

**Home Only on Private Property**

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
Private Property Platinum	700+	20%	\$35,000 - \$50,000	4.75%	0.00%	8.49%	23	9.11%
			\$50,000 - \$63,059	4.75%	0.00%	7.99%	23	8.59%
			\$63,059 - \$105,158	\$2,900	0.00%	7.99%	23	8.34%
			≥ \$105,158	3.00%	0.00%	7.99%	23	8.37%
		10%	\$35,000 - \$50,000	4.75%	0.00%	8.74%	23	9.37%
			\$50,000 - \$63,059	4.75%	0.00%	8.24%	23	8.85%
			\$63,059 - \$105,158	\$2,900	0.00%	8.24%	23	8.59%
			≥ \$105,158	3.00%	0.00%	8.24%	23	8.62%
		5%	\$35,000 - \$50,000	4.75%	0.00%	9.49%	23	10.14%
			\$50,000 - \$63,059	4.75%	0.00%	8.49%	23	9.11%
			\$63,059 - \$105,158	\$2,900	0.00%	8.49%	23	8.84%
			≥ \$105,158	3.00%	0.00%	8.49%	23	8.88%
Private Property Gold	651 - 699	20%	\$35,000 - \$50,000	4.75%	0.00%	8.49%	23	9.11%
			\$50,000 - \$63,059	4.75%	0.00%	7.99%	23	8.59%
			\$63,059 - \$105,158	\$2,900	0.00%	7.99%	23	8.34%
			≥ \$105,158	3.00%	0.00%	7.99%	23	8.37%
		10%	\$35,000 - \$50,000	4.75%	0.00%	8.74%	23	9.37%
			\$50,000 - \$63,059	4.75%	0.00%	8.24%	23	8.85%
			\$63,059 - \$105,158	\$2,900	0.00%	8.24%	23	8.59%
			≥ \$105,158	3.00%	0.00%	8.24%	23	8.62%
		5%	\$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%
Private Property Silver	600 - 650	35%	\$35,000 - \$50,000	4.75%	2.00%	8.49%	23	9.11%
			\$50,000 - \$63,059	4.75%	2.00%	7.99%	23	8.59%
			\$63,059 - \$105,158	\$2,900	2.00%	7.99%	23	8.34%
			≥ \$105,158	3.00%	2.00%	7.99%	23	8.37%
		20%	\$35,000 - \$50,000	4.75%	0.00%	8.99%	23	9.62%
			\$50,000 - \$63,059	4.75%	0.00%	8.49%	23	9.11%
			\$63,059 - \$105,158	\$2,900	0.00%	8.49%	23	8.84%
			≥ \$105,158	3.00%	0.00%	8.49%	23	8.88%
		10%	\$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%
5%	\$35,000 - \$50,000	4.75%	0.00%	10.70%	23	11.39%		
	\$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%		
Private Property Bronze	575 - 599	35%	\$35,000 - \$50,000	4.75%	2.00%	9.25%	23	9.89%
			\$50,000 - \$63,059	4.75%	2.00%	8.75%	23	9.38%
			\$63,059 - \$105,158	\$2,900	2.00%	8.75%	23	9.11%
			≥ \$105,158	3.00%	2.00%	8.75%	23	9.14%
		20%	\$35,000 - \$50,000	4.75%	2.00%	9.49%	23	10.14%
			\$50,000 - \$63,059	4.75%	2.00%	8.99%	23	9.62%
			\$63,059 - \$105,158	\$2,900	2.00%	8.99%	23	9.35%
			≥ \$105,158	3.00%	2.00%	8.99%	23	9.38%
		10%	\$35,000 - \$50,000	4.75%	2.00%	10.45%	23	11.13%
			\$50,000 - \$63,059	4.75%	2.00%	9.95%	23	10.61%
			\$63,059 - \$105,158	\$2,900	2.00%	9.95%	23	10.33%
			≥ \$105,158	3.00%	2.00%	9.95%	23	10.36%
5%	\$35,000 - \$50,000	4.75%	2.00%	11.04%	23	11.74%		
	\$50,000 - \$63,059	4.75%	2.00%	10.20%	23	10.87%		
	\$63,059 - \$105,158	\$2,900	2.00%	10.20%	23	10.58%		
	≥ \$105,158	3.00%	2.00%	10.99%	23	11.42%		
<b>Adjustments</b>								
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.								
Buy Downs: 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%.								

This document is NOT an advertisement or offer to extend credit as defined by Regulation Z. The rates and products shown here in are indicative of the current rates and terms available for the purchase of a single family primary residence. These rates and terms are not guaranteed and are subject to change at all times without notice. Nothing in this document should be construed as a credit decision or as a commitment to lend. Rates depend on various factors including property type, credit profile, down payment, loan amount, etc.

Corporate Office: 877-869-7082  
3345 S. Val Vista Dr., Suite 300  
Gilbert, AZ 85295

Texas Office: 800-651-4967  
192 Cimarron Park Loop, Suite B  
Buda, TX 78610

