



**ITIN PRIME**  
**Full Doc & 12 Months Bank Statements**  
**PRIMARY RESIDENCE and Investment Property**

**Contact your  
 Account Executive Today!**

**Dated:** 04.16.24

**30 Year Fix Max Loan Amount \$1,500,000**

| Credit Tier          | "AAA"   | "AA"    | "A"     | "BBB"                         | "BB"    |
|----------------------|---|---------|---------|-------------------------------|---------|
| Minimum FICO         | ≥ 740   | ≥ 720   | ≥ 700   | ≥ 680                         | ≥ 660   |
| <b>LTV Threshold</b> | <b>Primary Residence or Secondary Home Transactions</b> |         |         |                               |         |
| ≤ 50% LTV            | 9.125%  | 9.375%  | 9.500%  | 9.625%                        | 9.990%  |
| ≤ 60% LTV            | 9.250%  | 9.500%  | 9.750%  | 9.875%                        | 10.250% |
| ≤ 65% LTV            | 9.375%  | 9.625%  | 9.875%  | 9.990%                        | 10.250% |
| ≤ 70% LTV            | 9.625%  | 9.875%  | 9.990%  | 10.375%                       | 10.750% |
| ≤ 75% LTV            | 9.750%  | 10.125% | 10.625% | 10.750%                       | -       |
| ≤ 80% LTV            | 10.250%   | 10.499% | 10.875% |                               |         |
| ≤ 85% LTV            | 11.250%   | 11.250% | 11.250% | <b>Points req. for 85 LTV</b> |         |

| Max LTV's            | "AAA" | "AA" | "A" | "BBB" | "BB" |
|----------------------|-------|------|-----|-------|------|
| Purchase / Rate Term | 85%   | 85%  | 85% | 75%   | 70%  |
| Refinance Cash Out   | 70%   | 70%  | 70% | 70%   | 65%  |
| CLTV                 | 80%   | 80%  | 80% | 75%   | 70%  |

| Credit Tier           | "AAA"  | "AA"   | "A"    | "BBB" | "BB" |
|-----------------------|--------|--------|--------|-------|------|
| Max Mtg Late (12-mth) | 0 x 30 | 0 x 30 | 0 x 30 | 0x30  | 1x30 |

| Seasoning    | "AAA"     | "AA"      | "A"       | "BBB"     | "BB"      |
|--------------|-----------|-----------|-----------|-----------|-----------|
| Bankruptcy   | ≥ 4 Years | ≥ 4 Years | ≥ 3 Years | ≥ 2 Years | ≥ 2 Years |
| Foreclosure  | ≥ 4 Years | ≥ 4 Years | ≥ 3 Years | ≥ 2 Years | ≥ 2 Years |
| Short Sales  | ≥ 4 Years | ≥ 4 Years | ≥ 3 Years | ≥ 2 Years | ≥ 1 Year  |
| Deed-in-Lieu | ≥ 4 Years | ≥ 4 Years | ≥ 3 Years | ≥ 2 Years | ≥ 1 Year  |

**Underwriting Fee is \$1,495.00**

Maximum Broker Compensation is 2.00 Borrower Paid and 1.00 Lender Paid.

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**Ask about our Loan Exceptions!**

