Rate Sheet golendingpros.com

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LendingPros **Physician Pro** Matrix

Eligibility Matrix

Transaction Type	Units	FICO	Max LTV[1]	Max Loan Amount
Purchase or Rate and Term Refinance	1	700	95%	$2,000,000
		720	100%[1]	$1,500,000
		700	100%[1]	$1,000,000

[1]Non-Permanent Resident Aliens max 95% LTV

Details	
Appraisal	• 1 Full Appsl required • Appsl waivers not allowed • Transferred appsl not allowed • Secondary Valuation: CCA Report/CU Score ≤ 2.5; Max LA $1.5MM Indeterminate: CCA within -10% or field review, 2nd full Appsl • If 2 full appsl are provided, a CDA is not required • Appsl Condition Rating of C5-C6 or a Quality Rating of Q6 is not permitted • Appsl update > 120 days from Note date is not permitted • Appraisals using UAD 3.6 are permitted and must include all required exhibits, structured data, photos, and supplemental info generated. ALL appraisal components must be included in the loan file
Cash out Transaction	Not permitted
Compliance	• Must be compliant with ATR • QM, Safe Harbor • APR cannot exceed > 1.5% above APOR • State and Federal High-Cost loans ineligible • Loan file must meet and document the eight (8) Ability to Repay (ATR) rules under TILA
Credit Event (BK,SS,FC, FB,DIL)	• BK= 4 years since discharge/ dismissal date • SS/DIL= 4 years since completion/sale date • FC= 7 years since completion • FB= 4 years since exit from FB • Multiple events not allowed
Credit Scores	• Minimum 1 FICO score required • Frozen bureaus must be unfrozen • Rapid rescore allowed
Credit Tradelines	All disputed tradelines belonging to bwr must be included in DTI unless documentation can be provided that authenticates the dispute.
Delayed Financing	Follow FNMA Selling Guide
DTI	• LTV ≤ 95%: Maximum 50% • LTV > 95%: Maximum 45%
Eligible Borrowers	• US Citizens • Permanent Resident Aliens- must be employed in US for the past 24 months • Non-Permanent Resident Aliens- must be Primary Residence, have unexpired Visa and current 24 month employment history in US • Refer to guidelines for eligibility requirements
Escrow Impound	Required
Escrow Holdback	Not allowed
Geographic Restrictions	New York. Territories outside of the US or in a Territory, Province or commonwealth; including but not limited to properties in Guam, Puerto Rico, the Virgina Islands, the Commonwealth of the Northern Mariana Islands or American Samoa are not permitted.
Housing History	• Mortgage: 0x30x24 • Rent: 0x30x12
Interested Party Contributions	Funds can be from seller, builder, RE Agent/Broker, mortgage lender or their affiliates and/or any other party with interest in the transaction. Max IPC cannot exceed 3% and can only be used for closing costs and pre-paid items not down payment or reserves
Max Financed Properties	Follow FNMA Selling Guide
Mortgage Insurance	Not required
Minimum Loan Amount	• 30 Year Fixed: $100,000 minimum loan amount • ARMs: $200,000 minimum loan amount
Projected Income	• A fully executed employment contract or offer letter must be signed by all parties and must state: Position/Title, salary/compensation (at least 12-month period), and Start date must be < 150 days after the Note date • Acceptable Contingencies: bwr's receipt of their medical license, normal background checks
Property Type	• SFR, PUD, Warrantable Condos, Modular Homes • Rural properties (Follow Agency Guidelines) max land value is 35% and no income producing attributes • Properties with existing oil/gas leases cannot have active drilling and must be connected to public water.
Recently Listed Properties	• Properties listed for sale ≤ 6 mos ineligible (refis only) • Document proof listing is cancelled • Provide LOE from bwr(s)
Refinance - Cash-out	Not Permitted
Refinance - Delayed Financing	Loan is treated as a Rate and Term refinance
Refinance - Rate/Term	• Max cash back at closing is limited to 1% of the loan amount.
Reserves	• Minimum= 2 mos • Borrowed Funds are not allowed • Gift funds are eligible • Projected Income: bwr must document sufficient reserves to cover monthly PITIA for each month between the Note date and the employment start date in addition to minimum reserve requirement • Multiple financed properties: additional 6 months reserves for each 1-4 unit financed property, unless bwr is not personally obligated for it.
Secondary Financing	Permitted up to max LTV/CLTV
Standard Employment/Income	• Follow FNMA Selling Guide • Medical Professionals hired as a contractor/1099- must have an executed employment contract • Declining Income: the most recent 12 months should be used or the most conservative income calculation if the declining period is < 12 months; LOE required from bwr/employer • Tax transcripts required to document tax return income or loss
Student Loan Exclusion Criteria	Student loan payments that are in deferment, forbearance (FB), or reporting as $0 due to an Income-Based Repayment (IBR) plan may be excluded from the bwr's DTI ratio if : • Bwr is currently in residency, or the bwr is currently in training in a medical clinical fellowship program, AND • Bwr is qualified based on the current income received during residency or medical clinical fellowship program. For all other student loans that do not meet the above exclusion criteria, a monthly payment must be included in DTI. • Use payment on CR, or • If CR payment is $0, use verified payment on student loan documentation, or • If loan is in FB, use 1% of the outstanding balance or fully amortizing payment using documented loan repayment terms.
Texas 50 (a)(6) & Texas 50 (f)(2)	Not Permitted
Unacceptable Sources of Income	• Deferred compensation • Retained earnings • Education benefits • Trailing spouse income • Any income that is not legal
Underwriting	• Manual underwrite and full documentation is required • No AUS Findings are permitted

