

## **CUP CAKE**

			Primary	- Full Doc / Bank S	tatement	Seconda	ry - Full Doc / Bank (	Statements
Loan Amount		≥ Min FICO	Purchase	Rate and Term	Cash Out	Purchase	Rate and Term	Cash Out
		740	90%	85%	80%	80%	80%	75%
≤ \$1,500,000		720	90%	85%	80%	80%	80%	75%
		700	90%	85%	80%	80%	75%	75%
		680	85%	80%	75%	80%	75%	75%
		660	75%	75%	70%	75%	70%	70%
		640	65%	65%	65%	65%	60%	60%
		620	NA	NA	NA	NA	NA	NA
		740	85%	80%	75%	75%	75%	75%
70 \$1,500,001 - \$2,000,000 68 66 64		720	85%	80%	75%	75%	75%	75%
		700	85%	80%	75%	75%	70%	70%
		680	80%	75%	70%	75%	70%	70%
		660	75%	70%	65%	70%	65%	65%
		640	65%	60%	60%	N/A	N/A	N/A
		620	NA NA	NA	NA	N/A	N/A	N/A
740 720 700 \$2,000,001 - \$3,000,000 680 660 640		740	80%	70%	70%	65%	65%	65%
			80%	70%	70%	65%	65%	65%
			80%	70%	70%	65%	65%	65%
			80%	70%	65%	N/A	N/A	N/A
			70%	70%	65%	N/A	N/A	N/A
			N/A	N/A	N/A	N/A	N/A	N/A
		620	N/A	N/A	N/A	N/A	N/A	N/A
		740	65%	65%	65%	N/A N/A	N/A N/A	N/A N/A
		720	65%	65%	65%	N/A N/A	N/A N/A	N/A N/A
\$3,000,001 - \$4,000,000 (40 Yr VO Not Allowed)		700	65%	65%	65% N/A	N/A N/A	N/A N/A	N/A N/A
		680	N/A	N/A				
		660	N/A	N/A	N/A	N/A	N/A	N/A
		640	N/A	N/A	N/A	N/A	N/A	N/A
		620	N/A	N/A N/A an Amount Requiremen	N/A	N/A	N/A	N/A
		> \$1.5 Million	Loan Amounts > \$4.0 < \$200,000.0	to \$4,000,000 Maximum (Ro DM are considered by Sr Mgn 0 - Max LTV/CLTV 80% Puro I Home min 650 FICO. Max C	nt on a case-by-case ch / 75% Refi	is \$500,000		
	> 5	•	Loan Amounts > \$4.0 < \$200,000.0 a to ≤ \$2 Million - Second on - Primary Min 650 FIC	OM are considered by Sr Mgn 0 - Max LTV/CLTV 80% Purc	nt on a case-by-case th / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand		0	
ATR in Full / Asset Depletion		\$2 Million to ≤ \$3 Million	Loan Amounts > \$4.0 < \$200,000.0 a to ≤ \$2 Million - Second on - Primary Min 650 FIC	of Mare considered by Sr Mgn 0 - Max LTV/CLTV 80% Purc I Home min 650 FICO. Max C CO, Second Home Min 650 F Gram - General Informat	nt on a case-by-case th / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand		0	
ATR in Full / Asset Depletion WVOE	Primary Only	\$2 Million to ≤ \$3 Million; /; Max LTV/CLTV: 75°	Loan Amounts > \$4.0 < \$200,000.0 to ≤ \$2 Million - Second on - Primary Min 650 FIC Pro % Purchase, 70% Refin	of Mare considered by Sr Mgn 0 - Max LTV/CLTV 80% Purc I Home min 650 FICO. Max C CO, Second Home Min 650 F Gram - General Informat	nt on a case-by-case ch / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion			see Matrix
· · · · · · · · · · · · · · · · · · ·	Primary Only Min loan am	\$2 Million to ≤ \$3 Million; /; Max LTV/CLTV: 75°	Loan Amounts > \$4.0 < \$200,000.0 to ≤ \$2 Million - Secondon - Primary Min 650 FIC Pro % Purchase, 70% Refin an Amt.; <i>Primary Residi</i>	om are considered by Sr Mgn 0 - Max LTV/CLTV 80% Purc I Home min 650 FICO. Max 0 CO, Second Home Min 650 F gram - General Informat ance	nt on a case-by-case ch / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion		Min FICO: S Max CLT	V: 80%
WVOE	Primary Only Min loan am Self Employe	\$2 Million to ≤ \$3 Million; Max LTV/CLTV: 75° t \$150k; \$1M Max Loa	Loan Amounts > \$4.0  < \$200,000.0 to \$ \$2 Million - Secondon - Primary Min 650 FIC Pro % Purchase, 70% Refin an Amt.; Primary Reside y types allowed	om are considered by Sr Mgn 0 - Max LTV/CLTV 80% Purc I Home min 650 FICO. Max 0 CO, Second Home Min 650 F gram - General Informat ance	nt on a case-by-case ch / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion		Min FICO: \$	V: 80%
