

## **CUP CAKE**

		- Primary 12 م	r 24 Months / Self Emp		Second Home - Full Doc / Bank Statements (12 or 24 Months / Self Emp Only)				
Loan Amount	≥ Min FICO	Purchase	Rate / Term	Cash Out	Purchase	Rate / Term	Cash Out		
	720+	90%	85%	80%	80%	80%	75%		
≤ \$1,500,000	700	90%	85%	80%	80%	75%	75%		
	680	85%	80%	75%	80%	75%	75%		
							70%		
	660	85%	80%	75%	80% 75%				
	640	80%	75%	70%		80% 70% 7			
	620	75%	70%	65%	75%	65%	65%		
	600	65%	65%	60%	65% 60% 6				
	720+	85%	80%	75%	75%	75%	75%		
	700	85%	80%	75%	75%	70%	70%		
	680	80%	75%	70%			70%		
					75%   70%   70%     75%   70%   70%				
\$1,500,001 - \$2,000,000	660	80%	75%	70%					
	640	80%	75%	70%	75%	65%	65%		
	620	75%	70%	65%		NI/A			
	600	65%	65%	60%		N/A			
	700+	80%	70%	70%	65%	65%	65%		
			+		00 %	05 /0	03%		
\$2,000,001 - \$3,000,000	680	80%	70%	65%					
, ,,	660	75%	65%	65%					
	640	70%	65%	65%					
	720+	75%	70%	65%		N/A			
\$3,000,001 - \$3,500,000	700	70%	65%	65%					
\$3,500,001 - \$4,000,000	720+	70%	65%	65%					
· · · · · · · · · · · · · · · · · · ·	700	65%	65%	65%					
			Loan Amount Requi	rements					
Мах	Cash-in-Hand for LTV >	Loan Amounts < \$ 65%: \$1M Cash-in-Han	\$4.0M are considered by 200,000.00, Max CLTV = d for Loan Amounts over Cash-in-Hand for LTV <	80% (Purchase); 75% \$1.5M   \$500,000 Cash	(Refi)	unt under \$1.5M			
			_						
			Program - General Inf	formation					
	Max LTV/CLTV: 80%		Program - General Inf	formation					
ATR in Full / Asset Depletion		Purchase, 75% Refina	nce		ubject property				
-	Second Home: Borro	Purchase, 75% Refina wer's liquid assets mus	nce t cover balance on both p	rimary residence and su					
WVOE	Second Home: Borro \$150K Minimum; \$1N	Purchase, 75% Refina wer's liquid assets mus 1 Maximum; 80% Max (	nce	rimary residence and su					
WVOE	Second Home: Borro	Purchase, 75% Refina wer's liquid assets mus 1 Maximum; 80% Max (	nce t cover balance on both p	rimary residence and su					
WVOE 1099 Only	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only;	Purchase, 75% Refina wer's liquid assets mus 1 Maximum; 80% Max (	nce t cover balance on both p CLTV; <b>Primary Residenc</b>	rimary residence and su					
WVOE 1099 Only	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C	Purchase, 75% Refina wer's liquid assets mus 1 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase),	nce t cover balance on both p CLTV; <b>Primary Residenc</b>	rimary residence and su					
WVOE 1099 Only	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max 0 \$1M Maximum, 640 N	Purchase, 75% Refina wer's liquid assets mus 1 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), Minimum FICO	nce t cover balance on both p CLTV; <b>Primary Residenc</b> 75% (Refi)	rimary residence and su					
ATR in Full / Asset Depletion WVOE 1099 Only P&L	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C	Purchase, 75% Refina wer's liquid assets mus 1 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), Minimum FICO LTV: 75% (Purchase), 7	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance)	rimary residence and su					
WVOE 1099 Only P&L	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C	Purchase, 75% Refina wer's liquid assets mus 1 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 1 Minimum FICO LTV: 75% (Purchase), 7 LTV: 70% (Purchase), 6	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 55% (Refinance)	rimary residence and su					
WVOE 1099 Only P&L TIN	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C	Purchase, 75% Refina wer's liquid assets mus 1 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), Inimum FICO LTV: 75% (Purchase), 7 LTV: 70% (Purchase), 6	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance)	rimary residence and su					
WVOE 1099 Only P&L TIN	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C	Purchase, 75% Refina wer's liquid assets mus 1 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 1 Minimum FICO LTV: 75% (Purchase), 7 LTV: 70% (Purchase), 6	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance)	rimary residence and su					
WVOE 1099 Only P&L TIN Non Perm Res Alien	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C	Purchase, 75% Refina wer's liquid assets mus 1 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), Inimum FICO LTV: 75% (Purchase), 7 LTV: 70% (Purchase), 6	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance)	rimary residence and su					
WVOE 1099 Only P&L TIN Non Perm Res Alien Short Term Rental	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amb Not Allowed	Purchase, 75% Refina wer's liquid assets mus 1 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), Minimum FICO LTV: 75% (Purchase), 7 LTV: 70% (Purchase), 6 LTV: 65% (Purchase), 6	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance) D required	rimary residence and su ses Only. No FTHB. 2-4					
WVOE 1099 Only P&L ITIN Non Perm Res Alien Short Term Rental 1 Year Self Employed	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8	Purchase, 75% Refina wer's liquid assets mus 1 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase), 6 LTV: 65% (Purchase), 6 LTV: 65% (Purchase), 6	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance) D required /Term, Max 65% Cash Ou	rimary residence and su es Only. No FTHB. 2-4					
WVOE 1099 Only P&L ITIN Non Perm Res Alien Short Term Rental 1 Year Self Employed 1 Score	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amb Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV:	Purchase, 75% Refina wer's liquid assets mus 1 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase), 6 LTV: 65% (Purchase), 6 LTV: 65% (Purchase), 6	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance) D required	rimary residence and su es Only. No FTHB. 2-4					
