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PRINCIPAL RESIDENCE

PURCHASE & RATE/TERM

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
1 UNIT SFR, PUD, CONDO		
760+	90%	$1,500,000
	85%	$2,500,000
	80%	$3,000,000
	70%	$4,000,000
720–759	90%	$1,500,000
	85%	$2,000,000
	80%	$2,500,000
	75%	$3,000,000
	70%	$4,000,000
700–719	90%	$1,500,000
	85%	$2,000,000
	75%	$3,000,000
	70%	$3,500,000
	55%	$4,000,000
680–699	85%	$1,500,000
	80%	$2,000,000
	75%	$2,500,000
	70%	$3,000,000
	50%	$3,500,000
660–679	80%	$1,500,000
	75%	$2,000,000
	70%	$2,500,000
	65%	$3,000,000
	50%	$3,500,000
640–659	80%	$500,000
	75%	$1,000,000
	70%	$1,500,000
	65%	$2,000,000
	55%	$2,500,000
	50%	$3,000,000
620–639	70%	$1,000,000
	65%	$1,000,000
	60%	$1,500,000
	55%	$2,000,000
	50%	$2,500,000
SFR RURAL, PUD RURAL		
760+	80%	$3,000,000
	70%	$4,000,000
720–759	80%	$2,500,000
	75%	$3,000,000
	70%	$4,000,000
700–719	80%	$2,000,000
	75%	$3,000,000
	70%	$3,500,000
	55%	$4,000,000

CONDOTEL · PURCHASE & RATE/TERM

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
CONDOTEL		
700+	75%	$2,500,000
680–699	75%	$2,000,000
	70%	$2,500,000
660–679	75%	$2,000,000
	70%	$2,500,000

CASH-OUT REFINANCE

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
1 UNIT SFR, PUD, CONDO		
740+	80%	$2,000,000
	75%	$2,500,000
	70%	$3,000,000
	60%	$3,500,000
	55%	$4,000,000
720–739	80%	$2,000,000
	75%	$2,500,000
	70%	$3,000,000
	55%	$4,000,000
700–719	80%	$1,500,000
	75%	$2,000,000
	65%	$3,000,000
	55%	$3,500,000
	50%	$4,000,000
680–699	80%	$1,000,000
	75%	$1,500,000
	70%	$2,000,000
	65%	$3,000,000
	50%	$3,500,000
660–679	75%	$1,500,000
	65%	$2,500,000
	55%	$3,000,000
640–659	70%	$1,000,000
	60%	$1,500,000
	55%	$2,000,000
SFR RURAL, PUD RURAL		
740+	80%	$2,000,000
	75%	$2,500,000
	70%	$3,000,000
	60%	$3,500,000
	55%	$4,000,000

[1] HCLTV may be reduced due to Property Type, Income Type, & First Time Homebuyer
* Condo: max HCLTV 85%.
* Max DTI 55% applies to Purchase and Rate/Term only.

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PRINCIPAL RESIDENCE (CONT.)

PURCHASE & RATE/TERM (CONT.)

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
SFR RURAL, PUD RURAL		
680–699	80%	$2,000,000
	75%	$2,500,000
	70%	$3,000,000
	50%	$3,500,000
2–4 UNIT		
720+	85%	$1,000,000
	80%	$2,000,000
	75%	$2,500,000
	70%	$3,500,000
700–719	85%	$1,000,000
	80%	$2,000,000
	75%	$2,500,000
	70%	$3,000,000
680–699	80%	$1,500,000
	75%	$2,000,000
	70%	$2,500,000
	65%	$3,000,000
660–679	80%	$1,000,000
	75%	$1,500,000
	70%	$2,500,000
640–659	70%	$1,000,000
620–639	65%	$1,000,000

CASH-OUT REFINANCE (CONT.)

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
SFR RURAL, PUD RURAL		
720–739	80%	$2,000,000
	75%	$2,500,000
	70%	$3,000,000
	55%	$4,000,000
700–719	80%	$1,500,000
	75%	$2,000,000
	65%	$3,000,000
	55%	$3,500,000
	50%	$4,000,000
680–699	80%	$1,000,000
	75%	$1,500,000
	70%	$2,000,000
	65%	$3,000,000
	50%	$3,500,000
2–4 UNIT		
720+	75%	$1,500,000
	70%	$2,500,000
	65%	$3,000,000
700–719	75%	$1,500,000
	70%	$2,000,000
	65%	$2,500,000
	55%	$3,000,000
680–699	75%	$1,000,000
	70%	$1,500,000
	65%	$2,500,000
660–679	75%	$1,000,000
	65%	$2,000,000
	55%	$2,500,000
CONDOTEL		
680+	70%	$2,000,000
660–679	70%	$1,500,000
	65%	$2,000,000

[1] HCLTV may be reduced due to Property Type, Income Type, & First Time Homebuyer

