

19000 MacArthur Blvd, Suite 250 Irvine, CA 92612

Non QM Program Pricing

## Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation
Effective Date: Tue, November - 28 - 2023

Calculator

Product Matrix

			,	<del>-</del>						Innuts	18/6	Please use in conjugate notes ale Ratesheet	junction with product matrix.  Tue, November - 28 - 2023	Full Doc Column Includes
Base I	Rate / Base Price			FICO/LTV Price	Adjustments				Interest Rate →	Choose a Selection	W	lolesale Ratesheet	Tue, November - 28 - 2023	Tax Returns
Coupon Full Doc	Alt Doc DSCR		<=50 50.01	-60 60.01-65	65.01-70 70.01-7	75.01-80	80.01-85 85.01-90	90.01-95	LTV Range	Choose a Selection	Reset			1099 Only
Coupon 1 an 200	AK 500 BOOK	780+	0.500 0.3		0.000 -0.125			30.01 33	FICO Range	Choose a Selection	#N/A			Asset Utilization Only
		760-779	0.375 0.25		-0.125 -0.500				Grade	Choose a Selection	0.000			Asset Utilization W/ Full Doc
6.499		740-759	0.250 0.00	00 -0.125	-0.500 -0.750	-1.500	-4.500 -6.500		Doc Type	Choose a Selection				VOF
6.625		720-739	0.000 -0.1		-0.750 -1.000				Doc Type Additional Adjs	Choose a Selection	0.000			VOL
6.750		700-719	-0.125 -0.5		-1.000 -1.500				Citizenships	Choose a Selection	#N/A			Alt Doc Column Includes
6.875		680-699	-0.500 -0.7		-1.500 -2.000				DTI	Choose a Selection	0.000			12 Bank Statements
6.999 97.750	97.750	660-679	-1.000 -1.2		-2.250 -3.000				Loan Balance	Choose a Selection	0.000			12 or 24 CPA P&L
7.125 98.000	98 000	640-659	-1.750 -2.0		-3.000 -4.000				Purpose	Choose a Selection	0.000			Asset Utlization W/ Bank Stmt
7.250 98.250	98.250 98.250	620-639	-2.250 -2.5		-3.750 -4.750				Occupancy	Choose a Selection	#N/A	NON-QM PURCHASE SPECIA		
7.375 98.500	98.500 98.500	600-619	-2.750 -3.0		-4.500 -5.750				Property Type	Choose a Selection	0.000	<=75% LTV & 720+ FICO (25	BPS)	
7.499 98.750	98.750 98.750								Loan Term	30YR Fixed	0.000	*N/A on Select & Refinance		DSCR/No Ratio Column Includes
7.625 99.000	99.000 99.000								Escrow	Escrow Not Waived	0.000			DSCR
7.750 99.250	99.250 99.250								Prepayment Penalty	No PPP *See PPP Section*	-1.500			No Ratio
7.875 99.500	99.500 99.500	Lean Level Drice Adjustme	mf n		Crados		Lean Term		State	Choose a Selection	0.000	-		No Italio
7.999 100.250	100,250 100,250	Loan Level Frice Adjustine	LLPA	Select Stand	dard 1.0	20	15YR Fixed	0.250	Lock Term	30 Day	0.000	-		
8.125 100.500	100.500 100.500		LLFA	A .	0.25		30YR Fixed	0.000		No No		-		
		DTI ≥50% - All Doc Types	0.500	A+			30YR IO Fixed		Buydown	Not Applicable	0.000	-		
8.250 100.750 8.375 101.000	100.750 100.750 101.000 101.000	ITIN	-0.500	A	-1.29 -1.79		40YR Fixed	-0.500 -0.500		Not Applicable  Not Applicable	0.000			
			-2.000	В						Not Applicable	0.000			
8.499 101.250	101.250 101.250	VOE Only	-0.750	С	-2.2		40YR IO Fixed	-0.750					oes not verify eligibility.	*** Extension Cost
8.625 101.500	101.500 101.500	1099 Only	-0.750	Select - DS0			5/6 30YR ARM	0.000	Total L		#N/A	Please use in con	junction with product matrix.	
