



Revised: January 27, 2023

The Science of Doing Non-QM Right!™

PRIME PLUS GOLD

NON-ITIN & ITIN

		Primary Residence			Second Home			Investment Property		
Loan Amount	FICO	Purchase	Rate Term	Cash Out	Purchase	Rate Term	Cash Out	Purchase	Rate Term	Cash Out
≤ \$1,500,000	700	80%	80%	75%	75%	75%	75%			
	680	80%	80%	70%						
	660	75%	75%							

PROPERTY TYPE OVERLAYS

2-4 Unit	80% LTV
Warrantable Condo	80% LTV
Non-Warrantable Condo	80% LTV
> 10 Acres	80% LTV
Rural	80% LTV
Condotel	Not Eligible
Modular	80% LTV
Log Home	80% LTV



Call your Account Executive for more information on any of ACC's loan programs!

OTHER OVERLAYS

Limited Tradelines	75% LTV
Texas Cash-Out 50(a)(6)	80% LTV
Alt Doc – P&L Only	80% LTV
Declining Market per Appraisal	10% LTV Reduction
State of CA	75% LTV

PROGRAM PARAMETERS

Minimum Loan Amount	• \$150,000
Maximum Loan Amount	• \$1,500,000
Maximum Cash Out	• \$500,000
Maximum DTI	• 50%
Minimum PITIA Reserves	• 3 Months
Minimum Residual Income	• \$1,500 + \$150 per dependent

CREDIT REQUIREMENTS	
Mortgage / Rent:	<ul style="list-style-type: none"> • 0 x 30 x 6 months
Installation / Revolving:	<ul style="list-style-type: none"> • 0 x 30 x 6 months
Tradelines:	<ul style="list-style-type: none"> • Tradeline requirement based on primary wage earner <ul style="list-style-type: none"> ✓ 3 tradelines reporting for 12+ months; OR ✓ 2 tradelines reporting for 18+ months • Limited tradelines max 75% LTV • An acceptable 12- or 24-month housing history, not reporting on credit, may also be used as a tradeline. • Max 0 x 60 x 12 months reporting on acceptable tradelines. • Authorized user accounts are not acceptable.
Bankruptcy & Housing Event Seasoning:	<ul style="list-style-type: none"> • 24 Months
Qualifying Credit Score:	<ul style="list-style-type: none"> • Primary wage earner is used to determine the overall loan qualifying credit score. <ul style="list-style-type: none"> ✓ If three scores are provided, use middle score ✓ If two scores are provided, use lowest score ✓ If one score is provided, qualify as No Score ✓ If no scores are provided, qualify as No Score • Each additional borrower is subject to the following. <ul style="list-style-type: none"> ✓ If three scores are provided, at least one must be 620+ ✓ If two scores are provided, at least one must be 620+ ✓ If one score is provided, it must be 620+ ✓ If no scores are provided, eligibility is not negatively impacted • When qualifying income is equal for all borrowers the highest representative score is used to determine the overall loan qualifying score.
Housing History:	<ul style="list-style-type: none"> • A 12-month mortgage history is required for all financed properties owned by the borrower. • A 12-month rental history is required when the borrower is renting their current primary residence. • Borrowers who live rent-free or without a complete 12-month housing history are allowed, with the following restrictions: <ul style="list-style-type: none"> ✓ 3 additional months reserves required ✓ 10% minimum borrower contribution ✓ Any available portion of a 12-month housing history must be paid as agreed. ✓ Borrower(s) who own their primary residence free and clear are not considered living rent-free.
Charge-Offs and Collections:	<ul style="list-style-type: none"> • The following accounts may remain open: <ul style="list-style-type: none"> ✓ Collections and charge-offs < 24 months old with a maximum cumulative balance of \$2,000 ✓ Collections and charge-offs ≥ 24 months old with a maximum of \$2,500 per occurrence ✓ All medical collections • Collection and charge-off balances exceeding the amounts listed above must either be paid in full or may remain open when one of the following is met: <ul style="list-style-type: none"> ✓ Borrower has sufficient reserves to cover remaining collection and charge-off balances (in addition to the published reserve requirement); or ✓ Payment for remaining collections and charge-offs included in DTI results in final DTI ≤ 50% (payment calculated at 5% of balance of remaining unpaid collections and charge-offs). ✓ A combination of the two options above is allowed. A portion of the unpaid collection balance can be included in the DTI while the remainder is covered by excess reserves. ✓ Collections and charge-offs that cannot be factored into DTI or reserves must be paid off.

