



INVESTOR (DSC)

DSC 30 Year Fixed

5.300%

DSC 5/1, 7/1, 10/1, 15 Year Fixed

4.900%

NO RATIO INVESTOR (NRP)

NRP 30 Year Fixed

6.050%

NRP 5/1, 7/1, 10/1 ARM, 15 Year Fixed

5.650%

LOAN-LEVEL RATE ADJUSTMENTS

FICO / LTV	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
≥760	-0.100	0.000	0.050	0.100	0.200	0.600	1.300	2.300
740-759	-0.050	0.050	0.100	0.150	0.300	0.750	1.500	2.550
720-739	0.000	0.100	0.200	0.300	0.500	1.000	1.800	2.900
700-719	0.150	0.250	0.350	0.450	0.700	1.250	2.100	3.300
680-699	0.350	0.450	0.550	0.650	0.950	1.550	2.500	3.800
660-679	0.600	0.700	0.800	0.900	1.250	1.950	3.000	NA
640-659	0.900	1.000	1.100	1.200	1.650	2.450	NA	NA

Loan Type / LTV	≤50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
7/1 Adjuster (vs 5/1)	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150
10/1 Adjuster (vs 5/1)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
15 Yr FRM Adjuster (vs 5/1)	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150
Derogatory < 2 Yrs	0.500	0.550	0.600	0.650	0.750	0.850	1.000	NA
Derogatory 2 - 4 Yrs	0.200	0.250	0.300	0.350	0.400	0.450	0.500	NA
Cashout Refinance	0.100	0.150	0.200	0.250	0.300	0.350	0.400	NA
2nd Home	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Mixed Use	0.750	0.800	0.850	0.900	0.950	1.000	1.000	NA
Multi-Unit (2-6) ¹	0.100	0.100	0.150	0.200	0.250	0.300	0.350	NA
Non-Warrantable Condo ²	0.100	0.100	0.150	0.200	0.250	0.300	0.350	0.400
Foreign National ³	0.400	0.500	0.600	0.700	NA	NA	NA	NA
Loan Amount < 125,000	0.300	0.350	0.400	0.450	0.500	0.600	NA	NA
Loan Amount 125k - 249k	0.000	0.000	0.000	0.000	0.100	0.150	0.200	NA
Loan Amount 250k - 599k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 600k - 1.499m	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount 1.500m - 2.999m	0.000	0.000	0.000	0.000	0.100	0.150	0.200	NA
Loan Amount ≥ 3.000m	0.100	0.150	0.200	0.250	0.300	NA	NA	NA
DSC Ratio 1.00 - 1.29 (DSC Only) ⁴	0.050	0.100	0.150	0.200	0.250	0.300	0.350	NA
DSC Ratio 0.85 - 0.99 (DSC Only) ⁴	0.150	0.200	0.250	0.300	0.350	0.400	NA	NA

1 Multi-units greater than 6 units require a pricing exception from your Account Executive

2 Call for Maximum price on Non-Warrantable Condo loans, which are "Non-Warrantable" due to unsold units

3 For foreign nationals with no US FICO, assume a FICO score of 640 for loan pricing purposes. See guide for LTV restrictions.

4 There is no rate adjustment for a DSC Ratio greater than 1.3. DSC Ratios less than 1.0 do not qualify

****Please note that all Investor/DSC loans require a 3-year Prepayment penalty (where allowed by law)

****All files carry an Underwriting Fee of \$1490

Contact our Team at 773-920-7400

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