8.750 101.750	101.750 101.750	Asset Utilization	-0.750	DSCR (≥1.2			5/6 30YR IO ARM	-0.500	Gross Rate Sheet Pri		#N/A			Temporary Guidance See Below Extension Cost
8.875 102.000	102.000 102.000	Debt Consol. >70% LTV	-1.000	DSCR (≥1.0			5/6 40YR ARM	-0.500	Net Price: Rate Sheet - LLP		Minimum Rate			Extension Cost
8.999 102.500	102.500 102.500	Debt Consol. ≤ 70% LTV	-0.500	No Ratio (0.	75-0.99) -2.0	00	7/6 30YR ARM	0.000	Max Y		0.000			Rates <=8.500% @ 5 bps /day
9.125 102.750	102.750 102.750	Cash-Out >70% LTV	-1.000				7/6 30YR IO ARM	-0.500	Final Pri	ice →	#N/A			Rates >8.500% @ 2 bps / day
9.250 103.000	103.000 103.000	Cash-Out ≤ 70% LTV	-0.500		Lock Days		7/6 40YR ARM	-0.500						Extension Cost
9.375 103.250	103.250 103.250	2 Units	0.000	15	Day 0.0	00			1					Current lock extension costs/policies apply to all
9.499 103.500	103.500 103.500	3-4 Units	-0.500		Day 0.0	00	Max Price		Dor	er Paid Comp Only				active locks, regardless of lock date
9.625 103.750	103.750 103.750	Second Home	-0.750		Day -0.5		Owner Occ/Sec Home	101.000	DOITOW	or r aru comp omy				
9.750 104.000	104.000 104.000	No PPP *See PPP Section*	-1.500				No PPP	99.000						All 45 day locks are at a 50bp cost and are not
9.875 104.250	104.250 104.250	6 Months PPP	-1.500	Minimu	m Rates by Doc Type		6 Month PPP	99.000	1					eligible for lock extensions
9.999 104.500	104.500 104.500	12 Months PPP	-1.000	Select	Full/Alt Doc DSCR		1YR PPP	101.000	Loan Nu	mber	Borrower Name			
10.125 104.750	104.750 104.750	24 Months PPP	-0.500		6.999% 7.250%		2YR PPP	101.000						
10.250 105.000	105.000 105.000	36 Months PPP	0.000				3YR PPP	101.000						
10.375 105.250	105.250 105.250	48 Months PPP	0.250		Allowable Fees		4YR PPP	101.000						
10.499 105.500	105.500 105.500	60 Months PPP	0.500		Click Here		5YR PPP	101.000						
10.625 105.750	105.750 105.750	Escrow Waived	-0.250				>\$3.000.000	99.500						
10.750 106.000	106.000 106.000	NW Condo	-1.000	Loan Term	Caps Floor		80.01-90.00% LTV	101.000						
10.875 106.250	106.250 106.250	Condotel	-1.000	5/6 ARM	2/1/5 =Rate		ITIN/Foreign National	101.000		*6 months intere	est on 80% of t	he original principal balance	e	
10.999 106.500	106.500 106.500	<\$150,000	-1.000	7/6 ARM	5/1/5 =Rate		Select (Full/Alt)	101.000	Mini			vestment/DSCR Loans with		
11.125 106.750	106.750 106.750	\$150,000-\$1,000,000	0.000	Index	6mo SOFR		NC Floor Price	99.750	1411111	(States v	with No PPP >	80% is not available)	121 4 3 - 00 /0	
11.250 107.000	107.000 107.000	>\$1,000,000	0.250	Reset F	requency 6 Mo		ARM Margin	50.760				ed where prohibited by Stat	te	
11.375 107.250	107.250 107.250	>\$1,500,000	0.000		O INIO	_	Occupancy	Margin				d on the following:	ie	
11.499 107.500	107.500 107.500	>\$2,000,000	-0.500			_	Primary Home	4.000				s - Investment		
11.499 107.500	107.300	>\$2,500,000					Second Home	4.000	•		Non-TRID Loans			
	Non QM Prelocks	>\$3,000,000	-0.500 -1.500				Investment Home	4.000			NOII- I KID LO	ans - Dock		
	HOIT QIVIT TETOCKS	>\$3,500,000		Tempor	ranı Guidanca Saa Balow		mvestment nome	4.000		OTATEO DECLUDE A D	DD OTATE I	VEL DESTRICTIONS LIS	TED DEL OW	
			-1.500	Tempor	rary Guidance See Below Extension Cost				ALL	STATES REQUIRE A P	PP,STATE LE	EVEL RESTRICTIONS LIST	TED BELOW	
		>\$4,000,000	-1.500	Dates	<=8.500% @ 5 bps /day		NON-QM PURCHASE	SPECIAL						
