

# N2F - NonQM Plus Program - Standard and Alternative Documentation

**12 MO Housing 0x90 - Minimum FICO 600 - Max LTV 85% - BK/FC/SS/DIL 12 MO - Loan Amounts to \$3 Million!**

### 30 Day Pricing - 30yr Fixed

Rate	Standard Doc	Rate	Alt Doc
7.375	97.463	7.375	97.263
7.500	97.838	7.500	97.638
7.625	98.150	7.625	97.950
7.750	98.463	7.750	98.263
7.875	98.775	7.875	98.575
7.999	99.088	7.999	98.888
8.125	99.400	8.125	99.200
8.250	99.650	8.250	99.513
8.375	99.900	8.375	99.825
8.500	100.150	8.500	100.075
8.625	100.400	8.625	100.325
8.750	100.650	8.750	100.575
8.875	100.900	8.875	100.825
8.999	101.150	8.999	101.075
9.125	101.400	9.125	101.325
9.250	101.650	9.250	101.575
9.375	101.900	9.375	101.825
9.500	102.150	9.500	102.075
9.625	102.400	9.625	102.325
9.750	102.650	9.750	102.575
9.875	102.900	9.875	102.825
10.000	103.150	10.000	103.075
10.125	103.400	10.125	103.325
10.250	103.650	10.250	103.575
10.375	103.900	10.375	103.825
10.500	104.150	10.500	104.075
10.625	104.400	10.625	104.325

### Standard Documentation - 2 Years Income with 1 year Option

FICO/CLTV	<=50	55%	60%	65%	70%	75%	80%	85%	90%*
740 +	0.625	0.625	0.375	0.250	0.000	-0.125	-0.500	-2.000	NA
720-739	0.500	0.500	0.250	0.125	-0.125	-0.375	-0.875	-2.375	NA
700-719	0.375	0.375	0.125	0.000	-0.500	-0.875	-1.375	-3.250	NA
680-699	0.375	0.375	0.000	-0.250	-0.750	-1.125	-1.625	-3.500	NA
660-679	0.000	0.000	-0.250	-0.500	-1.000	-1.375	-2.125	NA	NA
640-659	-0.750	-0.750	-0.750	-1.000	-1.500	-2.000	NA	NA	NA
620-639	-1.500	-1.500	-1.500	-1.750	-2.250	-3.000	NA	NA	NA
600-619	-2.250	-2.250	-2.500	-3.000	-3.750	NA	NA	NA	NA

### Alternative Documentation

FICO/CLTV	<=50	55%	60%	65%	70%	75%	80%	85%	90%*
740 +	0.750	0.750	0.500	0.375	0.125	-0.125	-0.625	-2.250	NA
720-739	0.625	0.625	0.375	0.250	0.000	-0.500	-1.125	-2.750	NA
700-719	0.500	0.500	0.250	0.125	-0.375	-1.000	-1.625	-3.625	NA
680-699	0.375	0.375	0.000	-0.250	-0.750	-1.375	-2.000	-3.875	NA
660-679	0.000	0.000	-0.375	-0.625	-1.250	-1.625	-2.375	NA	NA
640-659	-0.750	-0.750	-0.750	-1.000	-1.625	-2.125	NA	NA	NA
620-639	-1.625	-1.625	-1.625	-1.875	-2.375	-3.125	NA	NA	NA
600-619	-2.500	-2.875	-3.250	-3.875	-5.000	NA	NA	NA	NA

### Standard Doc LLPA - Adjustment to Price

Criteria / CLTV	<=50	55%	60%	65%	70%	75%	80%	85%	90%*
Standard Doc 1 Yr	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	NA

### Alternative Documentation - Adjustment to Price

Criteria / CLTV	<=50	55%	60%	65%	70%	75%	80%	85%	90%*
Bank Statement - 12 Mo	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.375	NA
1099 - 12 Months	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.250	-0.375	NA
WVOE	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
CPA/EA Prepared P&L - 24 Mo	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
CPA/EA Prepared P&L - 12 Mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA

\* Maximum LTV in CT, IL and NJ 85%, Cash Out 80%

### Additional Loan Level Price Adjustments

Price Adjustments	<=50	55%	60%	65%	70%	75%	80%	85%	90%
DTI > 43%	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.250	NA
Cash-Out Refi	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	NA	NA
2nd Home	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	NA	NA
Investor	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	NA	NA

