



EXCELERATE CAPITAL

Date: 1/16/2018

Alt - Prime (Owner Occ. & 2nd Home & Investment)

SUBMISSION INFORMATION

Contacts:	Turn Times:	Lock Desk Hours 8:30 - 3:30 PDT Lender's Fee: \$1,195.00	Lock Upon Approval Only
Complete application to: submission@ExcelerateCapital.com	Setup: 24 Hours	Extension Term Price Adjustment 15 days -0.30	Max Loan amount - 2.5MM
Help Desk helpdesk@ExcelerateCapital.com	Underwriting: 48 Hours		
Lock Request lockdesk@ExcelerateCapital.com	Conditions: 48 Hours		Rate Buy-Up/down Not Allowed
	Docs: 24 Hours		
	Funding: 48 Hours		

5/1 ARM (2/2/5)		7/1 ARM (5/2/5)		30 YEAR FIXED		
RATE	30-Day	RATE	30-Day	RATE	30-Day	
5.625	102.000	5.750	102.000	6.000	102.375	Max Price - 1 Point Rebate
5.500	101.750	5.625	101.750	5.875	102.125	
5.375	101.500	5.500	101.500	5.750	101.875	Min Price - 2 Point Discount
5.250	101.250	5.375	101.250	5.625	101.625	
5.125	101.000	5.250	101.000	5.500	101.375	0x30x12, BK, Housing Event (5+ Years)
5.000	100.750	5.125	100.750	5.375	101.125	
4.875	100.500	5.000	100.500	5.250	100.875	COOPs Not Allowed
4.750	100.250	4.875	100.250	5.125	100.500	Non-Warrantable Not Allowed
4.625	99.875	4.750	99.875	5.000	100.125	Foreign National Not Allowed
4.500	99.625	4.625	99.500	4.875	99.750	CA, CO, OR, TX, AZ Allowed
4.375	99.250	4.500	99.125	4.750	99.375	
4.250	98.875	4.375	98.750	4.625	98.875	
4.125	98.500	4.250	98.375	4.500	98.500	
4.000	98.125	4.125	98.000	4.375	98.000	
3.875	97.625	4.000	97.625	4.250	97.625	

Loan Level Price Adjusters

Full Doc

LTV/FICO	< 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
760+	0.250	0.125	0.000	-0.250	-0.500	-1.125
740-759	0.125	0.000	-0.125	-0.375	-0.625	-1.250
720-739	0.000	-0.125	-0.250	-0.500	-0.875	-1.500
700-719	-0.125	-0.375	-0.875	-1.125	-1.750	-2.500
680-699	-0.250	-0.625	-1.250	-2.000	-2.750	-3.500
661-679	-0.750	-1.000	-1.625	-2.500	-3.375	N/A

24 Month Bank Statements

LTV/FICO	< 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
760+	-0.125	-0.375	-0.625	-1.125	-2.000	N/A
740-759	-0.375	-0.750	-1.375	-3.000	-4.250	N/A
720-739	-0.500	-0.875	-1.500	-3.250	-4.250	N/A
700-719	-0.750	-1.375	-2.625	-4.375	N/A	N/A

DTI	< 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
DTI > 43% -- 680 + FICO	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
DTI > 43% -- FICO < 680	-0.625	-0.625	-0.625	-0.625	-0.625	N/A

Purpose	< 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Interest Only	-0.375	-0.375	-0.375	-0.500	-0.750	

Purpose	< 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cash Out	-0.500	-0.625	-0.750	-0.750	-1.250	-1.750

Loan Balance	< 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Loan Amount > 1.5m	-0.750	-0.750	-0.750	-0.750	-1.000	N/A

Occupancy	< 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Second Home	-0.500	-0.750	-1.000	-1.000	-1.000	N/A
Investor	-1.000	-1.500	-1.750	-2.750	N/A	N/A

Property Type	< 60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Condo	-0.250	-0.500	-0.500	-0.500	-0.500	-0.750

ARMs

5/1 LIBOR ARM: • 12 mo LIBOR • 2/2/5 Caps • Floor = Start Rate • Note Margin 3.5%

7/1 LIBOR ARM: • 12 mo LIBOR • 5/2/5 Caps • Floor = Start Rate • Note Margin : 3.5%



