

LTV	Beacon	Location A+	Location A	Location B	Location C	Lenders Fee	Finders Fee	Rate Hold
Up to 65%	600	8.74%	8.74%	9.24%	9.74%	2%	100 BPS	60 days
65.01% - 70%	650	9.24%	9.24%	10.24%	N/A	2%	100 BPS	60 days
70.01% - 75%	680	9.49%	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

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

Locations:

Location A+:	Location A:
<ul style="list-style-type: none"> • Owner Occupied: <ul style="list-style-type: none"> ○ 680+ Beacon ○ 75% LTV • Rentals: <ul style="list-style-type: none"> ○ 680+ Beacon ○ 70% LTV 	<ul style="list-style-type: none"> • 70% LTV • Owner Occupied: <ul style="list-style-type: none"> ○ 650+ Beacon • Rentals: <ul style="list-style-type: none"> ○ 680+ Beacon • Condo Apartments: <ul style="list-style-type: none"> ○ Owner Occupied & Rentals ○ 65% LTV
Location B:	Location C:
<ul style="list-style-type: none"> • No Condo Apartments • 70% LTV • Owner Occupied: <ul style="list-style-type: none"> ○ 650+ Beacon • Rentals: <ul style="list-style-type: none"> ○ 680+ Beacon 	<ul style="list-style-type: none"> • No Condo Apartments • Owner Occupied & Rentals • 600+ Beacon • 65% LTV