

**SUBMISSION INFORMATION**

Email complete package to	Submission@ExcelerateCapital.com	15 Day Locks at CTC Lock Desk Hours 8:30 - 3:30 PDT	Setup	Same Day/24 Hrs UW	24-48 Hrs
Help Desk	Helpdesk@ExcelerateCapital.com		Docs	Same Day/24 Hrs Funding	24-48 Hrs
Lock Request	Lockdesk@ExcelerateCapital.com		CTC	24-48 Hrs	
Lock Extension				Lender Fee Buy-Out	
FHA ID-	0015800008	3 Days	7 Days	15 Days	Buy Out Calculator
VA ID -	9083350000	-0.0600	-0.150	-0.300	
		<i>Streamline/IRRRL - \$595</i>			
		<i>Agencies - \$1195</i>			

*Special offers do **NOT** apply to FHA/VA High Balance

FHA 30 YEAR FIXED			FHA 15 YEAR FIXED			FHA STREAMLINES			FHA 30 YEAR HIGH-BALANCE / HB STREAMLINE*		
Program Code (F30FX)			Program Code (F15FX)			Program Code (F30ST)			Program Code (F30HB)		
RATE	15	30	RATE	15	30	RATE	15	30	RATE	15	30
4.500	105.250	105.250	4.125	103.125	103.000	4.500	105.125	105.125	4.625	104.625	104.625
4.375	104.750	104.750	4.000	102.875	102.750	4.375	104.625	104.625	4.500	104.375	104.375
4.250	104.250	104.250	3.875	102.500	102.500	4.250	104.125	104.125	4.375	104.000	103.875
4.125	104.375	104.250	3.750	102.500	102.375	4.125	104.250	104.125	4.250	103.500	103.375
4.000	104.000	104.000	3.625	101.875	101.875	4.000	103.875	103.875	4.125	103.625	103.625
3.875	103.750	103.750	3.500	101.750	101.750	3.875	103.625	103.625	4.000	103.375	103.250
3.750	103.250	103.250	3.375	101.250	101.250	3.750	103.125	103.125	3.875	103.125	103.000
3.625	102.125	102.000	3.250	100.875	100.875	3.625	102.000	101.875	3.750	102.625	102.500
3.500	101.625	101.500	3.125	99.750	99.750	3.500	101.500	101.375	3.625	101.625	101.500

VA 30 YEAR FIXED			VA 15 YEAR FIXED			VA IRRRLS			VA 30 YEAR HIGH-BALANCE/IRRRL*		
Program Code (V30FX)			Program Code (V15FX)			Program Code (V30IR)			Program Code (V30HB)		
RATE	15	30	RATE	15	30	RATE	15	30	RATE	15	30
4.500	104.875	104.875	4.125	103.125	103.000	4.500	104.750	104.750	4.625	104.625	104.625
4.375	104.375	104.375	4.000	102.875	102.750	4.375	104.250	104.250	4.500	104.375	104.375
4.250	103.875	103.875	3.875	102.500	102.500	4.250	103.750	103.750	4.375	104.000	103.875
4.125	104.000	103.875	3.750	102.500	102.375	4.125	103.875	103.750	4.250	103.500	103.375
4.000	103.625	103.625	3.625	101.875	101.875	4.000	103.500	103.500	4.125	103.625	103.625
3.875	103.375	103.375	3.500	101.750	101.750	3.875	103.250	103.250	4.000	103.375	103.250
3.750	102.875	102.875	3.375	101.250	101.250	3.750	102.750	102.750	3.875	103.125	103.000
3.625	101.750	101.625	3.250	100.875	100.875	3.625	101.625	101.500	3.750	102.625	102.500
3.500	101.250	101.125	3.125	99.750	99.750	3.500	101.125	101.000	3.625	101.625	101.500