CREDIT REQUIREMENTS (cont.)

<p>Judgments and Tax Liens:</p>	<ul style="list-style-type: none"> • All judgments or liens affecting title must be paid. • Active court-ordered judgments may remain open when one of the following options is met: <ul style="list-style-type: none"> ✓ The amount is the lesser of \$5,000 per occurrence or 2% of the loan amount: OR ✓ The borrower is currently in a repayment agreement with the creditor, a minimum of 3 months has elapsed on the plan, and evidence of timely payments for the most recent 3 months is provided. • Outstanding state and federal tax liens or delinquent obligations may remain open on purchase transactions only (additional LTV reductions may be required based on the size of the lien). All the following requirements must be met: <ul style="list-style-type: none"> ✓ A copy of the repayment agreement is obtained; AND ✓ A minimum of 3 months has elapsed on the plan and evidence of timely payments for the most recent 3 months is provided; AND ✓ The title company must provide written confirmation confirming <ul style="list-style-type: none"> ○ the title company is aware of the outstanding tax lien, and ○ there is no impact to first lien position.
<p>Housing Events:</p>	<ul style="list-style-type: none"> • A Housing Event is any one of the following events listed below: <ul style="list-style-type: none"> ✓ Foreclosure ✓ Deed-in-Lieu ✓ Short Sale ✓ 1x120 mortgage history ✓ Modification resulting in (non COVID-19 related): <ul style="list-style-type: none"> ○ Forgiveness of a portion of principal and/or interest on either the first or second mortgage ○ Application of a principal curtailment by or on behalf of the investor to simulate principal forgiveness ○ Conversion of any portion of the original mortgage debt to a “soft” subordinate mortgage ○ Conversion of any portion of the original mortgage debt from secured to unsecured

BORROWERS

<p>Occupancy:</p>	<ul style="list-style-type: none"> • Primary Residence • Second Homes
<p>First Time Homebuyer:</p>	<ul style="list-style-type: none"> • Defined as: Borrower(s) who have not owned at least one residential property in the United States in the last 3 years. • The following requirements apply: <ul style="list-style-type: none"> ✓ Primary residence and second homes only ✓ If a borrower has not owned a property in the last 3 years but can document ownership in the preceding 5-year period, the above criteria are waived.
<p>Non-Occupant Co-Borrowers:</p>	<ul style="list-style-type: none"> • Non-occupant borrowers are credit applicants on a principal residence transaction who do not occupy the subject property. • When non-occupant income is used, a 5% LTV reduction from the program maximum is required. • Occupying borrower(s) must have a DTI ratio of 60% or less. This excludes the income/debts of non-occupant borrower(s). • Cash out transactions not allowed. • The non-occupant co-borrower must be included on title of the subject property.

BORROWERS (cont.)

<p>Non-Arms Length:</p>	<ul style="list-style-type: none"> • Non-Arm’s length transactions are subject to all the following requirements: <ul style="list-style-type: none"> ✓ Primary residence only ✓ Relationship must be fully disclosed ✓ An appraisal review product is required ✓ Borrower to provide a written explanation stating relationship to the seller and reason for purchase ✓ Borrower to provide a copy of the canceled earnest money check paid to the property seller ✓ ACC must be satisfied that the transaction makes sense, and that the borrower will occupy the property ✓ All liens on title to be paid in full and reflected on the settlement statement ✓ Lesser of sales price or current appraised value to be used to calculate the LTV ✓ Borrowers cannot provide services on transaction (closing agent, title agent, appraiser, etc.) ✓ Borrower may not be an owner of a business entity selling the subject property • The following additional requirements apply only to family sales: <ul style="list-style-type: none"> ✓ Payment history for the seller’s mortgage on the subject property must be obtained and show no pattern of delinquency within the past 12 months (if applicable) ✓ Verification that the borrower has not been in title to the property in the past 24 months ✓ Gift of Equity is permitted.
<p>Multiple Financed Properties:</p>	<ul style="list-style-type: none"> • There is no limit on the number of other properties borrowers may currently have financed. • ACC Mortgage exposure may not exceed \$5M aggregate for each individual borrower.
<p>Eligible Borrowers:</p>	<ul style="list-style-type: none"> • US Citizens • ITIN • Permanent Resident Aliens • Non-Permanent Resident Aliens (with US credit)
<p>Ineligible Borrowers:</p>	<ul style="list-style-type: none"> • Foreign Nationals • LLCs, partnerships, or corporations (may qualify for vesting only) • Borrowers with diplomatic immunity or otherwise excluded from U.S. jurisdiction • Citizens of Russia, Belarus and Venezuela • Borrowers from OFAC sanctioned countries: https://home.treasury.gov/policy-issues/financial-sanctions/sanctions-programs-and-country-information
<p>ITIN:</p>	<ul style="list-style-type: none"> • ITIN Letter from IRS & valid government photo ID required
<p>Perm & Non-Perm Resident Alien:</p>	<ul style="list-style-type: none"> • One of the following is required: <ul style="list-style-type: none"> ✓ Unexpired Green Card; or ✓ Unexpired VISA/EAD • All VISA types are permissible outside of diplomatic status (A-1 or A-2) • Expired Green Cards and VISAs/EADs are permissible with documentation that the borrower has requested an extension (exceptions considered on a case-by-case basis) • Valid government photo ID required

