

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 | | | |

CARMEL YORK
SVP National Sales Manager
Ph: 831.241.2477
carmel.york@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

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