WVOE 1099 Only P&L ITIN Non Perm Res Alien Short Term Rental 1 Year Self Employed	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amb Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible	Purchase, 75% Refina wer's liquid assets mus 1 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase), 6	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance) D required /Term, Max 65% Cash Ou	rimary residence and su es Only. No FTHB. 2-4					
VVOE 1099 Only P&L TIN Non Perm Res Alien Short Term Rental I Year Self Employed I Score	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74	Purchase, 75% Refina wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase), 6 LTV: 65% (Purchase), 6 LTV: 65% (Purchase), 6 Minimum Visa & EA 0% Purchase and Rate 0x30x24 Housing Histo	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance) D required /Term, Max 65% Cash Ou	rimary residence and su es Only. No FTHB. 2-4					
WVOE 1099 Only P&L ITIN Non Perm Res Alien Short Term Rental 1 Year Self Employed 1 Score	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amb Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible	Purchase, 75% Refina wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase), 6 LTV: 65% (Purchase), 6 LTV: 65% (Purchase), 6 Minimum Visa & EA 0% Purchase and Rate 0x30x24 Housing Histo	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance) D required /Term, Max 65% Cash Ou	rimary residence and su es Only. No FTHB. 2-4					
WVOE 1099 Only P&L TIN Non Perm Res Alien Short Term Rental 1 Year Self Employed 1 Score First Time Homebuyer	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74	Purchase, 75% Refina wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Maximum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase),	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance) D required /Term, Max 65% Cash Ou	rimary residence and su es Only. No FTHB. 2-4					
WVOE 1099 Only P&L TIN Non Perm Res Alien Short Term Rental 1 Year Self Employed 1 Score First Time Homebuyer Max DTI	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Am Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74	Purchase, 75% Refina wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase),	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance) D required /Term, Max 65% Cash Ou ory. 1 Score: Use Actual to	rimary residence and su res Only. No FTHB. 2-4 ut o Max 700	4 Unit Ineligible	ments   Not available for 9	Section 35 Loans		
WVOE 1099 Only P&L TIN Non Perm Res Alien Short Term Rental 1 Year Self Employed 1 Score First Time Homebuyer Max DTI mpound Waiver	Second Home: Borro     \$150K Minimum; \$1N     Self-Employed Only;     Min 660 FICO; Max O     \$1M Maximum, 640 N     FICO >= 700, Max C     FICO >= 660, Max C     FICO >= 640, Max C     \$1.5M Max Loan Amt     Not Allowed     Min 640 FICO. Max 8     Max 65% LTV/CLTV:     Eligible     55% DTI if FICO > 74     50.49% DTI if FICO < 62	Purchase, 75% Refina wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 7 LTV: 65% (Purchase), 6 LTV: 65% (Purchase),	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 75% (Refinance) 55% (Refinance) 50% (Refinance) D required 7Term, Max 65% Cash Ou ory. 1 Score: Use Actual to pry. 1 Score: Use Actual to	rimary residence and su res Only. No FTHB. 2-4 ut o Max 700	4 Unit Ineligible	ments   Not available for \$	Section 35 Loans		
VVOE 1099 Only P&L TIN Non Perm Res Alien Short Term Rental 1 Year Self Employed 1 Score First Time Homebuyer Max DTI mpound Waiver Reserves	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 \$3% DTI if FICO < 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV,	Purchase, 75% Refina wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 7 LTV: 65% (Purchase), 6 LTV: 65% (Purchase),	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance) D required /Term, Max 65% Cash Ou ory. 1 Score: Use Actual to	rimary residence and su res Only. No FTHB. 2-4 ut o Max 700	4 Unit Ineligible	ments   Not available for \$	Section 35 Loans		
VVOE 099 Only P&L TIN Non Perm Res Alien Short Term Rental Year Self Employed Score First Time Homebuyer Max DTI mpound Waiver Reserves	Second Home: Borro     \$150K Minimum; \$1N     Self-Employed Only;     Min 660 FICO; Max O     \$1M Maximum, 640 N     FICO >= 700, Max C     FICO >= 660, Max C     FICO >= 640, Max C     \$1.5M Max Loan Amt     Not Allowed     Min 640 FICO. Max 8     Max 65% LTV/CLTV:     Eligible     55% DTI if FICO > 74     50.49% DTI if FICO < 62	Purchase, 75% Refina wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 7 LTV: 65% (Purchase), 6 LTV: 65% (Purchase),	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 75% (Refinance) 55% (Refinance) 50% (Refinance) D required 7Term, Max 65% Cash Ou ory. 1 Score: Use Actual to pry. 1 Score: Use Actual to	rimary residence and su res Only. No FTHB. 2-4 ut o Max 700	4 Unit Ineligible	ments   Not available for \$	Section 35 Loans		
