



Expanded Prime | Correspondent

Effective Date:
02/10/26

Email: correspondentlock@deephavenmortgage.com

Phone: (844) 346-2677 - Option 3

Program Max LTVs	Primary Residence		Second Home & Investment	
	Full Doc	Alternative Doc	Full Doc	Alternative Doc
Loan Amount	FICO	Purch. & R/T	Purch. & R/T	C/O
≤ \$1,500,000	720	90% **	85%	80%
	680	85%	80%	75%
	660	80%	75%	70%
≤ \$2,000,000	700	85%	75%	75%
	660	80%	75%	70%
≤ \$2,500,000	700	80%	75%	70%
	660	75%	70%	65%
≤ \$3,000,000	700	80%	75%	70%
	680	75%	65%	60%
≤ \$3,500,000	700	70%	N/A	N/A

** Up to 90%; Max 89.99%

Income	1 Yr W-2s or Tax Returns (Full Doc - 12M)
Full Documentation	Max 80% LTV (Full Doc Matrix); Purchase & Rate/Term Only
Asset Utilization	12 Months Personal (or) Business Bank Statements
Alternative Documentation (Must be S/E for 2 yrs. See Guidelines for details.)	12 Months 1099 Income 12 Month Profit & Loss Statement

Other	Program Requirements
Overlays	Limits
Interest-Only	Minimum Loan Amount \$100,000
P&L Only (w/ 2mo BS)	Maximum Loan Amount \$3,500,000
• Max 80% LTV (Purchase)	Maximum Cash Out LTVs ≤ 65%
• Max 70% LTV (Refinance)	Maximum Cash Out LTVs > 65%
P&L Only (w/o BS)	Maximum Cash Out, NOO \$1,000,000
• Qualify off Alt Doc grids	Mortgage History 1x30x12
• Max 70% LTV (Purchase)	FC/DIL/SS Seasoning 48 Months
• Max 60% LTV (Refinance)	BK Seasoning 48 Months
• Min FICO 720	Residual Income \$2,500
• Max \$2,0MM Loan Amt	Standard Debt Ratio 55%
Investment	• No subordinate financing
• Prepayment restrictions may apply	• FTHB is not eligible
• FTHB is not eligible	Property Type
Interest Only	15Y/30Y/40Y Fixed 30Y/40Y Fixed-IO 5/6 ARM
Amort	30Y/40Y 5/6 ARM-IO
Maturity	LTV Max
20 Years	Condominium 90% **
30 Years	Non-Warrantable Condo & 2-4 Unit 80%
40 Years	Rural (Purchase Only) 75%