		Foreign Nat' With Fico	-1.500	Rates	>8.500% @ 2 bps / day		<=75% LTV & 720+ FICO (	25 BPS)	STATES	PPP REQUIRED WHEN:		PPP STRUCTURES	NO PPP ALLOWED WHEN:	
Non-QM Pre-Locks may be locked for 30 or 45 days		Purchase	0.000		Extension Cost		*N/A on Select & Refinance		Arkansas	Maximum of 3 years		Max Rates: 3-2-1	Never	
		NOO & 2nd Home >75% LTV	-1.000	Current lock e	extension costs/policies apply	to				If closed in the name of an ii	ndividual and		If closed in the name of an individual and	
30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost		Full/Alt NOO & 2nd Home ≤75% LTV	-0.500	all active lo	ocks, regardless of lock date				Illinois / Cook County	<8% APR, Cook County >\$2	250k or is a	Normal Rates	Rate is =>8% APR, Cook County	
All Non-QM Pre-Locks must be Submittal Completed/Submitted within 10 days or Loc will be cancelled					s are at a 50bp cost and are r	int	Condote			Business		<u> </u>	<\$250K	
will be cancelled  All 45 day locks are at a 50bp cost and are not eligible for lock extensions		State, DSCR Only		eligit	ble for lock extensions				Indiana	Fixed Rates		Normal Rates	ARM Loans	
All Non-OM locks that av	xpire will be subject to a 25bp Relock Fee and Worse Case	Georgia	-0.250	1		1	Minimum \$250,000 loan amou	nt	Iowa	Maximum of 5 years		Max Rates: 5-4-3-2-1	Never	
All Non-QW locks that expire will be subject to a 250p Relock Fee and worse case  Pricing		Illinois	-0.250	1		1	45 day lock minimum Must be conditionally approved	to lock	Kansas	6 Months only		Normal Rates	Never	
		Kansas	-0.250	1		1			Kentucky	Always allowed		Max Rates: 3-2-1	Never	
1		New Jersey	-0.250						Maryland	Maximum of 3 years		Normal Rates	Never	
1		North Carolina	-0.250				Lender Cre	dit	Michigan	Maximum of 3 years		1% Fixed	Never	
1			0.200					-	Mississippi	<8% Interest Rate, Maximur	m of 5 years	Max rates: 5-4-3-2-1, Unpaid Principle	B = > 8% Interest Rate	
1							1% Max Lender Credit can	he stilled the	Missouri	Always allowed	. ,	Max Rates: 2-2-2-2	Never	
1		<b>→</b>					1% Max Lender Credit can closing costs EXCEPT Broke	r Compensation	New Jersev	Closed in name of Corp. or I	II.C	Normal Rates	Closed in name of individual	
			NO PPP ALLO	WED WHEN.			J		Okia	>= \$100,000		Normal Rates	< \$100.000	
OTATED	DDD DECLURED WHEN	DDD CTDUCTUDES		WED WHEN:	•		1		OTIIO					
STATES	PPP REQUIRED WHEN:	PPP STRUCTURES			1									
STATES Arkansas	Maximum of 3 years	PPP STRUCTURES Max Rates: 3-2-1	Never Never						Oklahoma	APOR > 8%, Maximum 2 ye		Max Rates: 2-1 Loan AMT Prep		
	Maximum of 3 years  If closed in the name of an individual and rate	Max Rates: 3-2-1	Never	n individual and					Pennsylvania	>\$301,022 and 1-2 Unit, or		Normal Rates	<=\$301,022 and 1-2 Unit	
STATES Arkansas Illinois / Cook County	Maximum of 3 years  If closed in the name of an individual and rate <8% APR, Cook County >\$250k or is a Business		Never	in individual and County <\$250K					Pennsylvania Rhode Island	>\$301,022 and 1-2 Unit, or a Maximum of 1 year	any 3-4 Unit	Normal Rates 2% Fixed	<=\$301,022 and 1-2 Unit Never	
Illinois / Cook County	Maximum of 3 years  If closed in the name of an individual and rate -8% APR, Cook County -\$250k or is a Business Purpose Loan, closed in a Corporation, or LLC	Max Rates: 3-2-1 Normal Rates	Never If closed in the name of a Rate is =>8% APR, Cook	in individual and county <\$250K					Pennsylvania Rhode Island Texas	>\$301,022 and 1-2 Unit, or a Maximum of 1 year Purchase, or Non-Homestea	any 3-4 Unit	Normal Rates 2% Fixed Normal Rates	<=\$301,022 and 1-2 Unit Never Homestead Refinances	