Loan Programs

921MD	Medical Jumbo 30 Year Fixed
92106MD-275	Medical 10/6 SOFR ARM CAPS 2.75 Margin
92076MD-275	Medical 7/6 SOFR ARM CAPS 2.75 Margin
92056MD-275	Medical 5/6 SOFR ARM CAPS 2.75 Margin

ARM Information

Fixed Rate Period	5, 7, or 10 years
Index	30 day average SOFR
Lookback Period	45 days
Floor	2.75%
Margin	2.75%
Caps	2%: Initial Cap (max increase or decrease) 1%: Subsequent Cap (max periodic increase or decrease) 5%: Lifetime Cap (max increase in interest rate over the life of loan
Qualifying Rate	5/6 ARM= Greater of the fully indexed rate or Note rate + 2% 7/6, 10/6 ARM= Note rate
Assumable	Yes
Conversion Option	Not Permitted

Eligible Medical Professionals

- Certified Registered Nurse Anesthetist (CRNA with DNAP or DNP)
- Dr of Dental Medicine (DMD)
- Dr of Dental Ophthalmology (MD or DO)
- Doctor of Dental Science or Surgery (DDS)
- Dr of Optometry
- Dr of Osteopathy (DO)
- Dr of Pharmacy (Pharm MD)
- Dr of Podiatric Medicine (DPM)
- Dr of Psychiatry (MD or DO)
- Dr of Veterinary Medicine (VMD)
- Medical Doctor (MD)
- Nurse Practitioner
- Physician Assistant/Associate (PA)

If a Resident or Fellow:
- Must have a signed guaranteed non-contingent employment contract, or
- Be a graduate from a doctoral program (proof of degree is required).

Ineligible Property Type

- Condotels/Condo Hotels
- Investment properties
- Leaseholds
- Manufactured Homes/Mobile Homes
- Mixed-Use Properties
- Model Home Leasebacks
- Non-Warrantable Condominiums
- Properties >40 acres
- Properties located in areas where a valid security interest in the property cannot be obtained
- Properties located in Hawaii in lava zones 1 & 2
- Properties with condition rating of C5/C6
- Properties with a private transfer fee covenant unless the covenant is excluded under 12CFR 1228 as an excepted transfer fee covenant
- Properties with quality rating of Q6
- Second home properties
- Tenants-in-Common projects (TICs)
- 2–4-unit primary residences
- Unique properties
- Working farms, ranches or orchards
- Co-Ops

Non-Arm's Length Transaction

The following non-arm's length transactions are eligible:

- Family sales or transfers
- Property seller acting as their own RE Agent
- Relative of the property seller acting as the seller's RE Agent
- Bwr acting as their own RE Agent
- Relative of the bwr acting as the bwr's RE Agent
- Bwr is the employee of the originating lender and the lender has an established employee loan program (Evidence required)
- Originator is related to the bwr
- Bwr purchasing from their landlord (pay history required)

Gifts from relatives that are interested parties to the transaction are not allowed unless it is a gift of equity.

Ineligible Product Type

- Balloons
- Convertible ARMs
- Graduated Payments
- High-Cost Loans
- Higher-Priced Covered Transactions (HPCT QM-Rebuttable Presumption)
- Higher-Priced Mortgage Loans (HPML)
- Interest Only Products
- Loans with bridge financing or departure residence buyout by third party, ie: Knock, Homelight or Opendoor
- Loans with Prepayment Penalties
- Non-Standard to Standard Refinance Transactions (ATR Exempt)
- Points and Fees exceeding 3%
- Single Close Construction to Permanent Transactions
- Temporary Buydowns

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