WVOE   1099 Only   P&L   P&L   TIN   Non Perm Res Alien   Short Term Rental   I Year Self Employed   I Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   Limited Tradelines	Second Home: Borro\$150K Minimum; \$1NSelf-Employed Only;Min 660 FICO; Max O\$1M Maximum, 640 NFICO >= 700, Max CFICO >= 660, Max CFICO >= 640, Max C\$1.5M Max Loan AmtNot AllowedMin 640 FICO. Max 8Max 65% LTV/CLTV:Eligible55% DTI if FICO > 7450.49% DTI if FICO > 6280% Max CLTV, \$1.5None for < 75% LTV,	Purchase, 75% Refina wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 7 LTV: 65% (Purchase), 6 LTV: 65% (Purchase),	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 50% (Refinance) 50% (Refinance) 50% (Refinance) D required 77erm, Max 65% Cash Ou ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to Min FICO: 680 (Primary); V, 12 Months > 85% LTV,	rimary residence and su res Only. No FTHB. 2-4 ut o Max 700	4 Unit Ineligible	ments   Not available for \$	Section 35 Loans		
WVOE   1099 Only   P&L   P&L   TIN   Non Perm Res Alien   Short Term Rental   I Year Self Employed   I Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   Limited Tradelines	Second Home: Borro\$150K Minimum; \$1NSelf-Employed Only;Min 660 FICO; Max O\$1M Maximum, 640 NFICO >= 700, Max CFICO >= 660, Max CFICO >= 640, Max C\$1.5M Max Loan AmtNot AllowedMin 640 FICO. Max 8Max 65% LTV/CLTV:Eligible55% DTI if FICO > 7450.49% DTI if FICO > 6280% Max CLTV, \$1.5None for < 75% LTV,	Purchase, 75% Refina wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase),	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 50% (Refinance) 50% (Refinance) 50% (Refinance) D required 77erm, Max 65% Cash Ou ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to Min FICO: 680 (Primary); V, 12 Months > 85% LTV,	rimary residence and su res Only. No FTHB. 2-4 ut o Max 700 ; 700 (2nd Home)   0x30 , 12 Months for < 620 FI	4 Unit Ineligible	ments   Not available for \$	Section 35 Loans		
WVOE   1099 Only   P&L   P&L   TIN   Non Perm Res Alien   Short Term Rental   I Year Self Employed   I Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   Limited Tradelines   nterest Only	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 74 \$30% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M N	Purchase, 75% Refinance wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 6 LTV: 75% (Purchase), 6 LTV: 65% (Purchase	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance) 50% (Refinance) D required /Term, Max 65% Cash Ou ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to Min FICO: 680 (Primary); V, 12 Months > 85% LTV, K Min Loan Amount Credit Overla	rimary residence and su res Only. No FTHB. 2-4 ut o Max 700 ; 700 (2nd Home)   0x30 , 12 Months for < 620 FI	4 Unit Ineligible	ments   Not available for \$	Section 35 Loans		
WVOE   1099 Only   P&L   P&L   TIN   Non Perm Res Alien   Short Term Rental   1 Year Self Employed   1 Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   Limited Tradelines   nterest Only   1x30x12	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M N Max CLTV = 80% (Pu	Purchase, 75% Refinan wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 7 LTV: 65% (Purchase), 6 LTV: 65% (Purchase), 7 LTV: 65% (Purchase), 7 Max Loan Amount; \$250 M Max Loan Amount; \$250 Max Loan Amount; \$250 Jurchase), 75% (Refinan	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance) 00% (Refinance) 00% (Refinance) D required 7Term, Max 65% Cash Ou ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to Min FICO: 680 (Primary); V, 12 Months > 85% LTV, Whin Loan Amount Credit Overla ce)	rimary residence and su res Only. No FTHB. 2-4 ut o Max 700 ; 700 (2nd Home)   0x30 , 12 Months for < 620 FI	4 Unit Ineligible	ments   Not available for \$	Section 35 Loans		
VVOE 099 Only P&L TIN Non Perm Res Alien Short Term Rental Year Self Employed Score First Time Homebuyer Max DTI mpound Waiver Reserves Limited Tradelines Interest Only X30x12 X60x12	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 74 \$30% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M N Max CLTV = 80% (Pu	Purchase, 75% Refinance wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 6 LTV: 75% (Purchase), 6 LTV: 65% (Purchase	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance) 00% (Refinance) 00% (Refinance) D required 7Term, Max 65% Cash Ou ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to Min FICO: 680 (Primary); V, 12 Months > 85% LTV, Whin Loan Amount Credit Overla ce)	rimary residence and su res Only. No FTHB. 2-4 ut o Max 700 ; 700 (2nd Home)   0x30 , 12 Months for < 620 FI	4 Unit Ineligible	ments   Not available for \$	Section 35 Loans		
WVOE   1099 Only   P&L   TIN   Non Perm Res Alien   Short Term Rental   I Year Self Employed   I Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   Limited Tradelines   nterest Only   IX30x12   Dx60x12   Dx90x12	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M N Max CLTV = 80% (Pu Max CLTV = 75% (Pu	Purchase, 75% Refina wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), Minimum FICO LTV: 75% (Purchase), 7 LTV: 70% (Purchase), 6 LTV: 65% (Purchase), 7 Max Loan Amount; 4 6 Months for > 75% LT Max Loan Amount; \$250 Urchase), 75% (Refinan Urchase), 70% (Refinan	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 75% (Refinance) 55% (Refinance) 50% (Refinance) 00% (Refinance) D required 7Term, Max 65% Cash Ou ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to fory. 1 Score: Use Actual to win FICO: 680 (Primary); V, 12 Months > 85% LTV, W Min Loan Amount Credit Overla ce) ce)	rimary residence and su res Only. No FTHB. 2-4 ut o Max 700 ; 700 (2nd Home)   0x30 , 12 Months for < 620 FI	4 Unit Ineligible	ments   Not available for \$	Section 35 Loans		
