

Temporary Buydown Matrix

Non-QM Products				
Program	Super Prime	Prime		
Transaction Type	Purc	Purchase		
Occupancy		Primary residence Second homes (1 unit only)		
	1 -4 Unit SFR, (1-Unit for Second Homes)			
	Manufa	Manufactured		
	Rural			
Property Type	Condos			
	PUDs			
Term	30 Year Fixed Rate			
Buydown Type	3 - 2 - 1			
	2 - 1			
Buydown	Seller, 3 rd Party			
Contributor	Buydown co	Buydown could be split		
Interest Only	Ineli	Ineligible		
Texas Section 50(a)(6)	Ineli	Ineligible		

Conventional				
Program	Fannie Mae Fannie Mae HomeReady	Freddie Mac	Freddie Mac Home Possible	
Transaction Type	Purchase			
Occupancy	Primary residence Second homes (1 unit only)			
Property Type	1 -4 Unit SFR, (1-Unit for Second Homes) Manufactured	1 -4 Unit SFR, (1- Unit for Second Homes)	1 -2 Unit SFR, (1-Unit for Second Homes)	
Term	Fixed Rate			
Buydown Type	3 - 2 - 1 2 - 1			
Buydown	Seller, 3 rd Party			
Contributor	Buydown could be split			
Ineligible Property	-	Manufactured	3-4 Unit Properties, Manufactured	
Ineligible Transaction Types	Investor Property, Cash-Out Refi, ARMs			
Texas Section 50(a)(6)	Ineligible			

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