EXCELERATE CAPITAL

Date: 1/16/2018

Platinum (Owner Occ & 2nd Home) Alt-A

SUBMISSION INFORMATION

Contacts:		Turn Times:		Lock Upon Approval Only		Extension Term	Price Adj
Complete application to: submission@ExcelerateCapital.com		Setup:	24 Hours	Max Price: PAR		30 Day	Exception Basis
Help Desk helpdesk@ExcelerateCapital.com		Underwriting:	48 Hours	Lender's Fee: \$1,195.00		15 Day Extension	-0.30
Lock Request lockdesk@ExcelerateCapital.com		Conditions:	48 Hours	Rate Buy Up/Down = 2:1			
		Docs:	24 Hours	Lock Desk Hours 8:30 - 3:30 PDT			
		Funding:	48 Hours	Par Base Price - 5/1 LIBOR ARM			

LTV/FICO	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
720+	4.95%	5.00%	5.15%	5.25%	5.45%	5.70%	6.25%	6.75%
700-719	5.10%	5.15%	5.25%	5.35%	5.60%	5.85%	6.50%	7.10%
680-699	5.20%	5.25%	5.30%	5.55%	5.85%	6.05%	6.80%	7.55%
660-679	5.35%	5.40%	5.50%	5.65%	5.95%	6.30%	7.20%	N/A
640-659	5.65%	5.70%	5.80%	5.95%	6.40%	6.90%	N/A	N/A
620-639	5.80%	5.90%	6.15%	6.45%	6.90%	7.45%	N/A	N/A

Rate Adjustments

Doc Type	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
12 Mo Full Doc	0.10	0.10	0.10	0.10	0.10	0.15	0.25	NA
24 Mo Bank Statement: FICO >= 720	0.20	0.20	0.30	0.30	0.40	0.40	0.60	0.60
24 Mo Bank Statement: FICO 680 - 719	0.20	0.20	0.30	0.30	0.40	0.50	0.70	N/A
24 Mo Bank Statement: FICO 620 - 679	0.20	0.30	0.40	0.40	0.60	0.60	0.80	N/A
12 Mo Personal Bank Statement: FICO >= 720	0.40	0.40	0.40	0.60	0.75	0.75	N/A	N/A
12 Mo Personal Bank Statement: FICO 660 - 719	0.50	0.50	0.60	0.90	1.00	1.00	N/A	N/A
DTI	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
> 43% - 50% FICO >= 660	0.00	0.00	0.00	0.00	0.10	0.10	0.20	N/A
>50.01 % FICO >= 660	0.00	0.00	0.00	0.10	0.10	0.10	N/A	N/A
> 43% - 50% FICO = 620-659	0.00	0.00	0.00	0.15	0.15	0.15	N/A	N/A
> 50.01% FICO = 620-659	0.00	0.00	0.00	0.15	0.15	0.15	N/A	N/A
Purpose	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Cash Out: FICO >= 720	0.30	0.30	0.30	0.40	0.50	0.50	0.50	N/A
Cash Out: FICO >= 660	0.30	0.30	0.30	0.40	0.50	0.50	N/A	N/A
Cash Out: FICO = 620-659	0.30	0.30	0.40	0.50	0.60	N/A	N/A	N/A
Credit/Housing Event	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
1x30x12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0x60x12 <=	0.15	0.15	0.20	0.30	0.30	0.30	N/A	N/A
0x90x12 <=	0.60	0.60	0.70	0.80	0.90	N/A	N/A	N/A
BK, FC & SS < 48 Months	0.20	0.20	0.20	0.20	0.20	0.20	N/A	N/A
Loan Balance	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
<150k	0.35	0.35	0.35	0.35	0.50	0.60	N/A	N/A
750k to \$1mm	-0.10	-0.10	-0.10	-0.10	-0.10	0.00	0.00	0.00
\$1mm to \$1.5mm	-0.10	-0.10	-0.10	-0.10	0.00	0.20	0.20	0.20
>= \$1.5mm	0.15	0.15	0.15	0.15	0.15	0.25	0.25	N/A
Occupancy	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
2nd Home	0.40	0.40	0.40	0.50	0.50	0.50	N/A	N/A
Property Type	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
2-4 Unit	0.25	0.25	0.25	0.25	0.25	0.25	N/A	N/A
Condo	0.00	0.00	0.00	0.00	0.15	0.15	N/A	N/A
Non-Warrantable Condo	0.40	0.40	0.40	0.40	0.40	N/A	N/A	N/A
Amortization	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Interest Only (Min. Fico 660)	0.15	0.15	0.15	0.15	0.25	0.25	N/A	N/A
Loan Term	ARMs							
5/1 LIBOR (12 Mo LIBOR ARM)	0.00	5/1 LIBOR ARM: • 12 mo LIBOR • 2/2/5 Caps • Floor = Note Margin • Note Margin (FICO 680+): 4.5% • Note Margin (FICO 620-679): 5.5%						
7/1 LIBOR (12 Mo LIBOR ARM)	0.00							
15 Yr	0.00	7/1 LIBOR ARM: • 12 mo LIBOR • 5/2/5 Caps • Floor = Note Margin • Note Margin (FICO 680+): 4.5% • Note Margin (FICO 620-679): 5.5%						
30 Yr	0.40							