WVOE   1099 Only   P&L   P&L   TIN   Non Perm Res Alien   Short Term Rental   I Year Self Employed   I Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   Limited Tradelines   nterest Only   IX30x12   0x60x12   0x90x12	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M N Max CLTV = 80% (Pu Max CLTV = 75% (Pu	Purchase, 75% Refinan wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 7 LTV: 65% (Purchase), 6 LTV: 65% (Purchase), 7 LTV: 65% (Purchase), 7 Max Loan Amount; \$250 M Max Loan Amount; \$250 Max Loan Amount; \$250 Jurchase), 75% (Refinan	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 75% (Refinance) 55% (Refinance) 50% (Refinance) 00% (Refinance) D required 7Term, Max 65% Cash Ou ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to fory. 1 Score: Use Actual to win FICO: 680 (Primary); V, 12 Months > 85% LTV, W Min Loan Amount Credit Overla ce) ce)	rimary residence and su res Only. No FTHB. 2-4 ut o Max 700 ; 700 (2nd Home)   0x30 , 12 Months for < 620 FI	4 Unit Ineligible	ments   Not available for \$	Section 35 Loans		
WVOE   1099 Only   P&L   TIN   Non Perm Res Alien   Short Term Rental   I Year Self Employed   I Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   Limited Tradelines   Interest Only   Ix30x12   0x60x12   0x90x12   3K/FC 24 - 35 Months	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M N Max CLTV = 80% (Pu Max CLTV = 75% (Pu	Purchase, 75% Refina wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), Minimum FICO LTV: 75% (Purchase), 7 LTV: 70% (Purchase), 6 LTV: 65% (Purchase), 7 Max Loan Amount; 4 6 Months for > 75% LT Max Loan Amount; \$250 Urchase), 75% (Refinan Urchase), 70% (Refinan	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 75% (Refinance) 55% (Refinance) 50% (Refinance) 00% (Refinance) D required 7Term, Max 65% Cash Ou ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to fory. 1 Score: Use Actual to win FICO: 680 (Primary); V, 12 Months > 85% LTV, W Min Loan Amount Credit Overla ce) ce)	rimary residence and su res Only. No FTHB. 2-4 ut o Max 700 ; 700 (2nd Home)   0x30 , 12 Months for < 620 FI	4 Unit Ineligible	ments   Not available for \$	Section 35 Loans		
WVOE   1099 Only   P&L   TIN   Non Perm Res Alien   Short Term Rental   I Year Self Employed   I Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   Limited Tradelines   Interest Only   IX30x12   0x60x12   0x90x12   3K/FC 24 - 35 Months   3K/FC 12 - 23 Months	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M N Max CLTV = 80% (Put Max CLTV = 80% (Put	Purchase, 75% Refina wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), Minimum FICO LTV: 75% (Purchase), 7 LTV: 70% (Purchase), 6 LTV: 65% (Purchase), 7 Max Loan Amount; 4 6 Months for > 75% LT Max Loan Amount; \$250 Urchase), 75% (Refinan Urchase), 70% (Refinan	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 75% (Refinance) 55% (Refinance) 50% (Refinance) 00% (Refinance) D required 7Term, Max 65% Cash Ou ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to fory. 1 Score: Use Actual to win FICO: 680 (Primary); V, 12 Months > 85% LTV, W Min Loan Amount Credit Overla ce) ce)	rimary residence and su res Only. No FTHB. 2-4 ut o Max 700 ; 700 (2nd Home)   0x30 , 12 Months for < 620 FI	4 Unit Ineligible	ments   Not available for \$	Section 35 Loans		
VVOE   1099 Only   P&L   TIN   Non Perm Res Alien   Short Term Rental   Year Self Employed   Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   .imited Tradelines   nterest Only   x30x12   x660x12   x90x12   3K/FC 24 - 35 Months   3K/FC 12 - 23 Months   3K/FC < 12 Months	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max O \$1M Maximum, 640 M FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M M Max CLTV = 80% (Pu Max CLTV = 80% (Pu Max CLTV = 65% Max CLTV = 65%	Purchase, 75% Refinance wer's liquid assets mus 4 Maximum; 80% Max (2000) 80% Max CLTV CLTV: 80% (Purchase), 7 LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase), 7 40 & LTV <= 60% = 640 20 M Max Loan Amount,   6 Months for > 75% LT Max Loan Amount; \$250 Urchase), 75% (Refinance) Urchase), 75% (Refinance)	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 75% (Refinance) 55% (Refinance) 50% (Refinance) 00% (Refinan	rimary residence and su res Only. No FTHB. 2-4 ut o Max 700 ; 700 (2nd Home)   0x30 , 12 Months for < 620 FI	4 Unit Ineligible	ments   Not available for \$	Section 35 Loans		
VVOE   1099 Only   P&L   TIN   Non Perm Res Alien   Short Term Rental   Year Self Employed   Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   .imited Tradelines   nterest Only   x30x12   x660x12   x90x12   3K/FC 24 - 35 Months   3K/FC 12 - 23 Months   3K/FC < 12 Months	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max O \$1M Maximum, 640 M FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M M Max CLTV = 80% (Pu Max CLTV = 80% (Pu Max CLTV = 65% Max CLTV = 65%	Purchase, 75% Refina wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), Minimum FICO LTV: 75% (Purchase), 7 LTV: 70% (Purchase), 6 LTV: 65% (Purchase), 7 Max Loan Amount; 4 6 Months for > 75% LT Max Loan Amount; \$250 Urchase), 75% (Refinan Urchase), 70% (Refinan	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 75% (Refinance) 55% (Refinance) 50% (Refinance) 50% (Refinance) D required /Term, Max 65% Cash Ou ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to Min FICO: 680 (Primary); V, 12 Months > 85% LTV, WK Min Loan Amount Credit Overla ce) ce) ce)	rimary residence and su res Only. No FTHB. 2-4 events of the second seco	4 Unit Ineligible	ments   Not available for \$	Section 35 Loans		
