

Anthem Capital Portfolio Products

Effective: 8/25/2025

Email: secondary@anthemtpo.com



Portfolio Adjustable Rate Mortgage Programs

5/6 ARM - Conforming

Note Rate	60 Day
6.375	102.000
6.125	101.500
5.990	101.000
5.875	100.500
5.750	100.000

7/6 ARM - Conforming

Note Rate	60 Day
6.500	102.000
6.375	101.500
6.250	101.000
6.125	100.500
5.990	100.000

5/6 ARM - Jumbo

Note Rate	60 Day
6.375	102.000
6.125	101.500
5.990	101.000
5.875	100.500
5.750	100.000

7/6 ARM - Jumbo

Note Rate	60 Day
6.500	102.000
6.375	101.500
6.250	101.000
6.125	100.500
5.990	100.000

Portfolio Fixed Rate Programs

15 Year FX - Conforming

Note Rate	60 Day
6.375	102.000
6.125	101.500
5.990	101.000
5.875	100.500
5.750	100.000

20 Year FX - Conforming

Note Rate	60 Day
6.750	102.000
6.625	101.500
6.500	101.000
6.375	100.500
6.250	100.000

30 Year FX - Conforming

Note Rate	60 Day
6.875	102.000
6.750	101.500
6.625	101.000
6.500	100.500
6.375	100.000

15 Year FX - Jumbo

Note Rate	60 Day
6.625	102.000
6.375	101.500
6.250	101.000
6.125	100.500
5.990	100.000

20 Year FX - Jumbo

Note Rate	60 Day
6.990	102.000
6.875	101.500
6.750	101.000
6.625	100.500
6.500	100.000

30 Year FX - Jumbo

Note Rate	60 Day
6.875	102.000
6.750	101.500
6.625	101.000
6.500	100.500
6.375	100.000

Contact & Important Info

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NOTE: Portfolio products MUST be underwritten and funded by Anthem Capital

Loan Level Pricing Adjustments

ADJUSTMENTS TO RATE* (ADJUSTMENTS TO RATE ARE CUMULATIVE)					
LTV	≤ 60.00	60.01-65.00	65.01- 70.00	70.01- 75.00	75.01- 80.00
Second Home	0.250	0.250	0.250	0.250	0.375
CO-OP	0.125	0.125	0.250	0.250	0.250
2-4 Unit Property	0.125	0.125	0.125	0.250	0.250
Foreign National	0.125	0.125	0.250	0.250	
Tier 1 Guideline Adjustment	0.125				
Tier 2 Guideline Adjustment	0.250				
Tier 3 Guideline Adjustment	0.375				
*FIRST MORTGAGE LTV TO 80.00					

ADJUSTMENT TO RATE: FICO / LTV					
LTV	≤ 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
> = 800	(0.250)	(0.250)	(0.125)	0.000	0.125
760-799	(0.125)	(0.125)	0.000	0.125	0.125
740-759	(0.125)	(0.125)	0.000	0.125	0.250
720-739	(0.125)	0.000	0.125	0.250	0.375
700-719	0.000	0.000	0.125	0.250	0.375
680-699	0.250	0.250	0.375	0.500	0.625
660-679	0.375	0.375	0.500	0.625	0.750
640-659	0.500	0.500	0.625	0.750	0.875

ADJUSTMENT TO RATE: TRANSACTION TYPE - FICO / LTV					
LTV	≤ 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
Purchase	0.000	0.000	0.000	0.000	0.000
Rate - Term Refi	0.000	0.000	0.000	0.125	0.250
Cashout Refi	0.250	0.250	0.250	0.250	0.375

SUBORDINATE FINANCING					
ADJUSTMENT TO RATE: SUBORDINATE FINANCING - HCLTV*					
HCLTV	≤ 80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01 -100.00
Sub. Financing	0.000	0.125	0.125	0.250	

Adjustments to Price	
Escrow to Waiver	-0.250
15-day Extension	-0.125
30-day Extension	-0.250

Max Price	
Conforming	102.000
Jumbo	102.000