Other	Program Requirements
Occupancy	Primary, Second Homes, Investment Properties
Property Types	SFR, PUD, Townhomes, Condos, 2-4 Unit & Rural. 2-4 Units & Non-Warrantable Condos are Max 80% LTV. Rural is available Purchase only and Max 75% LTV
Cash Out	Max Cash-Out ≤ 65% LTV is Unlimited. Max Cash Out > 65% LTV is \$500,000
DTI >50%	Cash-Out Proceeds may be used for reserve requirements
Declining Markets	Cash-Out using appraised value w/ 6 month ownership seasoning allowed. Max 75% LTV and CDA or SSR of 2.5 or less required
Subordinate Financing	Primary residence only: Min 700 FICO; Max 80% LTV / CLTV; No FTHB
Citizenship	If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%
Appraisal Review Product	Max CLTV = Grid Max LTV (Institutional seconds only)
Assets	US Citizens; Permanent Resident Aliens; Non-Permanent Resident Aliens (w/ US Credit)
Credit	Clear Capital AVM or like product required on all transactions < 80% LTV. Clear Capital CDA, Field Review, or FNMA Collateral Underwriter Review w/ SRR and score of 2.5 or less required for the following transactions: (i) LTV > 80%. Full 2nd Appraisal required for the following transactions: (i) Loan Amount > \$2M
Compliance	Sourced or seasoned for 30 days; Gift Funds allowed - See Guidelines for details.
Prepayment Penalty	Standard: 3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months all with activity in the last 12 months or one mortgage or installment tradeline for 36+ months with 12 months activity in the last 12 months. Max 0x60x12 reporting on acceptable tradelines. Qualifying FICO: The middle score of 3 or lower score when only 2 agency scores are provided, of primary wage earner Tradeline requirement is waived if primary wage earner credit report reflects scores from all (3) bureaus & qualifying FICO score is 700+
Seller Concessions	Escrows required for HPML loans; Compliance with all applicable federal and state regulations. No Section 32 or state high cost
Ineligible Geos	Investment Only; Standard = % of amount prepaid (partial or full prepayment); 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 5%, 4%, 3%, 2% stepdown fee structure; OR 3-year penalty with 5%, 4%, 3%, 2% stepdown fee structure; OR 2-year penalty with 3% stepdown fee structure (year 1 and year 2 = 3%); OR 1-year penalty with 3% fee. Please see Deephaven Operational Prepayment Penalty Matrices for State restrictions.
	Up to 6% towards closing for all occupancies.
	Delegated: Primary & Second Home - NY. All Occupancies: HI - Iava zones 1 & 2; Investor Occupancy: Baltimore City, MD & Philadelphia, PA
	Non-Delegated: Primary & Second Home - NY. All Occupancies: HI - Iava zones 1 & 2; Investor Occupancy: Baltimore, MD & Philadelphia, PA



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Non-Prime | Correspondent

Email: correspondentlock@deephavenmortgage.com Phone: (844) 346-2677 - Option 3

Effective Date:
02/10/26

Program Max LTVs		Primary Residence		Second Homes & Investment				
Loan Amount	Reserves	FICO	Standard		Recent Event			
			Purch & R/T	Cash Out	Purch & R/T	Cash Out	Purchase & R/T	Cash Out
≤ \$2,000,000	3 Months	700	80%	80%	70%	N/A	65%	
		660	80%	75%	70%	N/A	60%	
		620	75%	65%	70%	N/A	N/A	
Mortgage History			0x60x12	1x120x12				
FC / SS / DIL Seasoning			24 Months	Settled		0x60x12		24 Months
Chapter 13 Seasoning			24 Months	Discharged/Dismissed		24 Months		24 Months
Chapter 7 & 11 Seasoning			24 Months	Discharged/Dismissed		24 Months		24 Months

Program Requirements	
Limits	
Minimum Loan Amount	\$100,000
Maximum Loan Amount	\$2,000,000
Maximum Cash Out	\$500,000
Residual Income	\$1,500
Standard Max DTI	50%
Products	
15Y/30Y/40Y Fixed	30Y/40Y Fixed-IO 5/6 ARM
	5/6 ARM-IO
Interest Only Features	
IO Period	Amort
10 Years	20 Years
10 Years	30 Years
	40 Years

Income
1 Yr W-2 or Tax Return
12 Months Personal (or) Business Bank Statements
12 Months 1099 Income
12 Month Profit & Loss Statement - See Other for Details

