

LTV	Beacon	Location A+	Location A	Location B	Location C	Lenders Fee	Finders Fee	Rate Hold
Up to 50%	600	6.99%	6.99%	7.49%	7.99%	2%	100 BPS	60 days
50.01% - 65%	600	7.24%	7.24%	7.74%	8.24%	2%	100 BPS	60 days
65.01% - 70%	650	7.74%	7.74%	8.74%	N/A	2%	100 BPS	60 days
70.01% - 75%	680	7.99%	N/A	N/A	N/A	2%	100 BPS	60 days

Qualifications

- Declared Income Must be Reasonable
- Exit Strategy Must Clearly Be Noted in Submission Notes
- Up to 40 years Amortization or Interest Only Payment
- Minimum Loan Amount \$200K
- Maximum \$1.5M
- Open After 90 Days from IAD

Rentals:

- Maximum 70% LTV in A+, A and B Locations
- Maximum 65% LTV in C Locations
- Minimum 680 Beacon For >65% LTV

Condo Apartments:

- Maximum 65% LTV for Rentals
- Available in Locations A Up To 65% LTV
- Available in Locations A+ Up To 75% LTV (Owner-Occupied Only)

* Rate Premiums: Interest Only, Beacon below 650, Condo's, Rentals, Bankruptcy & CP, Mortgage arrears, Refinances from Private & Quick Close

NEW SmartFit Product

- Minimum Beacon 680+
- Maximum LTV 65%
- A & A+ Locations Only
- Owner-Occupied and Rentals
- Single Family Dwelling and Townhomes Only (No Condo Apartments)
- Rate Premium + 0.75%
- Flexible Qualification – Contact Your Regional Manager For Details