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SECOND HOME

PURCHASE & RATE/TERM

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
1 UNIT SFR, PUD, CONDO		
720+	85%	$1,000,000
	80%	$2,000,000
	75%	$2,500,000
	70%	$3,000,000
700–719	85%	$1,000,000
	80%	$1,500,000
	75%	$2,500,000
	70%	$3,000,000
680–699	80%	$1,500,000
	75%	$2,000,000
	70%	$2,500,000
660–679	80%	$1,000,000
	75%	$1,500,000
	70%	$2,000,000
	55%	$2,500,000
640–659	70%	$1,000,000
620–639	65%	$1,000,000
SFR RURAL, PUD RURAL		
720+	80%	$2,000,000
	75%	$2,500,000
	70%	$3,000,000
700–719	80%	$1,500,000
	75%	$2,500,000
	70%	$3,000,000
680–699	80%	$1,500,000
	75%	$2,000,000
	70%	$2,500,000

CONDOTEL · PURCHASE & RATE/TERM

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
CONDOTEL		
700+	75%	$2,500,000
680–699	75%	$2,000,000
	70%	$2,500,000
660–679	75%	$1,500,000
	70%	$2,000,000
	55%	$2,500,000

CASH-OUT REFINANCE

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
1 UNIT SFR, PUD, CONDO		
700+	75%	$1,500,000
	70%	$2,000,000
	65%	$2,500,000
	60%	$3,000,000
680–699	75%	$1,000,000
	70%	$1,500,000
	65%	$2,500,000
660–679	70%	$1,500,000
	65%	$2,000,000
	55%	$2,500,000
SFR RURAL, PUD RURAL		
700+	75%	$1,500,000
	70%	$2,000,000
	65%	$2,500,000
	60%	$3,000,000
680–699	75%	$1,000,000
	70%	$1,500,000
	65%	$2,500,000
CONDOTEL		
660+	65%	$2,000,000

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INVESTMENT

PURCHASE & RATE/TERM

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
1 UNIT SFR, PUD, 2–4 UNIT, CONDO		
720+	85%	$1,000,000
	80%	$2,000,000
	75%	$2,500,000
	70%	$3,000,000
700–719	85%	$1,000,000
	80%	$1,500,000
	75%	$2,500,000
	70%	$3,000,000
680–699	80%	$1,500,000
	75%	$2,000,000
	70%	$2,500,000
660–679	80%	$1,000,000
	75%	$1,500,000
	70%	$2,000,000
	55%	$2,500,000
640–659	70%	$1,000,000
620–639	65%	$1,000,000
SFR RURAL, PUD RURAL		
720+	80%	$2,000,000
	75%	$2,500,000
	70%	$3,000,000
700–719	80%	$1,500,000
	75%	$2,500,000
	70%	$3,000,000
680–699	80%	$1,500,000
	75%	$2,000,000
	70%	$2,500,000

CONDOTEL · PURCHASE & RATE/TERM

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
CONDOTEL		
700+	75%	$2,500,000
680–699	75%	$2,000,000
	70%	$2,500,000
660–679	75%	$1,500,000
	70%	$2,000,000
	55%	$2,500,000

CASH-OUT REFINANCE

CREDIT SCORE	MAXIMUM HCLTV[1]	MAXIMUM LOAN AMOUNT
1 UNIT SFR, PUD, 2–4 UNIT, CONDO		
700+	75%	$1,500,000
	70%	$2,000,000
	65%	$2,500,000
	60%	$3,000,000
680–699	75%	$1,000,000
	70%	$1,500,000
	65%	$2,500,000
660–679	70%	$1,500,000
	65%	$2,000,000
	55%	$2,500,000
SFR RURAL, PUD RURAL		
700+	75%	$1,500,000
	70%	$2,000,000
	65%	$2,500,000
	60%	$3,000,000
680–699	75%	$1,000,000
	70%	$1,500,000
	65%	$2,500,000
CONDOTEL		
660+	65%	$2,000,000

[1] HCLTV may be reduced due to Property Type, Income Type, & First Time Homebuyer

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UNDERWRITING REQUIREMENTS · UPDATED 11/02/2026

