

## Broker fixed-step and fixed rates - Home Only (Rates are for new and existing)

### Fixed-step rates

FICO 740+	10 year	15 year	20 year
LTV / DP	First 5 / next 5	First 5 / next 10	First 5 / next 15
65% / 35%	8.00% / 8.60%	8.00% / 8.80%	8.00% / 9.00%
80% / 20%	8.20% / 8.70%	8.20% / 8.90%	8.20% / 9.10%
90% / 10%	8.30% / 8.80%	8.30% / 9.00%	8.30% / 9.20%
95% / 5%	8.40% / 9.20%	8.40% / 9.40%	8.40% / 9.60%

FICO 700-739	10 year	15 year	20 year
LTV / DP	First 5 / next 5	First 5 / next 10	First 5 / next 15
65% / 35%	8.20% / 8.80%	8.20% / 9.00%	8.20% / 9.20%
80% / 20%	8.40% / 8.90%	8.40% / 9.10%	8.40% / 9.30%
90% / 10%	8.50% / 9.00%	8.50% / 9.20%	8.50% / 9.40%
95% / 5%	8.60% / 9.40%	8.60% / 9.60%	8.60% / 9.80%

FICO 680-699	10 year	15 year	20 year
LTV / DP	First 5 / next 5	First 5 / next 10	First 5 / next 15
65% / 35%	8.80% / 9.80%	8.80% / 10.00%	8.80% / 10.20%
80% / 20%	9.00% / 9.90%	9.00% / 10.10%	9.00% / 10.30%
90% / 10%	9.10% / 10.00%	9.10% / 10.20%	9.10% / 10.40%
95% / 5%	9.20% / 10.40%	9.20% / 10.60%	9.20% / 10.80%

FICO 660-679	10 year	15 year	20 year
LTV / DP	First 5 / next 5	First 5 / next 10	First 5 / next 15
65% / 35%	9.20% / 10.40%	9.20% / 10.60%	9.20% / 10.80%
80% / 20%	9.40% / 10.50%	9.40% / 10.70%	9.40% / 10.90%
90% / 10%	9.50% / 10.60%	9.50% / 10.80%	9.50% / 11.00%
95% / 5%	9.60% / 11.00%	9.60% / 11.20%	9.60% / 11.40%

### Fixed rates

FICO 740+	10 year	15 year	20 year
LTV / DP			
65% / 35%	8.00%	8.20%	8.40%
80% / 20%	8.10%	8.30%	8.50%
90% / 10%	8.30%	8.50%	8.70%
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FICO 700-739	10 year	15 year	20 year
LTV / DP			
65% / 35%	8.10%	8.30%	8.50%
80% / 20%	8.20%	8.40%	8.60%
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95% / 5%	8.50%	8.70%	8.90%

FICO 680-699	10 year	15 year	20 year
LTV / DP			
65% / 35%	8.40%	8.60%	8.80%
80% / 20%	8.50%	8.70%	8.90%
90% / 10%	8.70%	8.90%	9.10%
95% / 5%	8.80%	9.00%	9.20%

FICO 660-679	10 year	15 year	20 year
LTV / DP			
65% / 35%	9.30%	9.50%	9.70%
80% / 20%	9.40%	9.60%	9.80%
90% / 10%	9.60%	9.80%	10.00%
95% / 5%	9.70%	9.90%	10.10%

- 1% adder for cash-out, max LTV of 65%, less than 20 years of age
- 1% adder for pre-HUD, max LTV of 75% (CA only)
- 90 day rate / approval commitment
- Stated rates are for applicants who choose auto-pay as their method of payment. If they do not choose auto-pay, the rate increases by .20%
- Consult program information sheet for advance and program details
- For referral sources only and not for distribution to consumers
- Maximum loan amount \$750,000. No minimum
- Maximum loan for lender paid compensation is \$500,000

- This is not an advertisement to extend consumer credit as defined in Regulation Z. Rates are subject to change without notice and are good as of February 13, 2025
- Credit Human will not make a high cost (HOEPA) loan. High cost loan thresholds are determined by the more conservative of federal and state requirements

## Applications & Conditions Submission

### Western Region

- Applications: CUApplications@CreditHuman.com
- Conditions: SeaProcessing@CreditHuman.com