	Maximum of 3 years  If closed in the name of an individual and rate -8% APR. Cook County >\$250k or is a Business Purpose Loan, closed in a Corporation, or LLC  Fixed Rates	Max Rates: 3-2-1 Normal Rates Normal Rates	Never  # closed in the name of a Rate is =>8% APR, Cook  ARM Loans	in individual and County <\$250K					Pennsylvania Rhode Island Texas	>\$301,022 and 1-2 Unit, or a Maximum of 1 year Purchase, or Non-Homestea	any 3-4 Unit	Normal Rates 2% Fixed	<=\$301,022 and 1-2 Unit Never Homestead Refinances	
Illinois / Cook County Indiana Iowa	Maximum of 3 years  If closed in the name of an individual and rate -8% APR_COOK County > \$250K or is a Business Purpose Loan, closed in a Corporation, or LLC Fixed Rates Maximum of 5 years	Max Rates: 3-2-1  Normal Rates  Normal Rates  Max Rates: 5-4-3-2-1	Never  If closed in the name of a Rate is =>8% APR, Cook  ARM Loans  Never	in individual and County <\$250K					Pennsylvania Rhode Island Texas	>\$301,022 and 1-2 Unit, or a Maximum of 1 year Purchase, or Non-Homestea	any 3-4 Unit	Normal Rates 2% Fixed Normal Rates	<=\$301,022 and 1-2 Unit Never Homestead Refinances	
Illinois / Cook County Indiana Iowa Kansas	Maximum of 3 years If closed in the name of an individual and rate «SN APR. Cook County %250% or is a Business Purpose Loan, closed in a Corporation, or LLC Fixed Rates Maximum of 5 years 6 Months only	Max Rates: 3-2-1 Normal Rates Normal Rates Max Rates: 5-4-3-2-1 Normal Rates	Never  If closed in the name of a Rate is =>8% APR, Cook  ARM Loans  Never  Never	in individual and c County <\$250K					Pennsylvania Rhode Island Texas	>\$301,022 and 1-2 Unit, or a Maximum of 1 year Purchase, or Non-Homestea	any 3-4 Unit	Normal Rates 2% Fixed Normal Rates	<=\$301,022 and 1-2 Unit Never Homestead Refinances	
Illinois / Cook County Indiana Iowa Kansas Kentucky	Maximum of 3 years  If closed in the name of an individual and rate «5% APR, Cook County-\$250k or is a Business Purpose Loan, closed in a Corporation, or LLC Fixed Rates Maximum of 5 years 6 Months only Always allowed	Max Rates: 3-2-1 Normal Rates Normal Rates Max Rates: 5-4-3-2-1 Normal Rates Max Rates: 3-2-1	Never  If closed in the name of a Rate is =>8% APR, Cook ARM Loans Never Never Never	in individual and it County <\$250K					Pennsylvania Rhode Island Texas	>\$301,022 and 1-2 Unit, or a Maximum of 1 year Purchase, or Non-Homestea	any 3-4 Unit	Normal Rates 2% Fixed Normal Rates	<=\$301,022 and 1-2 Unit Never Homestead Refinances	
Illinois / Cook County Indiana Iowa Kansas Kentucky Maryland	Meximum of 3 years If closed in the name of an individual and rate -dish APP. Cock County - \$250k or is a Business Number Count County - \$250k or is a Business Number County - \$250k or is a Competition, or LLC Final Rates Maximum of 5 years 6 Months only Always allowed Maximum of 3 years	Max Rates: 3-2-1  Normal Rates  Normal Rates  Normal Rates: 5-4-3-2-1  Normal Rates: 3-2-1  Normal Rates: 3-2-1  Normal Rates	Never  If closed in the name of a Rate is =>8% APR, Cook  ARM Loans  Never  Never  Never  Never	ın individual and c County ≼\$250K					Pennsylvania Rhode Island Texas	>\$301,022 and 1-2 Unit, or a Maximum of 1 year Purchase, or Non-Homestea	any 3-4 Unit	Normal Rates 2% Fixed Normal Rates	<=\$301,022 and 1-2 Unit Never Homestead Refinances	
