velocity mortgage capital

30 Year Fixed — Investor 1-4

Designed for real estate investors seeking a long-term, fixed-rate loan with no balloon payment

Property Types, Terms, and Rates — Investor 1-4 (SFR, Condo, and 2-4 Units)

PURCHASE						
FICO | LTV →	**75%**	**70%**	**65%**	**60%**	**55%**	**50%**
≥ 750	**8.540%**	**8.415%**	**8.290%**	**8.165%**	**8.040%**	**7.915%**
725-749	**8.790%**	**8.665%**	**8.540%**	**8.415%**	**8.290%**	**8.165%**
700-724	**9.090%**	**8.965%**	**8.840%**	**8.715%**	**8.590%**	**8.465%**
675-699	**9.790%**	**9.665%**	**9.540%**	**9.415%**	**9.290%**	**9.165%**
650-674	**10.290%**	**10.165%**	**10.040%**	**9.915%**	**9.790%**	**9.665%**
600-649	**10.550%**	**10.425%**	**10.300%**	**10.175%**	**10.050%**	**9.925%**
< 600	**10.890%**	**10.765%**	**10.640%**	**10.515%**	**10.390%**	**10.265%**

REFINANCE						
FICO | LTV →	**75%**	**70%**	**65%**	**60%**	**55%**	**50%**
≥ 750	**9.040%**	**8.915%**	**8.790%**	**8.665%**	**8.540%**	**8.415%**
725-749	**9.290%**	**9.165%**	**9.040%**	**8.915%**	**8.790%**	**8.665%**
700-724	**9.590%**	**9.465%**	**9.340%**	**9.215%**	**9.090%**	**8.965%**
675-699	**10.290%**	**10.165%**	**10.040%**	**9.915%**	**9.790%**	**9.665%**
650-674	N/A	**10.665%**	**10.540%**	**10.415%**	**10.290%**	**10.165%**
600-649	N/A	N/A	**10.800%**	**10.675%**	**10.550%**	**10.425%**
< 600	N/A	N/A	N/A	**11.015%**	**10.890%**	**10.765%**

General Guidelines

Loan Amounts	$2MM max — see Jumbo matrix for loans > $2MM
Purpose	Purchase, Rate-Term Refi, Cash-Out Refi
Minimum Loan Amounts	Investor 1-4 = $75,000 minimum
Rebates	Full PP required – 1 point = .50% add-on to rate | Max rebate 2%
Lending	Locations nationwide
Income Verification	Simple documentation
Impounds	Required for property taxes and insurance
Foreign Investors	65% maximum LTV | ITIN OK
CLTV	90% maximum CLTV
Experience	First time buyers are ineligible — reduce 5% LTV for first time investor

*Max all in broker fees = 5%

Loan Programs

Term	30 years | Shorter terms available
Amortization	Fully amortized loan
Prepayment Penalty	5-year declining prepay: 5%, 4%, 3%, 2%, 1%
Prepay Buydown	Reduce 1 year by adding .375% fee — min 1-year penalty
No Prepay States	Non-entity: NJ 1-6 & PA 1-4 units = No Prepay NM, KS, & AK 1-4units = No Prepay, add 1% to rate or 1.5% to fee
Rate Buydown	1-point fee = .375% rate reduction | Minimum Rate 7.115%

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Fast50 — Investor 1-4

Designed for investors with high equity seeking quick and easy credit qualification

Property Types, Terms, and Rates — Investor 1-4 (SFR, Condo, and 2-4 Units)

PURCHASE	
FICO	**Rate**
≥ 750	**7.915%**
725-749	**8.165%**
700-724	**8.465%**
675-699	**9.165%**
650-674	**9.665%**
600-649	**9.925%**
< 600	**10.265%**

REFINANCE	
FICO	**Rate**
≥ 750	**8.415%**
725-749	**8.665%**
700-724	**8.965%**
675-699	**9.665%**
650-674	**10.165%**
600-649	**10.425%**
< 600	**10.765%**

General Guidelines

Max LTV	50%
Loan Amounts	$2MM max
Purpose	Purchase, Refinance, Cash-Out
Rebates	Full PP required – 1 -point = .50% add-on to rate | Max rebate 2%
Lending	Locations nationwide
Bankruptcy/NOD	Discharge 1 day
Mortgage Lates	OK
Title Seasoning	1 day
Income Verification	Simple documentation
Foreign Investors	OK | ITIN OK
Credit Score	No minimum required
Experience	First time buyers are ineligible

*Max all in broker fees = 5%

Loan Programs

Term	30 years | Shorter terms available
Amortization	30 years
Prepayment Penalty	5-year declining prepay: 5%, 4%, 3%, 2%, 1%
Prepay Buydown	Reduce 1 year by adding .375% fee — min 1-year penalty
No Prepay States	Non-entity: NJ 1-6 & PA 1-4 units = No Prepay NM, KS, & AK 1-4units = No Prepay, add 1% to rate or 1.5% to fee
Rate Buydown	1-point fee = .375% rate reduction | Minimum Rate 7.115%

