



Conforming & High Balance

FIXED

PURCHASE / RATE & TERM

OCCUPANCY	UNITS	LTV	CLTV	MIN FICO	DTI
PRIMARY	1	97 ⁽¹⁾⁽²⁾	97 ⁽¹⁾⁽²⁾	620	DETERMINED BY DU / LP
	2	85	85		
	3-4	75	75		
SECOND HOME	1	90	90		
INVESTMENT	1	85	85		
	1-4	75	75		

CASH OUT

OCCUPANCY	UNITS	LTV	CLTV	MIN FICO	DTI
PRIMARY	1	80	80	620	DETERMINED BY DU / LP
	2-4	75	75		
SECOND HOME	1	75	75		
INVESTMENT	1	75	75		
	2-4	70	70		

(1) DU Max LTV up to 97%. LP restricted to 95% Max LTV

(2) LTV Greater than 95%, at least one borrower must be a first-time home buyer and Primary Residence only

2023 Conventional Loan Limits

# of Units	Contiguous States & Puerto Rico	High Cost Areas	Alaska, Guam, Hawaii & US Virgin Islands
1	\$647,200	\$970,800	\$970,800
2	\$828,700	\$1,243,050	\$1,243,050
3	\$1,001,650	\$1,502,475	\$1,502,475
4	\$1,244,850	\$1,867,275	\$1,867,275



Conforming & High Balance

ARM

PURCHASE / RATE & TERM

OCCUPANCY	UNITS	LTV	CLTV	MIN FICO	DTI
PRIMARY	1	95	95	620	DETERMINED BY DU / LP
	2	80	80		
	3-4	80	80		
SECOND HOME	1	85	85		
INVESTMENT	1	85	85		
	1-4	75	75		

CASH OUT

OCCUPANCY	UNITS	LTV	CLTV	MIN FICO	DTI
PRIMARY	1	80	80	620	DETERMINED BY DU / LP
	2-4	75	75		
SECOND HOME	1	75	75		
INVESTMENT	1	75	75		
	2-4	70	70		

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