



CASCADE

Serving The American Dream Through Affordable Home Ownership

Home Only in Community

Effective For Pre-Approvals Issued On or After 11/07/2018

New Homes Only - Multi Wide Rate Displayed

Product	Min Credit Score	Minimum Down Payment	Loan Amount (k)	Buyer Fees	Seller Concession	Multiwide Rate	Term	APR
Community Platinum	700+	20%	\$35,000 - \$50,000	4.75%	0.00%	9.49%	23	10.14%
			\$50,000 - \$63,059	4.75%	0.00%	8.99%	23	9.62%
			\$63,059 - \$105,158	\$2,900	0.00%	8.99%	23	9.35%
			≥ \$105,158	3.00%	0.00%	8.99%	23	9.38%
		10%	\$35,000 - \$50,000	4.75%	0.00%	10.25%	23	10.92%
			\$50,000 - \$63,059	4.75%	0.00%	9.75%	23	10.41%
			\$63,059 - \$105,158	\$2,900	0.00%	9.75%	23	10.13%
			≥ \$105,158	3.00%	0.00%	9.75%	23	10.16%
		5%	\$35,000 - \$50,000	4.75%	0.00%	10.49%	23	11.17%
			\$50,000 - \$63,059	4.75%	0.00%	9.90%	23	10.56%
			\$63,059 - \$105,158	\$2,900	0.00%	9.90%	23	10.28%
			≥ \$105,158	3.00%	0.00%	9.90%	23	10.31%
Community Gold	651 - 699	20%	\$35,000 - \$50,000	4.75%	0.00%	9.49%	23	10.14%
			\$50,000 - \$63,059	4.75%	0.00%	8.99%	23	9.62%
			\$63,059 - \$105,158	\$2,900	0.00%	8.99%	23	9.35%
			≥ \$105,158	3.00%	0.00%	8.99%	23	9.38%
		10%	\$35,000 - \$50,000	4.75%	0.00%	10.25%	23	10.92%
			\$50,000 - \$63,059	4.75%	0.00%	9.75%	23	10.41%
			\$63,059 - \$105,158	\$2,900	0.00%	9.75%	23	10.13%
			≥ \$105,158	3.00%	0.00%	9.75%	23	10.16%
		5%	\$35,000 - \$50,000	4.75%	0.00%	10.74%	23	11.43%
			\$50,000 - \$63,059	4.75%	0.00%	10.15%	23	10.82%
			\$63,059 - \$105,158	\$2,900	0.00%	10.15%	23	10.53%
			≥ \$105,158	3.00%	0.00%	9.90%	23	10.31%
Community Silver	600 - 650	35%	\$35,000 - \$50,000	4.75%	0.00%	9.49%	23	10.14%
			\$50,000 - \$63,059	4.75%	0.00%	8.99%	23	9.62%
			\$63,059 - \$105,158	\$2,900	0.00%	8.99%	23	9.35%
			≥ \$105,158	3.00%	0.00%	8.99%	23	9.38%
		20%	\$35,000 - \$50,000	4.75%	0.00%	10.45%	23	11.13%
			\$50,000 - \$63,059	4.75%	0.00%	9.95%	23	10.61%
			\$63,059 - \$105,158	\$2,900	0.00%	9.95%	23	10.33%
			≥ \$105,158	3.00%	0.00%	9.95%	23	10.36%
Community Bronze	575 - 599	35%	\$35,000 - \$50,000	4.75%	2.00%	10.45%	23	11.13%
			\$50,000 - \$63,059	4.75%	2.00%	9.49%	23	10.14%
			\$63,059 - \$105,158	\$2,900	2.00%	9.49%	23	9.86%
			≥ \$105,158	3.00%	2.00%	9.49%	23	9.89%
		20%	\$35,000 - \$50,000	4.75%	2.00%	10.70%	23	11.39%
			\$50,000 - \$63,059	4.75%	2.00%	10.25%	23	10.92%
			\$63,059 - \$105,158	\$2,900	2.00%	10.09%	23	10.47%
			≥ \$105,158	3.00%	2.00%	9.95%	23	10.36%

Adjustments

Singlewides: Add .5% to the published rate.

Loan Amount of \$35,000 - \$39,999 With a Decision Credit Score of 600 - 619:

Add a required seller paid fee of 2.00% plus a .25% upward adjustment to the published rate.

Buydowns are available at a cost of 1% of the loan amount for every .15% reduction in rate. Maximum rate buy down is equal to 2% of the loan amount (.30% reduction in rate). Minimum available rate regardless of buy down is 7.99%

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