55.01	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00
0.000	0.000	0.000	0.250	0.250
0.000	0.000	0.125	0.125	0.250
0.250	0.250	0.250	0.250	NA
0.000	0.000	0.125	0.250	0.375
0.000	0.000	0.125	0.250	0.375
0.125	0.125	0.125	0.125	0.125
0.000	0.000	0.125	0.125	0.250
0.375	0.375	0.500	NA	NA
0.125	0.125	0.125	0.250	0.250

Product Type Rate Adjustments:

7/1 Arm - add to 5/1 rate
15 yr Fixed - add to 5/1 rate
30 yr Fixed - add to 5/1 rate

All LTVs:
0.125
0.125
0.375

Product Details:

Caps	6/2/6
Margin	3.50%
Index	12 month Libor
Prepay Penalty:	3,2,1 (3 yr hard)

Interest Rate Buydown:

Discount Points: 0
Discount Points: .50
Discount Points: 1

Base Rate **
5.500%
5.250%
5.000%

Max Origination

Points:	2.5
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*Loans above \$3,000,000 may be considered (max 65 LTV & min 700 FICO). Please call.

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Investor STREAMLINE REFINANCE

This is a true **No Doc** rate & term refinance for borrowers with a 18 month timely mortgage payment history.
No Income, Employment or Assets Stated or Verified.
For loan amounts <= \$400,000, full appraisal not require (AVM & Property Inspection only)

Base Rate: 5/1 ARM at Par: 5.250% (Adjustments below are to the Interest Rate)

FICO Rate Adjustments:

740+
720 - 739
700 - 719
680 - 699
660 - 679

LTV				
<=55.01	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00
0.000	0.000	0.125	0.250	0.250
0.000	0.000	0.125	0.250	0.375
0.125	0.125	0.250	0.375	0.500
0.250	0.375	0.500	0.625	NA
0.375	0.500	0.750	NA	NA

Other Rate Adjustments:

Loan Amt: 1,500,001 to 3,000,000*
DTI > 43
Cash Out
2 Units
3-4 Units
Interest Only
Condo
Non-War. Condo
Mixed Use
18-23 Month timely Payment History

<=55.01	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00
0.000	0.000	0.000	0.250	0.250
0.000	0.000	0.125	0.125	0.250
NA	NA	NA	NA	NA
0.000	0.000	0.125	0.250	0.375
0.000	0.000	0.125	0.250	0.375
0.125	0.125	0.125	0.125	0.125
0.000	0.000	0.125	0.125	0.250
0.375	0.375	0.500	NA	NA
0.125	0.125	0.125	0.250	0.250
0.250	0.250	0.250	0.250	0.250

Product Type Rate Adjustments:

7/1 Arm - add to 5/1 rate
15 yr Fixed - add to 5/1 rate
30 yr Fixed - add to 5/1 rate

All LTVs:
0.125
0.125
0.375

Product Details:

Caps	6/2/6
Margin	3.50%
Index	12 month Libor
Prepay Penalty:	3,2,1 (3 yr hard)

Interest Rate Buydown:

Discount Points: 0
Discount Points: .50
Discount Points: 1

Base Rate **
5.500%
5.250%
5.000%

Max Origination

Points:	2.5
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*Loans above \$3,000,000 may be considered (max 65 LTV & min 700 FICO). Please call.

Base rate above requires 24+ months timely Mortgage Payment on subject property

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Investor DSCR (Debt Service Coverage Ratio)

Base Rate: 5/1 ARM at Par: 5.875% (Adjustments below are to the Interest Rate)

FICO Rate Adjustments:

740+
720 - 739
700 - 719
680 - 699
660 - 679

LTV				
<=55.01	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00
0.000	0.000	0.125	0.375	0.375
0.000	0.125	0.250	0.500	0.500
0.125	0.250	0.500	0.750	0.750
0.375	0.500	0.750	1.000	NA
NA	NA	NA	NA	NA

Other Rate Adjustments:

Loan Amt: 1,500,001 to 3,000,000*
DSCR < 1.15
Cash Out
2 Units
3-4 Units
Interest Only
Condo
Non-War. Condo
Mixed Use

<=55.01	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00
0.000	0.000	0.000	0.250	0.250
0.000	0.125	0.250	0.500	0.500
0.250	0.250	0.250	0.250	NA
0.000	0.000	0.125	0.250	0.375
0.000	0.000	0.125	0.250	0.375
0.125	0.125	0.125	0.125	0.125
0.000	0.000	0.125	0.125	0.250
0.375	0.375	0.500	NA	NA
0.125	0.125	0.125	0.250	0.250

Product Type Rate Adjustments:

7/1 Arm - add to 5/1 rate
15 yr Fixed - add to 5/1 rate
30 yr Fixed - add to 5/1 rate

All LTVs:
0.125
0.125
0.375

Product Details:

Caps	6/2/6
Margin	3.50%
Index	12 month Libor
Prepay Penalty:	3,2,1 (3 yr hard)

Interest Rate Buydown:

Discount Points: 0
Discount Points: .50
Discount Points: 1

Base Rate**
5.875%
5.625%
5.375%

Max Origination

Points:	2.5
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*Loans above \$3,000,000 may be considered (max 65 LTV & min 700 FICO). Please call.

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Foreign National

Base Rate: 5/1 ARM at Par: 5.750% (Adjustments below are to the Interest Rate)

LTV Rate Adjustments:

LTV				
<=55.01	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00
0.000	0.000	0.000	0.000	N/A

Other Rate Adjustments:

Loan Amt: 1,000,001 to \$3,000,000*

- DTI > 43
- Cash Out
- 2 Units
- 3-4 Units
- Condo
- Non-War. Condo

<=55.01	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00
0.000	0.000	0.000	0.250	N/A
0.000	0.000	0.125	0.125	N/A
0.250	0.250	0.250	N/A	N/A
0.000	0.000	0.125	0.250	N/A
0.000	0.000	0.125	0.250	N/A
0.000	0.000	0.125	0.125	N/A
0.375	0.375	0.500	N/A	N/A
				N/A

Product Type Rate Adjustments:

- 7/1 Arm - add to 5/1 rate
- 15 yr Fixed - add to 5/1 rate
- 30 yr Fixed - add to 5/1 rate

All LTVs:
0.125
0.125
0.375

Product Details:

Caps	6/2/6
Margin	3.50%
Index	12 month Libor
Prepay Penalty:	3,2,1 (3 yr hard)

Interest Rate Buydown:

- Discount Points: 0
- Discount Points: .50
- Discount Points: 1

Base Rate
5.625%
5.375%
5.125%

Max Origination

Points:	2.5
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* Higher loan amounts will be considered on a case-by-case basis up to 65% LTV. Please call.

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