WVOE 1099 Only	Primary Only Min loan am Self Employ Min 640 FIC	\$2 Million to ≤ \$3 Million  7; Max LTV/CLTV: 75°  t \$150k; \$1M Max Loa  ed Only - all occupant  O, Max LTV: Purchas	Loan Amounts > \$4.0  < \$200,000.0  It o \$ \$2 Million - Secondon - Primary Min 650 FIC  Pro  % Purchase, 70% Refin an Amt.; <i>Primary Residi</i> by types allowed e 75% / Refi 70%	om are considered by Sr Mgn 0 - Max LTV/CLTV 80% Purc I Home min 650 FICO. Max 0 CO, Second Home Min 650 F gram - General Informat ance	nt on a case-by-case ch / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion  2-4 Unit) properties.	>65% LTV is \$500,00	Min FICO: S Max CLT No Non-Warrantable Con	V: 80%
WVOE 1099 Only P&L	Primary Only Min loan am Self Employo Min 640 FIC Max LTV/CL	\$2 Million to ≤ \$3 Million /; Max LTV/CLTV: 75° t \$150k; \$1M Max Loa ed Only - all occupanto O, Max LTV: Purchas TV: 80% Purch and F	Loan Amounts > \$4.0  < \$200,000.0  It o \$ \$2 Million - Secondon - Primary Min 650 FIC  Pro  % Purchase, 70% Refin an Amt.; <i>Primary Residi</i> by types allowed e 75% / Refi 70%	OM are considered by Sr Mgn 0 - Max LTV/CLTV 80% Puro I Home min 650 FICO. Max 0 CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. No 0	nt on a case-by-case ch / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion  2-4 Unit) properties.	>65% LTV is \$500,00	Min FICO: S Max CLT No Non-Warrantable Con	V: 80%
WVOE 1099 Only P&L ITIN	Primary Only Min loan am Self Employo Min 640 FIC Max LTV/CL	\$2 Million to ≤ \$3 Million /; Max LTV/CLTV: 75° t \$150k; \$1M Max Loa ed Only - all occupanto O, Max LTV: Purchas TV: 80% Purch and F	Loan Amounts > \$4.0  < \$200,000.0  I to \$ \$2 Million - Secondon - Primary Min 650 FIC  Pro  % Purchase, 70% Refin an Amt.; <i>Primary Reside</i> by types allowed  6 75% / Refi 70%  cate/Term, 75% Cash out	OM are considered by Sr Mgn 0 - Max LTV/CLTV 80% Puro I Home min 650 FICO. Max 0 CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. No 0	nt on a case-by-case ch / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion  2-4 Unit) properties.	>65% LTV is \$500,00	Min FICO: S Max CLT No Non-Warrantable Con	V: 80%
WVOE 1099 Only P&L ITIN Non Perm Res Alien Short Term Rental	Primary Only Min Ioan am Self Employ Min 640 FIC Max LTV/CL \$1.5M Max L Not Allowed	\$2 Million to \$ \$3 Million to \$ \$3 Million; Max LTV/CLTV: 755 \$150k; \$1M Max Loo O, Max LTV: Purchas TV: 80% Purch and F Loon Amt.; Unexpired	Loan Amounts > \$4.0  < \$200,000.0  I to \$ \$2 Million - Secondon - Primary Min 650 FIC  Pro  % Purchase, 70% Refin an Amt.; <i>Primary Reside</i> by types allowed  6 75% / Refi 70%  cate/Term, 75% Cash out	of Mare considered by Sr Mgn 0 - Max LTV/CLTV 80% Purc I Home min 650 FICO. Max 0 CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. No (	nt on a case-by-case ch / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion  2-4 Unit) properties.	>65% LTV is \$500,00	Min FICO: S Max CLT No Non-Warrantable Con	V: 80%
