



Call 310-737-8420

[www.JustStatedIncomeLoans.com](http://www.JustStatedIncomeLoans.com)

Wholesale Rate Sheet - Hard Money / Private Money



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## SFR, condo, 2 to 4 units investment properties

Max LTV for purch and cash out is 70% with 645+ fico

### Loan Amounts \$750,000 to \$2,000,000

#### 700 Plus Fico

7.50% @ 2 point cost  
7.99% @ 1 points cost  
8.50% @ Par

#### 650 to 699 Fico

7.99% @ 2 point cost  
8.49% @ 1 points cost  
8.99% @ Par

### Loan Amounts \$250,000 to \$749,999

#### 700 Plus Fico

7.50% @ 2 point cost  
7.99% @ 1 points cost  
8.50% @ Par

#### 650 to 699 Fico

7.99% @ 2 point cost  
8.49% @ 1 points cost  
8.99 % @ Par

### Loan Amounts \$100,000 to \$249,999

#### 700 Plus Fico

7.50% @ 3 point cost  
7.99% @ 2 points cost  
8.50% @ 1 point cost

#### 650 to 699 Fico

7.99% @ 3 point cost  
8.49% @ 2 points cost  
8.99% @ 1 point cost

No DSCR requirements on loans below \$2,000,000. **No 4506T. No tax returns. No W2s. No 1099s.**

**30 year loan. 30 year amortization.** The program is a 3/27 Program. Fixed at the above rate during the fixed 3 year period, and adjustable after the Fixed Period. Adjustable portion is based on WSJ Prime 3.25% + 4% margin. PP = 3% of the loan balance. All loans have a 3 year prepay which can be bought down each year by adding 1% to the rate for each year and zero to the fee. Max buyout is 2 years of prepay leaving a 1 year prepay and par pricing above will cost 2%. Condos need HOA cert. AMC Appraisal deposit \$500+-. At close underwriting is \$1,395 plus processing \$695 **\*\*Brokers may add up to 1.5% to 2% points\*\*** Guidelines Borrower needs 650 mid fico. 640 fico with no mortgage lates. Bk & Foreclosures on credit need to be 2 years old. Loan based on the sales price or the appraised value, whichever is the less of the two. Need 12 months seasoning on refi for new increased values. Close in Corp is okay. No more than 1 mortgage 30 day late within 1 year or 2 within 24 months. Bankruptcy & Foreclosure need to be 2 years old. No owner occupied properties.

Nationwide loans except for Illinois, Michigan, North and South Dakota, Tenn., Vermont.

22287 Mulholland Highway #198 Calabasas, CA 91302. BRE 01105429 (NMLS# 469849) Any rates and terms stated above are for professional real estate mortgage brokers and bankers only. Rates, terms and procedures subject to change daily. 310-737-8420

Collect all rates sheets: <http://JustStatedIncomeLoans.com/Hot-Loan-Products>