Illinois / Cook County Indiana Iowa Kansas Kentucky Maryland Michigan	Maximum of 3 years  If closed in the name of an individual and rate e3% APR, Cook County >\$250k or is a Business Purpose Loan, closed in a Corporation, or LLC Field Rates  Maximum of 5 years 6 Mornits only Always allowed	Max Rates: 3-2-1  Normal Rates  Normal Rates  Max Rates: 5-4-3-2-1  Normal Rates  Max Rates: 3-2-1  Normal Rates  1% Rates  1% Fixed	Never  # closed in the name of a Rate is =>8% APR, Cook  ARM Loans  Never  Never  Never  Never  Never  Never  Never	: County <\$250K					Pennsylvania Rhode Island Texas	>\$301,022 and 1-2 Unit, or a Maximum of 1 year Purchase, or Non-Homestea	any 3-4 Unit	Normal Rates 2% Fixed Normal Rates	<=\$301,022 and 1-2 Unit Never Homestead Refinances	
Illinois / Cook County Indiana Iowa Kansas Kentucky Maryland Michigan Mississippi	Meximum of 3 years If closed in the name of an individual and rate -c/th APR. Cock County - \$250k or is a Business Newton County - \$250k or is a Business Newton County - \$250k or is a Corporation, or LLC Finad Rates Maximum of 5 years 6 Months only Always allowed Maximum of 3 years Maximum of 3 years Maximum of 3 years - \$8% Interest Rate, Maximum of 5 years	Max Rates: 3-2-1  Normal Rates  Normal Rates  Max Rates: 5-4-3-2-1  Normal Rates  Max Rates: 5-4-3-2-1  Normal Rates  196 Fixed  Max Rates: 4-3-2-1  196 Fixed  Max Rates 5-4-3-2-1  Linguist Principle Bal	Never  If closed in the name of a Rate is =>8% APR, Cook  ARM Loans  Never  Never  Never  Never	: County <\$250K					Pennsylvania Rhode Island Texas	>\$301,022 and 1-2 Unit, or a Maximum of 1 year Purchase, or Non-Homestea	any 3-4 Unit	Normal Rates 2% Fixed Normal Rates	<=\$301,022 and 1-2 Unit Never Homestead Refinances	
Illinois / Cook County Indiana Ilowa Kansas Kentucky Maryland Michigan Mississippi Missouri	Maximum of 3 years If closed in the name of an individual and rate «5% APR, Cock County >\$250k or is a Business Purpose Loan, closed in a Corporation, or LLC Field Rates Meximum of 5 years 6 Months only Always allowed Maximum of 3 years Maximum of 3 years Maximum of 3 years 48% Interest Rate, Maximum of 5 years Always allowed	Max Rates: 3-2-1  Normal Rates  Normal Rates  Normal Rates  Max Rates: 5-4-3-2-1  Normal Rates  Max Rates: 3-2-1  Normal Rates  Max Rates: 5-4-3-1  Morand Rates  Max Rates: 5-4-3-1  Max rates: 5-4-3-1  Max rates: 5-4-3-1	Never  If closed in the name of a Rate is >> 5% APR, Cook  ARM Loans  Never	© County <\$250K					Pennsylvania Rhode Island Texas	>\$301,022 and 1-2 Unit, or a Maximum of 1 year Purchase, or Non-Homestea	any 3-4 Unit	Normal Rates 2% Fixed Normal Rates	<=\$301,022 and 1-2 Unit Never Homestead Refinances	
