

Rental360: 30-Year Landlord Loan													
DSCR	1.00-1.29*				1.30-1.49				1.50+				
LTV	≤60	60.01-65	65.01-70	70.01-75	≤60	60.01-65	65.01-70	70.01-75	≤50	≤60	60.01-65	65.01-70	70.01-75
≥740	7.15	7.50	7.60	7.70	6.95	7.30	7.40	7.50	5.99	6.90	7.10	7.20	7.30
720-739	7.60	7.65	7.70	7.80	7.40	7.45	7.50	7.60		7.20	7.25	7.30	7.40
700-719	7.80	7.85	7.95	8.35	7.60	7.65	7.75	8.15		7.40	7.45	7.55	7.95
660-699	8.45	8.55	8.95	9.35	8.25	8.35	8.75	9.15		8.05	8.15	8.55	8.95
630-659	8.90	9.15			8.70	8.95				8.50	8.75		

*Min. DSCR on properties \$60K - \$249,999 is 1.2. Min. DSCR on properties \$250K and above is 1.0. All income/credit/bank docs over 60 days old must be updated. Min. loan set-up fee is \$3500 or 4 pts., whichever is greater. Optional pt. buy down available by adding 0.25% to all rates to reduce to 3 pts., or adding 0.75% to all rates to reduce to 2 pts. Closing fee is \$1,250.

STR Pro: Short-Term Rental Product																
DSCR	1.00-1.29*					1.30-1.49					1.50+					
LTV	≤60	60.01-65.00	65.01-67.50	67.51-70.00	70.01-72.50	≤60	60.01-65.00	65.01-67.50	67.51-70.00	70.01-72.50	≤50	50.01-60.00	60.01-65.00	65.01-67.50	67.51-70.00	70.01-72.50
≥740	7.15	7.50	7.60	7.70	7.70	6.95	7.30	7.40	7.50	7.50	5.99	6.90	7.10	7.20	7.30	7.30
720-739	7.60	7.65	7.70			7.40	7.45	7.50				7.20	7.25	7.30		
700-719	7.80	7.85	7.95			7.60	7.65	7.75				7.40	7.45	7.55		
680-699	8.45					8.25						8.05				

*Debt-Service Coverage Ratio (DSCR) is calculated as 80% of monthly gross rents divided by monthly principal + interest + taxes + insurance + association dues (PITIA). Gross rents determined by both peak and off-peak rates. *Min. DSCR on properties \$200K - \$249,999 is 1.2. Min. DSCR on properties \$250K and above is 1.0. Min. loan set-up fee is \$3500 or 4 pts., whichever is greater. Optional pt. buy down available by adding 0.25% to all rates to reduce to 3 pts., or adding 0.75% to all rates to reduce to 2 pts. Closing fee is \$1,250.

WealthBuilder Low-Doc Loan Rates				
LTV	≤55.00	55.01-65.00	65.01-70.00	70.01-75.00
≥740	7.490	7.625	7.750	8.750
720-739	7.625	7.750	7.875	9.000
700-719	7.625	7.750	7.875	9.500

WealthBuilder Rate Adjustments					
	≤55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00
Loan Type: 5/1 ARM	0.25				
Purpose: Cash Out	0.125		0.25		N/A
Property Type: 2-4 Unit	0.25				N/A
Borrower: Foreign National	0.5	0.5		N/A	
1-yr. Prepay Buydown	0.25				
No Prepay Penalty	0.5				

WealthBuilder LTV Adjustments

First Time Investor: Reduce Max LTV 5%, First Time Home Buyer: Reduce Max LTV 5%, Unleased Property (Purchase): Reduce Max LTV 5%, Unleased Property (Refi): Reduce Max LTV 10%, UBP > \$1 M: Reduce Max LTV 5%, 0-6 Month Seasoning: Lesser of Purchase Price Plus Improvements or Appraised Value Used, 7-12 Month Seasoning: Max LTV 65%, Properties in Declining Market As Designated by Appraiser: Reduce Max LTV 5%, Max LTV on Cash-out: 70%