

# Mortgage+Care

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## **CAL 32 PRODUCT GRID** **OWNER-OCCUPIED PROPERITES-1<sup>st</sup> TDs**

**Effective Date:**

**Program A:** "A" Paper 15-30 Year Fixed Rate

**Defined:** For borrowers with a loan-to-value ratio at or below 75%, no more than 1 30-day mortgage payment late in the past 12 months, and a debt ratio of 45% or less, no-prepay penalty  
**Term:** 15 or 30 years  
**Rate:** \_\_\_\_\_%  
**Points:** \$ \_\_\_\_\_

**Program B:** "B" Paper 15-30 Year Fixed Rate

**Defined:** For borrowers with a loan- to-value ratio at or below 70%, no more than 2 mortgage 30-day lates in the past 12 months, and a debt ratio of 50% or less, no prepay penalty  
**Term:** 15 or 30 years  
**Rate:** \_\_\_\_\_%  
**Points:** \$ \_\_\_\_\_

**Program C:** "C" Paper 15-30 Year Fixed Rate

**Defined:** For borrowers with a loan-to-value ratio at or below 65%, more than 2 mortgage 30-day lates in the past 13 months, and a debt ratio of 55% or less, no prepay penalty  
**Term:** 15 or 30 years  
**Rate:** \_\_\_\_\_%  
**Points:** \$ \_\_\_\_\_

**Program D:** "D" Paper 15-30 Year Fixed Rate

**Defined:** For borrowers that would otherwise be "C" borrowers but who have: (a) a current bankruptcy or BK within the past 24 months or (b) notice of default at present or within the last 12 months  
**Term:** 15 or 30 years  
**Rate:** \_\_\_\_\_%  
**Points:** \$ \_\_\_\_\_

**Exceptions:**

- Very low debt ratio deduct:** \_\_\_\_\_%
- Very low loan-to-value ratio deduct:** \_\_\_\_\_%
- Extenuating circumstances deduct/add**  
\_\_\_\_\_%