Illinois / Cook County Indiana Iowa Kansas Kentucky Maryland Michigan Mississippi Missour	Meximum of 3 years If closed in the name of an individual and rate -c%s APP. Code Courty >5250k or is a Business Private Lone, closed in a Corporation, or LLC Finad Rates Maximum of 5 years 6 Months only Always allowed Maximum of 3 years Maximum of 3 years Maximum of 3 years Maximum of 3 years Sylv Interest Rate, Maximum of 5 years Always allowed Closed in name of Corp. or LLC	Max Rates: 3-2-1  Normal Rates  Normal Rates  Max Rates: 5-4-3-2-1  Normal Rates  Max Rates: 5-4-3-2-1  Normal Rates  Max Rates: 3-2-1  Normal Rates  196 Fixed  Max Rates: 4-2-3-1  Max Rates: 4-2-3-1  Max Rates: 4-2-3-1  Max Rates: 4-2-3-1  Max Rates: 4-3-3-1  Max R	Never  if closed in the name of a Rate is ⇒5% APR, Cook ARM Loans Never Se% Interest Rat Never Never Closed in name of in	© County <\$250K					Pennsylvania Rhode Island Texas	>\$301,022 and 1-2 Unit, or a Maximum of 1 year Purchase, or Non-Homestea	any 3-4 Unit	Normal Rates 2% Fixed Normal Rates	<=\$301,022 and 1-2 Unit Never Homestead Refinances	
Illinois / Cook County Indiana Iowa Kansas Kentucky Maryland Michigan Missisappi Missouri New Jersey Ohio	Maximum of 3 years  If closed in the name of an individual and rate «8% APR, Cock County >8250k or is a Business Purpose Loan, closed in a Corporation, or LLC Fisual Rates Meximum of 5 years 6 Months cnly Always allowed Maximum of 3 years which is the service of the service o	Max Rates: 3-2-1  Normal Rates  Normal Rates  Normal Rates  Max Rates: 5-4-3-2-1  Normal Rates  Max Rates: 3-2-1  Normal Rates  Max Rates: 5-2-1  Normal Rates	Never  If closed in the name of a Rate is >> 5% APR, Cook  ARM Loans  Never	© County <\$250K					Pennsylvania Rhode Island Texas	>\$301,022 and 1-2 Unit, or a Maximum of 1 year Purchase, or Non-Homestea	any 3-4 Unit	Normal Rates 2% Fixed Normal Rates	<=\$301,022 and 1-2 Unit Never Homestead Refinances	
Illinois / Cook County Indiana Indiana Idwa Kansas Kansas Kentucky Maryland Michigan Missassappi Missouri New Jersey Ohio Oklahoma	Meximum of 3 years  If closed in the name of an individual and rate «SN APP. Code Courty > \$250 km is a Dissiness Purpose Lone, closed in a Corporation, or LLC Fixed Rates Maximum of 5 years 6 Months only Always allowed Maximum of 3 years Maximum of 3 years Maximum of 3 years (All Signatum of 3 years Always allowed Closed in name of Corp. or LLC >= \$100,000 APOR > 98%, Maximum 2 years	Max Rates: 3-2-1  Normal Rates  Normal Rates  Max Rates: 5-4-3-2-1  Normal Rates  Max Rates: 5-4-3-2-1  Normal Rates  Max Rates: 3-2-1  Max Rates: 3-2-1  Max Rates: 3-2-1  Max Rates: 3-2-1  Max Rates: 3-2-2  Normal Rates  Normal Rates  Normal Rates  Normal Rates  Normal Rates  Normal Rates	Never  # closed in the name of a Rate is \$\infty\$-8% APR, Cool  ARM Loans  Never  Never  Never  Never  Never  >> 8% Interest Rat  Never  Closed in name of in  <\$100,000  Never	e dividual					Pennsylvania Rhode Island Texas	>\$301,022 and 1-2 Unit, or a Maximum of 1 year Purchase, or Non-Homestea	any 3-4 Unit	Normal Rates 2% Fixed Normal Rates	<=\$301,022 and 1-2 Unit Never Homestead Refinances	
Illinois / Cook County Indiana Indiana Inova Kansas Kansas Kantucky Maryland Michigan Mississippi Missouri New Jersey Ohlo Oklahoma Pennsylvania	Meximum of 3 years  If closed in the name of an individual and rate es% APP. Cock Courty > \$250k or is a Business Purpose Lean, closed in a Corporation, or LLC Field Rates Meximum of 5 years Meximum of 5 years 6 Months orly Alvings allowed Maximum of 3 years Meximum of 3 years Meximum of 3 years Alventage and 5 years Alventage and 5 years CBS, Interest Rate, Meximum of 5 years Alventage and 