LOAN LEVEL PRICE ADJUSTMENTS

FHA PRICE ADJUSTMENTS		FHA STREAMLINE ADJUSTMENTS		VA PRICE ADJUSTMENTS		VA IRRRL ADJUSTMENTS	
FICO 720+	0.100	FICO 720+	0.100	FICO 720+	0.100	FICO 720+	0.100
FICO 680-719	0.000	FICO 680-719	0.000	FICO 680-719	0.000	FICO 680-719	0.000
FICO 660-679	-0.250	FICO 660-679	-0.250	FICO 660-679	-0.250	FICO 660-679	-0.250
FICO 640-659	-0.500	FICO 640-659	-0.500	FICO 640-659	-0.500	FICO 640-659	-0.500
FICO 620-639	-1.250	FICO 620-639	-1.250	FICO 620-639	-1.250	FICO 620-639	-1.250
FICO 600-619	-2.000	Loan amount < 125,000	-0.500	FICO 600-619	-2.000	Loan amount < 125,000	-0.500
DTI > 31/43 (FICO 600-619)	-0.250	2-unit	-0.500	Loan amount < 125,000	-0.500	2-unit	-0.500
Loan amount < 125,000	-0.500	3-4 Unit	-1.000	2-unit	-0.500	3-4 Unit	-1.000
2-unit	-0.500			3-4 Unit	-1.000	VA Loan	-0.250
3-4 Unit	-1.000			VA Loan	-0.250		

ADDITIONAL PRICE ADJUSTMENTS & LIMITATIONS

45 day Locks 0.125% (to 30 day price)
 60 day Locks 0.250% (to 30 day price)
 Manual Underwriting: Not Eligible
 Manufactured Housing Not Eligible
 Minimum Loan Amount < \$100,000
 Approved States CA, CO, OR, TX, AZ
 Maximum Rebate 5.00 Points

ANNOUNCEMENTS

**Ask Your AE About Our
Hot Non-QM Programs!**

**SUBMISSION INFORMATION**

Email complete package Submission@ExcelerateCapital.com
 Help Desk Helpdesk@ExcelerateCapital.com
 Lock Request Lockdesk@ExcelerateCapital.com

15 Day Locks at CTC

Lock Desk Hours 8:30 - 3:30 PDT

Streamline/IRRRL - \$595**Agencies - \$1195****LOCK TERMS (to 30 day price)**

45 Days

60 Days

-0.1250

-0.250

Setup Same Day/24 Hrs UW 24-48 Hrs
 Docs Same Day/24 Hrs Funding 24-48 Hrs
 CTC 24-48 Hrs

[Lender Fee Buy-Out](#)[Buy Out Calculator](#)

LOCK EXTENSIONS		
3 Days	7 Days	15 Days
-0.0600	-0.150	-0.300

30 YEAR FIXED			20 YEAR FIXED			15 YEAR FIXED			30 YEAR FIXED - HI BALANCE			15 YEAR FIXED - HI BALANCE		
Program Code (C30DU)			Program Code (C20DU)			Program Code (C15DU)			Program Code (CH30DU)			Program Code (C15DU)		
RATE	15	30	RATE	15	30	RATE	15	30	RATE	15	30	RATE	15	30
4.875	104.875	104.750	4.875	105.250	105.125	4.375	103.625	103.500	5.000	103.625	103.625	4.500	100.500	100.500
4.750	104.375	104.375	4.750	104.750	104.750	4.250	103.125	103.000	4.875	103.250	103.125	4.375	100.250	100.125
4.625	104.000	103.875	4.625	104.375	104.250	4.125	102.750	102.625	4.750	102.875	102.750	4.250	99.875	99.875
4.500	103.625	103.500	4.500	103.875	103.750	4.000	102.375	102.375	4.625	102.375	102.250	4.125	99.500	99.500
4.375	103.000	103.000	4.375	103.375	103.250	3.875	102.000	101.875	4.500	102.125	102.000	4.000	101.250	101.250
4.250	102.625	102.500	4.250	102.875	102.875	3.750	101.625	101.500	4.375	101.750	101.625	3.875	100.875	100.875
4.125	102.000	102.000	4.125	102.125	102.125	3.625	101.250	101.125	4.250	101.125	101.125	3.750	100.500	100.500
4.000	101.500	101.375	4.000	101.750	101.750	3.500	100.750	100.750	4.125	100.625	100.500	3.625	100.125	100.000
3.875	100.625	100.625	3.875	101.250	101.250	3.375	100.250	100.250	4.000	100.000	100.000	3.500	99.625	99.625

