

Warehouse Lending Matrix

« Matrix: Warehouse Lending Facilities »

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The Warehouse Lending Facility matrix includes the lender requirements and products offered to mortgage bankers and brokers who want to fund mortgage loans in-house. This matrix includes the Warehouse Facility, the Repurchase Facility, the Line of Credit, and the Purchase and Sale Facility models for interim mortgage funding.

APPLICANT COMPANY CHARACTERISTICS	WAREHOUSE FACILITY CHARACTERISTICS	PRODUCTS OFFERED
1 Years in business 2 Monthly origination volume (\$K) 3 Corporate net worth (min. required \$K)	10 Flexible net worth requirements 11 Personal guaranty required 12 100% funding (no haircut) 13 Broker to banker offered (training) 14 Multi-state funding 15 Wet funding 16 Dry (note in house) funding 17 Electronic submission and reporting 18 Correspondent lending offered 19 Scratch and dent remedy for repurchase offered 20 Third-party originations allowed (TPOs)	21 Conventional residential 1-4 units 22 Non-Qualified-Mortgage 23 Government insured (FHA/VA/USDA) 24 Seconds (piggy-backs/HELOC) 25 Hard money (subprime) 26 Jumbo 27 Repossession/gestation LOC 28 Commercial or mixed-use 29 Servicing-advance lines
WAREHOUSE FACILITY CHARACTERISTICS		
4 LIBOR, prime, both or other pricing 5 Minimum loan FICO score (0-850) 6 Minimum funding amount offered (\$M) 7 Maximum funding amount offered (\$M) 8 Minimum liquidity percentage required 9 Max. carve-out % for non-Qualified-Mortgages		

LENDER NAME	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Bofl Federal Bank 888-764-7080 www.bofffederalbank.com CONTACT: Warehouse Lending Division WLD@BoflFederalBank.com	0	0	1.5M	LIBOR	0	5M	45M	35	Y	Y			Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
NATIONWIDE		Aggressive LIBOR-based pricing, repurchase facility.																											
Bofl Federal Bank 888-764-7080 www.bofffederalbank.com CONTACT: Warehouse Lending Division WLD@BoflFederalBank.com	0	0	1.5M	LIBOR	0	5M	45M	35	Y	Y			Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
NATIONWIDE		Aggressive LIBOR-based pricing, repurchase facility.																											

Listing Feature:
Standard font.
vs Bold.

Matrix Data:
Enter a Y if you offer such loans and fund such properties.

Contact Information:
Company name, phone number, website and e-mail.

Lending Territory:
Choose Nationwide, Nationwide except states listed, or States listed.

General Comment:
175 characters, spaces included.