

48-59 mos since Event - 2x30 - 600-619 FICO - <2400 Open Derogatory

Lender:	Deephaven		
Program:	Near-Prime A+		
Purchase	Full Doc	24 Mos BkSt	12 Mos BkSt
Primary Purchase1	85/85 to \$1.5m(601)	80/80 to \$1.0m(601)	80/80 to \$1.0m(601)
Primary Purchase2	80/80 to \$1.5m(601)	75/75 to \$1.5m(601)	75/75 to \$1.5m(601)
Primary Purchase3	75/75 to \$2.5m(601)	70/70 to \$2.5m(601)	70/70 to \$2.5m(601)
2nd Home Purchase1	80/80 to \$1.5m(601)	80/80 to \$1.5m(601)	80/80 to \$1.5m(601)
2nd Home Purchase2	80/80 to \$2.5m(601)	75/75 to \$2.5m(601)	75/75 to \$2.5m(601)
2nd Home Purchase3			
Investment Purchase1			
Investment Purchase2			
Investment Purchase3			

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		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	50	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		
Manuf?	N		Non-War Condo: Y
Delegated:	N	Max Financed Prop:	20
Max x30x12	2		Max x90x12 0
Max x60x12	0		Disposable Income \$2,400

Lender:	SG Capital Partners		
Program:	No Credit Event		
Purchase	Full Doc	24 Mos BkSt	12 Mos BkSt
Primary Purchase1	85/85 to \$1.5m(601)	80/80 to \$1.0m(601)	80/80 to \$1.0m(601)
Primary Purchase2	80/80 to \$1.5m(601)	75/75 to \$1.5m(601)	75/75 to \$1.5m(601)
Primary Purchase3	75/75 to \$2.5m(601)	70/70 to \$2.5m(601)	70/70 to \$2.5m(601)
2nd Home Purchase1	80/80 to \$1.0m(601)	75/75 to \$1.0m(601)	75/75 to \$1.0m(601)
2nd Home Purchase2	70/70 to \$1.0m(600)	70/70 to \$1.0m(601)	70/70 to \$1.0m(601)
2nd Home Purchase3	70/70 to \$1.5m(601)	65/65 to \$1.5m(601)	65/65 to \$1.5m(601)
Investment Purchase1	75/75 to \$1.0m(601)	70/70 to \$1.0m(601)	70/70 to \$1.0m(601)
Investment Purchase2	70/70 to \$1.0m(600)	65/65 to \$1.5m(601)	65/65 to \$1.5m(601)
Investment Purchase3	65/65 to \$1.5m(601)		

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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	50	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		
Manuf?	N		Non-War Condo: Y
Delegated:	Y	Max Financed Prop:	8 if O/W; 15 if Investment
Max x30x12	12		Max x90x12 0
Max x60x12	0		Disposable Income \$2,400

Lender:	Galton		
Program:	A+		
Cash Out Refinance	Full Doc	24 Mos BkSt	12 Mos BkSt
Primary Cash-Out1	85/85 to \$2.5m(601)	85/85 to \$2.5m(760)	80/80 to \$2.5m(760)
Primary Cash-Out2	85/85 to \$2.0m (601)	75/75 to \$2.5m(601)	75/75 to \$2.5m(601)
Primary Cash-Out3	70/70 to \$2.0m(620)	70/70 to \$2.0m(601)	70/70 to \$2.0m (601)
2nd Home Cash-Out1	80/80 to \$2.5m(601)	75/75 to \$2.5m(601)	70/70 to \$2.5m(601)
2nd Home Cash-Out2	80/80 to \$2.0m(601)	70/70 to \$2.0m(601)	70/70 to \$2.0m(601)
2nd Home Cash-Out3	70/70 to \$2.0m(620)	65/65 to \$2.0m(620)	
Investment Cash-Out1	80/80 to \$2.5m(601)	75/75 to \$2.5m(601)	70/70 to \$2.5m(601)
Investment Cash-Out2	80/80 to \$2.0m(601)	70/70 to \$2.0m(601)	70/70 to \$2.0m(601)
Investment Cash-Out3	70/70 to \$2.0m(700)	65/65 to \$2.0m(620)	

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BK Notes	48	mos	Ch7= 3 on A, 4 on A+.
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		
Manuf?	N		Non-War Condo: Y
Delegated:	Y	Max Financed Prop:	8
Max x30x12	2		Max x90x12 0
Max x60x12	0		Disposable Income \$2,400

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(601)	80/80 to \$1.0m(601)	80/80 to \$1.0m(601)
Primary Cash-Out2	80/80 to \$1.5m(601)	75/75 to \$1.5m(601)	75/75 to \$1.5m(601)
Primary Cash-Out3	75/75 to \$2.5m(601)	70/70 to \$2.5m(601)	70/70 to \$2.5m(601)
2nd Home Cash-Out1	80/80 to \$1.5m(601)	80/80 to \$1.0m(601)	80/80 to \$1.0m(601)
2nd Home Cash-Out2	75/75 to \$2.5m(601)	75/75 to \$1.5m(601)	75/75 to \$1.5m(601)
2nd Home Cash-Out3		70/70 to \$2.5m(601)	70/70 to \$2.5m(601)
Investment Cash-Out1			
Investment Cash-Out2			
Investment Cash-Out3			

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SS Notes	36	mos	Loss Mit Event= 2 for A, 4 for A+
I/O?	Y		
Manuf?	N		Non-War Condo: Y
Delegated:	Y	Max Financed Prop:	20
Max x30x12	2		Max x90x12 0
Max x60x12	0		Disposable Income \$2,400