EXCELERATE CAPITAL

Date: 1/16/2018

Silver (Owner Occ & 2nd Home) - Low Credit Alt-A

SUBMISSION INFORMATION

Contacts:	Turn Times:	Lock Upon Approval Only	Extension Terms	Price Adj
Complete application to: submission@ExcelerateCapital.com	Setup: 24 Hours	Max Price: PAR Lender's Fee: \$1,195.00 Lock Desk Hours 8:30 - 3:30 PDT	30 Day	Exception Basis
Help Desk helpdesk@ExcelerateCapital.com	Underwriting: 48 Hours		15 Day Extension	-0.30
Lock Request lockdesk@ExcelerateCapital.com	Conditions: 48 Hours		Rate Buy Up/Down = 2:1	
	Docs: 24 Hours			
	Funding: 48 Hours			

1% Discount Base Price - 5/1 LIBOR ARM

LTV/FICO	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
600-619	6.00%	6.05%	6.15%	6.55%	7.00%	7.55%
580-599	6.25%	6.35%	6.50%	6.90%	7.50%	8.05%
560-579	6.75%	6.80%	7.00%	7.40%	7.95%	N/A
540-559	6.85%	6.95%	7.10%	7.45%	8.05%	N/A
520-539	7.35%	7.50%	7.75%	8.25%	N/A	N/A
500-519	7.45%	7.55%	7.80%	8.30%	N/A	N/A

Rate Adjustments

Doc Type	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
24 Mo. Bank Statement (Min. Fico 580)	0.50	0.50	0.50	0.60	0.60	0.60
DTI	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
> 43%	0.00	0.00	0.00	0.15	0.15	0.15
Purpose	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Cash Out	0.30	0.30	0.40	0.50	0.60	NA
Credit/Housing Event	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
1x30x12	0.00	0.00	0.00	0.00	0.00	0.00
0x60x12	0.15	0.15	0.20	0.30	0.30	0.30
0x90x12	0.45	0.45	0.45	0.45	0.50	N/A
1x120x12	0.45	0.50	0.70	N/A	N/A	N/A
BK, FC & SS < 48 Months	0.40	0.40	0.40	0.40	0.40	0.40
Loan Balance	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
<150k	0.35	0.35	0.35	0.35	0.50	0.60
750k to \$1m	-0.10	-0.10	-0.10	-0.10	-0.10	0.00
\$1m to \$1.5m	-0.10	-0.10	-0.10	-0.10	0.00	0.20
Occupancy	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
2nd Home (Min. 540 Fico)	0.40	0.40	0.40	0.50	0.50	0.50
Property Type	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
2-4 Unit	0.25	0.25	0.25	0.25	0.25	0.25
Condo	0.00	0.00	0.00	0.00	0.15	0.15
Non-Warrantable Condo	0.40	0.40	0.40	0.40	0.40	NA
Loan Term	ARMs					
5/1 LIBOR (12 Mo LIBOR ARM)	0.00	5/1 LIBOR ARM: • 12 mo LIBOR • 2/2/5 Caps • Floor = Note Margin • Note Margin: 5.5%				
7/1 LIBOR (12 Mo LIBOR ARM)	0.00	7/1 LIBOR ARM: • 12 mo LIBOR • 5/2/5 Caps • Floor = Note Margin • Note Margin 5.5%				
15 Yr	0.00					
30 Yr	0.40					