WVOE 1099 Only P&L ITIN Non Perm Res Alien Short Term Rental 1 Year Self Employed	Primary Only Min Ioan am Self Employ Min 640 FIC Max LTV/CL \$1.5M Max L Not Allowed Min 660 FIC	\$2 Million to \$ \$3 Million to \$ \$3 Million to \$ \$3 Million to \$ \$1 Million to	Loan Amounts > \$4.0  < \$200,000.0  It o \$ \$2 Million - Second on - Primary Min 650 FtC  Pro % Purchase, 70% Refin an Amt.; Primary Reside by types allowed e 75% / Refi 70% cate/Term, 75% Cash ou Visa & EAD required e Rate and Term, Max 6	of Mare considered by Sr Mgn 0 - Max LTV/CLTV 80% Purc I Home min 650 FICO. Max 0 CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. No (	nt on a case-by-case th / 75% Refi 2ash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion 2-4 Unit) properties.  Max 70% LTV (Purch, F	>65% LTV is \$500,00	Min FICO: S Max CLT No Non-Warrantable Con	V: 80%
WVOE 1099 Only P&L ITIN Non Perm Res Alien Short Term Rental 1 Year Self Employed	Primary Only Min loan am Self Employ Min 640 FIC Max LTV/CL \$1.5M Max L Not Allowed Min 660 FIC Max 65% LT	\$2 Million to \$ \$3 Million to \$ \$3 Million to \$ \$3 Million to \$ \$1 Million to	Loan Amounts > \$4.0  < \$200,000.0  It os \$2 Million - Second on - Primary Min 650 FIC  Pro % Purchase, 70% Refin an Amt.; Primary Reside by types allowed e 75% / Refi 70% tate/Term, 75% Cash ou Visa & EAD required e Rate and Term, Max 6 mos 0*30 housing histor	OM are considered by Sr Mgn 0 - Max LTV/CLTV 80% Pure It Home min 650 FICO. Max CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. No ( t refinance.   660-699 FICO:	nt on a case-by-case th / 75% Refi 2ash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion 2-4 Unit) properties.  Max 70% LTV (Purch, F	>65% LTV is \$500,00	Min FICO: S Max CLT No Non-Warrantable Con	V: 80%
WVOE 1099 Only P&L ITIN Non Perm Res Alien Short Term Rental 1 Year Self Employed 1 Score / No Score	Primary Only Min Ioan am Self Employ Min 640 FIC Max LTV/CL \$1.5M Max L Not Allowed Min 660 FIC Max 65% LT 50% Back E	\$2 Million to \$ \$3 Million to \$ \$3 Million to \$ \$3 Million to \$ \$3 Million to \$ \$150k;	Loan Amounts > \$4.0  < \$200,000.0  It os \$2 Million - Secondon - Primary Min 650 FIC  Pro  We Purchase, 70% Refin an Amt.; Primary Reside by types allowed e 75% / Refi 70%  kate/Term, 75% Cash ou Visa & EAD required e Rate and Term, Max 6 mos 0*30 housing histor 43% DTI	OM are considered by Sr Mgn 0 - Max LTV/CLTV 80% Purc I Home min 650 FICO. Max 6 CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. No 6 t refinance.   660-699 FICO: 5% Cash Out y. 1 Score: Use Actual to Ma	nt on a case-by-case th / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion  2-4 Unit) properties.  Max 70% LTV (Purch, F	>65% LTV is \$500,00	Min FICO: S Max CLT No Non-Warrantable Con	V: 80% dos or Rural Propertie
WVOE 1099 Only P&L ITIN Non Perm Res Alien Short Term Rental 1 Year Self Employed 1 Score / No Score Max DTI Impound Waiver Reserves	Primary Only Min Ioan am Self Employ Min 640 FIC Max LTV/CL \$1.5M Max L Not Allowed Min 660 FIC Max 65% LT 50% Back E LTV / CLTV	\$2 Million to \$3 Million to \$3 Million; Max LTV/CLTV: 75's \$150k; \$1M Max Loc \$40 Only - all occupant O, Max LTV: Purchas TV: 80% Purch and F. coan Amt.; Unexpired O. Max 80% Purchas V/CLTV: Full Doc: 24 nd : FICOs <640 Max \$60%, Loan Amounts	Loan Amounts > \$4.0  < \$200,000.0  to \$ \$2 Million - Secondon - Primary Min 650 FIC  Pro  % Purchase, 70% Refin an Amt.; Primary Residicy types allowed e 75% / Refi 70% tate/Term, 75% Cash ou Visa & EAD required  e Rate and Term, Max 6 mos 0°30 housing histor 43% DTI  \$\$1.5M   Min FICO: 675	OM are considered by Sr Mgn 0 - Max LTV/CLTV 80% Purc I Home min 650 FICO. Max 6 CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. No 6 t refinance.   660-699 FICO: 5% Cash Out y. 1 Score: Use Actual to Ma	nt on a case-by-case ch / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion  2-4 Unit) properties.  Max 70% LTV (Purch, F x 700; No Score: Price a	>65% LTV is \$500,00	Min FICO: \$ Max CLT No Non-Warrantable Con	V: 80% dos or Rural Propertie
