

Closed-End Seconds

RATE Adjustments (as of 3/5/19)

		FICO/CLTV							
		≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
	760+	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)	0.125	0.500
	740-759	(0.125)	(0.125)	(0.125)	0.000	0.125	0.375	0.625	1.000
	720-739	0.250	0.250	0.250	0.375	0.500	0.875	1.125	1.500
	700-719	0.625	0.625	0.625	0.750	0.875	1.375	1.625	2.000
	680-699	1.000	1.000	1.000	1.125	1.250	1.875	2.125	2.500
		Cash-out/CLTV							
		≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
	760+	0.250	0.250	0.250	0.500	0.500	0.750	1.000	1.500
	740-759	0.250	0.250	0.250	0.500	0.500	0.750	1.000	1.500
	720-739	0.250	0.250	0.250	0.500	0.500	0.750	1.000	1.500
	700-719	0.250	0.250	0.250	0.500	0.500	0.750	NA	NA
	680-699	0.250	0.250	0.250	0.500	0.500	0.750	NA	NA
		DTI < 25%/CLTV							
		≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
	760+	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)
	740-759	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)
	720-739	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)
	700-719	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)
	680-699	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.375)
		DTI > 43%/CLTV							
		≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
	760+	0.250	0.250	0.250	0.375	0.500	0.625	0.750	NA
	740-759	0.250	0.250	0.250	0.375	0.500	0.625	0.750	NA
	720-739	0.250	0.250	0.250	0.375	0.625	0.750	0.875	NA
	700-719	0.250	0.250	0.375	0.500	0.750	0.875	1.000	NA
	680-699	0.250	0.250	0.500	0.625	0.875	1.000	1.125	NA
		CLTV							
		≤ 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
	Second Home	0.000	0.000	0.125	0.250	0.375	0.500	NA	NA
	2-4 Unit	0.000	0.125	0.125	0.250	0.250	0.500	NA	NA
	Condo	0.000	0.000	0.000	0.125	0.125	0.250	0.250	0.250
	Max Rebate	(2.000)							
	Max Interest Rate	10.00%							