EXCELERATE CAPITAL

Date: 1/16/2018

Diamond (Investment Properties) DTI Qualifying

SUBMISSION INFORMATION

Contacts:	Turn Times:	Lock Upon Approval Only	Extension Terms	Price Adj
Complete application to: submission@ExcelerateCapital.com	Setup: 24 Hours	Max Price: PAR Lender's Fee: \$1,195.00	30 Day	Exception Basis
Help Desk helpdesk@ExcelerateCapital.com	Underwriting: 48 Hours		15 Day Extension	-0.30
Lock Request lockdesk@ExcelerateCapital.com	Conditions: 48 Hours		Rate Buy Up/Down = 2:1	
	Docs: 24 Hours	Lock Desk Hours 8:30 - 3:30 PDT		
	Funding: 48 Hours	1% Discount Base Price - 5/1 LIBOR ARM* (No PPP - 2 Points Discount)		

LTV/FICO	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
720+	4.50%	4.55%	4.70%	5.10%	5.55%	6.00%
700-719	4.65%	4.75%	4.90%	5.25%	5.90%	6.25%
680-699	4.70%	4.80%	4.95%	5.40%	6.00%	6.60%
660-679	4.80%	4.90%	5.10%	5.65%	6.25%	6.95%
640-659	5.05%	5.10%	5.30%	6.05%	6.65%	7.25%
620-639	5.70%	5.75%	6.05%	6.40%	6.95%	N/A

Rate Adjustments

Doc Type	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
12 Mo Full Doc:	0.20	0.30	0.30	0.40	0.60	0.75
24 Mo Bank Statement:	0.40	0.40	0.40	0.40	0.60	0.75
12 Mo Bank Statement: MIN FICO 640	0.40	0.40	0.40	0.40	0.60	0.75

DTI	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
> 43%: FICO >= 660	0.10	0.10	0.10	0.10	0.10	0.20
> 43%: FICO = 620-659	0.20	0.20	0.20	0.20	0.30	N/A

Purpose	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Cash Out: FICO >= 660	0.20	0.20	0.20	0.40	0.40	N/A
Cash Out: FICO = 620-659	0.30	0.30	0.40	0.50	0.60	N/A

Credit/Housing Event	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
0x60x12	0.70	0.70	0.70	0.70	0.80	0.80
0x90x12	1.00	1.00	1.00	1.00	N/A	N/A
BK, FC & SS < 48 Months	0.40	0.40	0.40	0.40	0.40	0.40

Loan Balance	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
<100k	0.50	0.50	0.50	0.50	N/A	N/A
750k to \$1mm	0.00	0.00	0.00	0.00	0.00	0.00
\$1mm to \$1.5mm	0.10	0.10	0.10	0.20	0.20	NA
\$1.5mm +	0.10	0.10	0.10	0.20	N/A	N/A

Property Type	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
2-4 Unit	0.25	0.25	0.25	0.25	0.50	0.50
Condo	0.15	0.15	0.15	0.15	0.15	0.15
Non-Warrantable Condo	0.40	0.40	0.40	0.40	0.40	0.40

Amortization	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Interest Only (Min. Fico 680)	0.25	0.25	0.25	0.25	0.25	0.25

Penalty Term	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
60 Months (Price Cap - Par)	0.00	0.00	0.00	-0.10	-0.20	-0.20
48 Months (Price Cap - Par)	0.00	0.00	0.00	-0.10	-0.15	-0.15
36 Months (Price Cap - Par)	0.00	0.00	0.00	0.00	0.00	0.00
24 Months (Price Cap - Par)	0.10	0.10	0.10	0.20	0.20	0.25
12 Months (Price Cap - Par)	0.25	0.25	0.25	0.40	0.40	0.50
No Penalty (2 Points Discount)	0.50	0.50	0.50	0.50	0.50	0.50

Loan Term	ARMs
5/1 LIBOR (12 Mo LIBOR ARM)	0.00
7/1 LIBOR (12 Mo LIBOR ARM)	0.00
15 Yr	0.00
30 Yr	0.50

3/1 & 5/1 ARM: • 12 mo LIBOR • 2/2/5 Caps • Floor = Note Margin
 • Note Margin (FICO 660+): 6% • Note Margin (FICO 620-679): 7%

7/1 ARM: • 12 mo LIBOR • 5/2/5 Caps • Floor = Note Margin
 • Note Margin (FICO 660+): 6% • Note Margin (FICO 620-679): 7%



