

>84 mos since Event - 0x30 Mtg - 740+ FICO - >2400 Open Derogatory

Lender:	Deephaven		
Program:	Near-Prime A-		
Purchase	Full Doc	24 Mos BkSt	12 Mos BkSt
Primary Purchase1	90/90 to \$1.5m(680)	90/90 to \$1.0m(720)	80/80 to \$1.5m(720)
Primary Purchase2	85/85 to \$1.5m(680)	85/85 to \$1.5m(720)	75/75 to \$2.5m(680)
Primary Purchase3	80/80 to \$2.5m(660)	75/75 to \$2.5m(660)	
2nd Home Purchase1	80/80 to \$1.5m(680)	80/80 to \$1.5m(720)	80/80 to \$1.5m(720)
2nd Home Purchase2	80/80 to \$2.5m(660)	75/75 to \$2.5m(660)	75/75 to \$2.5m(680)
2nd Home Purchase3			
Investment Purchase1			
Investment Purchase2			
Investment Purchase3			
Click to Price			

	Link to guide:	www.SomeWhereOnTheIntranet.com	
Min Reserves	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)
BK Notes	48	mos	Ch7= 3 on A, 4 on A+.
FC Notes	48	mos	Mtg>120 days late = FC. 3 for A, 7 for A+.
SS Notes	48	mos	Loss Mit Event= 2 for A, 4 for A+
I/O?	Y		Non-War Condo: Y
Manuf?	N		Condo-Tel? N
Delegated:	N	Max FinancedProp:	20
Max x30x12	0	Max x90x12	0
Max x60x12	0	Disposable Income	

Lender:	SG Capital Partners		
Program:	Seasoned Credit Event		
Purchase	Full Doc	24 Mos BkSt	12 Mos BkSt
Primary Purchase1	90/90 to \$1.0m(680)	85/85 to \$1.0m(680)	85/85 to \$1.0m(680)
Primary Purchase2	80/80 to \$2.0m(680)	80/80 to \$1.0m(620)	80/80 to \$1.0m(620)
Primary Purchase3	75/75 to \$2.0m(640)	75/75 to \$2.0m(640)	75/75 to \$2.0m(640)
2nd Home Purchase1	80/80 to \$1.0m(680)	75/75 to \$1.0m(680)	75/75 to \$1.0m(680)
2nd Home Purchase2	70/70 to \$1.0m(600)	70/70 to \$1.0m(660)	70/70 to \$1.0m(660)
2nd Home Purchase3	70/70 to \$1.5m(680)	65/65 to \$1.5m(680)	65/65 to \$1.5m(680)
Investment Purchase1	75/75 to \$1.0m(680)	70/70 to \$1.0m(660)	70/70 to \$1.0m(660)
Investment Purchase2	70/70 to \$1.0m(600)	65/65 to \$1.5m(680)	65/65 to \$1.5m(680)
Investment Purchase3	65/65 to \$1.5m(680)		
Click to Price			

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Min Reserves	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)
BK Notes	72	mos	Ch7= 3 on A, 4 on A+.
FC Notes	72	mos	Mtg>120 days late = FC. 3 for A, 7 for A+.
SS Notes	72	mos	Loss Mit Event= 2 for A, 4 for A+
I/O?	Y		Non-War Condo: Y
Manuf?	N		Condo-Tel? N
Delegated:	Y	Max FinancedProp:	8 if O/W; 15 if Investment
Max x30x12	0	Max x90x12	0
Max x60x12	0	Disposable Income	

Lender:	Galton		
Program:	A-		
Cash Out Refinance	Full Doc	24 Mos BkSt	12 Mos BkSt
Primary Cash-Out1	85/85 to \$2.5m(720)	85/85 to \$2.5m(760)	80/80 to \$2.5m(760)
Primary Cash-Out2	85/85 to \$2.0m(680)	75/75 to \$2.5m(720)	75/75 to \$2.5m(720)
Primary Cash-Out3	70/70 to \$2.0m(620)	70/70 to \$2.0m(680)	70/70 to \$2.0m(680)
2nd Home Cash-Out1	80/80 to \$2.5m(720)	75/75 to \$2.5m(720)	70/70 to \$2.5m(720)
2nd Home Cash-Out2	80/80 to \$2.0m(680)	70/70 to \$2.0m(680)	70/70 to \$2.0m(680)
2nd Home Cash-Out3	70/70 to \$2.0m(620)	65/65 to \$2.0m(620)	
Investment Cash-Out1	80/80 to \$2.5m(720)	75/75 to \$2.5m(720)	70/70 to \$2.5m(720)
Investment Cash-Out2	80/80 to \$2.0m(680)	70/70 to \$2.0m(680)	70/70 to \$2.0m(680)
Investment Cash-Out3	70/70 to \$2.0m(700)	65/65 to \$2.0m(620)	
Click to Price			

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Min Reserves	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)
BK Notes	36	mos	Ch7= 3 on A, 4 on A+.
FC Notes	60	mos	Mtg>120 days late = FC. 3 for A, 7 for A+.
SS Notes	60	mos	Loss Mit Event= 2 for A, 4 for A+
I/O?	Y		Non-War Condo: Y
Manuf?	N		Condo-Tel? N
Delegated:	Y	Max FinancedProp:	8
Max x30x12	0	Max x90x12	0
Max x60x12	0	Disposable Income	

Lender:	Deephaven		
Program:	Near-Prime A-		
Cash Out Refinance	Full Doc	24 Mos BkSt	12 Mos BkSt
Primary Cash-Out1	85/85 to \$1.5m(720)	80/80 to \$1.0m(660)	80/80 to \$1.0m(660)
Primary Cash-Out2	80/80 to \$1.5m(660)	75/75 to \$1.5m(660)	75/75 to \$1.5m(660)
Primary Cash-Out3	75/75 to \$2.5m(660)	70/70 to \$2.5m(660)	70/70 to \$2.5m(660)
2nd Home Cash-Out1	80/80 to \$1.5m(660)	80/80 to \$1.0m(660)	80/80 to \$1.0m(660)
2nd Home Cash-Out2	75/75 to \$2.5m(660)	75/75 to \$1.5m(660)	75/75 to \$1.5m(660)
2nd Home Cash-Out3		70/70 to \$2.5m(660)	70/70 to \$2.5m(660)
Investment Cash-Out1			
Investment Cash-Out2			
Investment Cash-Out3			
Click to Price			

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FC Notes	36	mos	Mtg>120 days late = FC. 3 for A, 7 for A+.
SS Notes	36	mos	Loss Mit Event= 2 for A, 4 for A+
I/O?	Y		Non-War Condo: Y
Manuf?	N		Condo-Tel? N
Delegated:	Y	Max FinancedProp:	20
Max x30x12	0	Max x90x12	0
Max x60x12	0	Disposable Income	