VVOE 099 Only P&L TIN Non Perm Res Alien Short Term Rental Year Self Employed Score First Time Homebuyer Max DTI mpound Waiver Reserves imited Tradelines nterest Only x30x12 x60x12 x90x12 SK/FC 24 - 35 Months SK/FC 12 - 23 Months SK/FC < 12	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max O \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M N Max CLTV = 80% (Pu Max CLTV = 80% (Pu Max CLTV = 65% Ineligible Max CLTV = 80% (Pu	Purchase, 75% Refinal wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 6 LTV: 75% (Purchase), 6 LTV: 65% (Purchase), 7 Max Loan Amount; 4 Max Loan Amount; 4	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 75% (Refinance) 55% (Refinance) 50% (Refinance) 00% (Refinance) D required /Term, Max 65% Cash Ou ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to for FICO: 680 (Primary); V, 12 Months > 85% LTV, Whin Loan Amount Credit Overla ce) ce) Property Speci	rimary residence and su res Only. No FTHB. 2-4 es Only. No FTHB. 2-4 ut o Max 700 5 700 (2nd Home)   0x30 , 12 Months for < 620 FI	4 Unit Ineligible		Section 35 Loans		
WVOE   1099 Only   P&L   TIN   Non Perm Res Alien   Short Term Rental   I Year Self Employed   I Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   Limited Tradelines   Interest Only   Ix30x12   Dx60x12   Dx90x12   3K/FC 24 - 35 Months   3K/FC 12 - 23 Months   3K/FC < 12 Months	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amf Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M N Max CLTV = 80% (Pu Max CLTV = 80% (Pu Max CLTV = 80% (Pu Max CLTV = 80% (Pu	Purchase, 75% Refinan wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase), 7 Max Loan Amount, 1 6 Months for > 75% LT Max Loan Amount; \$250 Urchase), 75% (Refinan Urchase), 75% (Refinan Urchase), 75% (Refinan Urchase), 75% (Refinan Urchase), 75% (Refinan	nce t cover balance on both p CLTV; <i>Primary Residence</i> 75% (Refi) 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance) 50% (Refinance) 50% (Refinance) 50% (Refinance) D required /Term, Max 65% Cash Ou ory. 1 Score: Use Actual to ry. 1 Score: Use Actual to and a state of the state o	rimary residence and su res Only. No FTHB. 2-4 es Only. No FTHB. 2	4 Unit Ineligible		Section 35 Loans		
WVOE   1099 Only   2&L   TIN   Non Perm Res Alien   Short Term Rental   I Year Self Employed   I Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   Limited Tradelines   Interest Only   IX30x12   Dx60x12   Dy90x12   3K/FC 24 - 35 Months   3K/FC 12 - 23 Months   3K/FC < 12 Months	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amf Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M N Max CLTV = 80% (Pu Max CLTV = 80% (Pu Max CLTV = 80% (Pu Max CLTV = 80% (Pu	Purchase, 75% Refinan wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase), 7 Max Loan Amount, 1 6 Months for > 75% LT Max Loan Amount; \$250 Urchase), 75% (Refinan Urchase), 75% (Refinan Urchase), 75% (Refinan Urchase), 75% (Refinan Urchase), 75% (Refinan	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 75% (Refinance) 55% (Refinance) 50% (Refinance) 00% (Refinance) D required /Term, Max 65% Cash Ou ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to for FICO: 680 (Primary); V, 12 Months > 85% LTV, Whin Loan Amount Credit Overla ce) ce) Property Speci	rimary residence and su res Only. No FTHB. 2-4 es Only. No FTHB. 2	4 Unit Ineligible		Section 35 Loans		
WVOE   1099 Only   P&L   TIN   Non Perm Res Alien   Short Term Rental   I Year Self Employed   I Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   Limited Tradelines   Interest Only   IX30x12   Dx60x12   Dx90x12   SK/FC 24 - 35 Months   SK/FC 12 - 23 Months   SK/FC 12 - 23 Months   SK/FC 12 - 23 Months   OIL/SS/Mod 12 - 23 Months   Non-Warrantable Condo   Condotel / PUDtel	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amf Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M N Max CLTV = 80% (Pu Max CLTV = 80% (Pu Max CLTV = 80% (Pu Max CLTV = 80% (Pu	Purchase, 75% Refinan wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase), 7 Max Loan Amount, 1 6 Months for > 75% LT Max Loan Amount; \$250 Urchase), 75% (Refinan Urchase), 75% (Refinan Urchase), 75% (Refinan Urchase), 75% (Refinan Urchase), 75% (Refinan	nce t cover balance on both p CLTV; <i>Primary Residence</i> 75% (Refi) 75% (Refi) 70% (Refinance) 55% (Refinance) 50% (Refinance) 50% (Refinance) 50% (Refinance) 50% (Refinance) D required /Term, Max 65% Cash Ou ory. 1 Score: Use Actual to ry. 1 Score: Use Actual to and a state of the state o	rimary residence and su res Only. No FTHB. 2-4 es Only. No FTHB. 2	4 Unit Ineligible		Section 35 Loans		
WVOE   1099 Only   P&L   TIN   Non Perm Res Alien   Short Term Rental   I Year Self Employed   I Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   Limited Tradelines   Interest Only   IX30x12   Dx60x12   Dx90x12   3K/FC 24 - 35 Months   3K/FC 12 - 23 Months   3K/FC < 12 Months	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max C \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M N Max CLTV = 80% (Pu Max CLTV = 80% (Pu	Purchase, 75% Refinan wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 7 LTV: 65% (Purchase), 6 LTV: 65% (Purchase), 7 Max Loan Amount; 4 Max Loan Amount; 4	nce t cover balance on both p CLTV; <i>Primary Residenc</i> 75% (Refi) 75% (Refi) 70% (Refinance) 55% (Refinance) 55% (Refinance) 50% (Refinance) D required 7erm, Max 65% Cash Ou ory. 1 Score: Use Actual to 7y, 1 Score: Use Actual to 7y, 12 Months > 85% LTV, 7y, 12 Mon	rimary residence and su res Only. No FTHB. 2-4 es Only. No FTHB. 2	4 Unit Ineligible	are Ineligible	Section 35 Loans		