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Flex I/O — Investor 1-4

Designed for investors seeking short-term financing with no prepayment penalties

Property Types, Terms, and Rates — Investor 1-4 (SFR, Condo, and 2-4 Units)

PURCHASE						
FICO | LTV →	**75%**	**70%**	**65%**	**60%**	**55%**	**50%**
≥ 750	**10.050%**	**9.925%**	**9.800%**	**9.675%**	**9.550%**	**9.425%**
725-749	**10.600%**	**10.475%**	**10.350%**	**10.225%**	**10.100%**	**9.975%**
700-724	**11.200%**	**11.075%**	**10.950%**	**10.825%**	**10.700%**	**10.575%**
675-699	**12.200%**	**12.075%**	**11.950%**	**11.825%**	**11.700%**	**11.575%**

REFINANCE						
FICO | LTV →	**75%**	**70%**	**65%**	**60%**	**55%**	**50%**
≥ 750	**10.800%**	**10.675%**	**10.550%**	**10.425%**	**10.300%**	**10.175%**
725-749	**11.350%**	**11.225%**	**11.100%**	**10.975%**	**10.850%**	**10.725%**
700-724	**11.950%**	**11.825%**	**11.700%**	**11.575%**	**11.450%**	**11.325%**
675-699	**12.950%**	**12.825%**	**12.700%**	**12.575%**	**12.450%**	**12.325%**

General Guidelines

Max LTV	75%
Loan Amounts	$75K - $2MM — Loans > $1MM = Max 70% LTV
Purpose	Purchase, Refinance
Term	24 months, interest only
Credit Score	675 minimum
Prepayment Premium	None
Rate Buydown	1-point fee = .375% rate reduction (Max .75% reduction) | Minimum Rate 7.74%
Lender Fees	2% + underwriting fee of $999
Underwriting Guidelines	
Lending	Locations nationwide
Experience	First time investor — max 65% LTV
Income Verification	Simple documentation
Foreign Investors	65% maximum LTV | ITIN OK

*Max all in broker fees = 5%

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Velocity Super Jumbo Loan — Investor 1-4

Designed for real estate investors seeking large-balance financing in major metropolitan markets

Property Types, Terms, and Rates — Investor 1-4 (SFR, Condo, and 2-4 Units)

PURCHASE				
FICO | LTV →	**65%**	**60%**	**55%**	**50%**
≥ 750	**8.540%**	**8.415%**	**8.290%**	**8.165%**
725-749	**8.790%**	**8.665%**	**8.540%**	**8.415%**
700-724	**9.090%**	**8.965%**	**8.840%**	**8.715%**
675-699	**9.790%**	**9.665%**	**9.540%**	**9.415%**
650-674	**10.290%**	**10.165%**	**10.040%**	**9.915%**
600-649	N/A	**10.425%**	**10.300%**	**10.175%**

REFINANCE				
FICO | LTV →	**65%**	**60%**	**55%**	**50%**
≥ 750	**9.040%**	**8.915%**	**8.790%**	**8.665%**
725-749	**9.290%**	**9.165%**	**9.040%**	**8.915%**
700-724	**9.590%**	**9.465%**	**9.340%**	**9.215%**
675-699	**10.290%**	**10.165%**	**10.040%**	**9.915%**
650-674	**10.790%**	**10.665%**	**10.540%**	**10.415%**
600-649	N/A	**10.925%**	**10.800%**	**10.675%**

General Guidelines

Loan Amounts	$2,000,000 - $10,000,000
Minimum FICO	600
Purpose	Purchase, Rate-Term Refinance, Cash-Out Refinance
Rebates	Full PP required - 1-point = .50% add-on to rate | Max rebate 2%
Lending	Major metropolitan areas
Income Verification	Simple documentation
Impounds	Required for property taxes and insurance
Foreign Investors	65% maximum LTV | ITIN OK
CLTV	90% maximum CLTV
Experience	Seasoned investors only

*Max all in broker fees = 5%

Loan Programs

Term	30 years | Shorter terms available
Amortization	Fully amortized loan
Prepayment Penalty	5-year declining prepay: 5%, 4%, 3%, 2%, 1%
Prepay Buydown	Reduce 1 year by adding .375% fee — min 1-year penalty
No Prepay States	Non-entity: NJ 1-6 & PA 1-4 units = No Prepay NM, KS, & AK 1-4units = No Prepay, add 1% to rate or 1.5% to fee
Rate Buydown	1-point fee = .375% rate reduction | Minimum Rate 7.365%

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