Price Adjustments	<=50	55%	60%	65%	70%	75%	80%	85%	90%
≤ 250k	-0.250	-0.250	-0.250	-0.250	-0.500	-0.625	-0.625	-0.625	NA
\$250,000 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
\$1,000,001 - \$1,500,000	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	NA
\$1,500,001 - \$2,000,000	0.350	0.350	0.350	0.350	0.350	0.350	0.225	NA	NA
\$2,000,001 - \$2,500,000	0.225	0.225	0.225	0.225	0.100	NA	NA	NA	NA
\$2,500,001 - \$3,000,000	-0.025	-0.025	-0.025	-0.025	-0.275	NA	NA	NA	NA

Additional Products	
5/6 ARM	See Optimal Blue
7/6 ARM	
10/6 ARM	
15 Year Fixed	

Add to 30 year Price

Condo	<=50	55%	60%	65%	70%	75%	80%	85%	90%
Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA	NA	NA
2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	NA
Escrow Waiver *	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA

\* 720 Min Score Required

Housing History - 1x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
Housing History - 0x60x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA	NA
Housing History - 0x90x12	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA	NA

40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA
Interest Only	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	NA

\* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. \* 40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

Housing Event 24 - 35 Mo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA
Housing Event 12 - 23 Mo	-0.375	-0.375	-0.375	-0.375	-0.500	NA	NA	NA	NA

Prepay Penalty - NOO ONLY	
No Penalty	-0.750
12 Months	-0.500
24 Months	-0.250
≥36 Months	0.000

PPP not allowed in:  
AK, KS, MI, MN, NM, OH and RI, IL or NJ vested to individuals, PA with loan Amt <\$248,204. MS allows only declining PPP structures

Lock Period	Lock Price
15 Day	0.150
30 Days	0.000
45 Days	-0.150
5 Days	-0.125

Lock Desk Closes at 3pm PST - M-F  
Pricing Subject to Change

Other Information	
Origination Fee	\$1,295
Min / Max Loan Size	\$150k to \$3Million
Min / Max Buy Price	98.00 / 103.00
ARM Index / Margin	SOFR 30 Avg / 5
5yr ARM Cap Reset	2 / 1 / 5
7yr & 10yr ARM Cap	5 / 1 / 5
Reset Frequency	6 Mo

## Making NonQM EASY!

- ✓ 12 Months Bank Statements
- ✓ 1099 - 12 Months
- ✓ WVOE Program
- ✓ 12 Months Bank Statements
- ✓ CPA/EA Prepared P&L Program
- ✓ 50% Expense Ratio Allowed
- ✓ Lower Exp Ratio w/ Documentation
- ✓ Loan Amt to \$3,000,000
- ✓ No Restrictions to Cash Out!
- ✓ Cash Out Refinance to 80%
- ✓ Housing Event 12 Months
- ✓ Cash Out as Reserves - OK!
- ✓ Debt Ratios up to 50%
- ✓ Easy Trade-Line Requirements

All price and rate adjustments are cumulative, Rates & Terms are subject to change without notice. Refer to product guide for eligibility

