



# Resolution Prime

## Full Doc & 12 Months Bank Statements

### Primary /2nd home / Investor

Email Us | [brokers@resmac.com](mailto:brokers@resmac.com)

**Dated:** 03.15.24

#### 30yr Fixed, 40yr Fixed I/O & 5yr ARM

Credit Tier	"AAA"	"AA"	"A"	"BBB"	"BB"	"B+"	"B"	"CC"
Minimum FICO	≥ 740	≥ 720	≥ 700	≥ 680	≥ 660	≥ 640	≥ 620	≥ 600
LTV Threshold	<b>Primary Residence or Secondary Home Transactions</b>							
≤ 50% LTV	6.750%	6.750%	7.000%	7.250%	7.500%	8.000%		
≤ 60% LTV	6.750%	6.875%	7.125%	7.375%	7.625%	8.000%		
≤ 65% LTV	6.875%	7.125%	7.375%	7.500%	7.750%	8.125%		
≤ 70% LTV	7.125%	7.375%	7.625%	7.875%	8.125%	--		
≤ 75% LTV	7.375%	7.625%	7.875%	8.000%	8.500%	--		
≤ 80% LTV	7.625%	7.875%	8.125%	8.500%	--	--		
≤ 85% LTV	8.875%	9.125%	--	--	--			
≤ 90% LTV	-	-	-	-	-			
Max LTV's	"AAA"	"AA"	"A"	"BBB"	"BB"	"B"	"B"	"B"
Purchase	90%	85%	80%	80%	75%	65%		
Refinance Cash Out	80%	80%	75%	75%	70%	60%		
Refinance Rate Term	85%	85%	80%	80%	75%	65%		

Credit Tier	"AAA"	"AA"	"A"	"BBB"	"BB"	"B"	"B"	"B"
Margin	3.000%	3.250%	3.500%	3.750%	4.000%	4.250%		
Max Mtg Late (12-mth)	0 x 30	0 x 30	0 x 30	1 x 30	1 x 30	1x60		
Seasoning	"AAA"	"AA"	"A"	"BBB"	"BB"	"B"	"B"	"B"
Bankruptcy	≥ 3 Years	≥ 3 Years	≥ 3 Years	≥ 2 Years	≥ 2 Years	≥ 2 Years		
Foreclosure	≥ 3 Years	≥ 3 Years	≥ 3 Years	≥ 2 Years	≥ 2 Years	≥ 2 Years		
Short Sales	≥ 2 Years	≥ 2 Years	≥ 2 Years	≥ 1 Year	≥ 1 Year	≥ 1 Year		
Deed-in-Lieu	≥ 2 Years	≥ 2 Years	≥ 2 Years	≥ 1 Year	≥ 1 Year	≥ 1 Year		

Broker Rebate 1%	Add .500%	<b>Underwriting Fee is \$1,495.00</b>
Broker Rebate 2%	Add 1.00%	
Rate Buydown 1%	Cost 3.00%	

Maximum Rebate 2 and Maximum LPC is 2.75 on consumer loans  
Difference will be charged as Discount to Borrower

**Floor rate buydown available to 6.75%, subject to scenario availability**

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Not available in all states. 1500 Gateway Blvd, STE 200, Boynton Beach, FL ResMac, Inc. NMLS 153098

