

NATTYMAC PROGRAM GUIDE

	Emerging*	Preferred	Elite	Premier
Net Worth	\$100,000 Minimum	\$100,000-\$999,999	\$1,000,000-\$2,499,999	\$2,500,000+
Base Rate	30-Day LIBOR plus Margin with Negotiated Floor			
Warehouse Line Size	\$1,000,000 - \$30,000,000 Maximum Line Size (Leverage to 25:1)			
Eligible Loans	FNMA, FHLMC, FHA, VA, USDA, Non-Agency/Jumbo, 203(k) [®]			
Underwriting Authority	Prior Approved**		Delegated & Prior Approved	
Eligible Investors	All Approved Investors			
Delivery Options	Best Effort		Best Effort & Mandatory	
Advance Rates	Home Point: 100%	Home Point Non-Agency: 100%	Approved Investors: 99%	
Package Fees	Negotiable			
E&O Fidelity Bond	Minimum coverage required is based on warehouse line size.			
	Warehouse Facility Size		Minimum Coverage Amount	
	\$1,000,000 - \$4,999,999		\$300,000	
	\$5,000,000 - \$9,999,999		\$500,000	
	\$10,000,000+		\$1,000,000	
DDA Deposit	Based on Credit			
Financial Reporting	Must be GAAP Compliant, Required Quarterly			

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*Emerging Banker partners utilize a fulfillment service for Closing and Post Funding Services

**Delegated approval to \$500,000 may be allowed on an exception basis

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