WVOE 1099 Only P&L ITIN Non Perm Res Alien Short Term Rental 1 Year Self Employed 1 Score / No Score Max DTI Impound Waiver	Primary Only Min Ioan am Self Employ Min 640 FIC Max LTV/CL \$1.5M Max L Not Allowed Min 660 FIC Max 65% LT 50% Back E LTV / CLTV	\$2 Million to \$ \$3 Million to \$ \$3 Million (); Max LTV/CLTV: 75' \$150k; \$150k; \$11 Max Loc \$0 Max LTV: Purchas TV: 80% Purch and Food Amar, Unexpired \$0. Max 80% Purchas \$0. Koan Amounts \$0. Max 80% Loan Amounts \$0. Months for \$0. Months for \$0. Months for \$0. Months for \$0. Max 80% Loan Amounts \$0. Months for \$0. Months for \$0. Max 80% Loan Amounts \$0. Months for \$0. Months for \$0. Max 80% Loan Amounts \$0. Months for \$0. Months for \$0. Months for \$0. Max 80% Loan Amounts \$0. Months for \$0. Months for \$0. Months for \$0. Months for \$0. Max 80. Months for \$0. Max 80. Max 80. Months for \$0. M	Loan Amounts > \$4.0  < \$200,000.0  to \$ \$2 Million - Secondon - Primary Min 650 FIC  Pro  % Purchase, 70% Refin an Amt.; Primary Residicy types allowed e 75% / Refi 70% tate/Term, 75% Cash ou Visa & EAD required  e Rate and Term, Max 6 mos 0°30 housing histor 43% DTI  \$\$1.5M   Min FICO: 675	OM are considered by Sr Mgn 0 - Max LTV/CLTV 80% Purc I Home min 650 FICO. Max ( CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. No ( t refinance.   660-699 FICO: 5% Cash Out y. 1 Score: Use Actual to Ma 6 (Primary); 700 (2nd Home)	nt on a case-by-case ch / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion  2-4 Unit) properties.  Max 70% LTV (Purch, F x 700; No Score: Price a	>65% LTV is \$500,00	Min FICO: \$ Max CLT No Non-Warrantable Con	V: 80% dos or Rural Propertie
WVOE 1099 Only P&L ITIN Non Perm Res Alien Short Term Rental 1 Year Self Employed 1 Score / No Score Max DTI Impound Waiver Reserves Limited Tradelines	Primary Only Min Ioan am Self Employ Min 640 FIC Max LTV/CL \$1.5M Max L Not Allowed Min 660 FIC Max 65% LT 50% Back E LTV / CLTV None for ≤ 7 Max LTV = 6	\$2 Million to \$ \$3 Million to \$ \$3 Million (); Max LTV/CLTV: 75' \$150k; \$150k; \$11 Max Loc \$0 Max LTV: Purchas TV: 80% Purch and Food Amar, Unexpired \$0. Max 80% Purchas \$0. Koan Amounts \$0. Max 80% Loan Amounts \$0. Months for \$0. Months for \$0. Months for \$0. Months for \$0. Max 80% Loan Amounts \$0. Months for \$0. Months for \$0. Max 80% Loan Amounts \$0. Months for \$0. Months for \$0. Max 80% Loan Amounts \$0. Months for \$0. Months for \$0. Months for \$0. Max 80% Loan Amounts \$0. Months for \$0. Months for \$0. Months for \$0. Months for \$0. Max 80. Months for \$0. Max 80. Max 80. Months for \$0. M	Loan Amounts > \$4.0  < \$200,000.0  Ito \$ \$2 Million - Secondon - Primary Min 650 FIC  Pro  % Purchase, 70% Refin an Amt.; Primary Reside by types allowed e 75% / Refi 70% Cash ou Visa & EAD required  Be Rate and Term, Max 6 mos 0*30 housing histor 43% DTI  \$\leq\$ \$1.5M   Min FICO: 675	OM are considered by Sr Mgn 0 - Max LTV/CLTV 80% Purc I Home min 650 FICO. Max ( CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. No ( t refinance.   660-699 FICO: 5% Cash Out y. 1 Score: Use Actual to Ma 6 (Primary); 700 (2nd Home)	nt on a case-by-case ch / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion  2-4 Unit) properties.  Max 70% LTV (Purch, F x 700; No Score: Price a	>65% LTV is \$500,00	Min FICO: \$ Max CLT No Non-Warrantable Con	V: 80% dos or Rural Propertie