**Ask about our Loan Exceptions!**

#### RATE ADJUSTMENTS

Description	Rate	Notes
Cash-Out Refinance	0.375%	Cash Up to 5k Rate / Term. May use Cash Out for Reserves
Max Cash Out	--	Max Cash in Hand when LTV >65% is 500k. No Limit <65% LTV
Alt Doc - Bk Stmt	0.250%	Max LTV 90%. 12 Months Bank Statements Business or Personal.
Asset Depletion	0.500%	Asset Balance / 84 for Qualifying Income and may also use as additional source
VOE / PNL / 1099	0.500%	75 LTV Max, 45 Max DTI, Min FICO 680
5/1 ARM	--	5/1 ARM Available but rate is same as Fixed.
30-Year Fixed	--	30 Year Fixed and ARM is same price
40 year fixed 10 yr I/O	0.250%	40 year fixed, 30 yr full Amortization after 10yr I/O period
ITIN	see ITIN Rates	Max 80% LTV Purchase / Rate Term requires Min FICO 700 Max 70% Cash Out and Max Loan Amount \$1,500,000. Min Fico 660 for ITIN
Second Home	0.250%	Max 75% LTV
Non Owner Occupied	0.500%	Max 70% LTV. Full Doc Only. 1 year PPP required. Or refer to DSCR matrix
Forbearance 90-180 Days	0.500%	Purch 80% & Refi 70% Max LTV/CLTV, 6-Months Reserves, Additional Guidelines
< \$ 150,000	0.375%	Interest Only not available. Must be full amortization
> \$ 750,000 - \$1,500,000	--	Allowed up to 90% LTV
> \$ 1,500,001	--	Min Fico 660, 700 for >80% LTV Purchase & Rate Term (Lower Fico reduce LTV)
> \$ 2,000,000 - \$3,000,000	--	Min Fico 700 + Max 80% LTV Purchase & Rate Term (Lower Fico reduce LTV)
> \$ 3,000,001	0.250%	Min Fico 740 and by Senior Exception Only
Non Warr Condo	0.250%	Purch 70% & Refi 70% Max LTV/CLTV (not allowed on ITIN)
Condotel / PUDtel	0.375%	Purch 70% & Refi 70% Max LTV/CLTV (not allowed on ITIN)
2 Unit Property	0.375%	Purch 80% & Refi 75% Max LTV/CLTV (ITIN Max LTV 75)
3-4 Unit Property	0.500%	Purch 75% & Refi 75% Max LTV/CLTV (ITIN Max LTV 70)
Rural Property	0.500%	Exception Only. Max LTV 65% Purchase Rate Term. Cash Out not allowed.

<b>ALT PRIME BONUS</b>	<b>-0.250%</b>	Must meet: 75 LTV Max, 700 P/RT, 720 CO, Full or bnk stmt only, 25% min. bus. exp. ratio, No FN/ITIN, No IO, Escrows Required, Primary Only, SFR/Condo, No credit events
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Exceptions Allowed	0.250%	By Senior Management Only with Minimum 2 Compensating Factors
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[www.ResMacB2B.com](http://www.ResMacB2B.com)

#### NO FEDERAL OR STATE HIGH COST LOANS. Max Fees 5%

- Income Documentation**
- 1) Full Doc: = W2 + Pay Stubs / Wage Earner or 1040's + P&L / Self-Employed or Commission
  - 2) Alt Doc: = 12 Personal or Business Bank Stmt / SE Only
  - 3) Asset Depletion: = Use Assets to Qualify (Primary Only)  
Max LTV / CLTV 75% / 70% for Purchase / Refi respectively (Blend Allowed)

**Maximum Debt-to-Income Ratio**  
50% Back End

**Loan Terms**  
30-Year Amortized & Term - 5/1 I/O ARM or 30-Yr Fixed  
All HPML Loans require impounds for Taxes & Insurance

**Interest Only (IO)**  
Consumer IO Loans qualify at max rate at first fully Amortized pymt

**Index & Adjustment Caps**  
40 year fixed, 30 yr full Amortization after 10yr I/O period

Floored at Start Rate / 1-Year CMT  
2.0% Initial Change Cap / 2.0% Annual Cap / 5.0% Life Cap

**Occupancy**  
Primary / Second Home / Investment (INV)

Reserve Requirement	
\$50,000 - \$1,000,000	6 months on LTV >75%
\$1,000,000 - \$1,500,000	9 months on LTV >75%
\$1,500,000+	12 months on LTV >75%

Investment require minimum 3 months +1 for additional financed prop

**Loan Amounts**  
\$100,000 Minimum to \$5,000,000 Maximum (Round-down to \$50)  
Loan Amounts >\$1.5M requires two (2) Appraisals

**Property Types**  
SFR / Condos / Townhouse / 2-4 Units  
Non-Warrantable Condos - Reference Lender Guidelines

**Rate Lock & Floor Policy**  
Rate Lock Not Available until loan application is Approved.  
Rate Floor is lowest shown rate per Credit Tier

**Lending in these States:**  
AL, AR, CA, CO, DC, FL, GA, IL, IN, KS, KY, LA, ME, MA, MI, MO, NJ, NC, ND, OH, OR, PA, RI, TX, WA, WI