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## N2 FUNDING NONQM PLUS PROGRAM MATRIX STANDARD DOC

Maximum LTV/CLTVs		Standard Doc - Primary Residence			
Credit Score	Loan Amount	Purchase	R/T Refinance	Cash-Out Refinance	
700+	<=1,000,000	85	80	80	
	1,000,001 – 1,500,000	85	80	80	
	1,500,001 – 2,000,000	80	75	75	
	2,000,001 – 3,000,000	70	65	65	
680 - 699	<=1,000,000	85	80	80	
	1,000,001 – 1,500,000	80	75	75	
	1,500,001 – 2,000,000	80	70	70	
	2,000,001 – 3,000,000	70	65	65	
660 - 679	<=1,000,000	80	75	75	
	1,000,001 – 1,500,000	80	75	75	
	1,500,001 – 2,000,000	70	65	65	
620 - 659	<=1,000,000	75	70	70	
	1,000,001 – 1,500,000	70	65	65	
	1,500,001 – 2,000,000	65	NA	NA	
600 – 619	<= 1,000,000	70	65	65	
Housing History Restrictions				1 Year Standard Doc	
Housing History:	1x30x12	0x60x12	0x90x12	Price adjustor applies – see rate sheet	
Max LTV/CLTV: Purchase	85	80	70		
Max LTV: Refinance	80	75	NA		
Max Loan Amt:	\$3,000,000	\$1,500,000	\$1,000,000		
Forbearance, Mod, or Deferrals (see Housing History below)					
Housing Event Seasoning Restrictions				Occupancy Restrictions Second Home & Investment	
BK/FC/SS/DIL:	>=36 Mo	>= 24 Mo	>= 12 Mo	Max LTV/CLTV: Purchase 80 Max LTV Refinance 75 Max Loan Amt: \$2,500,000	
Max LTV/CLTV: Purchase	85	80	70		
Max LTV: Refinance	80	75	NA		
Max Loan Amt:	\$3,000,000	\$1,500,000	\$1,000,000		
State Restrictions					
CT, IL, NJ – Max LTV/CLTV: Purchase 85%, Refinance: 80%					
Ineligible locations: HI, NY, RI, UT, Puerto Rico, Guam, & the US Virgin Islands					
General Requirements					
<b>Product Type</b>	Fixed Rate Terms: 15, 30, 40-years; 5/6 ARM, 7/6 ARM, 10/6 ARM (40-year term ARMs available when combined with interest only feature)				
<b>Interest Only</b>	• Min Credit Score: 660		• Max LTV 85%		
<b>Loan Amounts</b>	• Min: 150,000		• Max: 3,000,000		
<b>Loan Purpose</b>	Purchase, Rate/Term, and Cash Out				
<b>Occupancy</b>	Primary, Second Home, Investment				
<b>Property Type</b>	Single Family, Attached, Detached: No restrictions Rural: Not eligible		2-4 Units, Condominium: Max LTV/CLTV: Purchase – 85% Refinance – 75%		Condo Hotel Max LTV: Purchase – 75% Refinance – 65% Occupancy Type: Primary, 2 <sup>nd</sup> , Investment
<b>Acreage</b>	Property up to 20-acres, not meeting the rural definition, eligible, 10 or more acres limited to a max LTV/CLTV 80%				
<b>Cash-In-Hand</b>	• Max Cash-In-Hand: Unlimited				
<b>Appraisals</b>	FNMA Form 1004, 1025, 1073 with interior/exterior inspection. Appraisal review product required unless 2 <sup>nd</sup> appraisal obtained. 2 <sup>nd</sup> Appraisal required for loans > \$2,000,000.				
Income Requirements					
<b>Income</b>	• Wage/Salary: Paystubs, W-2, 2-Years or 1-Year Tax Returns, IRS Form 4506-C, Verbal VOE • Self-Employed: 2-Years or 1-Year Personal and Business Tax Returns, YTD P&L, 2-monthly bank statements, IRS Form 4506-C				

Date: 09/16/2022

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## N2 FUNDING NONQM PLUS PROGRAM MATRIX – Standard Doc, continued

Underwriting Requirements			
<b>Credit Score</b>	Middle of 3 scores or lower of 2	<b>DTI Requirements</b>	<ul style="list-style-type: none"> <li>Standard Max 50%</li> </ul>
<b>Assets</b>	Min of 30-days asset verification required; any large deposit must be sourced	<b>Reserves</b>	<ul style="list-style-type: none"> <li>6 months of PITIA if LTV &gt;= 80%</li> <li>3 months of PITIA if LTV &lt; 80%</li> <li>Cash out may be used to satisfy requirement</li> </ul>
<b>Gift Funds</b>	Min contribution: 5% primary, 10% investment	<b>Document Age</b>	90-days
<b>Tradelines</b>	<ul style="list-style-type: none"> <li>Min: 2 reporting 24-months w/activity in last 12-months or 3 reporting 12-months w/recent activity</li> <li>If the primary borrower has three (3) credit scores, the minimum tradeline requirement is waived</li> </ul>	<b>Prepayment Penalty - Investment Property Only</b>	<ul style="list-style-type: none"> <li>Six (6) months of interest on prepayments that exceed 20% of the original principal balance in a given 12-month time period.</li> <li>Prepayment periods up to 5-Years eligible, see rate sheet</li> <li>Penalties not allowed in AK, KS, MI, MN, NM, OH, and RI</li> <li>Penalties not allowed on loans vested to individuals in IL and NJ</li> <li>Penalties not allowed on loan amounts less than \$278,204 in PA</li> </ul>
<b>Housing History</b>	<p>Forbearance, Modification, or Deferrals are considered under housing payment history.</p> <ul style="list-style-type: none"> <li><b>Greater than 12 Months from Note Date:</b> Forbearance, loan modification, or deferrals (including COVID-19 related events) completed or reinstated greater than 12 months from the Note date of the subject transaction and having a 0x30x12 Housing History are allowed under all programs including ELITE.</li> <li><b>Within 12 Months of Note Date:</b> <ul style="list-style-type: none"> <li>Forbearance, loan modification, or deferrals (including COVID-19 related events) completed or reinstated within 12 months of the Note date of the subject transaction will be treated as a 0x90x12 under PLUS program Housing History for eligibility and pricing.</li> <li>Forbearance, loan modification, or deferrals (including COVID-19 related events) completed or reinstated within 12 months of the Note date of the subject transaction are <b>not eligible</b> under ELITE and/or DSCR.</li> </ul> </li> </ul>		