WVOE 1099 Only P&L ITIN Non Perm Res Alien Short Term Rental 1 Year Self Employed 1 Score / No Score Max DTI Impound Waiver Reserves	Primary Only Min Ioan am Self Employ Min 640 FIC Max LTV/CL \$1.5M Max L Not Allowed Min 660 FIC Max 65% LT 50% Back E LTV / CLTV None for ≤ 7 Max LTV = 6	\$2 Million to \$ \$3 Million to \$ \$3 Million to \$ \$3 Million to \$ \$3 Million to \$ \$150k;	Loan Amounts > \$4.0  < \$200,000.0  Ito \$ \$2 Million - Secondon - Primary Min 650 FIC  Pro  % Purchase, 70% Refin an Amt.; Primary Reside by types allowed e 75% / Refi 70% Cash ou Visa & EAD required  Be Rate and Term, Max 6 mos 0*30 housing histor 43% DTI  \$\leq\$ \$1.5M   Min FICO: 675	OM are considered by Sr Mgn 0 - Max LTV/CLTV 80% Purc I Home min 650 FICO. Max ( CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. No ( t refinance.   660-699 FICO: 5% Cash Out y. 1 Score: Use Actual to Ma 6 (Primary); 700 (2nd Home)	nt on a case-by-case ch / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion  2-4 Unit) properties.  Max 70% LTV (Purch, F x 700; No Score: Price a	>65% LTV is \$500,00	Min FICO: \$ Max CLT No Non-Warrantable Con	V: 80% dos or Rural Propertie
WVOE 1099 Only P&L ITIN Non Perm Res Alien Short Term Rental 1 Year Self Employed 1 Score / No Score Max DTI Impound Waiver Reserves Limited Tradelines	Primary Only Min loan am Self Employ Min 640 FIC Max LTV/CL \$1.5M Max L Not Allowed Min 660 FIC Max 65% LT 50% Back E LTV / CLTV None for \$7 Max LTV = 6 Min FICO: 66	\$2 Million to \$ \$3 Million to \$ \$3 Million to \$ \$3 Million to \$ \$3 Million to \$ \$150k;	Loan Amounts > \$4.6  < \$200,000.0  It os \$2 Million - Second on - Primary Min 650 FIC  Pro % Purchase, 70% Refin an Amt.; Primary Reside by types allowed e 75% / Refi 70% tate/Term, 75% Cash ou Visa & EAD required  Be Rate and Term, Max 6 mos 0*30 housing histor 43% DTI  <\$1.5M   Min FICO: 675 r > 75% LTV, 12 Months  the \$250K	Of are considered by Sr Mgn 0 - Max LTV/CLTV 80% Pure I Home min 650 FICO. Max ( CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. No ( t refinance.   660-699 FICO: 5% Cash Out y, 1 Score: Use Actual to Ma 5 (Primary); 700 (2nd Home) > 85% LTV (<625 FICO 12	nt on a case-by-case ch / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion  2-4 Unit) properties.  Max 70% LTV (Purch, F x 700; No Score: Price a	>65% LTV is \$500,00	Min FICO: \$ Max CLT No Non-Warrantable Con	V: 80% dos or Rural Propertie
WVOE 1099 Only P&L ITIN Non Perm Res Alien Short Term Rental 1 Year Self Employed 1 Score / No Score Max DTI Impound Waiver Reserves Limited Tradelines Interest Only FB Taken ≤ 6 Months	Primary Only Min loan am Self Employ Min 640 FIC Max LTV/CL \$1.5M Max I Not Allowed Min 660 FIC Max 65% LT 50% Back E LTV / CLTV None for \$5' Max LTV = 6' Min FICO: 66'	\$2 Million to \$ \$3 Million to \$ \$3 Million to \$ \$3 Million to \$ \$3 Million to \$ \$150k;	Loan Amounts > \$4.0  < \$200,000.0 It of \$2 Million - Secondon - Primary Min 650 FIC Pro % Purchase, 70% Refin an Amt.; Primary Reside cy types allowed e 75% / Refi 70% kate/Term, 75% Cash ou Visa & EAD required e Rate and Term, Max 6 mos 0*30 housing histor 43% DTI <\$1.5M   Min FICO: 675 < 75% LTV, 12 Months t: \$250K Sudelines Max 75% Pur Sudelines Max 75% Pur	OM are considered by Sr Mgn 0 - Max LTV/CLTV 80% Purc I Home min 650 FICO. Max ( CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. No ( t refinance.   