INCOME

<p>Doc Types:</p>	<ul style="list-style-type: none"> • Wage Earner: <ul style="list-style-type: none"> ✓ Full Doc – 12 months • Self Employed: <ul style="list-style-type: none"> ✓ Full Doc – 12 months ✓ Alt Doc Personal Bank Statements – 12 months ✓ Alt Doc Business Bank Statements – 12 months ✓ Alt Doc Co-Mingled Bank Statements – 12 months ✓ Alt Doc P&L Only – 12 months ✓ Alt Doc 1099 – 12 months (Non-ITIN only)
<p>Full Doc:</p>	<ul style="list-style-type: none"> • Wage Earner: <ul style="list-style-type: none"> ✓ YTD Paystubs, 1-Year W-2, 4506-C Transcript, Verbal VOE within 10 business days of closing ✓ ITIN borrowers also require a full written VOE & most recent 1 year tax returns • Self Employed: <ul style="list-style-type: none"> ✓ 1-Year Personal and Business Tax Returns, YTD P&L, most recent month bank statement, 4506-C Transcripts, Verification of business existence within 10 business days of closing
<p>Alt Doc - P&L Only:</p>	<ul style="list-style-type: none"> • <u>Requirements</u> <ul style="list-style-type: none"> ✓ Must be self-employed for at least one year. ✓ The business being used to source income must be in existence for at least one year. ✓ Must be employed in the same line of work for at least two years. ✓ Minimum 50% borrower ownership percentage. • <u>Documentation</u> <ul style="list-style-type: none"> ✓ 12-month Profit & Loss statement representing total business revenue and expenses for the time period covered, prepared by a Certified Public Accountant, an IRS Enrolled Agent, or a CTEC registered tax preparer. ✓ P&L must contain this exact language from the preparer: "For the purpose of mortgage application qualification only, I determined this profit and loss statement to reasonably reflect the income and expenses of the business described. I certify that I am independent from the business and have no financial or other interest in the business described other than assisting to complete tax or financial records. I am not receiving any compensation contingent on the closing of any loan related to the borrower." ✓ Documentation showing the tax preparer is currently licensed. ✓ Verification of business existence and borrower's ownership percentage with one of the following: CPA letter, Tax Preparer letter, operating agreement, or equivalent. ✓ ACC Self-Employed Business narrative form.
<p>Alt Doc - 1099:</p>	<ul style="list-style-type: none"> • <u>Requirements</u> <ul style="list-style-type: none"> ✓ Permitted for individual(s) earning 100% commission, independent contractors and/or sole proprietors. ✓ Minimum 1-year self-employment history is required (e.g., 1099 income). • <u>Documentation</u> <ul style="list-style-type: none"> ✓ 1-year 1099 ✓ Current YTD earnings must be documented to support the ongoing receipt of 1099 income with YTD bank statements or check stub(s) with YTD totals if available. ✓ ACC Self-Employed Business narrative form. ✓ Tax returns and 4506-C transcripts are not required. • <u>Calculation Method</u> <ul style="list-style-type: none"> ✓ A standard 10% expense factor will be applied. ✓ Qualifying income is the 12-month 1099 average minus the expense factor . ✓ The YTD earnings from the total of check stubs or the tally of deposits from bank statements must be within 10% or greater than prior year earnings.

