

## FULL DOCUMENTATION - NON-OWNER OCCUPIED

|     | 20.01%-25% | 25.01%-30% | 30.01%-35% | 35.01%-40% | 40.01%-45% | 45.01%-50% | 50.01%-55% | 55.01%-60% |
|-----|------------|------------|------------|------------|------------|------------|------------|------------|
| 800 | 9.625      | 9.875      | 10.125     | 10.375     | 10.625     | 10.875     | 11.125     | 11.375     |
| 780 | 9.750      | 10.000     | 10.250     | 10.500     | 10.750     | 11.000     | 11.250     | 11.500     |
| 760 | 9.875      | 10.125     | 10.375     | 10.625     | 10.875     | 11.125     | 11.375     | 11.625     |
| 740 | 10.000     | 10.250     | 10.500     | 10.750     | 11.000     | 11.250     | 11.500     | 11.750     |
| 720 | 10.125     | 10.375     | 10.625     | 10.875     | 11.125     | 11.375     | 11.625     | 11.875     |
| 700 | 10.250     | 10.500     | 10.750     | 11.000     | 11.250     | 11.500     | 11.750     | 12.000     |
| 680 | 10.375     | 10.625     | 10.875     | 11.125     | 11.375     | 11.625     | 11.875     | 12.125     |
| 660 | 10.500     | 10.750     | 11.000     | 11.250     | 11.500     | 11.750     | 12.000     | 12.250     |
| 640 | 10.625     | 10.875     | 11.125     | 11.375     | 11.625     | 11.875     | 12.125     | 12.375     |
| 620 | 10.750     | 11.000     | 11.250     | 11.500     | 11.750     | 12.000     | 12.250     | 12.500     |

|                      | RATE ADJUSTMENTS |
|----------------------|------------------|
| 2-4 UNITS            | + .250           |
| 3 MONTHS PREPAID P&I | - .125           |

## NO INCOME VERIFICATION - NON-OWNER OCCUPIED

|     | 20.01%-25% | 25.01%-30% | 30.01%-35% | 35.01%-40% | 40.01%-45% | 45.01%-50% | 50.01%-55% | 55.01%-60% |
|-----|------------|------------|------------|------------|------------|------------|------------|------------|
| 800 | 9.875      | 10.125     | 10.375     | 10.625     | 10.875     | 11.125     | 11.375     | 11.625     |
| 780 | 10.000     | 10.250     | 10.500     | 10.750     | 11.000     | 11.250     | 11.500     | 11.750     |
| 760 | 10.125     | 10.375     | 10.625     | 10.875     | 11.125     | 11.375     | 11.750     | 11.875     |
| 740 | 10.250     | 10.500     | 10.750     | 11.000     | 11.250     | 11.500     | 11.875     | 12.000     |
| 720 | 10.375     | 10.625     | 10.875     | 11.125     | 11.375     | 11.750     | 12.000     | 12.125     |
| 700 | 10.500     | 10.750     | 11.000     | 11.250     | 11.500     | 11.875     | 12.125     |            |
| 680 | 10.625     | 10.875     | 11.125     | 11.375     | 11.625     | 12.000     | 12.250     |            |
| 660 | 10.750     | 11.000     | 11.250     | 11.500     | 11.750     | 12.125     | 12.375     |            |
| 640 | 10.875     | 11.125     | 11.375     | 11.625     | 11.875     | 12.250     |            |            |
| 620 | 11.000     | 11.250     | 11.500     | 11.750     | 12.000     | 12.375     |            |            |

|                            | LTV ADJUSTMENTS | RATE ADJUSTMENTS |
|----------------------------|-----------------|------------------|
| 2-4 UNITS                  |                 | + .250           |
| 3 MONTHS PREPAID P&I       |                 | - .125           |
| NO EMPLOYMENT VERIFICATION | -15% LTV        | + .500           |

### ORIGINATION POINTS

|                    |       |
|--------------------|-------|
| >\$75K - 150K      | 5.000 |
| >\$150K - 350K     | 4.500 |
| >\$350K - 750K     | 4.000 |
| >\$750K - \$1 Mill | 3.500 |

Loan Fees: \$1995

### Submission Requirements

Fully Completed Submission Form  
Signed Initial 1003/1008  
Credit Report (dated within 30 days)  
Preliminary title report

### Program Highlights

NIVEVA: Income must be omitted on application; verified employment & assets  
NINEVA: Income and employment must be omitted on application; verified assets  
Max 60% LTV Purchase; Max 55% Refinance  
Minimum 620 Score  
Purchase, Rate/Term, and Cash Out Available (Max \$350K Cash Out)  
Unlimited Amount of Financed Properties  
No Prepayment Penalty  
California Properties Only  
Non Owner Occupied Only

Call Us Today 626.229.9054  
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