EXCELERATE CAPITAL

Date: 1/16/2018

Diamond Plus (Investment Properties) DSCR & No Ratio

SUBMISSION INFORMATION

Contacts:		Turn Times:		Lock Upon Approval Only		Extension Terms		Price Adj
Complete application to: submission@ExcelerateCapital.com		Setup:	24 Hours	Max Price: PAR		30 Day		Exception Basis
Help Desk helpdesk@ExcelerateCapital.com		Underwriting:	48 Hours	Lender's Fee: \$1,195.00		15 Day Extension		-0.30
Lock Request lockdesk@ExcelerateCapital.com		Conditions:	48 Hours	Lock Desk Hours 8:30 - 3:30 PDT		Rate Buy Up/Down = 2:1		
		Docs:	24 Hours					
		Funding:	48 Hours					

1% Discount Base Price - 5/1 LIBOR ARM*
(No PPP - 2 Points Discount)

Doc Type	FICO	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR >= 1.15	740+	5.70%	5.90%	6.00%	6.15%	6.55%	7.60%
	720-739	5.80%	6.00%	6.10%	6.30%	7.05%	8.00%
	700-719	6.10%	6.15%	6.20%	6.55%	7.65%	8.20%
	680-699	6.20%	6.35%	6.40%	6.65%	7.90%	N/A
	660-679	6.45%	6.50%	6.55%	6.95%	8.20%	N/A
	640-659	6.65%	6.80%	6.95%	7.20%	8.40%	N/A
	620-639	7.65%	7.90%	8.05%	N/A	N/A	N/A

Doc Type	FICO	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
NO RATIO	740+	5.95%	6.15%	6.25%	6.40%	6.80%	N/A
	720-739	6.05%	6.25%	6.35%	6.55%	7.30%	N/A
	700-719	6.35%	6.40%	6.45%	6.80%	7.90%	N/A
	680-699	6.50%	6.65%	6.70%	6.95%	8.15%	N/A
	660-679	6.70%	6.75%	6.80%	7.20%	8.45%	N/A
	640-659	6.80%	7.05%	7.20%	7.45%	8.65%	N/A

Rate Adjustments

	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Reserves						
< 6 Months (Requires Reserves over \$1.5m)	0.10	0.10	0.10	0.10	0.10	N/A
Loan Balance						
<= 100k	0.50	0.50	0.50	0.50	N/A	N/A
750k to \$1mm	0.00	0.00	0.00	0.00	0.00	0.00
\$1mm to \$1.5mm	0.00	0.00	0.00	0.10	0.10	N/A
>= \$1.5mm	0.00	0.00	0.10	0.20	0.20	N/A
Purpose						
Cash Out	0.30	0.30	0.30	0.50	N/A	N/A
Property Type						
2-4 Unit	0.25	0.25	0.25	0.40	N/A	N/A
Condo	0.15	0.15	0.15	0.15	N/A	N/A
Non-Warrantable Condo	0.25	0.25	0.25	0.25	N/A	N/A
Amortization						
Interest Only (Min. Fico 680)	0.25	0.25	0.25	0.25	N/A	N/A
Penalty Term						
60 Months (Price Cap - Par)	-0.10	-0.10	-0.20	-0.20	-0.20	-0.20
48 Months (Price Cap - Par)	-0.10	-0.10	-0.15	-0.15	-0.15	-0.15
36 Months (Price Cap - Par)	0.00	0.00	0.00	0.00	0.00	0.00
24 Months (Price Cap - Par)	0.25	0.25	0.25	0.25	0.25	0.25
12 Months (Price Cap - Par)	0.50	0.50	0.50	0.50	0.50	0.50
No Penalty (2 Points Discount)	0.50	0.50	0.50	0.50	0.50	0.50

Loan Term		
3/1 LIBOR	0.00	3/1 LIBOR ARM: • 12 mo LIBOR • 2/2/5 Caps • Floor = Note Margin • Note Margin: 7%
5/1 LIBOR	0.00	5/1 LIBOR ARM: • 12 mo LIBOR • 2/2/5 Caps • Floor = Note Margin • Note Margin: 7%
7/1 LIBOR	0.00	7/1 LIBOR ARM: • 12 mo LIBOR • 5/2/5 Caps • Floor = Note Margin • Note Margin: 7%
15 Yr	0.00	
30 Yr	0.60	