**RATE ADJUSTMENTS**

| Description                  | Rate           | Notes  |
|------------------------------|----------------|--|
| Cash-Out Refinance           | 0.375%         | Max LTV 70 requires 700+. Fico 660-699 Reduce LTV 5%. No FICO, No Cash Out       |
| Max Cash Out                 | --             | Max Cash in Hand at any LTV is 500k.   |
| Cash Out Reserves            | --             | Cash out for Reserves is acceptable  |
| Cash out Free & Clear        | --             | Max LTV 60% on Free & Clear and Max Cash to Borrower is 500k                     |
| Alt Doc - Bk Stmt            | 0.250%         | Primary Residence Only Max LTV 80%   |
| 30-Year Fixed                | --             | 30 Year Fixed is base price.   |
| 85 LTV                       | --             | COST: 1 pt 740, 1.5 pt 720, 2 pt 700 -Pts subj. to change--No LPC                |
| Second Home                  | --             | Not allowed on ITIN. Primary Residence Only or Investment Property only          |
| Non Owner Occupied           | 0.500%         | Full Doc Only...min FICO 700, Max LTV 75%, See Prepayment Options Below          |
| > \$ 150,000 - \$250,000     | 0.250%         | Minimum Loan Amount is \$150,000. Exceptions made Case by Case.                  |
| > \$ 250,001 - \$450,000     | --             | No Hit   |
| > \$ 450,000 - \$1,000,000   | --             | No Hit   |
| > \$ 1,000,000 - \$1,500,000 | --             | No Hit   |
| 2-4 Unit Property            | 0.500%         | Max LTV 75% Purchase & Refi 70% Max LTV/CLTV                                     |
| Condo                        | 0.250%         | Must be Warrantable Condo per Fannie Mae Condo Guidelines                        |
| Non Warr Condo               | --             | Not Available on ITIN  |
| Condotel                     | --             | Not Available on ITIN  |
| Rural Property               | --             | Not Available on ITIN  |
| Forbearance >180 Days        | --             | Covid Forbearance or Loan Modification requires 6 months pay history             |
| Exceptions                   | 0.250%         | Case by Case by Senior Management. Additional Conditions may Apply               |
| <b>NOO 5% Prepay Option</b>  | <b>-0.250%</b> | <b>5% Prepayment Penalty of Balance at time of Payoff in lieu of Standard 2%</b> |
| NOO 5-Year Prepay            | --             | Standard 2% Prepayment Penalty of Balance at time of Payoff                      |
| NOO 4-Year Prepay            | 0.125%         | Standard 2% Prepayment Penalty of Balance at time of Payoff                      |
| NOO 3-Year Prepay            | 0.250%         | Standard 2% Prepayment Penalty of Balance at time of Payoff                      |
| NOO 2-Year Prepay            | 0.375%         | Standard 2% Prepayment Penalty of Balance at time of Payoff                      |
| NOO 1-Year Prepay            | 0.500%         | Standard 2% Prepayment Penalty of Balance at time of Payoff                      |
| NOO Buy Out Prepay           | 1.000%         | No Rebate without Prepayment Penalty. Borrower Paid Comp Only.                   |
| ITIN expiration Date         | required       | W7 required to show ITIN w/ expiration date >6 months from funding date          |

**Visit our Broker Portal to Price & Submit a Loan Today!**

[www.ResMacB2B.com](http://www.ResMacB2B.com)

**877-855-7493**

**NO FEDERAL OR STATE HIGH COST LOANS. Max Fees 3%**

|   |                      |
|---|----------------------|
| <b>Income Documentation</b>   |                      |
| 1) <u>Full Doc</u> : = Wage Earner is W2 + Pay Stubs<br>or Self-Employed or Commission is 1040 + P&L Year to Date   |                      |
| 2) <u>Alt Doc</u> : = 12 Personal or Business Bank Stmt / SE Only   |                      |
| <b>Maximum Debt-to-Income Ratio</b>   |                      |
| 50% Back End is Standard / Subject to UW approval   |                      |
| <b>Loan Terms</b>   |                      |
| 30-Year Fixed fully Amortized (Interest Only Not available)   |                      |
| Portfolio 5/1 ARM Available with Special Exception Guidelines   |                      |
| <b>Interest Only (IO)</b>   |                      |
| Not Available for ITIN  |                      |
| <b>Impounds</b>   |                      |
| All ITIN Loans require impounds for Taxes & Insurance   |                      |
| <b>Index &amp; Adjustment Caps</b>  |                      |
| Floored at Start Rate / WSJ Prime   |                      |
| 2.0% Initial Change Cap / 2.0% Annual Cap / 6.0% Life Cap   |                      |
| <b>Occupancy</b>  |                      |
| Primary Residence and Investment Property Only. No Second Homes.  |                      |
| <b>Reserve Requirement</b>  |                      |
| \$150,000 - \$1,000,000   | 6 months on ALL LTV  |
| \$1,000,000 - \$1,500,000   | 12 months on ALL LTV |
| Any additional investment properties held in personal name require 3 additional months PITI for each that property.<br>Gift Funds can ONLY be used for Down + CC (not allowed for Reserves) |                      |
| <b>Loan Amounts</b>   |                      |
| \$150,000 Minimum to \$1,500,000 Maximum (Round-down to \$50)   |                      |
| <b>Property Types</b>   |                      |
| SFR / Condos / Townhouse / 2-4 Units  |                      |
| Non-Warrantable Condos not eligible   |                      |
| <b>Rate Lock &amp; Floor Policy</b>   |                      |
| Rate Lock Not Available until loan application is Approved.   |                      |
| Rate Floor is lowest shown rate per Credit Tier   |                      |
| <b>Lending in these States:</b>   |                      |
| AL, AR, AZ, CA, CO, DC, FL, GA, IL, IN, KS, KY, LA, ME, MA, MI, MO, NJ, NC, ND, OH, OR, PA, RI, TX, WA, WI  |                      |