Other	
Occupancy	Primary, Second Homes, Investment Properties, Investment - no subordinate financing and no FTHB.
Property Types	SFR, PUD, Townhomes, Condos, 2-4 Unit & Rural, 2-4 Units & Non-Warrantable Condos are Max 80% LTV. Rural is available Purchase only and Max 75% LTV
Profit & Loss Only	2 Mo BS required Min FICO - 660 Max LTV 80% (Purchase) 70% (Refinance)
Appraisal Review Product	Clear Capital AVM or like product required on all transactions < 80% LTV
Cash Out	Maximum Cash Out = \$500,000; Cash Out may be used for reserve requirements
Residual Income	\$1,500 plus an additional \$150 per dependent
Interest Only	Max LTV 80%
Subordinate Financing	Max CLTV = Grid Max LTV (Institutional seconds only)
Citizenship	US Citizen, Permanent Resident Alien & Non-Permanent Resident Alien (w/ US Credit)
Assets	Sourced or seasoned for 30 days; Gift Funds allowed - See Guidelines for details
Credit	Standard: 3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months all with activity in the last 12 months or 1 mortgage or installment tradeline for 36+ months with 12 months activity in the last 12 months. <u>Limited</u> : No minimum tradeline requirements
	Qualifying FICO : The middle score if 3 agency scores are provided or lower score when only 2 agency scores are provided; of primary wage earner
	Tradeline requirement is waived if primary wage earner credit report reflects scores from all (3) bureaus & qualifying FICO score is 700+
Compliance	Escrows required for HPML loans; Compliance with all applicable federal and state regulations; No Section 32 or state high cost
Declining Markets	If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%
Seller Concessions	Up to 6% towards closing for all occupancies.
Prepayment Penalty	Investment Only: Standard = % of amount prepaid (partial or full prepayment): 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 5%, 4%, 3%, 2% stepdown fee structure; OR 3-year penalty with 5%, 4%, 3% stepdown fee structure; OR 2-year penalty with 3% stepdown fee structure (year 1 and year 2 = 3%); OR 1-year penalty with 3% fee.
Ineligible Geos	Please see Deephaven Operational Prepayment Penalty Matrices for State restrictions. Delegated: Primary & Second Home - NY. All Occupancies: HI - lava zones 1 & 2; Investor Occupancy: Baltimore City, MD & Philadelphia, PA Non-Delegated: Primary & Second Home - NY. All Occupancies: HI - lava zones 1 & 2; Investor Occupancy: Baltimore, MD & Philadelphia, PA

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DSCR | Correspondent

Email: correspondentlock@deephavenmortgage.com Phone: (844) 346-2677 - Option 3

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Eligibility Matrix		DSCR ≥ 1.00		DSCR < 1.00	
Loan Amount	FICO	Purchase & R/T	Cash Out	Purchase & R/T	Cash Out
≤ \$1,500,000	720	80%	80%	75%	70%
	700	80%	75%	75%	65%
	680	75%	75%	70%	65%
	640	70%	70%	N/A	N/A
≤ \$2,000,000	Foreign National	70%	80%	N/A	N/A
	700	80%	75%	70%	65%
	680	75%	75%	65%	65%
≤ \$2,500,000	680	65%	65%	N/A	N/A
	700	70%	70%	60%	60%
	660	65%	65%	N/A	N/A
Mortgage History			0x30x12		
BK / FC / SS / DIL Seasoning			36 Months		

Program Parameters		Limits	
Minimum Loan Amount			\$100,000
Minimum Loan Amount (DSCR < 1.00x)			\$200,000
Maximum Loan Amount			\$2,500,000
Maximum Cash Out LTV ≤ 65%			\$1,000,000
Maximum Cash Out LTV > 65%			\$500,000
Foreign National Maximum Loan Amount			\$1,500,000
Products			
5/6 ARM	5/6 ARM-IO	15Y/30Y Fixed	30Y Fixed-IO
Interest Only Features			
Product	IO Period	Amort	Maturity
30Y Fixed-IO	10 Years	20 Years	30 Years
5/6 ARM-IO	10 Years	20 Years	30 Years