INCOME (cont.)

Alt Doc - Personal Bank Statements:

- Requirements:
 - ✓ Must be self-employed for at least one year.
 - ✓ The business being used to source income must be in existence for at least one year.
 - ✓ Must be employed in the same line of work for at least two years.
 - ✓ Minimum 25% borrower ownership percentage.
- Documentation
 - ✓ 12 months of consecutive PERSONAL bank statements.
 - ✓ Most recent two months of BUSINESS bank statements. Note: If business bank statements are not available, see "Co-Mingled Bank Statements"
 - ✓ Verification of business existence and borrower's ownership percentage with one of the following. CPA letter, Tax Preparer letter, operating agreement, or equivalent, reflecting the borrower's ownership percentage.
 - ✓ Verification of business existence required within 10 business days of closing.
 - ✓ ACC Self-Employed Business narrative form.
- Analyzing the Personal Statements
 - ✓ If the personal account is jointly owned, and the joint owner is not an owner of the business, deposits that are not readily identifiable as transfers from the business accounts or business deposits must be excluded unless sourced.
 - ✓ Evidence of business receipt and expense activity is not permitted in personal bank accounts. Evidence of such activity will require the loan to be submitted/qualified as a Co-Mingled Bank Statement Documentation loan.
 - ✓ Two months of business bank statements must reflect activity to support business operations and transfers to the personal account being used for qualification.
- Calculation Method
 - ✓ Net income from the analysis of the bank statements is multiplied by the borrower's ownership percentage to determine the borrower's qualifying income.
 - ✓ Qualifying income calculated using total deposits from the statements, minus any inconsistent or large deposits not justified.
 - ✓ An expense factor is not applied.

Alt Doc - Co-Mingled Bank Statements:

- Requirements:
 - ✓ Must be self-employed for at least one year.
 - ✓ The business being used to source income must be in existence for at least one year.
 - ✓ Must be employed in the same line of work for at least two years.
 - ✓ The borrower must be sole owner of the business (borrower and spouse with combined 100% ownership eligible).
- Documentation
 - ✓ A co-mingled bank account is a personal account used by a borrower for both business and personal use. A separate business account is not required.
 - ✓ 12 months of consecutive PERSONAL bank statements.
 - ✓ Verification of business existence and borrower's ownership percentage with one of the following. CPA letter, Tax Preparer letter, operating agreement, or equivalent, reflecting the borrower's ownership percentage.
 - ✓ Verification of business existence required within 10 business days of closing.
 - ✓ ACC Self-Employed Business narrative form.
- Analyzing the Co-Mingled Statements
 - ✓ If the co-mingled personal account is jointly owned, deposits that are not readily identifiable as business deposits must be excluded unless sourced.
- Calculation Method
 - ✓ A standard 50% expense factor will be applied to the total of eligible deposits .
 - ✓ If the business operates more efficiently or typically has a materially different expense factor (higher or lower than standard expense factor), then an expense factor from a CPA/CTEC/EA letter or P&L may be used to determine qualifying income.

INCOME (cont.)

Alt Doc - Business Bank Statements:	<ul style="list-style-type: none"> • <u>Requirements</u> <ul style="list-style-type: none"> ✓ Must be self-employed for at least one year. ✓ The business being used to source income must be in existence for at least one year. ✓ Must be employed in the same line of work for at least two years. ✓ Minimum 25% borrower ownership percentage . • <u>Documentation</u> <ul style="list-style-type: none"> ✓ A business bank account is used for ongoing operations of the business and reflects the name of the business as completed on the URLA. ✓ 12 months of consecutive BUSINESS bank statements. ✓ Verification of business existence and borrower's ownership percentage with one of the following. CPA letter, Tax Preparer letter, operating agreement, or equivalent, reflecting the borrower's ownership percentage. ✓ Verification of business existence required within 10 business days of closing. ✓ ACC Self-Employed Business narrative form. • <u>Analyzing the Business Statements</u> <ul style="list-style-type: none"> ✓ All other owners of the business not party to the loan must provide a signed and dated letter acknowledging the borrower's access to the business account for loan qualification. ✓ Statements should show a trend of ending balances that are stable or increasing over time. ✓ Decreasing or negative ending balances must be explained. • <u>Calculation Method</u> <ul style="list-style-type: none"> ✓ A standard 50% expense factor will be applied to the total of eligible deposits. ✓ If the business operates more efficiently or typically has a materially different expense factor (higher or lower than standard expense factor), then an expense factor from a CPA/CTEC/EA letter or P&L may be used to determine qualifying income.
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Cannabis Derived Income:	<ul style="list-style-type: none"> • Eligible for borrowers located in states where cannabis has been legalized and the business is licensed accordingly
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ASSETS

