

Wholesale Product Matrix

	Purchase				Rate & Term			Cash Out				Ratios	Reserves	2-4 Units	Condo - HI	Condo - Lo	Attached	Townhouse	PUD	Non Occ. Borr	STREAMLINE	Max Rebate
	Loan Amount ¹	Owner Occupied	2nd Home	Investment	Owner Occupied	2nd Home	Investment	Owner Occupied	2nd Home	Investment	Max Cash Out											
AGENCY	40 Yrs Fxd	\$417,000	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	75% - 680	90% ² - 620 ³	80% - 620	80% ² - 680	No Limit ⁴	DU ³	DU ⁶	⊗	9	9	⊗	⊗	⊗		(2.00)
	30 Yrs Fxd	\$417,000	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	75% - 680	90% ² - 620 ³	80% - 620	80% ² - 680	No Limit ⁴	DU ³	DU ⁶	⊗	9	9	⊗	⊗	⊗		(2.00)
	30 REFI Plus ¹⁰	\$417,000	---	---	---	95% - 640	95% - 640	95% - 640	---	---	---	2% or \$2K	DU ³	DU ⁶	⊗	9	9	⊗	⊗	⊗		(2.00)
	25 Yrs Fxd	\$417,000	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	80% ² - 680	No Limit ⁴	DU ³	DU ⁶	⊗	9	9	⊗	⊗	⊗		(2.00)
	20 Yrs Fxd	\$417,000	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	80% ² - 680	No Limit ⁴	DU ³	DU ⁶	⊗	9	9	⊗	⊗	⊗		(2.00)
	15 Yrs Fxd	\$417,000	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	80% ² - 680	No Limit ⁴	DU ³	DU ⁶	⊗	9	9	⊗	⊗	⊗		(2.00)
	10 Yrs Fxd	\$417,000	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	80% ² - 680	No Limit ⁴	DU ³	DU ⁶	⊗	9	9	⊗	⊗	⊗		(2.00)
	3/1 ARM	\$417,000	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	80% ² - 680	No Limit ⁴	DU ³	DU ⁶	⊗	9	9	⊗	⊗	⊗		(2.00)
	5/1 ARM	\$417,000	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	80% ² - 680	No Limit ⁴	DU ³	DU ⁶	⊗	9	9	⊗	⊗	⊗		(2.00)
	7/1 ARM	\$417,000	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	80% ² - 680	No Limit ⁴	DU ³	DU ⁶	⊗	9	9	⊗	⊗	⊗		(2.00)
	10/1 ARM	\$417,000	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	80% ² - 680	90% ² - 620 ³	80% - 620	80% ² - 680	No Limit ⁴	DU ³	DU ⁶	⊗	9	9	⊗	⊗	⊗		(2.00)
30 Yrs High	\$729,750	80% - 660	65% - 740	65% - 740	80% - 660	65% - 740	65% - 740	60% - 740	---	---	No Limit ⁴	DU ³	DU ⁶	⊗			⊗	⊗	⊗		(2.00)	
FHA	30 Yrs Fxd	\$417,000	96.5% - 640	---	---	96.5% - 640	---	---	85% - 640	---	---	No Limit	46/55 %	None ⁸	⊗	⊗	⊗	⊗	⊗	⊗	⊗	(2.00)
	30 Yrs 2/1	\$417,000	96.5% - 640	---	---	96.5% - 640	---	---	85% - 640	---	---	No Limit	46/55 %	None ⁸	⊗	⊗	⊗	⊗	⊗	⊗	⊗	(2.00)
	30 Yrs 1/0	\$417,000	96.5% - 640	---	---	96.5% - 640	---	---	85% - 640	---	---	No Limit	46/55 %	None ⁸	⊗	⊗	⊗	⊗	⊗	⊗	⊗	(2.00)
	25 Yrs Fxd	\$417,000	96.5% - 640	---	---	96.5% - 640	---	---	85% - 640	---	---	No Limit	46/55 %	None ⁸	⊗	⊗	⊗	⊗	⊗	⊗	⊗	(2.00)
	15 Yrs Fxd	\$417,000	96.5% - 640	---	---	96.5% - 640	---	---	85% - 640	---	---	No Limit	46/55 %	None ⁸	⊗	⊗	⊗	⊗	⊗	⊗	⊗	(2.00)
	5/1 ARM	\$417,000	96.5% - 640	---	---	96.5% - 640	---	---	85% - 640	---	---	No Limit	46/55 %	None ⁸	⊗	⊗	⊗	⊗	⊗	⊗	⊗	(2.00)
	30 Yrs High	\$729,750	96.5% - 660	---	---	96.5% - 660	---	---	85% - 660	---	---	No Limit	46/55 %	None ⁸	⊗	⊗	⊗	⊗	⊗	⊗	⊗	(2.00)
	25 Yrs High	\$729,750	96.5% - 660	---	---	96.5% - 660	---	---	85% - 660	---	---	No Limit	46/55 %	None ⁸	⊗	⊗	⊗	⊗	⊗	⊗	⊗	(2.00)

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| <ol style="list-style-type: none"> 1. Max loan amount may vary by county 3. 720 Min Score if LTV over 80%, 45% Max Back End DTI REGARDLES of Findings, 1-Unit Only, Attached PUD 5. Max Loan Amount is \$417K and also must own property over 12 months; otherwise LTV Max is 85% 6. 2 Months PITI Required Minimum for loans with MI; Investment Prop = 6 mos PITI required for each N/O/O property owned; purchase of new property with retention of old property = 6 mos PITI. 7. 6 Months ownership seasoning required; \$250K if >65% LTV; \$150K if 3-4 units 9. Max financing 85% LTV | <ol style="list-style-type: none"> 2. 3-4 Units: Max LTV=75%, 70% if Cash out Investor, 80% if ARM O/O Purch or ARM O/O Rate & Term 4. Cash Out ineligible within 6 months of paying off cash out refi, 1st+non-purchase 2nd, new 1st/2nd 8. 3-4 Units require 3 months PITI reserves 10. Existing loan must be owned by Fannie Mae www.loanlookup.fanniemae.com/loanlookup |
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NOTE: Guidelines are subject to change. Please contact your Account Executive prior to submissions. All loans are subject to underwriting approval.