### Central Region

- Applications: Apps@CreditHuman.com
- Conditions: CUProcessing@CreditHuman.com

### Eastern Region

- Applications: GSOApplications@CreditHuman.com
- Conditions: GSOProcessing@CreditHuman.com

## Broker fixed-step and fixed rates - Land Home and Land-in-lieu (Rates are for new and existing)

### Fixed-step rates

FICO 740+	10 year	15 year	20 year
LTV / DP	First 5 / next 5	First 5 / next 10	First 5 / next 15
<b>65% / 35%</b>	<b>8.00% / 8.60%</b>	<b>8.00% / 8.80%</b>	<b>8.00% / 9.00%</b>
80% / 20%	8.20% / 8.70%	8.20% / 8.90%	8.20% / 9.10%
90% / 10%	8.30% / 8.80%	8.30% / 9.00%	8.30% / 9.20%
95% / 5%	8.40% / 9.20%	8.40% / 9.40%	8.40% / 9.60%

FICO 700-739	10 year	15 year	20 year
LTV / DP	First 5 / next 5	First 5 / next 10	First 5 / next 15
<b>65% / 35%</b>	<b>8.20% / 8.80%</b>	<b>8.20% / 9.00%</b>	<b>8.20% / 9.20%</b>
80% / 20%	8.40% / 8.90%	8.40% / 9.10%	8.40% / 9.30%
90% / 10%	8.50% / 9.00%	8.50% / 9.20%	8.50% / 9.40%
95% / 5%	8.60% / 9.40%	8.60% / 9.60%	8.60% / 9.80%

FICO 680-699	10 year	15 year	20 year
LTV / DP	First 5 / next 5	First 5 / next 10	First 5 / next 15
<b>65% / 35%</b>	<b>8.80% / 9.80%</b>	<b>8.80% / 10.00%</b>	<b>8.80% / 10.20%</b>
80% / 20%	9.00% / 9.90%	9.00% / 10.10%	9.00% / 10.30%
90% / 10%	9.10% / 10.00%	9.10% / 10.20%	9.10% / 10.40%
95% / 5%	9.20% / 10.40%	9.20% / 10.60%	9.20% / 10.80%

FICO 660-679	10 year	15 year	20 year
LTV / DP	First 5 / next 5	First 5 / next 10	First 5 / next 15
<b>65% / 35%</b>	<b>9.20% / 10.40%</b>	<b>9.20% / 10.60%</b>	<b>9.20% / 10.80%</b>
80% / 20%	9.40% / 10.50%	9.40% / 10.70%	9.40% / 10.90%
90% / 10%	9.50% / 10.60%	9.50% / 10.80%	9.50% / 11.00%
95% / 5%	9.60% / 11.00%	9.60% / 11.20%	9.60% / 11.40%

### Fixed rates (25 year term for Land Home & LNL only)

FICO 740+	10 year	15 year	20 year	25 year
LTV / DP				
<b>65% / 35%</b>	<b>8.00%</b>	<b>8.20%</b>	<b>8.40%</b>	<b>8.60%</b>
80% / 20%	8.10%	8.30%	8.50%	8.70%
90% / 10%	8.30%	8.50%	8.70%	8.90%
95% / 5%	8.40%	8.60%	8.80%	9.00%

FICO 700-739	10 year	15 year	20 year	25 year
LTV / DP				
<b>65% / 35%</b>	<b>8.10%</b>	<b>8.30%</b>	<b>8.50%</b>	<b>8.70%</b>
80% / 20%	8.20%	8.40%	8.60%	8.80%
90% / 10%	8.40%	8.60%	8.80%	9.00%
95% / 5%	8.50%	8.70%	8.90%	9.10%

FICO 680-699	10 year	15 year	20 year	25 year
LTV / DP				
<b>65% / 35%</b>	<b>8.40%</b>	<b>8.60%</b>	<b>8.80%</b>	<b>9.00%</b>
80% / 20%	8.50%	8.70%	8.90%	9.10%
90% / 10%	8.70%	8.90%	9.10%	9.30%
95% / 5%	8.80%	9.00%	9.20%	9.40%