WVOE   1099 Only   P&L   TIN   Non Perm Res Alien   Short Term Rental   I Year Self Employed   I Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   Limited Tradelines   Interest Only   IX30x12   Dx60x12   Dy90x12   3K/FC 24 - 35 Months   3K/FC 12 - 23 Months   3K/FC < 12 Months	Second Home: Borro\$150K Minimum; \$1NSelf-Employed Only;Min 660 FICO; Max O\$1M Maximum, 640 NFICO >= 700, Max CFICO >= 660, Max CFICO >= 640, Max C\$1.5M Max Loan AmbNot AllowedMin 640 FICO. Max 8Max 65% LTV/CLTV:Eligible55% DTI if FICO > 7450.49% DTI if FICO > 7450.49% DTI if FICO > 6280% Max CLTV, \$1.5None for < 75% LTV,	Purchase, 75% Refinan wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 7 LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase), 7 Max Loan Amount, 1 6 Months for > 75% LT Max Loan Amount; \$250 Urchase), 75% (Refinan Urchase), 70% (Rate/Te	nce     t cover balance on both p     CLTV; Primary Residence     75% (Refi)     75% (Refinance)     5% (Refinance)     5% (Refinance)     5% (Refinance)     5% (Refinance)     5% (Refinance)     D required     /Term, Max 65% Cash Outory, 1 Score: Use Actual to     ory. 1 Score: Use Actual to     Min FICO: 680 (Primary);     V, 12 Months > 85% LTV,     WK Min Loan Amount     Credit Overla     ce)     ce)     ce)     ce)     ce)     ce)     ce)     ce); Additional 5% CLTV I     rm), 65% (Cash-Out); \$75	rimary residence and su res Only. No FTHB. 2-4 es Only. No FTHB. 2	4 Unit Ineligible	are Ineligible	Section 35 Loans		
WVOE   1099 Only   P&L   TIN   Non Perm Res Alien   Short Term Rental   1 Year Self Employed   1 Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   Limited Tradelines   Interest Only   1x30x12   0x60x12   0x90x12   BK/FC 24 - 35 Months   BK/FC 12 - 23 Months   BK/FC 12 - 23 Months   DIL/SS/Mod 12 - 23 Months   Non-Warrantable Condo   Condotel / PUDtel   2-4 Units   Rural Property   Manufactured Homes	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max O \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M N Max CLTV = 80% (Pu Max CLTV = 80% (Pu Max CLTV = 65% Ineligible Max CLTV = 80% (Pu Max CLTV = 75% (Pu Max CLTV = 75% (Pu Max CLTV = 75% (Pu	Purchase, 75% Refinan wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 4 Minimum FICO LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 7 LTV: 65% (Purchase), 6 LTV: 65% (Purchase), 7 Max Loan Amount; 4 Max Loan Amount; 4	nce     t cover balance on both p     CLTV; Primary Residence     75% (Refi)     75% (Refinance)     5% (Refinance)     5% (Refinance)     5% (Refinance)     5% (Refinance)     5% (Refinance)     D required     /Term, Max 65% Cash Outory, 1 Score: Use Actual to     ory. 1 Score: Use Actual to     Min FICO: 680 (Primary);     V, 12 Months > 85% LTV,     WK Min Loan Amount     Credit Overla     ce)     ce)     ce)     ce)     ce)     ce)     ce)     ce); Additional 5% CLTV I     rm), 65% (Cash-Out); \$75	rimary residence and su res Only. No FTHB. 2-4 es Only. No FTHB. 2	4 Unit Ineligible	are Ineligible	Section 35 Loans		
VVOE 099 Only P&L TIN Ion Perm Res Alien Short Term Rental Year Self Employed Score First Time Homebuyer Max DTI mpound Waiver Reserves .imited Tradelines nterest Only X30x12 X30x12 X60x12 X90x12 SK/FC 12 - 23 Months SK/FC 12 - 23 Months SK/FC 12 - 23 Months SK/FC 12 - 23 Months SK/FC < 12 Months DL/SS/Mod 12 - 23 Months OL/SS/Mod 12 - 23 Months Condotel / PUDtel 2-4 Units Rural Property Manufactured Homes	Second Home: Borro\$150K Minimum; \$1NSelf-Employed Only;Min 660 FICO; Max O\$1M Maximum, 640 NFICO >= 700, Max CFICO >= 660, Max CFICO >= 640, Max C\$1.5M Max Loan AmbNot AllowedMin 640 FICO. Max 8Max 65% LTV/CLTV:Eligible55% DTI if FICO > 7450.49% DTI if FICO > 7450.49% DTI if FICO > 6280% Max CLTV, \$1.5None for < 75% LTV,	Purchase, 75% Refinan wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 7 LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase), 7 Max Loan Amount, 1 6 Months for > 75% LT Max Loan Amount; \$250 Urchase), 75% (Refinan Urchase), 70% (Rate/Te	nce   t cover balance on both p   CLTV; Primary Residence   75% (Refi)   75% (Refinance)   5% (Refinance)   5% (Refinance)   5% (Refinance)   5% (Refinance)   5% (Refinance)   5% (Refinance)   D required   /Term, Max 65% Cash Outory, 1 Score: Use Actual to ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to ory. 12 Months > 85% LTV, 12 Months > 85% LTV, 14 Months > 85% LTV, 15% (Cash-Outory); 12 Months >	rimary residence and success Only. No FTHB. 2-4 res Only. No FTHB. 2-4 res Only. No FTHB. 2-4 res Only. No FTHB. 2-4 	4 Unit Ineligible	are Ineligible	Section 35 Loans		
VVOE 099 Only P&L TIN Ion Perm Res Alien Short Term Rental Year Self Employed Score First Time Homebuyer Max DTI mpound Waiver Reserves .imited Tradelines nterest Only X30x12 X30x12 X60x12 X90x12 SK/FC 12 - 23 Months SK/FC 12 - 23 Months SK/FC 12 - 23 Months SK/FC 12 - 23 Months SK/FC < 12 Months DL/SS/Mod 12 - 23 Months OL/SS/Mod 12 - 23 Months Condotel / PUDtel 2-4 Units Rural Property Manufactured Homes	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max O \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M N Max CLTV = 80% (Pu Max CLTV = 80% (Pu Max CLTV = 65% Ineligible Max CLTV = 80% (Pu Max CLTV = 75% (Pu Max CLTV = 65% (Pu Max CLTV = 75% (Pu Max CLTV = 65% (	Purchase, 75% Refinan wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 7 LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase), 7 Max Loan Amount, 1 6 Months for > 75% LT Max Loan Amount; \$250 Urchase), 75% (Refinan Urchase), 70% (Rate/Te	nce     t cover balance on both p     CLTV; Primary Residence     75% (Refi)     75% (Refinance)     5% (Refinance)     5% (Refinance)     5% (Refinance)     5% (Refinance)     5% (Refinance)     D required     /Term, Max 65% Cash Outory, 1 Score: Use Actual to     ory. 1 Score: Use Actual to     Min FICO: 680 (Primary);     V, 12 Months > 85% LTV,     WK Min Loan Amount     Credit Overla     ce)     ce)     ce)     ce)     ce)     ce)     ce)     ce); Additional 5% CLTV I     rm), 65% (Cash-Out); \$75	rimary residence and success Only. No FTHB. 2-4 res Only. No FTHB. 2-4 res Only. No FTHB. 2-4 res Only. No FTHB. 2-4 	4 Unit Ineligible	are Ineligible	Section 35 Loans		