Other	
Occupancy	Business Purpose Investment Properties only
Property Types	SFR, PUD, Townhome, 2-4 Units, Condos, Non-Warrantable Condos: Max LTV 75% Rural Properties: Max 65% LTV / Purchase Only (Long Term Rent only & DSCR > 1.0x)
Short Term Rentals	Property Guard report required on all STR transactions Min DSCR 1.15x 5% LTV reduction vs matrix (75% Max) Min FICO 720 No First Time Investor / 2+ Unit / Rural / Unique Properties. Refinance eligible with documented 12mo history of short term rental income. Purchase - AirDNA to be used for monthly rental income. Min 60% Occupancy Rate. Property income for qualifying: 80% of annual revenue divided by 12. Must be able to document ST rental operator experience in last 12 months.
Reserves	Standard: 3 Months PITIA (Loan Amount ≤ \$1mm) 6 Months PITIA (Loan Amount > \$1mm) DSCR < 1.00x - 6 Months PITIA Foreign Nationals - 6 Months PITIA \$1,000,000 Max Cash-Out (overlays apply). Cash-Out may be used towards reserves
Cash Out Amount	Ownership Seasoning 0-6 Months
Refinance Ownership Seasoning / Valuation	Rate/Term Lesser of Purchase Price + Improvements (or) Appraisal Cash Out Lesser of Purchase Price + Improvements (or) Appraisal
Interest Only	RTL / Renovation Cash Out If purchased & renovated per appraisal w/ SSR of 2.5 and below, can use appraised value under (6) months ownership. See Guidelines for details.
Subordinate Financing	Max LTV 80%, Min DSCR 1.00x Not Allowed
DSCR	DSCR = Gross Rents / PITIA (fully amortizing) or Gross Rents / ITIA (interest only loans)
DSCR < 1.00	Minimum DSCR 0.75x Vacant / Unleased properties ineligible for rate/term or cash-out refinances No Rural Properties; Major Markets; No Rural locations - if CFPB Rural/Underserved Designation indicates "yes" then subject property is ineligible Rural / Underserved Website Link: https://www.consumerfinance.gov/rural-or-underserved-look/
Lease / Gross Income	Lesser of Estimated Market Rent from Form 1007 or monthly rent from existing lease - higher lease rent allowed with (3) months receipt Unleased Properties: Max LTV 70% on Refinances; no LTV reduction for Purchase transactions Unleased Properties (2+ unit): Max 1 vacant unit on Refinances
Citizenship	US Citizens; Permanent Resident Aliens; Non-Permanent Resident Aliens (w/ US Credit). Foreign Nationals: See guidelines for details. Min DSCR Foreign National 1.00x
Assets	Sourced or seasoned for 30 days; Gift Funds allowed - See Guidelines for details.
Appraisal Requirements	One (1) full appraisal and a CDA is required on all properties; If CDA variance is > 10%, a second full appraisal is required; Properties with a condition rating of C5 or C6 are not acceptable
First-Time Investor	Min DSCR 1.00, Min FICO 700, Long-Term Rental Only.
First-Time Homebuyers	Not Eligible
Eligible Borrowers	Standard: Defined as borrowers with 12-month history of investment property ownership in the most recent 12 months LLC Borrowing Entities: Domestic LLC required; US Citizen / Perm Resident / Non-Perm / Foreign National guarantors allowed - see guidelines for details
Credit	Standard: 3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months all with activity in the last 12 months or one mortgage or installment tradeline for 36+ months with 12 months activity in the last 12 months. Acceptable tradelines must show 0x60 in most recent 12 months from application date. Qualifying FICO: The higher middle score when 3 agency scores are provided or the lower score when only 2 agency scores are provided; of all borrowers' guarantors. Tradeline requirement is waived if the borrower's credit report reflects scores from all (3) bureaus & qualifying FICO score is 700+
Compliance	Compliance with all applicable federal and state regulations
Declining Markets	If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%.
Prepayment Penalty	Investment Only, Standard = % of amount prepaid (partial or full prepayment); 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 5%, 4%, 3%, 2% stepdown fee structure; OR 3-year penalty with 5%, 4%, 3% stepdown fee structure; OR 2-year penalty with 3% stepdown fee structure (Year 1 and year 2 = 3%); OR 1-year penalty with 3% fee. Please see Deephaven Operational Prepayment Penalty Matrices for State restrictions.
Seller Concessions	Up to 6% towards closing
Ineligible Geos	Delegated: HI - lava zones 1 & 2; Baltimore City, MD & Philadelphia, PA Non-Delegated: HI - lava zones 1 & 2; Baltimore City, MD & Philadelphia, PA



