




## Loan Products



### Skylight Financing Requirements:

-  Minimum FICO Score: 680<sup>2</sup>
-  Maximum Debt-to-Income (DTI): 45%<sup>2</sup>
-  Maximum Loan: \$150,000

## Dealer Rates

### 25 Year

### 20 Year

APR % <sup>1</sup>	30% Prepay <sup>3</sup>	0% Prepay <sup>3</sup>	Dealer Fee %
3.99%	0.38351%	0.56549%	34.00%
4.99%	0.42454%	0.62857%	28.00%
6.99%	0.51287%	0.76577%	17.00%
8.99%	0.60859%	0.91663%	8.50%
9.99%	0.65884%	0.99672%	0.00%

APR % <sup>1</sup>	30% Prepay <sup>3</sup>	0% Prepay <sup>3</sup>	Dealer Fee %
3.99%	0.44106%	0.65308%	31.00%
4.99%	0.48008%	0.71380%	25.00%
6.99%	0.56344%	0.84466%	16.00%
8.99%	0.65335%	0.98769%	7.50%
9.99%	0.70053%	1.06353%	0.00%

### 15 Year

### 10 Year

APR % <sup>1</sup>	30% Prepay <sup>3</sup>	0% Prepay <sup>3</sup>	Dealer Fee %
3.99%	0.53994%	0.80533%	28.50%
4.99%	0.57688%	0.86406%	22.50%
6.99%	0.65494%	0.98917%	16.50%
8.99%	0.73833%	1.12420%	7.00%
9.99%	0.78190%	1.19542%	0.00%

APR % <sup>1</sup>	30% Prepay <sup>3</sup>	0% Prepay <sup>3</sup>	Dealer Fee %
3.99%	0.74329%	1.12628%	23.50%
4.99%	0.77814%	1.18408%	17.50%
6.99%	0.85070%	1.30573%	12.50%
8.99%	0.92700%	1.43525%	6.00%
9.99%	0.96651%	1.50261%	0.00%

### For Partner/Dealer Internal Use Only - Not Intended for Distribution

- <sup>1</sup> APR - Annual Percentage Rate; Actual available terms and rates, including dealer fee %, are subject to change.
- <sup>2</sup> These are the acceptable limits for both the FICO Score and DTI. Further information may be needed for scores above this threshold based on the borrower's credit profile.
- <sup>3</sup> Payment factors included herein are rounded to the fifth decimal place and actual figures may be more precise. These are provided as a guideline for quick calculations and are estimates made for ease of use by the Partners/Dealers.
- <sup>4</sup> APR offerings above are limited based on state of originations. Loans in cannot be over 9.99% in TX and 5.99% in PA.