660-699 FICO: 5% Cash Out y. 1 Score: Use Actual to Ma 5 (Primary); 700 (2nd Home) > 85% LTV (<625 FICO 12	nt on a case-by-case ch / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion  2-4 Unit) properties.  Max 70% LTV (Purch, F x 700; No Score: Price a	>65% LTV is \$500,00	Min FICO: \$ Max CLT No Non-Warrantable Con	V: 80% dos or Rural Propertie
WVOE 1099 Only P&L ITIN Non Perm Res Alien Short Term Rental 1 Year Self Employed 1 Score / No Score Max DTI Impound Waiver Reserves Limited Tradelines Interest Only FB Taken ≤ 6 Months 1 x 30 x 12	Primary Only Min loan am Self Employ Min 640 FIC Max LTV/CL \$1.5M Max L Not Allowed Min 660 FIC Max 65% LT 50% Back E LTV / CLTV None for ≤ 7 Max LTV = 6 Min FICO: 66	\$2 Million to \$3 Million to \$3 Million to \$3 Million to \$10 Millio	Loan Amounts > \$4.0  < \$200,000.0 to \$ \$2 Million - Secondon - Primary Min 650 FIC Pro % Purchase, 70% Refin an Amt.; Primary Reside by types allowed e 75% / Refi 70% tate/Term, 75% Cash out Visa & EAD required e Rate and Term, Max 6 mos 0*30 housing histor 43% DTI < \$1.5M   Min FICO: 676 < > 75% LTV, 12 Months :: \$250K Suidelines Max 75% Purce 75% Refinance	OM are considered by Sr Mgn 0 - Max LTV/CLTV 80% Purc I Home min 650 FICO. Max ( CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. No ( t refinance.   660-699 FICO: 5% Cash Out y. 1 Score: Use Actual to Ma 5 (Primary); 700 (2nd Home) > 85% LTV (<625 FICO 12	nt on a case-by-case ch / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion  2-4 Unit) properties.  Max 70% LTV (Purch, F x 700; No Score: Price a	>65% LTV is \$500,00	Min FICO: \$ Max CLT No Non-Warrantable Con	V: 80% dos or Rural Propertie
WVOE 1099 Only P&L 1TIN Non Perm Res Alien Short Term Rental 1 Year Self Employed 1 Score / No Score Max DTI Impound Waiver Reserves Limited Tradelines Interest Only  FB Taken ≤ 6 Months 1 x 30 x 12 0 x 60 x 12	Primary Only Min Ioan am Self Employ Min 640 FIC Max LTV/CL \$1.5M Max L Not Allowed Min 660 FIC Max 65% LT 50% Back E LTV / CLTV None for \$7 Max LTV = 6 Min FICO: 6i  12-Months F Max LTV / C Pricing Adju:	32 Million to \$ \$3 Million to \$ \$3 Million; Max LTV/CLTV: 75's \$150k; \$11M Max Loc \$150k; \$11M Max Loc \$10k; \$11M Max \$10k; \$11M Max \$10k; \$11M Max \$11M Months for \$150k; \$11M	Loan Amounts > \$4.0  < \$200,000.0 <a href="https://www.ncbi.nlm.nih.gov/">ato \$ \$2 Million - Secondon - Primary Min 650 FIC</a> <a href="https://www.ncbi.nlm.nih.gov/">pro</a> % Purchase, 70% Refin an Amt.; <i>Primary Residucy</i> types allowed <a href="https://www.ncbi.nlm.nih.gov/">ato Primary Residucy</a> <a href="https://www.ncbi.nlm.nih.gov/">ytypes allowed</a> <a href="https://www.ncbi.nlm.nih.gov/">ato Primary Residucy</a> <a href="https://www.ncbi.nlm.nih.gov/">ytypes allowed</a> <a href="https://www.ncbi.nlm.nih.gov/">ato Primary Residucy</a> <a href="https://www.ncbi.nlm.nih.gov/">primary Refin</a> <a href="https://www.ncbi.nlm.nih.gov/">ato Primary Refin</a> <a href="https://www.ncbi.nlm.nih.gov/">ato Primary Refin</a> <a href="https://www.ncbi.nlm.nih.gov/">ytypes allowed</a> <a href="https://www.ncbi.nlm.nih.gov/">ato Primary Refin</a> <a href="https://www.ncbi.nlm.nih.gov/">https://www.ncbi.nlm.nih.gov/</a> <a href="https://www.ncbi.nlm.nih.gov/">primary Refin</a> <a href="https://www.ncbi.nlm.nih.gov/">https://www.ncbi.nlm.nih.gov/</a> <a href="https://www.ncbi.nlm.nih.gov/">https://www.ncbi.nlm.nih.go</a>	OM are considered by Sr Mgn 0 - Max LTV/CLTV 80% Purc I Home min 650 FICO. Max ( CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. No ( t refinance.   