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ITIN | Correspondent

Email: correspondentlock@deephavenmortgage.com Phone: (844) 346-2677 - Option 3

Effective Date:
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Program Max LTVs		Primary Residence		Second Homes & Investment		Program Requirements	
Loan Amount	FICO	Purchase	Rate/Term	Cash-Out	Purchase & Rate/Term	Cash-Out	Limits
≤ \$1,500,000	720	80%	80%	65%	70%	65%	Minimum Loan Amount \$100,000
	700	80%	80%	60%	70%	N/A	Maximum Loan Amount \$1,500,000
	680	75%	75%	N/A	N/A	N/A	Maximum Cash Out \$500,000
Income							
Full Documentation 1 Yr W-2 or Tax Return							
Alternative Documentation (See Guidelines for details) 12 Months Personal (or) Business Bank Statements							
12 Months 1099 Income							
12 Month Profit & Loss Statement - See Other for Details							

Other	
Occupancy	Primary, Second Homes, Investment Properties
Reserves	Standard: 3 Months PITIA Cash-Out / 2nd Home / Investor / LTV >80%: 6 Months PITIA Minimum 3mo's reserves must come from borrowers own funds on any transaction
Eligible Property Types	SFR, PUD, Townhomes, Condos, NW Condos, 2-4 Unit
Ineligible Property Types	2-4 Units are ineligible on Second Home transactions Rural Properties, Condos, Co-ops, Manufactured Homes, Mobile Homes, Geodomes, Unique Properties
Profit & Loss Only	2 Mo BS required Max LTV 80% (Purchase) / 75% (Refinance)
Appraisal/Review Product	Clear Capital A/V/M or like product required on all transactions
Cash Out	Maximum Cash Out = \$500,000; Cash Out may be used for reserve requirements
Residual Income	\$1,500 plus an additional \$150 per dependent
Subordinate Financing	Not permitted under the ITIN program
ITIN Documentation	See guidelines for details
Assets	Sourced or seasoned for 30 days, Gift Funds allowed - Minimum 5% Borrower Contribution - See Guidelines for details
Credit	Standard: 3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months all with activity in the last 12 months or 1 mortgage or installment tradeline for 36+ months with 12 months activity in the last 12 months. Limited tradelines are ineligible.
Compliance	Qualifying FICO: The middle score if 3 agency scores are provided or lower score when only 2 agency scores are provided, or primary wage earner
Declining Markets	Tradeline requirement is waived if primary wage earner credit report reflects scores from all (3) bureaus & qualifying FICO score is 700+
Escrow Waivers	Escrows required for HPML loans; Compliance with all applicable federal and state regulations; No Section 32 or state high cost
Seller Concessions	If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%
Prepayment Penalty	Not permitted under the ITIN program Up to 6% towards closing for all occupancies. Investment Only, Standard = % of amount prepaid (partial or full prepayment); 5-year penalty with 5%, 4%, 3%, 2%, 1% stepdown fee structure; OR 4-year penalty with 5%, 4%, 3%, 2% stepdown fee structure; OR 3-year penalty with 5%, 4%, 3% stepdown fee structure; OR 2-year penalty with 3% stepdown fee structure (year 1 and year 2 = 3%); OR 1-year penalty with 3% fee.
Ineligible Geos	Please see Deephaven Operational Prepayment Penalty Matrices for State restrictions. Delegated: Primary & Second Home - NY, All Occupancies; HI - lava zones 1 & 2; Investor Occupancy; Baltimore City, MD & Philadelphia, PA Non-Delegated: Primary & Second Home - NY, All Occupancies; HI - lava zones 1 & 2; Investor Occupancy; Baltimore, MD & Philadelphia, PA

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Expanded Prime Super Jumbo | Correspondent

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02/10/26

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Program Max LTVs		Primary Residence			
		Full Doc	Refinance	Purchase	Alternative Doc
Loan Amount	Reserves	FICO	Purchase	Refinance	Refinance
≤ \$4,000,000	24 Months	720	75%	65%	70%
			75%	65%	60%
≤ \$5,000,000	24 Months	700	70%	N/A	N/A
		680	65%	N/A	N/A
Income					
Full Documentation	12 Month W-2s or Tax Returns				
Alternative Documentation	12 Month Month Personal (or) Business Bank Statements				
	12 Month 1099 Income				

