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DSCR
Non-Conforming Portfolio Product

Effective Date:
 8:00 am PT 09/13/2024
 Last Revised (09/09/2024)

Rate	5/6 Arm	7/6 Arm	30	Pricing Adjustments									
	2/1/5 21 Day	5/1/5 21 Day	Yr Fixed 21 Day	Description	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
10.375	108.750	108.500	108.500	Borrower Paid Comp	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a
10.250	108.500	108.250	108.250	Lender Paid Comp	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	n/a	n/a
10.125	108.250	108.000	108.000	760+	0.000	0.000	0.000	0.000	0.000	-0.500	-2.250	n/a	n/a
9.990	108.000	107.750	107.750	740-759	0.000	0.000	0.000	0.000	-0.500	-0.750	-2.500	n/a	n/a
9.875	107.750	107.500	107.500	720-739	-0.250	-0.250	-0.250	-0.250	-0.500	-1.250	-3.000	n/a	n/a
9.750	107.500	107.250	107.250	700-719	-0.500	-0.500	-0.500	-0.500	-1.000	-1.500	-3.500	n/a	n/a
9.625	107.250	107.000	107.000	680-699	-0.750	-0.750	-0.750	-0.750	-1.000	-1.500	-4.500	n/a	n/a
9.500	107.000	106.750	106.750	660-679	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
9.375	106.750	106.500	106.500	640-659	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
9.250	106.500	106.250	106.250	620-639	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
9.125	106.250	106.000	106.000	≥ 200k - ≤ 750k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a
8.990	106.000	105.750	105.750	> \$750k - ≤ \$1.5mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a
8.875	105.750	105.500	105.500	> \$1.5mm - ≤ \$2mm	0.000	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a
8.750	105.500	105.250	105.250	> \$2.0mm - ≤ \$2.5mm	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	n/a	n/a
8.625	105.250	105.000	105.000	> \$2.5mm - ≤ \$3mm	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	n/a	n/a
8.500	105.000	104.750	104.750	> \$3mm	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
8.375	104.750	104.500	104.500	DSCR < 0.85 / No Ratio	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
8.250	104.500	104.250	104.250	DSCR 0.85 - 0.99	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
8.125	104.250	104.000	104.000	DSCR 1.00 - 1.29	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	n/a	n/a
7.990	104.000	103.750	103.750	DSCR ≥= 1.30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a
7.875	103.750	103.500	103.500	Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a
7.750	103.500	103.250	103.250	TIC	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	n/a	n/a
7.625	103.250	103.000	103.000	Non Warrantable	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a
7.500	103.000	102.750	102.750	2-4 Unit	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.500	n/a	n/a
7.375	102.750	102.500	102.500	Cash Out	-0.250	-0.250	-0.250	-0.500	-0.750	-0.750	n/a	n/a	n/a
7.250	102.500	102.250	102.250	Rate/Term	0.000	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a
7.125	102.250	102.000	102.000	Interest Only	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	-1.500	n/a	n/a
6.990	102.000	101.750	101.750	No Escrows	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	n/a	n/a
6.875	101.750	101.500	101.500	BK, FC, SS, DIL < 2 Yrs	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6.750	101.500	101.250	101.250	BK, FC, SS, DIL 2-4 Yrs	-1.000	-1.000	-1.250	-1.500	-1.750	-2.000	-2.000	n/a	n/a
6.625	101.250	101.000	101.000										
6.500	101.000	100.750	100.750										
6.375	100.750	100.500	100.500										
6.250	100.500	100.250	100.250										
6.125	100.250	100.000	100.000										
Investment Properties - Purchase and Rate/Term													
	\$750,000	\$1,000,000	\$1,500,000	\$2,000,000	\$2,500,000	\$3,000,000							

TIP: Add up all the applicable pricing adjustments under the LTV column for your loan and then deduct it from the base pricing above to reach the borrowers par rate with 5th Street Capital.

[Compensation FAQs Click here](#)

Investment Prepay Penalties	
Term	LLPA
3 Year	-0.500
2 Year	-1.250
1 Year	-2.000
None (no 30Y FRM)	-2.500

Investment Properties - Purchase and Rate/Term						
	\$750,000	\$1,000,000	\$1,500,000	\$2,000,000	\$2,500,000	\$3,000,000
760+	80%	80%	80%	75%	70%	NA
740-759	80%	80%	80%	75%	70%	NA
720-739	80%	80%	80%	75%	70%	NA
700-719	75%	75%	70%	65%	65%	NA
680-699	65%	65%	60%	55%	55%	NA

Investment Properties - Cash Out Refinance						
	\$750,000	\$1,000,000	\$1,500,000	\$2,000,000	\$2,500,000	\$3,000,000
760+	70%	70%	70%	70%	70%	NA
740-759	70%	70%	70%	70%	70%	NA
720-739	70%	70%	70%	70%	70%	NA
700-719	70%	70%	65%	60%	60%	NA
680-699	60%	60%	55%	55%	55%	NA

DSCR Program Notes		(Click here for guidelines)
Product Codes	5SCDscr 5/6 P&I, 5/6 I/O, 7/6 P&I, 7/6 I/O, 30 Year Fixed	
Credit Score	Use primary wage earner's middle score	
12 Month Mortgage History	1 x 30	
FC/SS/DIL Seasoning	36 Months	
BK (7,11 or 13) Discharge	36 Months	
Reserves	Loan Amount ≤ \$1.5mm 6 months PITI Loan Amount > \$1.5mm 12 months PITI Investment properties require an additional 2 months PITI for each financed property	
Payment Qualification	Qualification based on property cash flow (take 100% of the gross yearly rents divided by the PITI x 12 (yearly) of the subject property)	
ARM Features	SOFR Index; Margin 4.5%; Floor Note Rate: Caps 5/6 arm: 2/1/5; Caps 7/6 arm: 5/1/5	
Assets	Assets sourced or seasoned for 60 days	
Acreage	Max 20 acres, no agriculture allowed.	
Eligible Borrowers	US Citizens, Permanent Resident Aliens, ITIN, Foreign Nationals (LTV restrictions) and Non-Permanent Resident Aliens	
Eligible Property Types	SFR, PUD, TIC, Condo (Max 75% LTV), 2-4 Unit (Max 75% LTV) and Non-Warrantable Condo (Max 75% LTV)	
Appraisal Requirements	If loan greater than \$1.5mm - 2 appraisals needed (can be from same AMC but must be a different appraiser)	
Mortgage Insurance	All loans greater than 80% LTV NO MI	
Subordinate Financing	Max CLTV = Grid Max LTV. Institutional seconds only.	
Prepayment Penalty	Investment properties: 3 year hard prepay (6 months interest on 80% of the outstanding balance)	
Max Financed Properties	No Limit	
No Escrows	Allowed on all loans except (HPML) higher-priced mortgage loan	
Credits	Borrower rebate not allowed	
Interest Only	Max 75% LTV	

Lender Fees	Extension Fees	Lock Policy
Lender Fee: \$1,425.00		
Credit Report: \$24.95	7 Days -0.125	Loan must be submitted and approved to lock
Flood Certification: \$14.00	15 Days -0.250	See rate lock policy guidelines for further details
Entity Review (If Applicable): \$250.00	30 Days -0.500	
Appraisal Review (If Applicable): \$15.00-\$155.00		
Redraw: \$150.00		