

Temporary Buydown Matrix

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

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