MINIMUM LOAN AMOUNT	MAXIMUM LOAN AMOUNT
$75,000	$4,000,000

UNDERWRITING REQUIREMENTS

Appraisal	• Residential (1004), Condominium (1073), Income Property (1025), Appraisal Update (1004D) • Appraisal Waiver is NOT allowed • Second Appraisal required for Loan Amount over $2M • Loans <=$2M require a secondary valuation product.
Assets	• Sourced and seasoned for 30 days. • Gift Funds (including Gift of Equity) allowed but are limited by program and occupancy • Overseas Assets and 1031 Exchange Eligible
Cash Out	ITIN & Non-Occupying borrower are not eligible for Cash Out Transactions. • Non-Permanent Residents min FICO 700 • Rate & Term: Lesser of 2% loan amount or $5,000 • Max Cash in Hand: • CLTV < 55% and min FICO 680 - No Limit • CLTV <=55 and FICO <680 - $1 Million • CLTV from 55%–65% - $1 Million • CLTV > 65% & min FICO 700 - $1 Million • CLTV >65% & FICO <700 - $500,000
Credit/Tradelines	• If 3 scores are not available: 3 active tradelines for the past +12 Months or 2 for the past +24 Months and active within 12 months • Middle lowest for multiple borrowers. Lowest if only 2 scores • Borrower with highest monthly income is considered the representative credit score
Credit Events	• Bankruptcy, Foreclosure, Short Sale, Deed-in-Lieu, or Modification, 120+ day late are considered events. • 48 Months waiting period
DTI	• DTI 50.01% – 55%: Only Purchase or Rate/Term on OO/2nd, Min FICO 680, Max CLTV 80%, Max loan amount $1M • All others: Max 50%
Escrow Waiver	NOT available if loan is considered HPML. • Flood escrows cannot be waived. • Max CLTV 80% (90% in CA) • No escrow waiver adj in NY
First-Time Homebuyer (FTHB)	• Max Loan Amount: $1M Min FICO: 660 Max DTI: 50% • Borrower must contribute 5% own funds for OO/2nd or 10% for Inv. • Payment shock +300% are ineligible. Profit & Loss payment shock cannot exceed 100% • Max 80% CLTV for Bank Statement • Interest Only not allowed
Income Documentation Type Restrictions	DSCR & Foreign Nation Income not eligible
Interest Only	5/6 Arm, 30 Yr Fixed, 40 Yr Fixed • 120 Months of I/O, 240/360 Months Amortization • Qualified at Amortization PITIA Payment after I/O Period • Min FICO 680
Interested Party Contribution	CLTV ≤ 80% - Max 6% • CLTV >80% - Max 4% • Not allowed if Purchase Price is greater than list price by either 3% or $5,000
Mortgage History	0x30x12 and 0x90x24
New Construction	FL PUD Max CLTV: 80% (OO) 75% (Inv) • FL Condo/Condotel Max CLTV: 75% (OO) 70% (Inv) • No CLTV limits on 1–4 units without community
Points & Fees	• Total Borrower Paid Points and Fees (including Lender fees) must be less than 5% on OO/2nd and less than 7% on Inv • 2 Points may be financed into Loan Amount: Max CLTV 75% (OO & 2nd Home), 70% CLTV (Inv)
Prepayment Penalty (PPP)	Prepayment Penalty • Investment Only • Max PP Term - 5 years • Penalty Amount: 6 months of interest on any amount over 20% of Note Principal • PPP not allowed and buydown is required in: AK, AR, KS, MD (LA < $75,000), MI, MN, NM, OH (on 1-2 units with LA < $116,356), PA (on 1-2 units with LA < $329,411), RI, VA (LA < $75,000) • Loans vested in individuals in IL, NJ, VT - buydown required or close in LLC (IL - max 3 years) • Max PPP 3 years in ID, MA • Max PPP 3 years and Penalty Amount: max 2 months interest for any loan type in DC, MD • Max PPP 2 years in MS
Property Type	• Attached, Detached, semi-detached • Single Family Residence, 2–4 Unit (N/A for 2nd Home), Warrantable/Non-Warrantable Condominium, Condotel, Planned Unit Development, SFR Rural
Reserves	Loan Amount: # Months PITIA • ≤ $1M: 3 Months • $1M–$2M: 6 months • +$2M: 12 months
Residency	• US Citizen, Permanent Resident, Non-Permanent Resident, ITIN • See Guidelines for VISA restrictions
Residual Income	$2,000
State Exclusions or Restrictions	• OO/2nd: Not Eligible in HI and USVI. All other states are eligible. • Inv: Not eligible in HI, Baltimore City and Baltimore County in MD, Philadelphia County in PA, and the USVI; all other states, cities, and counties are eligible.
State License Requirements	**Investment Loans - License Required** • AZ, CA, DC, ID, MI, MN, ND, NV, NM, OR, SD, UT, VA, VT **Investment Loans - License Not Required** • AK, AL, AR, CO, CT, DE, FL, GA, IA, IL, IN, KS, KY, LA, MA, MD, ME, MO, MS, MT, NC, NE, NH, NJ, NM, NY, OH, OK, PA, RI, SC, TN, TX, WA, WI, WV, WY
Temporary Buy Down	Refer to Temporary Buy Down Matrix
Title	Individual, Joint, Trust • LLC/Corp (Max 4 owners allowed - all must be borrower & guarantor • Leasehold
Age of Docs	Credit Report: Valid for 60 days at Submission, Max 120 Days • Title Commitment: Max 90 Days • Appraisal, Assets, Traditional Income: Valid 120 days

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