

"A" Credit Grade	Up to LTV	Rate / Points	Rate / Points	Rate / Points	Rate / Points
650+ Fico	40%	8.99% / 2.50	9.50% - 1.50	9.99% - .500	10.50% - PAR
Mtg 2x30 (12 months) (1x30 = 6 rolling)	50%	9.25% / 2.75	9.75% - 1.75	10.25% - .750	10.75% - PAR
No BK 2 Years	60%	9.50% / 3.25	9.99% - 2.25	10.50% - 1.25	10.99% - .250
No FC Last 2 years	65%	9.99% / 3.75	10.50% - 2.75%	10.99% - 1.75	11.50% - .750
Refinance 65% LTV					
Purchase 65% LTV					

Premier Money Source Loan Program	
Loan Options	30 due in 3 years
	40 due in 3 years
	30 due in 5 years
	40 due in 5 years
Pre Payment Penalty	12 months

Why Premier Money Source?
Same Day Approval
Close in a week or less
We Loan throughout California
24 Years Experience
We are a direct source of private funds. We do not broker anything out. If we can't close your deal in house, we pass.
No Upfront Lender Fees

"A-" Credit Grade "A"	Up to LTV	Rate / Points	Rate / Points	Rate / Points	Rate / Points
600+ Fico	40%	9.25% - 2.50	9.75% - 1.50	10.25% - .500	10.75% - PAR
Mtg 3x30 (12 months) (1x30 = 6 rolling)	50%	9.50% - 2.75	9.99% - 1.75	10.50% - .750	10.99% - PAR
No BK w/in 2 years	60%	9.75% - 3.25	10.25% - 2.25	10.75% - 1.25	11.25% - .250
No FC Last 2 years	65%	10.25% - 3.75	10.75% - 2.75	11.25% - 1.75	11.75% - .750
Refinance 65% LTV					
Purchase 65% LTV					

Non Prime Product Add-ons/Reductions:				
Appraised Value	Rate	Cost	LTV	
\$25K - \$50K	-	-	Max 45%	
\$50.1K to \$75K	-	-	Max 50%	
\$75.1K to \$99K	-	-	Max 55%	
\$100.1K to \$1M	-	-	Max 65%	
6 Month Pre Pay	+25bps	Min 2.5%	-	
No Pre Pay	+50bps	Min 2.5%	-	
Stated	+250bps			

How to submit a Loan	
Login on to the Website	<a href="https://www.premiermoneysource.com/Forms/LoanSubmission.aspx">https://www.premiermoneysource.com/Forms/LoanSubmission.aspx</a>
	Complete Loan Submission Form
	Attach Borrower Documents
	Submit Form
	You will get a Decision in 24 hours

"B" Credit Grade	Up to LTV	Rate/Points	Rate/Points	Rate/Points	Rate/Points
550+ Fico	40%	10.00% - 3.00	10.50% - 2.00	10.99% - 1.00	11.50% - PAR
Mtg 1x60 (12 months) (1x60 = 2x rolling)	50%	10.25% - 3.25	10.75% - 2.25	11.25% - 1.25	11.75% - PAR
No BK w/in 1 year	60%	10.50% - 3.75	10.99% - 2.75	11.50% - 1.75	11.99% - .750
No FC Last 1 years	65%	10.75% - 4.25	11.50% - 3.25	11.99% - 2.25	12.50% - 1.25
Refinance 60% LTV					
Purchase 65% LTV O/O					
Purchase 60% LTV N/O/O					

Fees	
Ancillary fees paid at closing:	\$995 Underwriting
	\$450 Internal warehouse review fee
	\$150 Tax Service
	\$12 Flood Certificate
	\$17.85 Individual or \$19.95 Joint Credit
	\$99.95 Entity Credit / Background Fee (If Corp Owned)
	\$200 Appraisal Review fee (if PMS doesn't order)

Guidelines	
Area of Lending:	California Only
Property Types:	SFR's, Condos, Townhomes, 2-4 Units
Occupancy:	Owner Occupied Non Owner Occupied 2nd Homes - NPR
Loan Amounts:	\$25,000 - \$49,999 - N/O/O Only! \$50,000 - \$1 Million \$1 Million+ = Case by Case Basis
Lending To:	Individuals Family Trust LLC's / Corporations / LLP's / IRA's
Types of Loans we do:	N/O/O Loans Flip Properties - See other Rate Sheet O/O - Busines Purpose Only O/O - Bridge Loans O/O - No Consumer Loans
Federal / State Liens:	Income tax liens > \$2500 must be paid thru closing
1003 Details	Licensing info must be on 1003 NMLS info must also be on 1003 unless owned by Corp, LLC or True Business Loan.

"C" Credit Grade	Up to LTV	Rate/Points	Rate/Points	Rate/Points	Rate/Points
500+ Fico	40%	10.50% - 3.50	10.99% - 2.50	11.50% - 1.50	11.99% - .500
Mtg 3x90 (12 months)	50%	10.75% - 3.75	11.25% - 2.75	11.75% - 1.75	12.25% - .750
No BK's w/in day	60%	10.99% - 4.00	11.50% - 3.00	11.99% - 2.00	12.50% - 1.00
No FC's w/in 1 day					
Refinance 55% LTV					
Purchase 60% LTV					

"D" Credit Grade	Up to LTV	Rate/Points	Rate/Points	Rate/Points	Rate/Points
Sub 500 Fico	40%	10.99% - 3.75	11.50% - 2.75	11.99% - 1.75	12.50% - .750
Mtg 90 days down or more	50%	11.25% - 4.00	11.75% - 3.00	12.25% - 2.00	12.75% - 1
BK Bailout/ FC Bailout					
No FC Last 2 years					
Refinance 50% LTV					
Purchase 50% LTV					

Contact information	
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NMLS # 337256	NMLS # 206268

Items we do			
No Fico Requirements - ALL credit ok	Up to 65% for Refi's	Same Day approval	Pre payment Penalties: 0 - 12 months
Recent BK / Foreclose / Short Sale - All Ok	Up to 80% Purchase price for Rehab fix and flips	Fund in usually 7-10 days	No verification of Tax Returns, W2's
Up to 65% LTV for Purchase	Loan from \$50,000 - \$2,000,000	Terms: 6 months to 15 years	Unacceptable Condos to Fannie & Freddie
			Gift or Non seasoned Down Payments
			No Reserves

*This is not a commitment to lend. Restrictions may apply. For Wholesale us only. Not for distribution to the general public. LTV limits are based on current, accurate appraised value. Premier Money Source, Inc. reserves the rights to amend rates & guidelines. All Premier Money Source, Inc. NMLS#337256.local laws. Premier Money Source, Inc., a California corporation, is a California Finance Lender (Lic#01855406).loans are made in compliance with federal, state and*