

## **CONSTELLATION - 1099**

1099 MATRIX (12 & 24 MONTH)									
OCCUPANCY	LOAN PURPOSE	NUMBER OF UNITS	MAX LOAN AMOUNT	MIN CREDIT SCORE	MAX LTV/CLTV				
PRIMARY RESIDENCE	Purchase	1-4 Unit	\$1.5 MM	720	90%				
	Purchase & Rate/Term	1-4 Unit	\$1.0 MM	680	80%				
			\$1.5 MM	720	85%				
			\$2.0 MM	700	80%				
			\$3.0 MM	740	75%				
			\$3.5 MM	740	70%				
	Cash-Out	1-4 Unit	\$1.0 MM	680	75%				
			\$1.5 MM	700	80%				
			\$2.0 MM	720	80%				

	1099 PROGRAM DETAIL (12 & 24 MONTH)				
	• For borrowers with a history of 1099 (independent contractor) income				
PROGRAM	1099 income may be combined with other income types & long-term rental income				
HIGHLIGHTS	Does not require: Tax Returns				
	Asset Depletion may supplement other income sources (no minimum asset requirement)				
	• 1 or 2 years of 1099s				
DOCUMENTATION REQUIREMENTS	Year-to-date earnings statement/ledger for Note Date after April 15th				
	• 1099 IRS-Transcripts				
	• Business Narrative				
	Must be paid directly to borrower (not a business name)				
	Borrower may not have ownership in the companies that the 1099 income is being derived from				
RESTRICTIONS	Contract employer may not be owned by a family member				
	• 1099 income must represent 51%+ of Qualifying Income				
	• Short-Term Rental (STR) not permitted				
	• A 10% expense ratio will be used in calculating the income				
QUALIFYING INCOME	• When 24 months of 1099 information is provided, the lower of the 12 month or 24 month calculation must be used				
	• A significant decline from 24 month to 12 month calculation requires documentation and further review to ensure income stability				
ACCET DEDICTION INCOME	• Primary Residence & Second Home: 60 months   Investment Property: 240 months   No gift funds or business funds   2 months Asset Statements				
ASSET DEPLETION INCOME	required (VODs & online printouts not permitted)				
SELF-EMPLOYMENT	• Self-Employed for at least 2 Years, OR 1 Year Self-Employed + 5 year History of Same Type of Work				
LESS THAN 2 FULL YEARS OF SELF-	• MAX: \$2.0MM   MIN FICO 700   MAX LTV/CLTV for Primary: 75%   Minimum 50.01% ownership required   Purchase & Rate/Term only   See program				
EMPLOYMENT RESTRICTIONS	summary for additional requirements/restrictions				
ALLOWABLE ACCOUNTANTS	CPA, EA, CTEC, PTIN, Licensed Tax Attorneys, and Chartered Tax Advisors				
VERBAL VOE	VVOE for non-self-employed income within 10 days of Note Date and/or proof of continued business existence within 20 days of Note Date				
4506-C & TAX TRANSCRIPTS	• Signed IRS Form 4506-C for 1099 Forms				
4500-C & TAX TRANSCRIPTS	• 1099 Transcripts   Borrower provided transcripts not permitted   See program summary for additional details				
	TERMS & RESTRICTIONS				
AVAILABLE TERMS	Fixed 30 YR   Interest-Only 30 YR, 40 YR				
INTEREST-ONLY	10 YR I/O Period   Not permitted in age restricted communities				
I/O LTV LIMITS	MAX LTV/CLTV 80%				
I/O QUALIFYING	Qualify at amortizing term (30 YR I/O Qualify at 240 Months, 40 YR I/O Qualify at 360 Months)				
LOAN AMOUNT	MIN \$150K   MAX \$3.5MM				
TEMPORARY BUYDOWN	Available (1-0), (1-1), (2-1) and (3-2-1)   Purchase only   Primary and Second Home only   Not permitted on Interest-Only products				
TEWFORAKT BUTDUWN	Must be seller or builder funded   Realtor/Lender funded not permitted   Not permitted in age restricted communities				
SUBORDINATE FINANCING	Not permitted on Condotels   Gift funds not permitted when Subordinate Financing present				
UNDERWRITING EXCEPTIONS	Not permitted				

