

Wholesale  
Lending

Powered  
by **YOU**

**Nationstar**  
MORTGAGE

# POWER ALERT

SUPERPOWER FOR SUCCESS

## Nationstar Mortgage offers 3/1, 5/1, 7/1, and 10/1 ARMs

★ **Our ARM products are available on all of our agency products, including:**

– Fannie Mae DU Refi Plus™ (excluding 3/1 ARMs and loans with CLTV > 105%)

★ **Agency Jumbo High Balance 5/1 ARM (Freddie Mac and Fannie Mae)**

★ **ARM Caps and Margins—See below**

– 7/1 and 10/1 ARMs: Qualify borrowers on the initial note rate

– 3/1 and 5/1 ARMs: Qualify borrowers on the HIGHER of the initial note rate or the fully indexed rate\*\*

	FIXED PERIOD	ADJUSTMENT REVIEW	LOOK-BACK PERIOD	CAP STRUCTURE	RECOMMENDATIONS	FLOOR	MARGIN	INDEX	PRODUCT CODE	DTI CALCULATION	TX HOME EQUITY
<b>3/1</b>	3 Years	Once per year, beginning on month 37	45 Days*	2/2/6	Approve/Eligible Only	Margin	2.25%	1 Year LIBOR	FNMA 813 FHLMC 817	Eligibility will be based on the higher initial note rate or fully indexed rate**	Not Allowed
<b>5/1</b>	5 Years	Once per year, beginning on month 61	45 Days*	5/2/5	Approve/Eligible Only	Margin	2.25%	1 Year LIBOR	FNMA 814 FHLMC 818	Eligibility will be based on the higher initial note rate or fully indexed rate**	Not Allowed
<b>7/1</b>	7 Years	Once per year, beginning on month 85	45 Days*	5/2/5	Approve/Eligible Only	Margin	2.25%	1 Year LIBOR	FNMA 815 FHLMC 819	Eligibility will be based on the initial note rate	Not Allowed
<b>10/1</b>	10 Years	Once per year, beginning on month 121	45 Days*	5/2/5	Approve/Eligible Only	Margin	2.25%	1 Year LIBOR	FNMA 816 FHLMC 820	Eligibility will be based on the initial note rate	Not Allowed

\* If 45th day falls on a weekend or holiday, then look back to the previous day index that was saved.

\*\* Qualifying ratios effective 6/19/10.

For more information, contact your Account Executive or visit us online.

**1.877.698.7300 ★ nationstarbroker.com**



Nationstar Mortgage is a national lender offering government and conventional products to select mortgage Brokers. We are a wholly-owned subsidiary of Fortress Investment Group (NYSE: FIG), a \$31 billion asset management, private equity and hedge fund corporation. We employ over 1400 mortgage professionals nationwide and originate wholesale loans in all states except Alaska and Hawaii. Our success is based on our commitment to providing exceptional customer service and a comprehensive range of programs to empower your business to succeed.

Only Brokers who are approved with Nationstar Mortgage may take advantage of the benefits listed. To become an approved Nationstar Broker, you can email us at [preapproval@nationstarmail.com](mailto:preapproval@nationstarmail.com) or call us at 1-877-698-7300, Option 2.

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