5/1 ARM			7/1 ARM			10/1 ARM		
Program Code (CA51)			Program Code (CA71)			Program Code (CA101)		
RATE	15	30	RATE	15	30	RATE	15	30
4.125	100.750	100.625	4.375	101.375	101.250	4.375	101.375	101.250
4.000	100.625	100.375	4.250	101.125	101.000	4.250	101.125	100.875
3.875	100.375	100.250	4.125	101.000	100.875	4.125	100.750	100.625
3.750	100.125	100.000	4.000	100.750	100.500	4.000	100.375	100.250
3.625	99.875	99.750	3.875	100.375	100.250	3.875	100.125	99.875
3.500	99.625	99.375	3.750	100.125	100.000	3.750	99.750	99.500
3.375	99.250	99.125	3.625	99.750	99.625	3.625	99.375	99.125
3.250	98.875	98.750	3.500	99.375	99.250	3.500	98.875	98.750
3.125	98.500	98.375	3.375	99.000	98.875	3.375	98.375	98.250



LTV/FICO Price Adjustments (For Terms > 15 Years)								
	<=60%	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
>=740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

Price Adjustments (All Terms)	
2 Units	-1.000
3-4 Units	-1.000
Condo - LTV > 75%	-0.750
Non-Owner (LTV <= 75%)	-2.125
Non-Owner (LTV 75.01-80%)	-3.375
Non-Owner (LTV 80.01-85%)	-4.125
No Impounds - CA	-0.150
No Impounds - All other states	-0.250
Loan amount \$100,000 - \$125,000	-0.500
Minimum Loan Amount < \$100,000	
High Balance LTV Limit of 95%	
HB Purchase or Rate/Term	-0.250
HB Cash Out (LTV<=80%)	-1.000
ARM's	
LTV <=	75%
LTV >	75%

Cash Out Refi LTV/FICO Price Adjustments (All Terms)*					
	<=60%	60.01 - 70	70.01 - 75	75.01 - 80	> 80.00
>=740	-0.375	-0.625	-0.625	-0.875	N/A
720-739	-0.375	-1.000	-1.000	-1.125	N/A
700-719	-0.375	-1.000	-1.000	-1.125	N/A
680-699	-0.375	-1.125	-1.125	-1.750	N/A
660-679	-0.625	-1.125	-1.125	-1.875	N/A
640-659	-0.625	-1.625	-1.625	-2.625	N/A
620-639	-0.625	-1.625	-1.625	-3.125	N/A

Approved States
CA, CO, OR, TX, AZ

LPMI Adjustments (30 Year Amort, Standard Coverage)										
	LTV	>=760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
95.01-97	1.890	2.610	3.250	3.830	4.720	6.210	6.670	7.200		
90.01-95	1.600	2.220	2.750	3.210	3.920	5.140	5.400	5.700		
85.01-90	0.860	1.140	1.380	1.620	1.920	2.540	2.620	2.720		
80.01-85	0.630	0.800	0.930	1.090	1.280	1.760	1.810	1.860		
>\$650k	0.600	0.660	0.750	0.900	1.200	1.500	1.800	2.100		
Rate/Term	0.150	0.240	0.300	0.420	0.540	0.690	0.840	1.050		
C/O Refi	0.540	0.600	0.700	0.850	1.050	1.500	1.650	1.800		
2nd Home	0.360	0.390	0.490	0.600	0.700	1.230	1.270	1.350		
NOO	1.020	1.190	1.330	N/A	N/A	N/A	N/A	N/A		