WVOE   1099 Only   P&L   TIN   Non Perm Res Alien   Short Term Rental   I Year Self Employed   I Score   First Time Homebuyer   Max DTI   mpound Waiver   Reserves   Limited Tradelines   Interest Only   IX30x12   Dx60x12   Dx90x12   3K/FC 24 - 35 Months   3K/FC 12 - 23 Months   3K/FC 12 - 23 Months   3K/FC 12 - 23 Months   DIL/SS/Mod 12 - 23 Months   Non-Warrantable Condo   Condotel / PUDtel   2-4 Units   Rural Property   Manufactured Homes	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max O \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M N Max CLTV = 80% (Pu Max CLTV = 80% (Pu Max CLTV = 65% Ineligible Max CLTV = 80% (Pu Max CLTV = 75% (Pu Max CLTV = 75% (Pu Max CLTV = 75% (Pu	Purchase, 75% Refinan wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 7 LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase), 7 Max Loan Amount, 1 6 Months for > 75% LT Max Loan Amount; \$250 Urchase), 75% (Refinan Urchase), 70% (Rate/Te	nce   t cover balance on both p   CLTV; Primary Residence   75% (Refi)   75% (Refinance)   5% (Refinance)   5% (Refinance)   5% (Refinance)   5% (Refinance)   5% (Refinance)   5% (Refinance)   D required   /Term, Max 65% Cash Outory, 1 Score: Use Actual to ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to ory. 12 Months > 85% LTV, 12 Months > 85% LTV, 14 Months > 85% LTV, 15% (Cash-Outory); 12 Months >	rimary residence and su res Only. No FTHB. 2-4 es Only. No FTHB. 2	4 Unit Ineligible	are Ineligible	Section 35 Loans		
WVOE 1099 Only P&L TIN Non Perm Res Alien Short Term Rental 1 Year Self Employed 1 Score First Time Homebuyer Max DTI	Second Home: Borro \$150K Minimum; \$1N Self-Employed Only; Min 660 FICO; Max O \$1M Maximum, 640 N FICO >= 700, Max C FICO >= 660, Max C FICO >= 640, Max C \$1.5M Max Loan Amt Not Allowed Min 640 FICO. Max 8 Max 65% LTV/CLTV: Eligible 55% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 74 50.49% DTI if FICO > 62 80% Max CLTV, \$1.5 None for $\leq$ 75% LTV, Max LTV = 65% 660 Min FICO; \$3M N Max CLTV = 80% (Pu Max CLTV = 80% (Pu Max CLTV = 65% Ineligible Max CLTV = 80% (Pu Max CLTV = 75% (Pu Max CLTV = 65% (Pu Max CLTV = 75% (Pu Max CLTV = 65% (	Purchase, 75% Refinan wer's liquid assets mus 4 Maximum; 80% Max ( 80% Max CLTV CLTV: 80% (Purchase), 7 LTV: 75% (Purchase), 7 LTV: 75% (Purchase), 6 LTV: 65% (Purchase), 7 Max Loan Amount, 1 6 Months for > 75% LT Max Loan Amount; \$250 Urchase), 75% (Refinan Urchase), 70% (Rate/Te	nce   t cover balance on both p   CLTV; Primary Residence   75% (Refi)   75% (Refinance)   5% (Refinance)   5% (Refinance)   5% (Refinance)   5% (Refinance)   5% (Refinance)   5% (Refinance)   D required   /Term, Max 65% Cash Outory, 1 Score: Use Actual to ory. 1 Score: Use Actual to ory. 1 Score: Use Actual to ory. 12 Months > 85% LTV, 12 Months > 85% LTV, 14 Months > 85% LTV, 15% (Cash-Outory); 12 Months >	rimary residence and success Only. No FTHB. 2-4 res Only. No FTHB. 2-4 res Only. No FTHB. 2-4 res Only. No FTHB. 2-4 	4 Unit Ineligible 4 Unit Ineligible 2 4 Init Ineligible 2 5 7 1000 2 7 1000 1/0 Period	are Ineligible nd P&L are Ineligible			

\*\* Review Cake Guide for items not referenced in Matrix (Ex. Income Requirements)



## **CUP CAKE**

Investment NON QM

			Investme	nt NON QM							
Loan Amo	unt	≥ Mir	n FICO	Purchase	F	Rate / Tern	n		Cash-Out		
		72	20+	80%		80%			75%		
		7	00	80%		75%			75%		
		6	80	80%		75%			75%		
<b>≤ \$1,500,0</b>	00	6	60	80%		75%			75%		
		6	40	75%		70%			70%		
		6	20	65%		65%			65%		
		6	00	60%		60%			60%		
			20+	75%		75%			75%		
			00	75%		70%			70%		
			80	75%		70%			70%		
\$1,500,001 - \$2	,000,000		60	75%		65%			65%		
				70%		<u>65%</u>			65%		
		640 620		65%		05%	N				
¢0,000,001, ¢0	000 000					N/A					
\$2,000,001 - \$3	,000,000	/(	00+	65%		65%			65%		
				t Requirements							
				o \$3,000,000 Maximum							
				(CLTV = 80% (Purchase); 75% (Re	,						
	Max Cash-in-Han	d for LTV > 65%: \$1M Ca	ash-in-Hand for Loan Amou	nts over \$1.5M   \$500,000 Cash-in-I	land for Loan A	mount under	\$1.5M				
			Max Cash-in-Hand fo	or LTV < 65%: Unlimited							
			Program	n Overlays							
1099 Only	Self Employed Only; 80	% Max CLTV; 660 Min FI	СО								
P&L	Max CLTV: 80% (Purch	ase), 75% (Refi); 660 Mir	n FICO								
	\$1M Maximum, 640 Mir	n FICO									
	FICO >= 700, Max CLTV: 70% (Purchase), 65% (Refinance)										
ITIN	FICO >= 660, Max CLTV: 65% (Purchase), 60% (Refinance)										
	FICO >= 640, Max CLTV: 60% (Purchase), 60% (Refinance)										
Non Perm Res Alien	\$1.5M Max Loan Amount. Unexpired Visa and EAD required										
Short Term Rental	S1.5M Max Loan Amount. Onexpired Visa and EAD required Max CLTV = 75% (Purchase), 70% (Refinance); 700 Min FICO										
1 Year Self Employed	```	% Purchase and Rate/Ter									
1 Score			,	700							
1 Scole	Max 65% LTV/CLTV: 0x30x24 Housing History. 1 Score: Use Actual to Max 700										
May DTI	55% DTI if FICO > 740 & LTV <= 60%										
Max DTI	50.49% DTI if FICO >= 620										
