



"Express Service You Can Bank On"

**CALL Your Account Executive**

Toll Free  
Local

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# Does Your Borrower Already Have A Great Rate On Their 1st?

## 2nd's - 2nd's - & More 2nd's



Do they want Cash Out without touching their 1st?  
Do they need to pay off debt and it doesn't make sense to lose the rate on their 1st?

### Product 100 NO LIMIT ON CASH OUT!!!

2nd Mortgages	A+							A							A-				
	0 x 30							1x30							2x30				
Mtg History																			
Credit Score/ LTV	70	75	80	85	90	95	100*	70	75	80	85	90	95	100*	70	75	80	85	90
Over 725	8.93	9.05	9.22	9.43	9.57	9.83	10.01	8.96	9.12	9.32	9.57	9.75	10.04	10.23	9.28	9.44	9.44	9.67	10.13
700 - 725	9.02	9.18	9.4	9.68	9.84	10.18	10.39	9.08	9.28	9.52	9.85	10.07	10.47	10.83	9.4	9.61	9.61	9.9	10.35
675 - 699	9.08	9.26	9.49	9.8	10.02	10.41	10.64	9.14	9.36	9.65	10.03	10.28	10.54	10.93	9.44	9.72	9.72	9.93	10.57
650 - 674	9.25	9.44	9.72	10.08	10.32	10.57	10.84	9.31	9.58	9.9	10.18	10.43	10.94	11.21	9.75	9.95	9.95	10.18	10.92
625 - 649	9.29	9.54	9.86	10.1	N/A	N/A	N/A	9.39	9.7	9.93	10.36	N/A	N/A	N/A	9.84	9.96	9.96	10.35	N/A
*No Purchase Money above 90% Seconds.							*No Purchase Money above 90% Seconds.												

### Product 200

Second Lien Fixed Rates / 3 Year Pre Pay								
Credit Grade	12 Month Mortgage History	FICO Score	CLTV 75% or Less	75.1 - 80%	80.1 - 85%	85.1 - 90%	90.1 - 95%	95.1 - 100%
A+	0 x 30	710+	9.32	9.43	9.69	9.91	10.09	10.27
A	0 x 30	680-709	9.47	9.65	10.06	10.23	10.37	10.72
B+	1 x 30	650-679	9.98	10.27	10.76	10.94	11.1	11.76
B	3 x 30	620-649	10.43	10.96	11.44	11.45	11.77	
C+	4 x 30	590-619	10.86	11.53	11.89	11.97		
C	1 x 60	560-589	11.56	12.22	12.57			
C-	2 x 60	540-559	12.41	12.91				
Cx	2 x 60	530-539	12.68	13.4				
LTV's greater than 95% and/or shaded cells with rates require 0x30 mortgage history Maximum debt ratio for LTV's >95% with FICO's below 650 is 50%								

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