

		Prime 88 PAR RATES 30 YEAR FIXED				LTV Parameters		LTV Limits
CREDIT/ LTV	up to 70%	70.01 - 75%	75.01-80%	80.01-85%	85.01-88%			
≥ 680	12.000 %	12.250 %	12.375 %	12.875 %	13.625 %	125,000 - \$275,000		88%
575 - 679	12.125 %	12.375 %	12.500 %	13.000 %		\$275,001-\$350,000		85%
	Prime 85 PAR RATES 30 YEAR FIXED					2nd Home		85%
\$150,000 - \$750,000						Purchase and Refinance No CASH OUT		
CREDIT/ LTV	up to 65%	65.01% - 70%	70.01 - 75%	75.01-80%	80.01-85%	DTI up to 45% (up to 55% DTI w/ 80% LTV w/Comp Factors)		
≥ 660	9.000 %	9.375 %	9.750 %	9.875 %	10.250 %	Scores Down to 640		
640-659	9.250 %	9.500 %	9.875 %			Primary and 2nd home Only		
No Score	9.500 %	9.750 %	10.000 %			Declining market per appraisal – 10% LTV Reduction		
\$750,001 - \$850,000						Properties located in a flood zone – 50% LTV		
CREDIT/ LTV	up to 65%	65.01% - 70%	70.01 - 75%	75.01-80%	80.01-85%	Cash-Out Refinance - 10% LTV Reduction		
≥ 700	9.000 %	9.375 %	9.750 %			Limited Tradelines - 5% LTV Reductions		
680-699	9.250 %	9.500 %				30 year Term		
660-679	9.500 %					No PPP		
		Prime 90 PAR RATES 30 YEAR FIXED				LTV Parameters		LTV Limits
CREDIT/ LTV	up to 70%	70.01 - 75%	75.01-80%	80.01-85%	85.01-90%			
≥ 740	10.000 %	10.250 %	10.375 %	10.875 %	11.625 %	100,000 - \$450,000		90%
700 - 739	10.125 %	10.375 %	10.500 %	11.000 %	11.750 %	\$450,001-\$726,200		85%
640 - 699	10.375 %	10.625 %	10.750 %	11.250 %	12.000 %	2nd Home		85%
No Score	11.375 %	11.625 %	11.750 %	12.250 %	13.000 %	NOO/Investment/MF:2 to 4 (Min Score 660)		80%
Rate Adjustments				DTI Limits				
Property	2nd Home (detached)			0.500%		640+ and No Score		40%
Occupancy	Multi Family (2-4 units)			0.500%		Refinance and C/O Refinance ≥660 Credit		LTV Limits
Loan Size	Owner Occupied			0.000%		\$100,000 - \$450,000		80%
Term	Non-Owner Occupied (NOO/Investment)			1.000%		\$450,001 - \$726,200		70%
Other	\$100,000 - \$726,200			0.000%		Property		Max Term
	≤ 15 Yr Term			-0.375%		2nd Home/NOO		25 Years
	20 Yr Term			-0.125%		SFOO		30 Years
	≥ 25 Yr Term			0.000%		Funding/Warehouse Fee		1.00%
	Profit & Loss			0.750%		Lenders Administration Fee (Proc, UW, DOC)		\$2545
	Bank Statement			0.000%		*Cash-out >\$2,000 after payoff, closing costs, and prepaids		
	Cash-Out Refi*			0.500%		High-cost mortgages (12 CFR 1026.32) are ineligible.		
						Property of PMG, LLC Not for distribution to the general public.		