

NATTYMAC PROGRAM GUIDE

	Emerging*	Preferred	Elite	Premier
Net Worth	\$75,000 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, Home Point Non-Agency/Jumbo, Home Point 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	\$2,500 Per \$1M in LOC, \$5,000 Minimum			
Financial Reporting	Must be GAAP Compliant, Covenants are Verified Quarterly and Maintained Monthly			

JENNY CASTEEL

Client Manager-Eastern Region
Ph: 727.824.8664
jenny.casteel@nattymac.com

ROXIE MONTOYA

Senior Client Manager-Western Region
Ph: 972.598.1565
rmontoya@nattymac.com

*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

Home Point Financial Corporation, NMLS Unique ID No.7706 (www.nmlsconsumeraccess.org), 1194 Oak Valley Drive, Suite 80 Ann Arbor, MI 48108. Toll- Free Tel: 888-616-6866, Arizona License No. 0930854; Loans made or arranged pursuant to a California Finance Lenders Law license; Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act License No. 4131048; Georgia Residential Mortgage License No. 33540; Illinois Residential Mortgage License No. MB.6760891; Kansas-Licensed Mortgage Company License No.SMC.0025367; Massachusetts Mortgage Lender License No. ML7706; Nebraska Mortgage Banker License; Licensed by the New Hampshire Banking Department; Licensed by the New Jersey Department of Banking and Insurance; Licensed Mortgage Banker—N.Y.S. Department of Financial Services; North Dakota Department of Financial Institutions-Money Broker License No. MB102834; Oklahoma Mortgage Lender License No. ML010597; Rhode Island Licensed Lender; Washington Consumer Loan Company License No. CL-7706. Some products may not be available in all states. Advertised information, rates and pricing are subject to change without prior notice and may not be available at commitment or lock-in. This is not a commitment to lend. Other restrictions may apply. All rights reserved. © 2017 Home Point Financial Corporation.