Secondary Financing			
LTV Range	CLTV Range	FICO < 720	FICO >=720
<= 65%	> 80% <= 95%	-0.875	-0.625
<= 75%	<= 80%	-0.375	-0.375
> 65% <= 75%	> 80% <= 95%	-1.125	-0.875
> 75% <= 95%	> 76% <= 95%	-1.375	-1.125
<= 95%	95.01-97%	-1.875	-1.875

Wholesale Division

17802 Sky Park Circle, Ste 100

Irvine, CA 92614

www.EC-TPO.com
EFFECTIVE DATE

1/16/2018

8:50 AM


SUBMISSION INFORMATION
CONTACT INFORMATION

Completed Package	submission@exceletratecapital.com
Help Desk	helpdesk@exceletratecapital.com
Lock Request	lockdesk@exceletratecapital.com

LOCK EXTENSIONS

3 Days	7 Days	15 Days
-0.0600	-0.150	-0.300

LOCK TERMS (to 30 day price)

45 Days	60 Days	
-0.1250	-0.250	

30 YEAR FIXED

Program Code (C30DU)

RATE	15	30
4.875	105.375	105.250
4.750	104.875	104.875
4.625	104.500	104.375
4.500	104.125	104.000
4.375	103.500	103.500
4.250	103.125	103.000
4.125	102.500	102.500
4.000	102.000	101.875
3.875	101.125	101.125

20 YEAR FIXED

Program Code (C20DU)

RATE	15	30
4.875	106.125	106.000
4.750	105.625	105.625
4.625	105.250	105.125
4.500	104.750	104.625
4.375	104.250	104.125
4.250	103.750	103.750
4.125	103.000	103.000
4.000	102.625	102.625
3.875	102.125	102.125

TURN TIMES

SETUP	Same Day/24 Hrs
DOCS	Same Day/24 Hrs
CTC	24-48 Hrs
UW	24-48 Hrs
FUNDING	24-48 Hrs

15 Day Locks at CTC
Lock Desk Hours 8:30 - 3:30 PDT

Lender Fee of 1,495

[Lender Fee Buy-out Calculator](#)
[Buy Out Calculator](#)
15 YEAR FIXED

Program Code (C15DU)

RATE	15	30
4.375	104.500	104.375
4.250	104.000	103.875
4.125	103.625	103.500
4.000	103.250	103.250
3.875	102.875	102.750
3.750	102.500	102.375
3.625	102.125	102.000
3.500	101.625	101.625
3.375	101.125	101.125

30 YEAR FIXED - HI BALANCE

Program Code (CH30DU)

RATE	15	30
5.000	104.500	104.500
4.875	104.125	104.000
4.750	103.750	103.625
4.625	103.250	103.125
4.500	103.000	102.875
4.375	102.625	102.500
4.250	102.000	102.000
4.125	101.500	101.375
4.000	100.875	100.875

15 YEAR FIXED - HI BALANCE

Program Code (C15DU)

RATE	15	30
4.500	101.375	101.375
4.375	101.125	101.000
4.250	100.750	100.750
4.125	100.375	100.375
4.000	102.125	102.125
3.875	101.750	101.750
3.750	101.375	101.375
3.625	101.000	100.875
3.500	100.500	100.500

Price Adjustments (All Terms)

2 Units	-1.000
3-4 Units	-1.000
Condo - LTV > 75%	-0.750
Non-Owner (LTV <= 75%)	-2.125
Non-Owner (LTV 75.01-80%)	-3.375
No Impounds - CA	-0.150
HB Purchase or Rate/Term	-0.250
HB Cash Out (LTV<=80%)	-1.000
Loan amount < 125k	-0.500
Minimum Loan Amount < \$100,000	

Price Adjustments (For Terms > 15 Years)

LTV/FICO	<=60%	60.01% - 70%	70.01% - 75%	75.01% - 80%
>=740	0.000	-0.250	-0.250	-0.500

Approved States

CA, CO, OR, TX, AZ

Cash Out Price Adjustments (All Terms)

LTV/FICO	<=60%	60.01% - 70%	70.01% - 75%	75.01% - 80%
>=740	-0.375	-0.625	-0.625	-0.875