Date: 09/16/2022

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## N2 FUNDING NONQM PLUS PROGRAM MATRIX

### ALT DOC

Maximum LTV/CLTVs		Bank Statements/1099/WVOE/P&L Only - Primary Residence			
Credit Score	Loan Amount	Purchase	R/T Refinance	Cash-Out Refinance	
700+	<=1,000,000	85	80	80	
	1,000,001 – 1,500,000	85	80	80	
	1,500,001 – 2,000,000	80	75	75	
	2,000,001 – 3,000,000	70	65	65	
680 - 699	<=1,000,000	85	80	80	
	1,000,001 – 1,500,000	80	75	75	
	1,500,001 – 2,000,000	80	70	70	
	2,000,001 – 3,000,000	70	65	65	
660 - 679	<=1,000,000	80	75	75	
	1,000,001 – 1,500,000	80	75	75	
	1,500,001 – 2,000,000	70	65	65	
620 - 659	<=1,000,000	75	70	70	
	1,000,001 – 1,500,000	70	NA	NA	
	1,500,001 – 2,000,000	65	NA	NA	
600 – 619	<=1,000,000	70	65	65	
Housing History Restrictions				Occupancy Restrictions – Second Home & Investment	
Housing History:	1x30x12	0x60x12	0x90x12		
Max LTV/CLTV: Purchase	85	80	70	Max LTV/CLTV: Purchase	80
Max LTV: Refinance	80	75	NA	Max LTV Refinance	75
Max Loan Amt:	\$3,000,000	\$1,500,000	\$1,000,000	Max Loan Amt:	\$2,500,000
Forbearance, Mod, or Deferrals (see Housing History below)					
Housing Event Seasoning Restrictions				Written VOE and P&L Only	
BK/FC/SS/DIL:	>=36 Mo	>=24 Mo	>=12 Mo		
Min Credit Score:				Min Credit Score:	660
Max LTV/CLTV: Purchase	85	80	70	Max LTV/CLTV: Purchase	80%
Max LTV: Refinance	80	75	NA	Max LTV: Refinance	75%
Max Loan Amt:	\$3,000,000	\$1,500,000	\$1,000,000	Max Loan Amount:	\$1,500,000
State Restrictions			12 Mo Bank Statement, 1 Year 1099		
CT, IL, NJ: Max LTV/CLTV: Purchase 85%,		HI, NY, RI, UT, Puerto Rico, Guam, & the US Virgin Islands not eligible		Price adjustor applies – see rate sheet	
General Requirements					
<b>Product Type</b>	Fixed Rate Terms: 15, 30, 40-years; 5/6 ARM, 7/6 ARM, 10/6 ARM (40-year term ARMs available when combined with interest only feature)				
<b>Interest Only</b>	• Min Credit Score: 660		• Max LTV 85%		
<b>Loan Amounts</b>	• Min: 150,000		• Max: 3,000,000		
<b>Loan Purpose</b>	Purchase, Rate/Term, and Cash Out				
<b>Occupancy</b>	Primary, Second Home, Investment				
<b>Property Type</b>	Single Family, Attached, Detached: No restrictions Rural: Not eligible		2-4 Units, Condominium: Max LTV/CLTV: Purchase – 85% Refinance – 75%		Condo Hotel Max LTV: Purchase – 75% Refinance – 65% Occupancy Type: Primary, 2 <sup>nd</sup> , Investment
<b>Acreage</b>	Property up to 20-acres, not meeting the rural definition, eligible, 10 or more acres limited to a max LTV/CLTV 80%				
<b>Cash-In-Hand</b>	• Max Cash-In-Hand: Unlimited				
<b>Appraisals</b>	FNMA Form 1004, 1025, 1073 with interior/ exterior inspection. Appraisal review product required unless 2 <sup>nd</sup> appraisal obtained. 2 <sup>nd</sup> Appraisal required for loans > \$2,000,000.				

