

Residential Core Rate Sheet

CA, AZ, NV, OR, ID, CO & UT Only!

February 10, 2012

Bringing Our Broker Community Structure
& Non Prime Lending Sophistication & Service



Credit Grade "A"	Up to LTV	Rate / Points	Rate / Points	Rate / Points	Rate / Points
700+ Fico	10%	8.99% - 2.00	9.50% - 1.00	9.99% - PAR	
Mtg 0x30 (12 months)	20%	9.25% - 2.25	9.75% - 1.25	10.25% - .250	10.50% - PAR
No BK	30%	9.50% - 2.50	9.99% - 1.50	10.50% - .500	10.75% - PAR
No FC Last 5 years	40%	9.75% - 2.75	10.25% - 1.75	10.75% - .750	11.25% - PAR
Cash Out 60% LTV	50%	9.99% - 3.00	10.50% - 2.00	10.99% - 1.00	11.50% - PAR
Purchase 65% LTV	60%	10.25% - 3.50	10.75% - 2.50	11.25% - 1.50	11.75% - .500
	65%	10.75% - 4.00	11.25% - 3.00	11.75% - 2.00	12.25% - 1.00
Credit Grade "A - "	Up to LTV	Rate / Points	Rate / Points	Rate / Points	Rate / Points
650+ Fico	10%	9.25% - 2.00	9.75% - 1.00	10.25% - PAR	
Mtg 1x30 (12 months)	20%	9.50% - 2.25	9.99% - 1.25	10.50% - .250	10.75% - PAR
No BK w/in 2 years	30%	9.75% - 2.50	10.25% - 1.50	10.75% - .500	10.99% - PAR
No FC Last 2 years	40%	9.99% - 2.75	10.50% - 1.75	10.99% - .750	11.50% - PAR
Cash Out 55% LTV	50%	10.25% - 3.00	10.75% - 2.00	11.25% - 1.00	11.75% - PAR
Purchase 60% LTV	60%	10.50% - 3.50	10.99% - 2.50	11.50% - 1.50	11.99% - .500
Credit Grade "B"	Up to LTV	Rate / Points	Rate / Points	Rate / Points	Rate / Points
600+ Fico	10%	9.50% - 2.50	9.99% - 1.50	10.50% - .500	10.75% - PAR
Mtg 3x30 (12 months)	20%	9.75% - 2.75	10.25% - 1.75	10.75% - .750	11.25% - PAR
No BK w/in 2 years	30%	9.99% - 3.00	10.50% - 2.00	10.99% - 1.00	11.50% - PAR
No FC Last 2 years	40%	10.25% - 3.25	10.75% - 2.25	11.25% - 1.25	11.75% - .250
Cash Out 55% LTV	50%	10.50% - 3.50	10.99% - 2.50	11.50% - 1.50	11.99% - .500
Purchase 60% LTV	60%	10.75% - 4.00	11.25% - 3.00	11.75% - 2.00	12.25% - 1.00

Credit Grade "B-"	Up to LTV	Rate / Points	Rate / Points	Rate / Points	Rate / Points
550+ Fico	10%	9.99% - 2.75	10.50% - 1.75	10.99% - .750	11.50% - PAR
Mtg 1x60 (12 months)	20%	10.25% - 3.00	10.75% - 2.00	11.25% - 1.00	11.75% - PAR
No BK w/in 1 years	30%	10.50% - 3.25	10.99% - 2.25	11.50% - 1.25	11.99% - .250
No FC Last 1 years	40%	10.75% - 3.50	11.25% - 2.50	11.75% - 1.50	12.25% - .500
Cash Out 55% LTV	50%	10.99% - 4.00	11.50% - 3.00	11.99% - 2.00	12.50% - 1.00
Purchase 60% LTV	60%	11.25% - 4.25	11.75% - 3.25	12.25% - 2.25	12.75% - 1.25
Credit Grade "C"	Up to LTV	Rate / Points	Rate / Points	Rate / Points	Rate / Points
500+ Fico	10%	10.50% - 3.00	10.99% - 2.00	11.50% - 1.00	11.99% - PAR
Mtg 1x90 (12 months) <small>must be current</small>	20%	10.75% - 3.25	11.25% - 2.25	11.75% - 1.25	12.25% - .250
No BK w/in 6 months	30%	10.99% - 3.50	11.50% - 2.50	11.99% - 1.50	12.50% - .500
No FC Last 6 months	40%	11.25% - 3.75	11.75% - 2.75	12.25% - 1.75	12.75% - .750
Cash Out 50% LTV	50%	11.50% - 4.00	11.99% - 3.00	12.50% - 2.00	12.99% - 1.00
Purchase 55% LTV	55%	11.75% - 4.25	12.25% - 3.25	12.75% - 2.25	13.25% - 1.25
Credit Grade "D"	Up to LTV	Rate / Points	Rate / Points	Rate / Points	Rate / Points
Sub 500 Fico	10%				
Mtg 90 days down or more	20%				
BK Bailout	30%				
Cash Out 45% LTV	40%				
Purchase 50% LTV	50%				