FICO 660-679	10 year	15 year	20 year	25 year
LTV / DP				
<b>65% / 35%</b>	<b>9.30%</b>	<b>9.50%</b>	<b>9.70%</b>	<b>9.90%</b>
80% / 20%	9.40%	9.60%	9.80%	10.00%
90% / 10%	9.60%	9.80%	10.00%	10.20%
95% / 5%	9.70%	9.90%	10.10%	10.30%

- 1% adder for pre-HUD and cash out refinance
- 90 day rate / approval commitment
- Stated rates are for applicants who choose auto-pay as their method of payment. If they do not choose auto-pay, the rate increases by .20%
- For referral sources only and not for distribution to consumers
- Maximum loan amount \$750,000

- This is not an advertisement to extend consumer credit as defined in Regulation Z. Rates are subject to change without notice and are good as of February 13, 2025
- Credit Human will not make a high cost (HOEPA) loan. High cost loan thresholds are determined by the more conservative of federal and state requirements
- \$999 processing fee for Land Home

## Applications & Conditions Submission

### Western Region

- Applications: CUApplications@CreditHuman.com
- Conditions: SeaProcessing@CreditHuman.com

### Central Region

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- Conditions: CUProcessing@CreditHuman.com

### Eastern Region

- Applications: GSOApplications@CreditHuman.com
- Conditions: GSOProcessing@CreditHuman.com

## Broker home only program details

Features	Details	
Qualifying homes	<ul style="list-style-type: none"> <li>• Single-section, HUD built</li> <li>• Multi-section, HUD built (pre-HUD in California only)</li> <li>• New and existing</li> <li>• Primary and secondary/vacation homes</li> </ul>	
Financing/Fees	<ul style="list-style-type: none"> <li>• Up to 3% over approved LTV up to 95%, e.g. 90% LTV up to 93%, if home valued by comp appraisal</li> <li>• Seller credit permitted for closing costs only</li> </ul>	
Loan terms	<ul style="list-style-type: none"> <li>• Financing up to 240 months</li> <li>• Maximum loan amount \$750,000. No minimum</li> </ul>	
Funding options	<ul style="list-style-type: none"> <li>• Single-close end loans</li> </ul>	
Down payment and pricing	<ul style="list-style-type: none"> <li>• Minimum of 5% down payment in form of cash or trade</li> <li>• Pricing based on the LTV of the lesser of sale price or appraised value</li> <li>• 20% minimum down/80% maximum LTV on second/vacation home</li> <li>• 25% minimum down/75% maximum LTV on pre-HUD (California only)</li> </ul>	
Loan types	<ul style="list-style-type: none"> <li>• New—new home purchase</li> <li>• Resale—existing home purchase</li> <li>• Rate/term refinance</li> <li>• Cash-out refinance (20 year maximum age on eligible homes, must be located in land lease community)</li> </ul>	
New home valuation	<b>Advance</b> New Homes (Never titled or lived in)  5 to 34% down payment <ul style="list-style-type: none"> <li>• 155% advance of the manufacturers gross invoice</li> <li>• + \$11,000 per section for setup and footers</li> <li>• + allowable closing costs to include taxes and insurance</li> </ul> 35%+ down payment <ul style="list-style-type: none"> <li>• 100% advance of the manufacturers gross invoice</li> <li>• + \$11,000 per section for setup and footers</li> <li>• + allowable closing costs to include taxes and insurance</li> </ul>	<b>Appraisal</b> <ul style="list-style-type: none"> <li>• 5% Down: value = lesser of .95 X FMV or sales price</li> <li>• 10% Down: value = lesser of .90 X FMV or sales price</li> <li>• 20% Down: value = lesser of .80 X FMV or sales price</li> <li>• 35% Down: value = lesser of .65 X FMV or sales price</li> <li>• Comparable appraisals only allowed for homes located in land lease communities</li> </ul>
	<b>Appraisal</b> <ul style="list-style-type: none"> <li>• 5% Down: value = lesser of .95 X FMV or sales price</li> <li>• 10% Down: value = lesser of .90 X FMV or sales price</li> <li>• 20% Down: value = lesser of .80 X FMV or sales price</li> <li>• 35% Down: value = lesser of .65 X FMV or sales price</li> <li>• Cash out refinance, up to 65% LTV and max \$25,000 cash-out</li> <li>• Comparable appraisals only allowed for homes located in land lease communities</li> </ul>	<b>NADA book-out</b> <ul style="list-style-type: none"> <li>• 5% Down: value = (1.5 X base book) x .95 + closing costs</li> <li>• 10% Down: value = (1.5 X base book) x .90 + closing costs</li> <li>• 20% Down: value = (1.5 X base book) x .80 + closing costs</li> <li>• 35% Down: value = .90 X base book</li> </ul>
Existing home valuation	<b>Appraisal</b> <ul style="list-style-type: none"> <li>• 5% Down: value = lesser of .95 X FMV or sales price</li> <li>• 10% Down: value = lesser of .90 X FMV or sales price</li> <li>• 20% Down: value = lesser of .80 X FMV or sales price</li> <li>• 35% Down: value = lesser of .65 X FMV or sales price</li> <li>• Cash out refinance, up to 65% LTV and max \$25,000 cash-out</li> <li>• Comparable appraisals only allowed for homes located in land lease communities</li> </ul>	<b>NADA book-out</b> <ul style="list-style-type: none"> <li>• 5% Down: value = (1.5 X base book) x .95 + closing costs</li> <li>• 10% Down: value = (1.5 X base book) x .90 + closing costs</li> <li>• 20% Down: value = (1.5 X base book) x .80 + closing costs</li> <li>• 35% Down: value = .90 X base book</li> </ul>
Rate/credit commitment	<ul style="list-style-type: none"> <li>• 90 days</li> </ul>	
Broker Compensation	<ul style="list-style-type: none"> <li>• Borrower and lender paid options are available</li> <li>• MLO license required to earn compensation</li> <li>• Buy-downs are not available with these programs</li> <li>• Maximum loan amount for lender paid compensation is \$500,000</li> </ul>	