Asset Seasoning:	<ul style="list-style-type: none"> • Sourced or seasoned for 60 days.
Large Deposits:	<ul style="list-style-type: none"> • Source unexplained deposits that exceed 50% of the borrowers gross monthly qualifying income.
Seller Concessions:	<ul style="list-style-type: none"> • Up to 6% towards closing costs for Primary and Second Homes.
Borrower Contribution:	<ul style="list-style-type: none"> • 5% Primary with verified housing history. • 10% Primary with unverified housing history. • 10% Second Homes. • 50% ITIN
Gift Funds:	<ul style="list-style-type: none"> • Gift funds are allowed after the borrower has documented the minimum required borrower contribution. • Gift funds must be from a relative and can be used for down payment, closing costs and reserves.
Gift of Equity:	<ul style="list-style-type: none"> • Permitted for Primary Residence or Second Home non-arm's length transactions. • The following requirements apply: <ul style="list-style-type: none"> ✓ Gift of equity must be from an immediate family member ✓ Six months of reserves required of borrower's own funds is required ✓ Non-arm's length criteria must be met ✓ Signed gift letter is required ✓ Gift of equity must be listed on the settlement statement

ASSETS (cont.)	
Reserves:	<ul style="list-style-type: none"> • Cash out proceeds can be used for reserve requirements. • Second Home transactions require 2 months of additional reserves for each financed property.
SUBJECT PROPERTY	
Acresage:	<ul style="list-style-type: none"> • Max 20 Acres
Eligible Property Types:	<ul style="list-style-type: none"> • SFR Attached or Detached • PUD Attached or Detached • Modular • Townhomes • 2-4 Unit • Warrantable Condominium • Non-Warrantable Condominium • Log Homes • Rural Properties
Ineligible Property Types:	<ul style="list-style-type: none"> • Vacant land or land development properties • Properties not readily accessible by roads that meet local standards • Properties not suitable for year-round occupancy, regardless of location • Agricultural properties (including farms, ranches, or orchards) • Manufactured or Mobile homes • Co-op/timeshare hotels • Cooperative share loans • Boarding houses or bed/breakfast properties • Properties with zoning violations • Dome or geodesic homes • Assisted living facilities • Homes on Native American Land (Reservations) • Hawaii properties located in lava zones 1 and/or 2 • Houseboats • Fractional ownership • Properties used for the cultivation, distribution, manufacture, or sale of marijuana • Condotels
Appraisal:	<ul style="list-style-type: none"> • A full interior inspection with photos is required for all units. • Appraisal Form 1004, 1025, 1007 and/or 1073 is required for all transactions. • Appraisal transfers are eligible, as indicated on ACC's Appraisal Transfer Policy
Appraisal Review:	<ul style="list-style-type: none"> • FNMA Collateral Underwriter (CU) score of 2.5 or less or a Collateral Desktop Analysis (CDA) required on all files.
Property Flips:	<ul style="list-style-type: none"> • Period is measured from the date the seller became legal owner of the property to the date all parties executed the sales contract. • The following transactions require a 2nd full appraisal: <ul style="list-style-type: none"> ✓ Prior sale less than 90 days and > 10% increase in sales price ✓ Prior sale 91-180 days and > 20% increase in sales price • For properties with a prior sale in the last 365 days and >10% increase in sales price, the following additional requirements apply: <ul style="list-style-type: none"> ✓ Must be ARMs length ✓ No pattern of previous flipping ✓ Must have been marketed openly and fairly ✓ No assignments of the contract to another buyer ✓ If sales price exceeds appraised value by more than 5% a signed letter of acknowledgement from borrower is required

SUBJECT PROPERTY (cont.)