Date: 09/16/2022

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## N2 FUNDING NONQM PLUS PROGRAM MATRIX – Alt Doc, continued

Income Requirements			
<b>Income</b>	<ul style="list-style-type: none"> <li>Personal Bank Statements:               <ul style="list-style-type: none"> <li>24 or 12-months of Personal and 2-months of business bank statements.</li> <li>Qualifying income is determined by the total eligible deposits from the 24 or 12-months of personal statements divided by the number of statements.</li> <li>The business bank statements must reflect business activity and transfers to the personal account.</li> </ul> </li> </ul>		
	<ul style="list-style-type: none"> <li>Business Bank Statements: 24 or 12-months of business bank statements. Qualifying income is determined by one of the following analysis methods:               <ul style="list-style-type: none"> <li>Fixed Expense Ratio (50%)</li> <li>Expense ratio provided by a 3rd party (CPA or EA) min ratio of 10%</li> <li>3rd party prepared Profit &amp; Loss Statement (CPA or EA)</li> </ul> </li> </ul>		
	<ul style="list-style-type: none"> <li>24 or 12-month CPA/EA prepared Profit &amp; Loss Statement Only</li> <li>CPA/EA/CTEC must attest they have prepared the borrower's most recent tax return</li> </ul>		
	<ul style="list-style-type: none"> <li>Written Verification of Employment               <ul style="list-style-type: none"> <li>FNMA Form 1005</li> <li>Minimum credit score: 660</li> <li>Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each of the statements</li> </ul> </li> </ul>		
	<ul style="list-style-type: none"> <li>IRS Form 1099               <ul style="list-style-type: none"> <li>2-Years or 1-Year of 1099s</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Fixed Expense Ratio of 10%</li> </ul>	<ul style="list-style-type: none"> <li>YTD Documentation to support continued receipt of income from same source</li> </ul>
Underwriting Requirements			
<b>Credit Score</b>	Middle of 3 scores or lower of 2	<b>DTI Requirements</b>	Max 50%
<b>Assets</b>	Min of 30-days asset verification required; any large deposit must be sourced	<b>Reserves</b>	<ul style="list-style-type: none"> <li>6 months of PITIA if LTV &gt;= 80%</li> <li>3 months of PITIA if LTV &lt; 80%</li> <li>Cash out may be used to satisfy requirement</li> </ul>
<b>Gift Funds</b>	Min contribution: 5% primary, 10% investment	<b>Document Age</b>	90-days
<b>Tradelines</b>	<ul style="list-style-type: none"> <li>Min: 2 reporting 24-months w/activity in last 12- months or 3 reporting 12-months w/recent activity</li> <li>If the primary borrower has three (3) credit scores, the minimum tradeline requirement is waived</li> </ul>	<b>Prepayment Penalty - Investment Property Only</b>	<ul style="list-style-type: none"> <li>Six (6) months of interest on prepayments that exceed 20% of the original principal balance in a given 12-month time period.</li> <li>Prepayment periods up to 5-Years eligible, see rate sheet</li> <li>Penalties not allowed in AK, KS, MI, MN, NM, OH, and RI</li> <li>Penalties not allowed on loans vested to individuals in IL and NJ</li> <li>Penalties not allowed on loan amounts less than \$278,204 in PA</li> </ul>
<b>Housing History</b>	Forbearance, Modification, or Deferrals are considered under housing payment history. <ul style="list-style-type: none"> <li><b>Greater than 12 Months from Note Date:</b> Forbearance, loan modification, or deferrals (including COVID-19 related events) completed or reinstated greater than 12 months from the Note date of the subject transaction and having a 0x30x12 Housing History are allowed under all programs including ELITE.</li> <li><b>Within 12 Months of Note Date:</b> <ul style="list-style-type: none"> <li>Forbearance, loan modification, or deferrals (including COVID-19 related events) completed or reinstated within 12 months of the Note date of the subject transaction will be treated as a 0x90x12 under PLUS program Housing History for eligibility and pricing.</li> <li>Forbearance, loan modification, or deferrals (including COVID-19 related events) completed or reinstated within 12 months of the Note date of the subject transaction are <b>not eligible</b> under ELITE and/or DSCR.</li> </ul> </li> </ul>		

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