

**48-59 mos since Event - 1x60 - 500-539 FICO - <2400 Open Derogatory**

<b>Lender:</b>	<b>Deephaven</b>		
<b>Program:</b>	<b>Near-Prime A+</b>		
<b>Purchase</b>	<b>Full Doc</b>	<b>24 Mos BkSt</b>	<b>12 Mos BkSt</b>
Primary Purchase1	85/85 to \$1.5m(500)	80/80 to \$1.0m(500)	80/80 to \$1.0m(500)
Primary Purchase2	80/80 to \$1.5m(500)	75/75 to \$1.5m(500)	75/75 to \$1.5m(500)
Primary Purchase3	75/75 to \$2.5m(500)	70/70 to \$2.5m(500)	70/70 to \$2.5m(500)
2nd Home Purchase1	80/80 to \$1.5m(500)	80/80 to \$1.5m(500)	80/80 to \$1.5m(500)
2nd Home Purchase2	80/80 to \$2.5m(500)	75/75 to \$2.5m(500)	75/75 to \$2.5m(500)
2nd Home Purchase3			
Investment Purchase1			
Investment Purchase2			
Investment Purchase3			

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		<b>Link to guide:</b>	<a href="http://www.SomeWhereOnTheIntranet.com">www.SomeWhereOnTheIntranet.com</a>
<b>Min Reserves</b>	6	mos	3 mos for <=80%. 6 months for A+ and/or LTV>80%. 2 mos PITIA req'd for each add't financed prop (24 mos max)
<b>BK Notes</b>	50	mos	Ch7= 3 on A, 4 on A+.
<b>FC Notes</b>	48	mos	Mtg>120 days late = FC. 3 for A, 7 for A+.
<b>SS Notes</b>	48	mos	Loss Mit Event= 2 for A, 4 for A+
<b>I/O?</b>	Y		
<b>Manuf?</b>	N		<b>Non-War Condo:</b> Y
<b>Delegated:</b>	N	<b>Max Financed Prop:</b>	20
<b>Max x30x12</b>	12		<b>Max x90x12</b> 0
<b>Max x60x12</b>	1		<b>Disposable Income</b> \$2,400

<b>Lender:</b>	<b>SG Capital Partners</b>		
<b>Program:</b>	<b>No Credit Event</b>		
<b>Purchase</b>	<b>Full Doc</b>	<b>24 Mos BkSt</b>	<b>12 Mos BkSt</b>
Primary Purchase1	85/85 to \$1.5m(500)	80/80 to \$1.0m(500)	80/80 to \$1.0m(500)
Primary Purchase2	80/80 to \$1.5m(500)	75/75 to \$1.5m(500)	75/75 to \$1.5m(500)
Primary Purchase3	75/75 to \$2.5m(500)	70/70 to \$2.5m(500)	70/70 to \$2.5m(500)
2nd Home Purchase1	80/80 to \$1.0m(500)	75/75 to \$1.0m(500)	75/75 to \$1.0m(500)
2nd Home Purchase2	70/70 to \$1.0m(500)	70/70 to \$1.0m(500)	70/70 to \$1.0m(500)
2nd Home Purchase3	70/70 to \$1.5m(500)	65/65 to \$1.5m(500)	65/65 to \$1.5m(500)
Investment Purchase1	75/75 to \$1.0m(500)	70/70 to \$1.0m(500)	70/70 to \$1.0m(500)
Investment Purchase2	70/70 to \$1.0m(500)	65/65 to \$1.5m(500)	65/65 to \$1.5m(500)
Investment Purchase3	65/65 to \$1.5m(500)		