<p>Properties Listed For Sale:</p>	<ul style="list-style-type: none"> To be eligible for either a rate/term or a cash-out refinance, the subject property must be taken off the market on or before application date. The borrower must confirm in writing the reason for the prior listing and intent to occupy the subject property. For cash-out refinances, 6 months seasoning from listing contract expiration date to application date is required. <ul style="list-style-type: none"> ✓ A listing expiration of less than 6 months is permitted with a 10% LTV reduction. The lesser of the most recent list price or the current appraised value should be used to determine loan-to-value for both rate/term and cash-out transactions.
<p>Refinance Seasoning:</p>	<ul style="list-style-type: none"> Rate/Term Refinance – No seasoning requirement. Cash Out Refinance – 6 Months required from Purchase date to ACC Note date. No waiting period for properties obtained through inheritance, divorce or separation.
<p>Determining LTV Cash Out Refi:</p>	<ul style="list-style-type: none"> Property acquired > 12 months from application date: <ul style="list-style-type: none"> ✓ Current appraised value is used. Property acquired 6 - 12 months from application date: <ul style="list-style-type: none"> ✓ Lesser of current appraised value or the previous purchase price plus documented improvements (if any) is used. The purchase settlement statement and any invoices for materials/labor will be required.
<p>Lease with Option to Purchase:</p>	<ul style="list-style-type: none"> Transaction treated as a Purchase. Principal dwelling only. Must have a valid, executed lease with purchase option. The lesser of the appraised value or the purchase price established within the agreement will be utilized for qualification. Copies of cancelled checks for 12 months as proof of rental payments required.
<p>Land Contracts / Contracts for Deed:</p>	<ul style="list-style-type: none"> Primary residence only Copy of fully executed land contract and payoff(s) to be obtained Copies of canceled checks for 12 months (or term of the lease if less) as evidence of timely payments If the land contract was executed less than 12 months ago, the borrower's previous housing payment history must also be verified to complete a completed 12-month history Liens on title to be paid in full and reflected on settlement statement at closing If the contract was executed less than 12 months ago, the lesser of the purchase price or the current appraised value must be used to determine LTV. The current appraised value may be used to determine LTV if the land contract was executed over 12 months ago. Cash-out and non-arm's length transactions not eligible

MISCELLANEOUS

Document Expiration:	<ul style="list-style-type: none"> Measured to closing date: <ul style="list-style-type: none"> ✓ Assets 60 days ✓ Income 60 days ✓ Appraisal 120 days ✓ ACC Credit Report 120 days ✓ Title Commitment and CPL 120 days
Amortization Types:	<ul style="list-style-type: none"> 15 and 30 Year Fixed – Non-ITIN 30 year Fixed - ITIN
Interest Only:	<ul style="list-style-type: none"> Not Eligible
Secondary Financing:	<ul style="list-style-type: none"> Permitted on Primary Residence and Second Home Only. Secondary financing must be institutional. Existing secondary financing must be subordinated and recorded or refinanced. HELOC CLTV must be calculated at the maximum available line amount unless the borrower can provide documentation showing the line of credit is past its draw period.
Power of Attorney:	<ul style="list-style-type: none"> A limited Power of Attorney is acceptable when all the following are met: <ul style="list-style-type: none"> ✓ It is specific to the transaction; ✓ It is recorded with the Mortgage/Deed of Trust; ✓ It contains an expiration date; ✓ It is used to execute only the final loan documents; ✓ The Borrower who executed the POA signed the initial 1003; ✓ An interested party to the transaction (such as seller, broker, loan officer, realtor, etc.) may not act as Power of Attorney. ✓ Not eligible for cash-out transactions.
Vesting Structures:	<ul style="list-style-type: none"> Natural persons Inter vivos revocable trusts (case-by-case basis)
Escrows:	<ul style="list-style-type: none"> Escrow funds/impound accounts can be waived (with the exception of Flood Insurance Premium) when the following requirements are met: <ul style="list-style-type: none"> ✓ Loan is not HPML ✓ LTV less than 80% ✓ Minimum decision credit score of 720 ✓ Minimum 12-months of reserves Pricing adjustment may apply, see rate sheet
Compliance:	<ul style="list-style-type: none"> Compliance with all applicable federal and state regulations. No Section 32 or state high cost.
Prepayment Penalty:	<ul style="list-style-type: none"> Not Eligible
Eligible States:	<ul style="list-style-type: none"> AR, AZ, CA, CO, CT, DE, DC, FL, GA, ID, IL, IN, KS, MD, MI, MN, MS, NC, NJ, NV, OH, OK, OR, PA, SC, TN, TX, UT, VA & WA

