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Effective Date: 21-June-2022 | Price Change Effective: 9:00 AM PST | Lock Hours: 9:00 A.M. - 3:00 P.M. PST

# ITIN PRODUCTS AND PRICING

## ITIN PRIME LOANS

All Pricing is Par all adjustments are Rate adjustments.

30 Year Fixed						
Credit / LTV	up to 60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
> 720	7.125%	7.375%	7.500%	7.750%	8.000%	8.375%
700 - 719	7.375%	7.500%	7.625%	7.875%	8.125%	8.500%
690 - 699	7.500%	7.625%	7.875%	8.000%	8.500%	8.625%
680 - 689	7.500%	7.625%	7.875%	8.000%	8.500%	

LTV Parameters	LTV Limits	LTV Limits
\$100,000 - \$647,200	Max 85%*	Max 85%*
\$647,201 - \$750,000	Max 80%	Max 80%
\$750,001 - \$1,250,000	Max 75%	Max 75%
2nd Home/Condo/Townhome or Any Gift Funds	Max 80%	Max 80%

\*Max 85% in CA, CT, IL, NJ, and NY C3 or better property Condition. 3 months reserves required (80.01% - 85%)

**Rate Adjustments**					
Property Type			Loan Term		
	SFOO (detached)	0.000%		15 year	-0.250%
2nd Home (detached)	0.000%	20 year	-0.125%		
Condo/Townhome (Attached, No Highrises)	0.500%	25 year	0.000%		
		30 year	0.000%		
Loan Size	\$10,000 - \$647,200	0.000%	Other	Full Doc	0.000%
	\$647,201 - \$750,000	0.150%		Alt Doc	0.250%
	\$750,001 - \$1,250,000	0.300%		Cash Out Refi*	0.500%

Cash Out Refinance* (Not Available in TX)	
\$100,000 - \$647,200	Max 75%
\$647,201 - \$750,000	Max 75%
\$750,001 - \$1,250,000	Max 70%

No bankruptcy, foreclosure, or short sale within 4 years. View our requirements to see criteria to obtain a specific LTV.

## ITIN NON PRIME LOANS

30 Year Fixed Rates					
Credit / LTV	up to 60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
≥ 740	7.375%	7.500%	7.625%	8.000%	8.240%
720 - 739	7.500%	7.625%	8.000%	8.125%	8.375%
700 - 719	7.625%	8.000%	8.125%	8.240%	8.500%
680 - 699	8.000%	8.125%	8.240%	8.375%	8.625%
660 - 679	8.125%	8.240%	8.375%	8.500%	8.750%
640 - 659	8.750%	8.875%	9.000%	9.125%	
620 - 639	9.375%	9.500%	9.625%	9.750%	
No Score	9.750%	9.875%	10.000%	10.125%	
600 - 619	10.500%	10.625%	10.750%	10.875%	

LTV Parameters	LTV Limits
\$100,000 - \$647,200	80%
\$647,201 - \$750,000 (> 640 credit)	75%
Condo / Townhome / 2nd Home	75%
Investment Property / Multi-Family	70%

Need 0X30 housing history for 6 months To Qualify for 75.01% - 80%

Cash Out Refinance (≥ 640 Credit Min) (Not Available in TX)	
\$100,000 - \$647,200	Max 75%
\$647,201 - \$750,000	Max 70%

**Rate Adjustments**					
Property			Loan Size (Min. 640 credit if loan > \$510,400)		
	SFOO/2nd Home	0.000%		\$100,000 - \$647,200	0.000%
Condo/Townhome - Attached	0.500%	\$647,201-750,000	0.350%		
Multi Family 2-4 units	0.500%	≤ 15 Year Term	-0.375%		
Mobile on Land	1.000%	20 Year Term	-0.125%		
Vacant Land	NA	≥ 25 Year Term	0.000%		
Occupancy	Owner Occupied	0.000%	Other	LTV ≤ 50%	-0.125%
	Non-Owner Occupied (NOO)	1.000%		Full Doc	0.000%
				All Alternative Doc	0.250%
			Cash-Out Refi*	0.500%	

Max Term	
Double Wide Mobile Home	20 years
NOO > = 75,000	25 Years
SF/2nd Home/Condo/Townhome < \$75,000	25 Years
SF/2nd Home/Condo/Townhome > = \$75,000	30 Years

UW	\$1,795
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\*If cash-out >\$2,000 after loan payoff, closing costs, and prepaids. Cash-Out Refis not available in TX.  
High-cost mortgages (12 CFR 1026.32) are ineligible for purchase