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<b>BK Notes</b>	50	mos	Ch7= 3 on A, 4 on A+.
<b>FC Notes</b>	48	mos	Mtg>120 days late = FC. 3 for A, 7 for A+.
<b>SS Notes</b>	48	mos	Loss Mit Event= 2 for A, 4 for A+
<b>I/O?</b>	Y		
<b>Manuf?</b>	N		<b>Non-War Condo:</b> Y
<b>Delegated:</b>	Y	<b>Max Financed Prop:</b>	8 if O/W; 15 if Investment
<b>Max x30x12</b>	12		<b>Max x90x12</b> 0
<b>Max x60x12</b>	1		<b>Disposable Income</b> \$2,400

<b>Lender:</b>	<b>Galton</b>		
<b>Program:</b>	<b>A+</b>		
<b>Cash Out Refinance</b>	<b>Full Doc</b>	<b>24 Mos BkSt</b>	<b>12 Mos BkSt</b>
Primary Cash-Out1	85/85 to \$2.5m(500)	85/85 to \$2.5m(760)	80/80 to \$2.5m(760)
Primary Cash-Out2	85/85 to \$2.0m(500)	75/75 to \$2.5m(500)	75/75 to \$2.5m(500)
Primary Cash-Out3	70/70 to \$2.0m(500)	70/70 to \$2.0m(500)	70/70 to \$2.0m(500)
2nd Home Cash-Out1	80/80 to \$2.5m(500)	75/75 to \$2.5m(500)	70/70 to \$2.5m(500)
2nd Home Cash-Out2	80/80 to \$2.0m(500)	70/70 to \$2.0m(500)	70/70 to \$2.0m(500)
2nd Home Cash-Out3	70/70 to \$2.0m(500)	65/65 to \$2.0m(500)	
Investment Cash-Out1	80/80 to \$2.5m(500)	75/75 to \$2.5m(500)	70/70 to \$2.5m(500)
Investment Cash-Out2	80/80 to \$2.0m(500)	70/70 to \$2.0m(500)	70/70 to \$2.0m(500)
Investment Cash-Out3	70/70 to \$2.0m(700)	65/65 to \$2.0m(500)	

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<b>BK Notes</b>	48	mos	Ch7= 3 on A, 4 on A+.
<b>FC Notes</b>	36	mos	Mtg>120 days late = FC. 3 for A, 7 for A+.
<b>SS Notes</b>	36	mos	Loss Mit Event= 2 for A, 4 for A+
<b>I/O?</b>	Y		
<b>Manuf?</b>	N		<b>Non-War Condo:</b> Y
<b>Delegated:</b>	Y	<b>Max Financed Prop:</b>	8
<b>Max x30x12</b>	12		<b>Max x90x12</b> 0
<b>Max x60x12</b>	1		<b>Disposable Income</b> \$2,400

<b>Lender:</b>	<b>Deephaven</b>		
<b>Program:</b>	<b>Near-Prime A+</b>		
<b>Cash Out Refinance</b>	<b>Full Doc</b>	<b>24 Mos BkSt</b>	<b>12 Mos BkSt</b>
Primary Cash-Out1	85/85 to \$1.5m(500)	80/80 to \$1.0m(500)	80/80 to \$1.0m(500)
Primary Cash-Out2	80/80 to \$1.5m(500)	75/75 to \$1.5m(500)	75/75 to \$1.5m(500)
Primary Cash-Out3	75/75 to \$2.5m(500)	70/70 to \$2.5m(500)	70/70 to \$2.5m(500)
2nd Home Cash-Out1	80/80 to \$1.5m(500)	80/80 to \$1.0m(500)	80/80 to \$1.0m(500)
2nd Home Cash-Out2	75/75 to \$2.5m(500)	75/75 to \$1.5m(500)	75/75 to \$1.5m(500)
2nd Home Cash-Out3		70/70 to \$2.5m(500)	70/70 to \$2.5m(500)
Investment Cash-Out1			
Investment Cash-Out2			
Investment Cash-Out3			

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<b>Delegated:</b>	Y	<b>Max Financed Prop:</b>	20
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<b>Max x60x12</b>	1		<b>Disposable Income</b> \$2,400