CASE BY CASE BASIS
Speak to your account executive



★ **PAR PRICING AVAILABLE** ★

Area of Lending:

- California, Arizona, Nevada, Oregon, Idaho, Colorado & Utah ONLY!

Property Types:

- SFR's - Condos - Townhouses - 2 to 4 Units

Occupancy:

- Owner Occupied
- Non Owner Occupied
- 2nd Homes - NPR

Loan Terms:

- 30 due in 7 - O/O
- 30 due in 10 - O/O (in Colorado only)
- 30 due in 5 - N/O/O or 2 year I/O - N/O/O & NPR

Loan Amounts:

- \$25,000 - \$1.5 Million
- \$1.5 Million + Case by Case Basis

Lending To:

- Individuals - OK /
- Family Trust - OK / IRA's - OK
- LLC's - OK / Corporations - OK (no NMLS needed)

Income Documentation:

- Full Doc - W-2 & Paystub, 1040's or 24 months Personal BS
- Alt Doc - 12 months personal bank statement
- Stated - Non Primary Residence

* NO Stated loans available in Nevada

Ancillary fees paid at closing:

- \$995 Underwriting
- \$450 Warehouse line fee
- \$150 Tax Service
- \$29.95 Flood Certificate
- \$14 Credit
- \$200 review fee if Athas doesn't order appraisal
- If property is owned by an "entity" or it is a Business purpose loan there will be an additional document fee.

Rate Lock:

- Rate floats until DOC's are ordered.

Federal / State Tax Liens:

- All income tax liens must be paid through closing if they are in excess of \$2,500

Property Condition:

- Must have minimum deferred maintenance.
- If significant deferred maintenance, priced CBC.
- If this is a "Fix & Flip" or "Hold" purchase, please make rep aware of this so it can be priced CBC.

All 1003's must be submitted with licensing & NMLS information fully filled out unless property is owned in a LLC or Corp. or is a true "Business Loan."

Non Prime Product Add-Ons / Reductions:

Description	Rate	Cost	LTV	Description	Rate	Cost	LTV
Condo	--	--	Max 60%	Alt Doc	+25bps	--	--
N/O/O or 2 nd Home	--	--	Max 60%	Stated	+ 50bps	--	- 5%
\$25K - \$50K	--	--	Max 45%	1 Year Pre Pay	+ 25bps	Min 2%	--
\$50.1K to \$75K	--	--	Max 50%	6 Month Pre Pay	+ 75bps	Min 2%	--
\$75.1K to \$100K	--	--	Max 55%	No Pre Pay	+ 100bps	Min 2%	--
\$500.1K to \$1M	--	--	Max 60%	No Pre Pay	2 Yr Term	Min 2%	--
(*) \$1.01M to \$1.5M	--	--	Max 55%	Commuter Neighborhoods	--	--	- 5%
(*) \$1.5M +	CBC	CBC	CBC	Rural Properties	--	--	-10%
(*) Requires 2 appraisals				Foreign Nationals	B credit	--	50%max

This is not a commitment to lend. Restrictions may apply. For Wholesale use only. Not for distribution to the general public. LTV limits are based on current, accurate appraised value. ACG reserves the rights to amend rates & guidelines. All loans are made in compliance with federal, state and local laws. ACG, a California corporation, is a California Finance Lender (Lic# 603-F869). Athas Capital Group NMLS# 275237

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