



Operations Announcement

Notice Date: March 22nd, 2021

Effective Date: March 22nd, 2021

Update to Conventional LLPAs

Effective for Lock Requests on or after 03/22/2021, TIB-Mortgage has updated the Loan Level Price Adjustments (LLPAs) on Investment Properties and Second Homes as follows:

Product Feature	LTV <= 60%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Second Home	1.500	1.500	1.500	1.500	1.500	1.750
Investment Property	3.000	3.000	3.000	4.250	5.000	NA

Questions:

Should you have any questions regarding information in this announcement, please feel free to contact your account executive

Tracy Hanson:

FVP | Mortgage Business Development Officer

THanson@tib.bank | O: 972-444-3789 | M: 214-458-3370

Or

Secondary Department: SecondaryMortgage@tib.bank

Release Date March 22, 2021