

Due to current market conditions the enclosed program guidelines and criteria are indicative only and are subject to change without notice.

LTV		70%	75%	80%	85%(*)	90%(*)	95%(*)	70%	75%	80%	85%(*)	90%(*)	
A+ Grade	FICO	Full/Limited Documentation						Stated Documentation					
	680+	\$ 2,000,000	\$ 2,000,000	\$ 1,750,000	\$ 1,250,000	\$ 1,000,000	N/A	\$ 1,500,000	\$ 1,250,000	\$ 1,000,000	\$ 950,000	N/A	
	660-679	\$ 2,000,000	\$ 1,750,000	\$ 1,500,000	\$ 1,250,000	\$ 1,000,000	N/A	\$ 1,250,000	\$ 1,000,000	\$ 950,000	\$ 850,000	N/A	
	BK > 24 mths	640-659	\$ 2,000,000	\$ 1,750,000	\$ 1,500,000	\$ 1,000,000	\$ 1,000,000	N/A	\$ 1,000,000	\$ 950,000	\$ 850,000	\$ 750,000	N/A
	FC/NOD > 24 mths	620-639	\$ 1,500,000	\$ 1,250,000	\$ 1,000,000	\$ 850,000	\$ 800,000	N/A	\$ 850,000	\$ 850,000	\$ 850,000	\$ 750,000	N/A
	Margin	600-619	\$ 1,250,000	\$ 1,250,000	\$ 1,000,000	\$ 850,000	\$ 800,000	N/A	N/A	N/A	N/A	N/A	N/A
	4.95%	580-599	\$ 1,000,000	\$ 1,000,000	\$ 850,000	\$ 750,000	\$ 750,000	N/A	N/A	N/A	N/A	N/A	N/A
	(*) > = 85% LTV FC/NOD > 36 mths	550-579	\$ 750,000	\$ 750,000	\$ 750,000	\$ 650,000	\$ 650,000	N/A	N/A	N/A	N/A	N/A	N/A
	525-549	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	500-524	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
A Grade	FICO	Full/Limited Documentation						Stated Documentation					
	680+	\$ 2,000,000	\$ 1,750,000	\$ 1,750,000	\$ 1,250,000	\$ 1,000,000	N/A	\$ 1,500,000	\$ 1,250,000	\$ 1,000,000	\$ 950,000	N/A	
	660-679	\$ 1,750,000	\$ 1,750,000	\$ 1,500,000	\$ 1,250,000	\$ 1,000,000	N/A	\$ 1,250,000	\$ 1,000,000	\$ 950,000	\$ 850,000	N/A	
	BK > 24 mths	640-659	\$ 1,750,000	\$ 1,500,000	\$ 1,500,000	\$ 1,000,000	\$ 1,000,000	N/A	\$ 1,000,000	\$ 950,000	\$ 850,000	\$ 750,000	N/A
	FC/NOD > 24 mths	620-639	\$ 1,500,000	\$ 1,250,000	\$ 1,000,000	\$ 850,000	\$ 800,000	N/A	\$ 850,000	\$ 850,000	\$ 850,000	\$ 750,000	N/A
	Margin	600-619	\$ 1,250,000	\$ 1,250,000	\$ 1,000,000	\$ 850,000	\$ 800,000	N/A	N/A	N/A	N/A	N/A	N/A
	5.10%	580-599	\$ 1,000,000	\$ 1,000,000	\$ 850,000	\$ 750,000	\$ 750,000	N/A	N/A	N/A	N/A	N/A	N/A
	(*) > = 85% LTV FC/NOD > 36 mths	550-579	\$ 750,000	\$ 750,000	\$ 750,000	\$ 650,000	\$ 650,000	N/A	N/A	N/A	N/A	N/A	N/A
	525-549	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	500-524	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
A- Grade	FICO	Full/Limited Documentation						Stated Documentation					
	680+	\$ 2,000,000	\$ 1,750,000	\$ 1,500,000	\$ 1,250,000	\$ 1,000,000	N/A	\$ 1,250,000	\$ 1,000,000	\$ 950,000	N/A	N/A	
	660-679	\$ 1,750,000	\$ 1,750,000	\$ 1,500,000	\$ 1,250,000	\$ 1,000,000	N/A	\$ 1,000,000	\$ 950,000	\$ 850,000	N/A	N/A	
	BK > 24 mths	640-659	\$ 1,500,000	\$ 1,500,000	\$ 1,250,000	\$ 1,000,000	\$ 1,000,000	N/A	\$ 950,000	\$ 850,000	\$ 750,000	N/A	N/A
	FC/NOD > 24 mths	620-639	\$ 1,500,000	\$ 1,250,000	\$ 1,000,000	\$ 850,000	\$ 800,000	N/A	\$ 850,000	\$ 850,000	\$ 750,000	N/A	N/A
	Margin	600-619	\$ 1,250,000	\$ 1,250,000	\$ 1,000,000	\$ 850,000	\$ 800,000	N/A	N/A	N/A	N/A	N/A	N/A
	5.25%	580-599	\$ 1,000,000	\$ 1,000,000	\$ 850,000	\$ 750,000	\$ 750,000	N/A	N/A	N/A	N/A	N/A	N/A
	(*) > = 85% LTV FC/NOD > 36 mths	550-579	\$ 750,000	\$ 750,000	\$ 750,000	\$ 650,000	\$ 650,000	N/A	N/A	N/A	N/A	N/A	N/A
	525-549	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	500-524	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
B Grade	FICO	Full/Limited Documentation						Stated Documentation					
	680+	\$ 850,000	\$ 850,000	\$ 750,000	\$ 750,000	N/A	N/A	\$ 750,000	\$ 750,000	N/A	N/A	N/A	
	660-679	\$ 850,000	\$ 850,000	\$ 750,000	\$ 750,000	N/A	N/A	\$ 750,000	\$ 750,000	N/A	N/A	N/A	
	BK > 18 mths	640-659	\$ 750,000	\$ 750,000	\$ 750,000	\$ 750,000	N/A	N/A	\$ 750,000	\$ 750,000	N/A	N/A	N/A
	FC/NOD > 18 mths	620-639	\$ 650,000	\$ 650,000	\$ 650,000	\$ 650,000	N/A	N/A	\$ 650,000	\$ 650,000	N/A	N/A	N/A
	Margin	600-619	\$ 600,000	\$ 600,000	\$ 600,000	\$ 600,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	5.45	580-599	\$ 600,000	\$ 600,000	\$ 600,000	\$ 600,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	(*) > = 85% LTV FC/NOD > 36 mths	550-579	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	525-549	\$ 500,000	\$ 500,000	\$ 500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	500-524	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
C Grade	FICO	Full/Limited Documentation						Stated Documentation					
	680+	\$ 750,000	\$ 650,000	N/A	N/A	N/A	N/A	\$ 750,000	N/A	N/A	N/A	N/A	
	660-679	\$ 750,000	\$ 650,000	N/A	N/A	N/A	N/A	\$ 750,000	N/A	N/A	N/A	N/A	
	BK > 12 mths	640-659	\$ 650,000	\$ 650,000	N/A	N/A	N/A	\$ 750,000	N/A	N/A	N/A	N/A	
	FC/NOD > 12 mths	620-639	\$ 600,000	\$ 600,000	N/A	N/A	N/A	\$ 650,000	N/A	N/A	N/A	N/A	
	Margin	600-619	\$ 600,000	\$ 600,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	5.75%	580-599	\$ 600,000	\$ 500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	(*) > = 85% LTV FC/NOD > 36 mths	550-579	\$ 500,000	\$ 500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	525-549	\$ 500,000	\$ 500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
	500-524	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
C- Grade	FICO	Full Income Qualification Parameters						Stated Income Qualification Parameters					
	680+	\$ 500,000	Pay Stub and W2's				Business for Self Only						
	660-679	\$ 500,000	24 month Bank Statements (Personal)				Income must be reasonable for profession & Stated on 1003						
	640-659	\$ 500,000	(2) Years Signed Tax Returns and Signed YTD P&L				(2) months PITI Reserves Sourced and Seasoned 60 days						
	BK < 12 mths	620-639	\$ 500,000	12 Month Personal Bank Statement available with Rate Add				Interest Only (Owner Occupied Only)					
	FC/NOD >= 12 mths	600-619	\$ 500,000	Limited Income Qualification Parameters				Stated Doc Min Mid FICO 620					
	Margin	580-599	\$ 500,000	6 Months Personal Bank Statements				Ineligible for Stated Program					
	5.99%	550-579	N/A	12 Months Business Bank Statements				Wage Earners Not Allowed					
	525-549	N/A	Interest Only (Owner Occupied Only)				First Time Home Buyers Not Allowed						
	500-524	N/A	Full/Limited Doc Min Mid FICO 600										

