

Plaza Home Mortgage

Jumbo Elite

JEF30

Pricing Adjustments (as of 7/6/23)

Purchase - FICO

FICO 680-699
FICO 700-719
FICO 720-739
FICO 740-759
FICO 760-779
FICO >= 780

Rate/Term Refinance - FICO

FICO 680-699
FICO 700-719
FICO 720-739
FICO 740-759
FICO 760-779
FICO >= 780

Cash-Out Refinance - FICO

FICO 700-719
FICO 720-739
FICO 740-759
FICO 760-779
FICO >= 780

DTI

<= 43%
43.01 - 45.00

Loan Amount

<= \$1.0M
> \$1.0M to \$1.5M
> \$1.5M to \$2.0M
> \$2.0M to \$2.5M

Property Type / Occupancy

2 unit
3-4 Units
2nd Home
Investment

No Escrows

No Escrows
No Escrows (NY)

Property State

FL, NV

Product Term

20 Yr Fixed
30 Yr and 25 Yr Fixed

Max Rebate

LTV/CLTV/HCLTV							
<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
0.375	0.500	0.750	1.375	2.375	NA	NA	NA
0.125	0.125	0.250	0.375	0.875	1.625	2.375	NA
0.000	0.000	0.000	0.125	0.375	0.750	1.375	NA
(0.125)	(0.125)	(0.125)	0.000	0.125	0.375	0.750	3.250
(0.375)	(0.375)	(0.250)	(0.125)	0.125	0.125	0.250	2.125
(0.500)	(0.500)	(0.375)	(0.250)	(0.125)	(0.125)	0.000	1.250
<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
0.500	0.625	0.875	1.500	2.500	NA	NA	NA
0.250	0.250	0.375	0.500	1.000	1.750	2.500	NA
0.125	0.125	0.125	0.250	0.500	0.875	1.500	NA
0.000	0.000	0.000	0.125	0.250	0.500	0.875	3.375
(0.250)	(0.250)	(0.125)	0.000	0.250	0.250	0.375	2.250
(0.375)	(0.375)	(0.250)	(0.125)	0.000	0.000	0.125	1.375
<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
0.375	0.375	0.500	0.625	NA	NA	NA	NA
0.250	0.250	0.250	0.375	0.625	NA	NA	NA
0.125	0.125	0.125	0.250	0.375	NA	NA	NA
(0.125)	(0.125)	0.000	0.125	0.375	NA	NA	NA
(0.250)	(0.250)	(0.125)	0.000	0.125	NA	NA	NA
<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000
<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.250
0.000	0.000	0.000	0.000	0.000	0.125	0.250	NA
0.000	0.000	0.000	0.000	0.250	0.375	NA	NA
0.000	0.000	0.000	0.000	0.375	NA	NA	NA
<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
0.250	0.250	0.250	0.375	0.500	NA	NA	NA
0.375	0.375	0.375	0.500	0.625	NA	NA	NA
0.250	0.250	0.375	0.500	0.750	1.500	2.000	NA
1.500	1.625	2.000	2.500	3.250	NA	NA	NA
<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500
<= 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

(1.000)