Program Requirements	
Limits	
Minimum Loan Amount	\$3,500,000
Maximum Loan Amount	\$5,000,000
Maximum Cash Out	\$1,000,000
Mortgage History	0x30x24
BK Seasoning	48 Months
FC/DIL/SS Seasoning	48 Months
Products	
30Y Fixed 5/6 ARM	
Interest-Only is not permitted	

Other	
Occupancy	Primary Residence Only
Property Types	SFR, PUD, Townhomes, Warrantable Condos, 2-4 Unit; Rural designated properties are ineligible
Cash Out	Cash-Out Proceeds may not be used for reserve requirements Texas C/O not allowed
Declining Markets	If property is located in a declining market as indicated by the appraisal, Max LTV is reduced by 5%
Delayed Financing	Delayed financing transactions are allowed; treated as cash-out for eligibility & pricing purposes
Additional Reserves (Other REO)	Two months PITIA per additional financed property based on the PITIA of the subject property required up to max 36 months
First-Time Home Buyers	Ineligible
Subordinate Financing	No subordinate financing allowed
Citizenship	US Citizens & Permanent Resident Aliens only
Valuation Requirements	Two appraisals required on all loans; lower of both appraised values to be used for LTV calculation
Assets	Sourced or seasoned for 30 days; Gift Funds are not allowed
Credit	Standard: 3 tradelines reporting for 12+ months or 2 reporting for 24+ months all with activity in the last 12 mo's or one mortgage/installment tradeline for 36+ months with 12 months activity in the last 12 months. Max 0x60x12 reporting on eligible tradelines. Qualifying FICO: The middle score of 3 or lower score when only 2 agency scores are provided, of primary wage earner
Escrows	Escrow waivers not permitted unless specified by state law
Compliance	Compliance with all applicable federal and state regulations; No Section 32 or state high cost
Eligible Subject Property Location Combined Statistical Area	Property must be in a CSA with more than 2mm residents as of 2020 - see below for eligible CSA codes or link: Combined Metropolitan Areas (USA) ; Combined, Metropolitan and Metropolitan Statistical Areas - Population Statistics, Charts and Map
	408 New York-Newark; 348 Los Angeles-Long Beach; 548 Washington-Baltimore-Arlington; 176 Chicago-Naperville - 488 San Jose-San Francisco-Oakland; 206 Dallas-Fort Worth; 148 Boston-Worcester-Providence; 288 Houston-Pasadena; 428 Philadelphia-Reading-Camden; 122 Atlanta-Athens-Clarke County-Sandy Springs; 370 Miami-Port St. Lucie-Ft Lauderdale 220 Detroit-Warren-Ann Arbor; 429 Phoenix-Mesa; 500 Seattle-Tacoma; 422 Orlando-Lakeland-Deltona; 378 Minneapolis-St. Paul; 184 Cleveland-Akron-Canton; 216 Denver-Aurora-Greeley 172 Charlotte-Concord; 440 Portland-Vancouver-Salem; 476 St. Louis-St. Charles-Farmington; 482 Salt Lake City-Provo-Orem; 484 San Antonio-New Braunfels-Kernville 430 Pittsburgh-Weirton-Steubenville; 472 Sacramento-Roseville; 405 New Haven-Hartford-Waterbury; 294 Indianapolis-Carmel-Muncie; 198 Columbus-Marion-Zanesville 312 Kansas City-Overland Park-Kansas City; 332 Las Vegas-Henderson; 450 Raleigh-Durham-Cary; 400 Nashville-Davidson-Murfreesboro; 178 Cincinnati-Wilmington; 376 Milwaukee-Racine
Seller Concessions	Up to 6% towards closing for all occupancies.
Ineligible Geos	NY, HI - lava zones 1 & 2

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