Underwriting Information		
Qualifying Payment Calculation		
ARM and Fixed at the Start Rate. Interest Only Options are qualified at the fully indexed and fully amortized payment.		
Assets Required		
Stated Documentation, FTHB's & Loan Amounts > \$1M require 2 mths PITI Sourced & Seasoned 60 days		
First Time Home Buyers		
Full Income Verified Asset/ Limited Income Verified Asset Only		
Minimum Mid FICO Score 560 (2) mths PITI Reserves sourced & seasoned 60 days Payment Shock not to Exceed 200% Maximum Debt Ratio 45%		
Non Owner Occupied Requirements		
Maximum Loan Amount \$500,000 Minimum Mid FICO 560 Minimum Credit Grade "B" (6) mths PITI Reserves sourced & seasoned 60 days		
LTV Reductions Required		
SFR 3-4 Units (10%) Non Owner Occupied SFR 1-2 > 640 FICO(5%) Full Doc Non Owner Occupied < 640 FICO (10%) Second Home (5%) Rural Property (10%), > 10 Acres (15%)		
Mortgage/Rental Documentation		
12 month mtg rating verified by Credit Report 12 month mtg rating verified by VOM Private Party mortgage requires 12 months cancelled checks and Demand Statement		
12 month Rental verified by Management VOR or cancelled checks Purchasing Property Borrower currently occupies requires 12 months cancelled checks		
Trade Line Requirements		
A+ A A- > 90% LTV (3) AA with (1) 24 months reviewed & (1) Credit Limit of \$2500 open 6 months < 90% LTV (2) AA with (1) 24 months reviewed < = 75% (2) open and active		
B C C- > = 75% LTV (2) AA < 75% LTV (2) open and active		
AA (As Agreed) defined as a tradeline open and active with repayment history that has no delinquency		
Cash Out Limitations		
Cash in Hand cannot exceed 30% of Loan Amount A+ will allow up to \$250,000 A, A- and B allow up to \$150,000 C and C- allow up to \$50,000		
Ineligible for Classico Loan Program		
Manufactured Homes, Mobile Homes, Rural > 20 Acres and Conodtels Private Party Lien(s) on Loan Amounts > \$1M Stated Wage Earners		
Disposable Income Requirements		
(1) Person \$750 (2) Person \$1000 (3) Person \$1250 (4) Person \$1500		

Our **QUICK** and **EASY** Loan Scenario Product and Pricing Tool.
No Credit Report Required. [CLICK HERE](#)

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CLASSICO (NON-PRIME)

Note: Rate Sheet and Matrix override AUS Response. Updates are being Programmed.

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