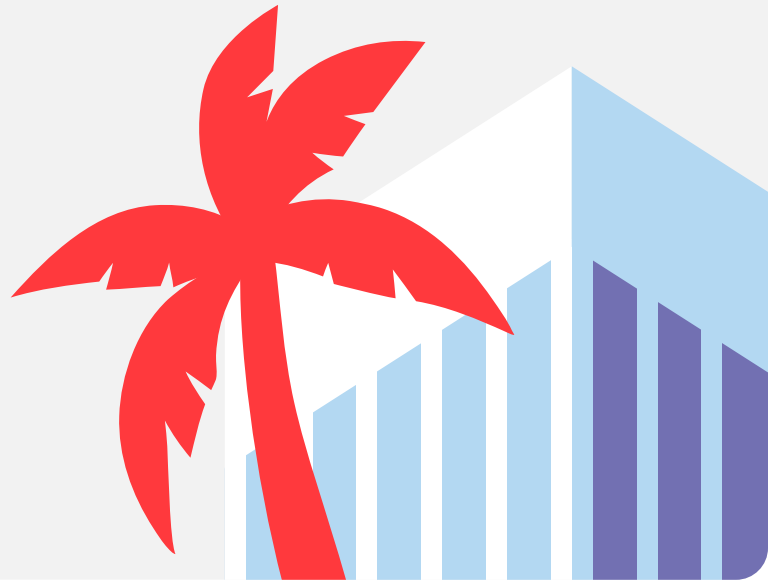


APEX PRIME

Top-Tier Non-QM Pricing



680
Min. FICO

45%
Max. DTI

\$5M
Max. loan amount

6 months
Min. reserves
required

**Owner Occupied,
Second Home &
Investment Properties**
Occupancy

**Single-Family
Residence,
PUD & 2-4 Units**
Property types

Income Documentation

Full Doc
1 or 2 years
of income history

Bank Statement
12 or 24 months
of bank statements

Asset Utilization
Up to 100% eligible assets,
3-month seasoning

1099
1 year with the
same employer

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PROGRAM ELIGIBILITY COMPARISON

	Prime	Super Prime	Apex Prime
Max. CLTV (Owner Occ.)	80%	90%	80%
Max. CLTV (2nd Home / Inv.)	80%	85%	75%
Min. FICO	620 / No FICO	620	680
Max. DTI	55% (OO, P/RT, FICO 680, CLTV 80%, LA 1M)	55% (OO, P/RT, FICO 680, CLTV 80%, LA 1M)	45%
Mortgage History	0×60×12	0×30×12	0×30×24 (rent free not allowed)
Credit Events (BK/FC/SS)	>12 months	>48 months	>48 months
Residual Income	\$1,500 / mo	\$2,000 / mo	\$2,000 / mo
Tradelines	Limited allowed	Standard	Standard
Condos / Condotels / Rural	Allowed	Allowed	Ineligible
Reserves	3M min	3M min	6M min (24M for 4-5M LA)
P&L / WVOE Income	Allowed	Allowed	Not Allowed
ITIN	Not Allowed	Allowed	Not Allowed
IO / ARM	Allowed	Allowed	Not Allowed
Max. Loan Amount	\$1,500,000 (FTHB 1M)	\$4,000,000 (FTHB 1M)	\$3M \$5M ≤55% (FTHB 2M)

 More permissive
than Super Prime

 More restrictive
than Super Prime

More information
about program

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