## Broker land home program details

Features	Details
<b>Qualifying Homes</b>	<ul style="list-style-type: none"> <li>• Single-section, multi-section and modular homes</li> <li>• New and existing</li> <li>• Twice moved homes allowed</li> <li>• Manufactured homes built to HUD standards and at least 14 feet wide</li> <li>• Pre-HUD in approved PUDs and condo communities</li> <li>• Land must be owned fee simple, title elimination on manufactured home is required (can be completed at closing) unless otherwise authorized by Credit Human</li> </ul>
<b>Financing/Fees</b>	<ul style="list-style-type: none"> <li>• \$999 processing fee, other closing costs (escrow fees, appraisals, etc.)</li> <li>• Up to 3% over approved LTV up to 95%, e.g. 90% LTV up to 93%</li> <li>• Seller credit permitted for closing costs only</li> </ul>
<b>Loan Terms</b>	<ul style="list-style-type: none"> <li>• Loans terms up to 300 months for Fixed rates and up to 240 months for Fixed-step rates</li> <li>• Maximum loan amount \$750,000</li> </ul>
<b>Valuation Method</b>	<ul style="list-style-type: none"> <li>• Full land/home appraisal required—all appraisals ordered by Credit Human</li> <li>• Maximum loan to value, including closing costs, is 95% of appraised value or sales price, whichever is less</li> </ul>
<b>Funding Options</b>	<ul style="list-style-type: none"> <li>• Single-close end loans</li> <li>• Simple construction</li> </ul>
<b>Down Payment and Pricing</b>	<ul style="list-style-type: none"> <li>• Minimum of 5% down payment in form of cash, land equity or trade (gift funds or gifted land accepted)</li> <li>• Pricing based on the LTV of the lesser of sale price or appraised value</li> </ul>
<b>Using Land Equity</b>	<ul style="list-style-type: none"> <li>• Full value of land can be used up to 7.5 acres</li> <li>• Land can be encumbered—full equity may be applied to down payment</li> <li>• Land equity determined by site value, per the appraisal</li> <li>• Minimum down payment is 5%—this can be all land equity or a combination of land equity, trade or cash (gifted funds or gifted land accepted)</li> </ul>
<b>Simple Construction</b>	<ul style="list-style-type: none"> <li>• Closing occurs before home and improvements are installed</li> <li>• Land payoff, closing costs, and originator compensation disbursed at closing</li> <li>• Final funding occurs once the home has been delivered, set and tied down</li> <li>• Rate and credit approval guaranteed during construction period</li> <li>• No interim interest charges and a free 120-day construction period</li> <li>• \$100 per week extended construction period beginning on the 121st day</li> </ul>
<b>Loan Types</b>	<ul style="list-style-type: none"> <li>• New home purchase</li> <li>• Existing home purchase</li> <li>• Rate/term refinance</li> <li>• Cash-out refinance, up to 65% LTV and up to \$75,000 cash out (not available in Texas)</li> </ul>
<b>Underwriting</b>	<ul style="list-style-type: none"> <li>• Owner-occupied properties: Borrower minimum credit score of 660 with minimum 5% down</li> <li>• Vacation or second homes: Borrower minimum credit score of 700 with minimum 20% down—gifted funds or land not eligible</li> <li>• Cash-out refinance: Borrower minimum credit score of 700, homes up to 20 years old</li> <li>• No bankruptcy or repossession in the last five years</li> <li>• Debt-to-income ratio up to 45% for all debt and 34% for housing, including principal and interest, taxes and homeowners insurance</li> <li>• Buy-fors and investment properties are not eligible</li> <li>• Other Credit Human standard underwriting guidelines apply</li> </ul>
<b>Rate Commitment</b>	<ul style="list-style-type: none"> <li>• 90 days</li> </ul>

