

PRE-SUBMISSION REFERENCE GUIDE
(For External Distribution)

Property Type	Program	Tier	Transaction Type	FICO	Loan Amount	LTV / CLTV	Occupancy	Documentation	Rate Range
Multi-family & Mixed Use	Stated	I	Purchase and Refinance	575+	\$100,000 - \$1,000,000	85% / 90%	Owner Occupied and Investment	Stated Income / Stated Assets	7.75% - 15.25%
	Hybrid	I	Purchase and Refinance	580+	\$100,000 - \$1,500,000	97% / 97% (mixed use), 90% / 90% (multi-family)	Owner Occupied and Investment	Income verification is required unless property cash flows	6.00% - 14.00%
	Gold	I	Purchase and Refinance	600+	\$100,000 - \$3,000,000	80% / 95%	Investment	Stated or Full (full req. if owner occupied)	5.75% - 11.50%
	Platinum	I (multi-family)	Purchase and Refinance (restrictions on cash out proceeds)	640+	\$250,000 - \$1,500,000	80% (purchase), 75% (refinance) / None	Investment	Stated or Full	6.50% - 11.00%
	Alt-A	I	Purchase and Refinance (restrictions on cash out proceeds)	600+	\$100,000 - \$2,000,000	90% / None	Owner Occupied (>25%) & Investment	Stated or Full	6.50% - 12.25%
Office, Retail, Warehouse, Light Industrial, Mobile Home Parks, Bed & Breakfasts, Self Storage, Automotive	Stated	II	Purchase and Refinance	575+	\$100,000 - \$1,000,000	80% / 95%	Owner Occupied and Investment	Stated Income / Stated Assets	8.25% - 15.50%
	Hybrid	II	Purchase and Refinance	580+	\$100,000 - \$1,500,000	97% / 97%	Owner Occupied and Investment	Income verification is required unless property cash flows	6.25% - 14.25%
	Gold	II	Purchase and Refinance	600+	\$100,000 - \$3,000,000	75% / 90%	Investment	Stated or Full (full req. if owner occupied)	6.50% - 11.75%
	Platinum	II (office, retail, light industrial, self storage)	Purchase and Refinance (restrictions on cash out proceeds)	680+	\$500,000 - \$5,000,000+	75% / None	Investment	Full	6.75% - 11.55%
	Alt-A	II	Purchase and Refinance (restrictions on cash out proceeds)	600+	\$100,000 - \$2,000,000	90% / None	Owner Occupied (>25%) & Investment	Stated or Full	6.50% - 12.50%
Industrial, Funeral Home, Rooming House, Flagged Hospitality	Stated	III	Purchase and Refinance	575+	\$100,000 - \$800,000	70% / 90%	Owner Occupied and Investment	Stated Income / Stated Assets	8.375% - 15.50%
	Hybrid	III	Purchase and Refinance	580+	\$100,000 - \$1,500,000	80% / 90%	Owner Occupied and Investment	Income verification is required unless property cash flows	7.00% - 14.00%
	Alt-A	III	Purchase and Refinance (restrictions on cash out proceeds)	600+	\$100,000 - \$2,000,000	90% / None	Owner Occupied (>25%)	Full	7.25% - 12.75%
Health Care, Day Care, RV Park, Unflagged Hospitality, Restaurant, Special Purpose	Stated	IV	Purchase and Refinance	575+	\$100,000 - \$800,000	65% / 90%	Owner Occupied and Investment	Stated Income / Stated Assets	8.75% - 15.75%
	Hybrid	IV	Purchase and Refinance	580+	\$100,000 - \$1,500,000	75% / 90%	Owner Occupied and Investment	Income verification is required unless property cash flows	9.875% - 14.375%
	Alt-A	IV	Purchase and Refinance (restrictions on cash out proceeds)	600+	\$100,000 - \$2,000,000	90% / None	Owner Occupied (>25%)	Full	7.25% - 12.75%
All Property Types	Private Equity	N/A	Purchase and Refinance	N/A	\$1,000,000 - \$100,000,000	Case by Case	N/A	Full	12.25% - 15.25%

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