

# DSCR LOAN PROGRAM

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| <b>Qualified Property</b>     | I-4 Family Residential<br>Cooperative & Condo                                                                                                                                                                                                                                                                                                                        |
| <b>Lending Area</b>           | New York, New jersey, California                                                                                                                                                                                                                                                                                                                                     |
| <b>Preferred Loan Amount</b>  | Case by Case                                                                                                                                                                                                                                                                                                                                                         |
| <b>Loan Term</b>              | 5/1 & 3/1                                                                                                                                                                                                                                                                                                                                                            |
| <b>Interest Rate</b>          | 3.975% + 200 Basis Point (2%)<br>.5% to Lender 1.5% to Broker                                                                                                                                                                                                                                                                                                        |
| <b>Amortization</b>           | 30-Year Fully Amortization                                                                                                                                                                                                                                                                                                                                           |
| <b>Maximum LTV</b>            | 65%                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Maximum CLTV</b>           | 65%                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Max DTI</b>                | VOE (verification of Income)                                                                                                                                                                                                                                                                                                                                         |
| <b>Prepayment Penalty</b>     | None                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Lien Position</b>          | First Lien                                                                                                                                                                                                                                                                                                                                                           |
| <b>Minimum FICO Score</b>     | 730                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Lender's Due Diligence</b> | Borrower is responsible for all third party report fees (which include appraisal fee, property inspection fee, all closing costs, bank attorney fee, title fee, closing agent not limited to Pre-paid & Escrow)                                                                                                                                                      |
| <b>Liability</b>              | Full Recourse                                                                                                                                                                                                                                                                                                                                                        |
| <b>Initial Documents</b>      | 3 set of ID's<br>Sales of Contract<br>EMD Check<br>Bank Statement (2 Months)<br>Mortgage Statement (2 Months) REFI<br><del>30-Days Pay Stubs</del><br><del>Tax Return (2 years)</del><br><del>W-2 (2 years)</del><br>VOE Form from Lender<br>Hazard Insurance HOI (w/ PAID invoice)<br>Mortgage Satisfaction (REFI)<br>Realist Report<br>Property Tax Report<br>Deed |

For Further Information  
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