## Broker land home program details *(continued)*

Features	Details
<b>Broker Compensation</b>	<ul style="list-style-type: none"><li>• Borrower and lender paid options are available</li><li>• MLO license required to earn compensation</li><li>• Buy-downs are not available with these programs</li><li>• Maximum loan amount for lender paid compensation is \$500,000</li></ul>

## Expediting Land Home deals

### The six things that constitute a complete application

- Property address
- Estimated value
- Name
- Social Security Number
- Income
- Loan amount

To ensure TRID compliance, it is important that we do not collect a complete application until your customer has a fully executed purchase agreement. We ask that you not include the **property address** for purchase applications until you have a completed purchase and sale agreement to submit. We accept pre-qualification applications with a TBD address before a purchase agreement is executed. This does not apply to refinances, please provide the property address on the application.

See territory map below for applications email. Contact Business Development Executive with questions

### What we need to process a deal quickly

#### PRE QUAL APPLICATION (LAND HOME ONLY)

- A completed FNMA 1003 without the current address of the home
- Completed Application Cover Sheet form with broker's selection of borrower-paid or lender-paid LO compensation
- Email addresses for the applicant and co-applicant, if applicable
- Disposition of the applicant's current home if owned

When the customer is ready to proceed, send:

- Property address
- Broker fees
- A copy of the purchase & sale agreement
- Contact name, phone number and address for the title and escrow company
- Intent to proceed
- Credit card authorization form to order appraisal

#### LOAN PROCESSING

Credit Human only requires verifying documentation after delivery of the loan estimate

- Source of the down payment
- A copy of the down payment check
- If the applicant is employed, provide most recent pay stub with year-to-date income plus previous year's W-2
- If the applicant has ownership interest in a partnership, S-corp or corporation, please provide last two years of completed business tax returns with all schedules
- If self-employed, please provide:
  1. the applicant's last two years of completed tax returns with all schedules
  2. two months of business and personal bank statements
- A copy of the applicant's driver's license and Social Security Card

#### CLOSING

- An insurance binder for one year of home owner's insurance is required before funding—the premium can be prepaid, financed or paid at closing
- All conditions must be met before documents go to escrow
- Completed doc request form
- Flood and tax certification

**Fixed-Step & Fixed**

- Low rate for the first five years\*
- One-time, pre-determined rate change after initial 5 years\*
- Rates and payments are disclosed prior to closing—no surprises when the rate adjusts\*
- Customer qualifies on the higher rate\*
- No prepayment penalty
- No private mortgage insurance
- Minimum 5% down payment
- Terms up to 300 months for Fixed rate
- Terms up to 240 months for Fixed-step rate

\* Applies to Fixed-Step program

**Compensation**

Compensation on Credit Human’s program is borrower paid or lender paid and conforms to the following parameters:

- Broker may charge an origination fee of up to 4% of the amount financed
- Amount earned must match Broker Borrower Paid or Lender Paid Comp Plan on file with Credit Human
- Fees may be financed up to 3% of sales price or appraised value (whichever is less), up to 95% LTV
- Credit Human will not make any high-cost (HOEPA) loans.
- Credit Human reserves the right to make any changes to the third-party originator notice as deemed necessary