660-699 FICO: 5% Cash Out y. 1 Score: Use Actual to Ma 5 (Primary); 700 (2nd Home) > 85% LTV (<625 FICO 12	nt on a case-by-case ch / 75% Refi Cash-in-Hand >65% LTV ICO. Max Cash-in-Hand ion  2-4 Unit) properties.  Max 70% LTV (Purch, F x 700; No Score: Price a	>65% LTV is \$500,00 Rate/Term, Cash out)	Min FICO: \$ Max CLT No Non-Warrantable Con	V: 80% dos or Rural Propertie
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Coan Amt.; Unexpired On Max 80% Purchas V/CLTV: Full Doc: 24 nd: FICOs &lt;640 Max 580%, Loan Amounts 55% LTV, 6 Months for 55% Sol   Min Loan Amount St. \$25 Min Loan Amou&lt;/td&gt;&lt;td&gt;Loan Amounts &gt; \$4.0  &lt; \$200,000.0&lt;/p&gt; &lt;a href=" https:="" td="" www.nc.nc.nc.nc.nc.nc.nc.nc.nc.nc.nc.nc.nc.<=""><td>OM are considered by Sr Mgn 0 - Max LTV/CLTV 80% Puro 1 Home min 650 FICO. Max ( CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. No ( t refinance.   660-699 FICO: 5% Cash Out y. 1 Score: Use Actual to Ma 5 (Primary); 700 (2nd Home) &gt; 85% LTV (&lt;625 FICO 12  Credit Overlay chase / 65% refinance LTV</td><td>nt on a case-by-case ch / 75% Refi Cash-in-Hand &gt;65% LTV ICO. Max Cash-in-Hand ion  2-4 Unit) properties.  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WVOE  1099 Only  P&L  ITIN  Non Perm Res Alien  Short Term Rental  1 Year Self Employed  1 Score / No Score  Max DTI  Impound Waiver  Reserves  Limited Tradelines  Interest Only  FB Taken ≤ 6 Months  1 x 30 x 12  0 x 60 x 12  0 x 90 x 12  BK/FC/DIL/SS/Mod ≥ 2 to < 3 yrs  BK/FC/DIL/SS/Mod ≥ 1 to < 2 yrs  BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo  Condotel  2 Unit Property	Primary Only Min Ioan am Self Employ Min 640 FIC Max LTV/CL \$1.5M Max L Not Allowed Min 660 FIC Max 65% LT 50% Back E LTV / CLTV None for \$7 Max LTV = 6 Min FICO: 6i  12-Months F Max LTV / C Pricing Adju: Pricing Adju: Pricing Adju: Ineligible for	is 2 Million to s \$3 Million to s \$3 Million; Max LTV/CLTV: 75's \$150k; \$110 Max Lov St. \$150k; \$110 Max Lov On Max LTV: Purchas TV: 80% Purch and F. Coan Amt.; Unexpired On Max 80% Purchas V/CLTV: Full Doc: 24 nd: FICOs <640 Max 580%, Loan Amounts 55% LTV, 6 Months for 55% Sol   Min Loan Amount St. \$25 Min Loan Amou	Loan Amounts > \$4.0  < \$200,000.0 <a "="" href="https://www.nc.nc.nc.nc.nc.nc.nc.nc.nc.nc.nc.nc.nc.&lt;/td&gt;&lt;td&gt;OM are considered by Sr Mgn 0 - Max LTV/CLTV 80% Puro 1 Home min 650 FICO. Max ( CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. No ( t refinance.   660-699 FICO: 5% Cash Out y. 1 Score: Use Actual to Ma 5 (Primary); 700 (2nd Home) &gt; 85% LTV (&lt;625 FICO 12  Credit Overlay chase / 65% refinance LTV&lt;/td&gt;&lt;td&gt;nt on a case-by-case ch / 75% Refi Cash-in-Hand &gt;65% LTV ICO. Max Cash-in-Hand ion  2-4 Unit) properties.  