



### Rental360 and STR360 Rate Sheet for 5/1 ARM, 7/1 ARM and 30 Year-Fixed

Effective Date	6/21/2020
Base Origination Fee	1.00%
Minimum Origination Fee (Base origination option only)	\$ 2,000
Underwriting Fee	\$ 1,645
Small Balance Loan Fee	\$ 1,500 <b>**Applies to Loan Amounts from \$45,000 to \$99,999</b>
Minimum Rate	6.250%

Rental360 5/1 ARM Rate Sheet: Rate to Borrower; Prepayment Penalty of 5/4/3/2/1					
By LTV, DSCR of 1.0 or greater					
	<=60	60.01-65	65.01-70	70.01-75	75.01-80
>=740	6.250	6.375	6.500	7.000	7.750
720-739	6.500	6.625	6.750	7.250	
700-719	6.875	7.000	7.125	7.625	
680-699	7.250	7.375	7.500		

Rental360 7/1 ARM Rate Sheet: Rate to Borrower; Prepayment Penalty of 5/4/3/2/1					
By LTV, DSCR of 1.0 or greater					
	<=60	60.01-65	65.01-70	70.01-75	75.01-80
>=740	6.450	6.575	6.700	7.200	7.950
720-739	6.700	6.825	6.950	7.450	
700-719	7.075	7.200	7.325	7.825	
680-699	7.450	7.575	7.700		

Rental360 30 Year-Fixed Rate Sheet: Rate to Borrower; Prepayment Penalty of 5/4/3/2/1					
By LTV, DSCR of 1.0 or greater					
	<=60	60.01-65	65.01-70	70.01-75	75.01-80
>=740	6.650	6.775	6.900	7.400	8.150
720-739	6.900	7.025	7.150	7.650	
700-719	7.275	7.400	7.525	8.025	
680-699	7.650	7.775	7.900		

rev. 6/16/2020; effective 6/19/2020

Loan addons:		
<b>Adjustments for Loan Amount</b>		
Loan Amounts less than \$75,000	Add	1.500%
Loan Amounts from \$75,000 to \$99,999	Add	1.125%
Loan Amounts from \$100,000 to \$199,999	Add	0.375%
Loan Amounts of \$200,000 to \$699,999	No Adjustment	
Loan Amounts of \$700,000 to \$999,999	Add	0.250%
<b>Adjustments for Points</b>		
Base Origination fee	No Adjustment	
Add 3 Points to base origination, rate buydown	Add	-0.650%
Add 2 Points to base origination, rate buydown	Add	-0.450%
Add 1 Point to base origination, rate buydown	Add	-0.250%
<b>Adjustments for Prepayment Penalty</b>		
ARM loans only:		
3 year prepayment penalty option	Add	0.300%
1 year prepayment penalty option	Add	1.050%
<b>Adjustments for Program Type</b>		
Cash Out and Rate and Term Refinances	Add	0.200%
Short-Term Rental Properties	Add	0.250%
<b>Adjustments for Property</b>		
Unleased Properties	Add	0.125% <b>*Applies to all Short-Term Rental Properties</b>
Condo Properties	Add	0.200%

See Underwriting Guidelines for minimum property values, available combined adjustments and other qualification requirements.