1 years \$ \$100,000 APDR > \$8%, Maximum 2 years \$ \$301,002 and 1-2 Unit, or any 3-4 Unit	Max Rates: 3-2-1  Normal Rates  Normal Rates  Max Rates: 5-4-3-2-1  Normal Rates  Max Rates: 5-2-1  Normal Rates  Max Rates: 3-2-1  Normal Rates  1% Fixed  Max rates: 2-2-2  Normal Rates  Normal Rates  Max Rates: 2-1  Normal Rates  Max Rates: 2-1  Max Ra	Never If closed in the name of a Rate is ~9% APR, Cook ARM Loans Never Never Never Never Never Never Never Never Sever Never Sever Never Never Never Sever Never Sever Never Sever Never Sever S	e dividual					Pennsylvania Rhode Island Texas	>\$301,022 and 1-2 Unit, or a Maximum of 1 year Purchase, or Non-Homestea	any 3-4 Unit	Normal Rates 2% Fixed Normal Rates	<=\$301,022 and 1-2 Unit Never Homestead Refinances	
Illinois / Cook County Indiana Indiana Indiana Indiana Indiana Indiana Indiana Indiana Kansas Kansas Kansas Kantucky Masyland Michigan Missiasippi Missiouri Missiasippi Missiouri Ohio Oklahoma Pennsylvania Rhode Island	Meximum of 3 years  If closed in the name of an individual and rate «SN APP. Code Courty > \$250 to ris a Dissiness Private Courty > \$150 to ris a Dissiness Private Closed in a Corporation, or LLC Finad Rates Maximum of 5 years 6 Months only Always allowed Maximum of 3 years Maximum of 3 years Maximum of 3 years 45% Interest Rate, Maximum of 5 years Closed in name of Corp. or LLC >= \$100,000 APOR > 98%, Maximum 2 years \$\$300,000 APOR > 98%, Maximum 2 years \$\$300,002 and 1:2 Unit, or any 3-4 Unit Maximum of 1 years	Max Rates: 3-2-1  Normal Rates  Normal Rates  Max Rates: 5-4-3-2-1  Normal Rates  Max Rates: 5-4-3-2-1  Normal Rates  Max Rates: 3-2-1  Max Rates: 3-2-2  Normal Rates	Never If closed in the name of a Rame is ~9% APR, Cook ARM Loans Never See See See See See See See See See S	B dividual					Pennsylvania Rhode Island Texas	>\$301,022 and 1-2 Unit, or a Maximum of 1 year Purchase, or Non-Homestea	any 3-4 Unit	Normal Rates 2% Fixed Normal Rates	<=\$301,022 and 1-2 Unit Never Homestead Refinances	
Illinois / Cook County Indiana Indiana Inova Kansas Kansas Kantucky Maryland Michigan Mississippi Missouri New Jersey Ohlo Oklahoma Pennsylvania	Meximum of 3 years  If closed in the name of an individual and rate es% APP. Cock Courty > \$250k or is a Business Purpose Lean, closed in a Corporation, or LLC Field Rates Meximum of 5 years Meximum of 5 years 6 Months orly Alvings allowed Maximum of 3 years Meximum of 3 years Meximum of 3 years Alventage and 5 years Alventage and 5 years CBS, Interest Rate, Meximum of 5 years Alventage and 1 years \$ \$100,000 APDR > \$8%, Maximum 2 years \$ \$301,002 and 1-2 Unit, or any 3-4 Unit	Max Rates: 3-2-1  Normal Rates  Normal Rates  Max Rates: 5-4-3-2-1  Normal Rates  Max Rates: 5-4-3-2-1  Normal Rates  Max Rates: 3-2-1  Normal Rates  1% Flead  Max tates: 4-3-2-1, Uspad Principle Bat  Max Rates: 2-2-2-2  Normal Rates  Max Rates: 2-1 Loan AMT Prepaid  Normal Rates  2% Flead  Normal Rates	Never  If closed in the name of a Rate is ~9% APR, Cost ARM Loans Never Never Never Never > Never Never > Never > Never Never Never > Never	B dividual					Pennsylvania Rhode Island Texas	>\$301,022 and 1-2 Unit, or a Maximum of 1 year Purchase, or Non-Homestea	any 3-4 Unit	Normal Rates 2% Fixed Normal Rates	<=\$301,022 and 1-2 Unit Never Homestead Refinances	