What’s the best fit for your client?	Credit Human	USDA	FNMA/ FREDDIE	VA	FHA
Single-wide homes accepted	X	X		X	X
Does not require private mortgage insurance	X		*		
Homes that have been moved accepted	X			X	
Existing homes accepted	X		X	X	X
Pre-HUD in approved PUDs and condo communities accepted	X				
Non-permanent or skirting foundation accepted	X				

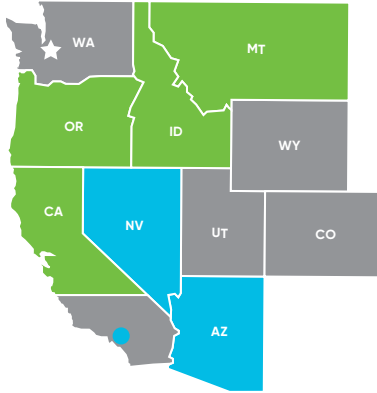
\* Fannie Mae and Freddie Mac require mortgage insurance on loans with greater than 80% LTV

# Sales Territories

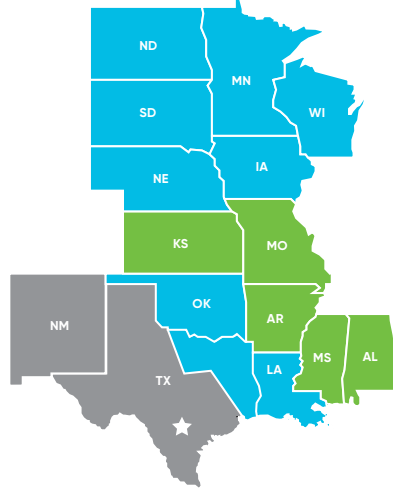
★ Production Centers



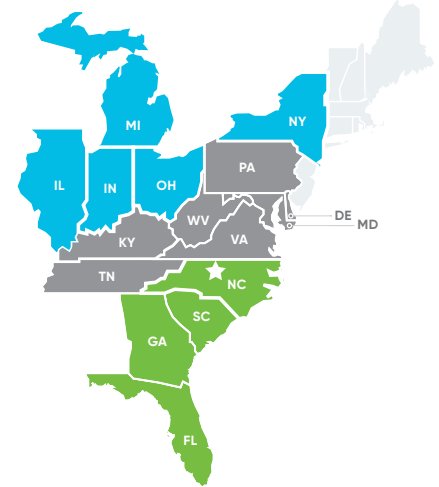
## Western Region



## Central Region



## Eastern Region



### Seattle Office

**Applications:** CUApplications@CreditHuman.com  
**Conditions:** SeaProcessing@CreditHuman.com

- Aisha Carver | Business Development Executive  
866-595-7228 ext. 6245  
ACarver@CreditHuman.com
- Jim Munsey | Business Development Executive  
866-595-7228 ext 6216  
JMunsey@CreditHuman.com
- Jill Schock | Business Development Executive  
Includes LA & Orange Counties  
866-595-7228 ext 4052  
JSchock@CreditHuman.com

### San Antonio Office

**Applications:** Apps@CreditHuman.com  
**Conditions:** CUProcessing@CreditHuman.com

- Glenn Groves | Business Development Executive  
800-598-9764 ext 1587  
GGroves858@CreditHuman.com
- Tracy Raper | Business Development Executive  
800-598-9764 ext 1053  
TRaper448@CreditHuman.com
- Larry Carlan | Business Development Executive  
800-598-9764 ext 1844  
LCarlan678@CreditHuman.com

### Greensboro Office

**Applications:** GSOApplications@CreditHuman.com  
**Conditions:** GSOProcessing@CreditHuman.com

- Tracy Raper & Larry Carlan  
800-598-9764 ext 1053 & 1844  
TRaper448@CreditHuman.com  
LCarlan678@CreditHuman.com
- Jerry Bretton | Business Development Executive  
866-279-1899 ext 6674  
JBretton@CreditHuman.com
- Glenn Groves | Business Development Executive  
866-279-1899 ext 1587  
GGroves858@CreditHuman.com