	43% DTI if FICO < 620										
Impound Waiver			/lin FICO; 0x30x24 Housing	) History							
Interest Only	660 Min FICO; \$250K M	1in Loan Amount									
			Credit	: Overlay							
1x30x12	Max CLTV = 80% (Purchase), 75% (Refinance)										
0x60x12	Max CLTV = 75% (Purchase), 70% (Refinance)										
0x90x12	Max CLTV = 65%										
BK/FC 24 - 35 Months	Max CLTV = 80% (Purchase), 75% (Refinance)										
BK/FC 12 - 23 Months	Max CLTV = 65%										
BK/FC < 12 Months	Ineligible										
DIL/SS/Mod 12 - 23 Months	Max CLTV = 80% (Purc	hase), 75% (Refinance)									
DIL/SS/Mod < 12 Months	Max CLTV = 75% (Purchase), 70% (Refinance)										
	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	Propert	y Specific							
Non-Warrantable Condo	Max CLTV = 80% (Purc	hase), 75% (Refinance):	-		neligible						
Condotel / PUDtel	Max CLTV = 80% (Purchase), 75% (Refinance); Additional 5% CLTV Reduction for Florida; 1099 and P&L are Ineligible Max CLTV = 75% (Purchase), 70% (Rate/Term), 65% (Cash-Out); Additional 5% CLTV Reduction for Florida										
Rural Property	Max CLTV = 75% (Purchase), 70% (Rate/Term), 65% (Cash-Out); \$750K Maximum; 700 Min FICO; 1099 and P&L are Ineligible										
Manufactured Homes	,	hase), 60% (Refinance)									
Declining Markets	5% CLTV Reduction										
				Programe							
		A		Programs							
Interest Only	I/O Period	Amortized	Maturity		30 Year	30Y/40Y	5/1	7/1			
(Qualify at Fully Amortized Payment)	5 Years	25 Years	30 Years	Products	Fixed		Hybrid ARM				
· · /	10 Years	30 Years	40 Years								

\*\* Review Cake Guide for items not referenced in Matrix (Ex. Income Requirements)



## **CUP CAKE**

DSCR

			D	SCR						
Loan Amo	ount	≥ Min	FICO	Purchase		Rate / Tern	ı		Cash-Out	
			20+	85%		80%			75%	
≤ \$1,500,000		70	00	80%		75%			75%	
		68	80	80%		75%			75%	
		6	60	80%		75%			75%	
		64	40	75%		70%			70%	
		62	20	65%		65%			65%	
			00	60%		60%		<u> </u>	60%	
			20+	75%		75%			75%	
			00	75%		70%			70%	
			80	75%		70%			70%	
> \$1,500,000 - ≤ \$	\$2,000,000		60	75%		70%			<u> </u>	
				75%						
			40			65%	65%			
			20	65%			N	N/A		
> \$2,000,000 - ≤ \$	\$3,000,000	70	)0+	65%		65%			65%	
				t Requirements						
				o \$3,000,000 Maximum						
				x CLTV = 80% (Purchase); 75% (Re	,					
	Max Cash-in-Har	nd for LTV > 65%: \$1M Ca	sh-in-Hand for Loan Amou	ints over \$1.5M   \$500,000 Cash-in	-Hand for Loan A	mount under	\$1.5M			
			Max Cash-in-Hand f	or LTV < 65%: Unlimited						
		> \$2 Million to ≤ \$	3 Million - Minimum 700 F	ICO. Max Cash-in-Hand >65% LTV	′ is \$500,000					
			Program - Ger	neral Information						
DSCR < 1.00 & No Ratio	Max CLTV = 75% (Purc	chase), 70% (Rate/Term),	65% (Cash-Out); 640 Min	FICO						
LTV > 80%	1.20 Min DSCR; 6 Mon	ths Min Reserves; Eligible	for SFR, Townhomes, PL	ID, and Warrantable Condos (exclu	ding FL)					
Interest Only	660 Min FICO; \$250K N			, , , , , , , , , , , , , , , , , , ,						
	\$1M Maximum, 640 Mir									
	FICO >= 700, Max CLTV: 70% (Purchase), 65% (Refinance)									
ITIN										
	FICO >= 660, Max CLTV: 65% (Purchase), 60% (Refinance) FICO >= 640, Max CLTV: 60% (Purchase), 60% (Refinance)									
Non Perm Res Alien		, , ,	, ,							
Non Perm Res Allen		\$1.5M Max Loan Amount. Unexpired Visa and EAD required								
	Max CLTV = 70% (Purchase), 65% (Refi); Price loan as 700 FICO									
Foreign Nationals	Purchase > 65% CLTV Requires 1.20 Min DSCR									
	Refi > 60% CLTV Requ									
First Time Homebuyer	Eligible (see guidelines	,								
Short Term Rental		chase), 70% (Refinance); 6	640 Min FICO							
Vacant Property	1 Yr PPP Min for Refina	ance								
1 Reported Score	FICO < 700 use actual	score; FICO 700+ use 700	) score; 1.10 Min DSCR							
Impound Waiver	80% Max CLTV; \$1.5M	Max Loan Amount; 700 M	lin FICO; 0x30x24 Housin	g History; Foreign National Ineligible	Э					
Reserves	FICO < 640 Require 12	Months Reserves; Reserves	ves calculated off PITIA							
			Credi	t Overlay						
1x30x12	Max CLTV = 80% (Purc	chase), 75% (Refinance)								
0x60x12		chase), 70% (Refinance)								
0x90x12	Max CLTV = 65%									
BK/FC 24 - 35 Months	Max CLTV = 80% (Purchase), 75% (Refinance)									
BK/FC 12 - 23 Months	Max CLTV = 60% (Purchase), 75% (Reinfance) Max CLTV = 65%									
BK/FC < 12 Months										
DIL/SS/Mod 12 - 23 Months	Ineligible									
	Max CLTV = 80% (Purchase), 75% (Refinance) Max CLTV = 75% (Purchase), 70% (Refinance)									
DIL/SS/Mod < 12 Months		snase), 70% (Refinance)	<b></b>	e Croolfie						
				y Specific						
Non-Warrantable Condo	Max CLTV = 80% (Purchase), 75% (Refinance); Additional 5% CLTV Reduction for Florida; 1.00 Min DSCR									
Condotel / PUDtel	Max CLTV = 75% (Purchase), 70% (Rate/Term), 65% (Cash-Out); Additional 5% CLTV Reduction for Florida; 1.00 Min DSCR									
Rural Property	Max CLTV = 75% (Purchase), 70% (Rate/Term), 65% (Cash-Out); \$750k Max loan amount, Min 700 FICO, Min. DSCR ≥1.0									
2-4 Units	Max CLTV = 80%									
Manufactured Homes	Max CLTV = 65% (Purc	chase), 60% (Refinance)								
Declining Markets	5% CLTV Reduction									
			Loan I	Programs						
	I/O Period	Amortized	Maturity							
Interest Only	5 Years	25 Years	30 Years	Products	30 Year	5/1	7/1			
(Qualify at Fully Amortized Payment)	10 Years	30 Years	40 Years		Fixed	Hybrid ARM	Hybrid ARM			
** Review Cake Guide for item								<u> </u>		L

\*\* Review Cake Guide for items not referenced in Matrix (Ex. Income Requirements) \*\* See Guide for Investor Experience, FTHB, and Vacant Property Requirements