Max 70% LTV (Purch, F x 700; No Score: Price a&lt;/td&gt;&lt;td&gt;&gt;65% LTV is \$500,00 Rate/Term, Cash out)&lt;/td&gt;&lt;td&gt;Min FICO: \$ Max CLT No Non-Warrantable Con&lt;/td&gt;&lt;td&gt;V: 80%&lt;br&gt;dos or Rural Propertie&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td&gt;WVOE  1099 Only  P&amp;L  ITIN  Non Perm Res Alien  Short Term Rental  1 Year Self Employed  1 Score / No Score  Max DTI  Impound Waiver  Reserves  Limited Tradelines Interest Only  FB Taken ≤ 6 Months  1 x 30 x 12  0 x 60 x 12  0 x 90 x 12  BK/FC/DIL/SS/Mod ≥ 2 to &lt; 3 yrs  BK/FC/DIL/SS/Mod ≥ 1 to &lt; 2 yrs  BK/FC/DIL/SS/Mod &lt; 1 yrs  Non Warrantable Condo  Condotel  2 Unit Property  3-4 Unit Property&lt;/td&gt;&lt;td&gt;Primary Only Min Ioan am Self Employ Min 640 FIC Max LTV/CL \$1.5M Max L Not Allowed Min 660 FIC Max 65% LT 50% Back E LTV / CLTV None for ≤ 7 Max LTV = 6 Min FICO: 6i  12-Months F Max LTV / C Pricing Adju: Pricing Adju: Pricing Adju: Ineligible for&lt;/td&gt;&lt;td&gt;is 2 Million to s \$3 Million to s \$3 Million; Max LTV/CLTV: 75's \$150k; \$110 Max Lov St. \$150k; \$110 Max Lov On Max LTV: Purchas TV: 80% Purch and F. Coan Amt.; Unexpired On Max 80% Purchas V/CLTV: Full Doc: 24 nd: FICOs &lt;640 Max 580%, Loan Amounts 55% LTV, 6 Months for 55% Sol   Min Loan Amount St. \$25 Min Loan Amou&lt;/td&gt;&lt;td&gt;Loan Amounts &gt; \$4.6  &lt; \$200,000.0  It os \$2 Million - Second on - Primary Min 650 FIC  Pro % Purchase, 70% Refin an Amt.; Primary Reside by types allowed or 75% / Refi 70% tate/Term, 75% Cash ou Visa &amp; EAD required  Rate and Term, Max 6 mos 0*30 housing histor 43% DTI  \$1.5M   Min FICO: 676 r &gt; 75% LTV, 12 Months  1: \$250K  Suidelines Max 75% Purc r 75% Refinance icition Applies icition Applies&lt;/td&gt;&lt;td&gt;OM are considered by Sr Mgn 0 - Max LTV/CLTV 80% Puro 1 Home min 650 FICO. Max ( CO, Second Home Min 650 F gram - General Informat ance ances Only. No FTHB. 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WVOE  1099 Only  P&L  ITIN  Non Perm Res Alien  Short Term Rental  1 Year Self Employed  1 Score / No Score  Max DTI  Impound Waiver  Reserves  Limited Tradelines  Interest Only  FB Taken ≤ 6 Months  1 x 30 x 12  0 x 90 x 12  0 x 90 x 12  BK/FC/DIL/SS/Mod ≥ 1 to < 2 yrs  BK/FC/DIL/SS/Mod < 1 yrs  Non Warrantable Condo  Condotel	Primary Only Min Ioan am Self Employ Min 640 FIC Max LTV/CL \$1.5M Max L Not Allowed Min 660 FIC Max 65% LT V/CLTV None for \$7 Max LTV / CL Pricing Adju- Pri	\$2 Million to \$3 Million to \$3 Million to \$3 Million to \$1 \$150k;	Loan Amounts > \$4.0  < \$200,000.0 <a href="https://www.ncbi.nlm.nih.gov/">ato \$ \$2 Million - Secondon - Primary Min 650 FIC</a> Pro % Purchase, 70% Refin an Amt.; Primary Resided by types allowed to 75% / Refi 70% <a href="https://www.ncbi.nlm.nih.gov/">atate/Term, 75% Cash ou</a> Visa & EAD required <a href="https://www.ncbi.nlm.nih.gov/">atate/Term, 75% Cash ou</a> Visa & EAD required <a href="https://www.ncbi.nlm.nih.gov/">atate/Term, 75% Cash ou</a> Visa & EAD required <a href="https://www.ncbi.nlm.nih.gov/">atate/Term, 75% Cash ou</a> <a href="https://www.ncbi.nlm.nih.gov/">atate/Term, 75% Cash ou</a> <a href="https://www.ncbi.nlm.nih.gov/">atate/Term, 75% LTV, 12 Months</a> <a href="https://www.ncbi.nlm.nih.gov/">atate/Term, 75% Refinance</a> <a href="https://www.ncbi.nlm.nih.gov/">atate/Term.nih.gov/</a> <a href="https://www.ncbi.nlm.nih.gov/">https://www.ncbi.nlm.nih.gov/</a> <a href="https://www.ncbi.nlm.nih.gov/">https://www.ncbi.nlm.nih.gov/</a> <a href="https://www.ncbi.nlm.nih.gov/">https://www.ncbi.nlm.nih.gov/</a> <a href="https://www.ncbi.nlm.nih.gov/">https://www.ncbi.nlm.nih.gov/</a> <a href="https://www.ncbi.nlm.nih.gov/">https://www.ncbi.nlm.nih.gov/</a>					