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		UNDERWRIT	ING SPECIFICATI	IONS						
UNDERWRITING TYPE	Manual UW									
RESIDUAL INCOME	Not required									
	DTI ≤ 45%: No Restrictions									
DTI	DTI 45.01% to 50%: 3 additional m	onths Reserves re	equired							
	Loan Amount	DTI ≤ 45%	DTI > 45%		Additional Reserve Requirements	Months				
	≤ \$1.0MM	3 Months	6 Months		Each Additional financed REO	2 Months				
	> \$1.0MM and ≤ \$2.0MM	6 Months	9 Months	1	FTHB w/o 12mth housing history	3 Months				
RESERVE REQUIREMENTS	> \$2.0MM	9 Months	12 Months	]	MAX Total Reserve Requirement	15 Months				
	Cash-out amount may be used to									
	Reserve Relief: No Reserves requ	ired for R/T Refis	with < \$1.5MM (P	rimary Only) whe	n Payment is Decreasing   See program	summary for additional				
	details									
	LTV ≤ 50%: \$1,000,000									
CASH-OUT LIMITS	LTV > 50% and ≤ 60%: \$750,000									
	LTV > 60%: \$500,000									
	le I av		PERTY TYPES	ABILLA						
ELIGIBLE PROPERTY TYPES	Condos (Warrantable & Non-Warr					moreial utilized assessmin-				
	Assisted living projects, Bed and breakfast properties, Boarding house, Builder model leaseback (purchase transactions), Commercial utilized properties,									
	Condo with deed restrictions, Co-ops, Indian/Tribal land, Industrial properties, Illegally zoned properties, Land trusts, Leasehold estate condo project, Manufactured Home, Mixed Use, Mobile home, Properties located adjacent to or containing environmental hazards, Properties encumbered with private									
INELIGIBLE PROPERTY TYPES			-	-	_	·				
	transfer fee covenants, Properties located in a Coastal Barrier Resource System (CBRS), Properties not suitable for year-round occupancy, Properties with a C5 or C6 Condition rating, Properties > 10 acres, Properties with deed or resale restrictions (except for age restricted communities), Rural, Unique									
						•				
					mes, Shouses, etc.), Tenants in Common					
ACCESSORY DWELLING UNIT (ADU)		∠-4 Unit propertie	es with ADUs are	not permitted   S	hort-term rental income not permitted	Appraisal must snow ADU as				
DIIDAI	Primary Posidoneo only I MAY 10	acro   MAVITUO	TTV 7504 1 2 sacre	ne within 10	-					
RURAL	Primary Residence only   MAX 10	acre   IVIAX LTV/C	LIV /5%   3 COM	ps within 10 miles						
MAX ACREAGE HERO/PACE/SOLAR PANELS	10 acres	O or DACE must b	o naid off cubar	dination not no	nitted   Solar must meet guideline requir	romonts				
CONDO - WARRANTABLE	MAX LTV/CLTV 80%   Must meet F					CITICITIS				
CONDO - WARRANTABLE	MAX LTV/CLTV 80%   Must meet F				an ea (anow 5 business udys)					
CONDOTEL	MAX LTV/CLTV 80%   Investor revi	err required (allo	J business udys	"						
2 UNIT	ADUs not permitted   See program	n summary for a	Iditional requirem	nents for second	homes					
3-4 UNIT	ADUs not permitted   See program	Janimiary for at	.a.conarrequiren	.c.ncs for second i						
	p. 200 not permitted	APPRAISA	AL REQUIREMENT	rs						
LOAN AMOUNT (≤ \$1.5MM)	1 Full Appraisal and a secondary v				ransaction not permitted					
LOAN AMOUNT (> \$1.5MM)	2 Full Appraisals, use the lower va				•					
SECONDARY VALUATION	Files without 2 full appraisals: Coll				2 a a a a a a a a a a a a a a a a a a a					
COLLATERAL DESKTOP ANALYSIS				more than 10% b	elow appraisal require two Full Appraisal	ls   CDA with "High Risk"				
(CDA REPORT)	score may not be used and file mu				11 - 11 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1					
APPRAISAL COMPARABLES	Minimum of 3 comps within 10 m									
DECLINING MARKETS	5% less than the MAX LTV/CLTV al									
TRANSFERRED APPRAISAL	Permitted		-							
		UN	DERWRITING							
QUALIFYING FICO SCORE	Minimum of 2 scores is required			Borrowers: Lowest	of all mid scores					
QUALIFYING FICO SCORE		1 Borrower: Mid:	score   Multiple B		of all mid scores for a minimum of 12 months, with at lea	ast 1 reporting for 24 months				
QUALIFYING FICO SCORE TRADELINES	Standard Requirement: Each borrell Alternative Tradeline Requireme	1 Borrower: Midsower must have a ents: See full guide	score   Multiple B It least 3 open tra elines			ast 1 reporting for 24 months				
QUALIFYING FICO SCORE TRADELINES DOCUMENT AGE	Standard Requirement: Each born   Alternative Tradeline Requireme   Credit, Income & Assets: 90 days	1 Borrower: Mid: ower must have a ents: See full guide Appraisal: 120 d	score   Multiple B it least 3 open tra elines ays			ast 1 reporting for 24 months				
QUALIFYING FICO SCORE TRADELINES DOCUMENT AGE ASSET STATEMENTS	Standard Requirement: Each born   Alternative Tradeline Requireme   Credit, Income & Assets: 90 days     2 most recent months or most rec	1 Borrower: Mids ower must have a ents: See full guide Appraisal: 120 de cent quarterly stat	score   Multiple B it least 3 open tra elines ays ement	delines reporting		ast 1 reporting for 24 months				
QUALIFYING FICO SCORE  TRADELINES  DOCUMENT AGE  ASSET STATEMENTS ELIGIBLE BORROWERS	Standard Requirement: Each born   Alternative Tradeline Requireme   Credit, Income & Assets: 90 days     2 most recent months or most rec   U.S. Citizen   Permanent Resident	1 Borrower: Midsower must have a sents: See full guide Appraisal: 120 detent quarterly stat Alien   Non Perm	score   Multiple B it least 3 open tra elines ays tement ianent Resident A	delines reporting	for a minimum of 12 months, with at lea					
QUALIFYING FICO SCORE  TRADELINES  DOCUMENT AGE ASSET STATEMENTS ELIGIBLE BORROWERS INELIGIBLE BORROWERS	Standard Requirement: Each born   Alternative Tradeline Requireme   Credit, Income & Assets: 90 days     2 most recent months or most rec   U.S. Citizen   Permanent Resident   Foreign National   ITIN   Irrevocal	1 Borrower: Mid: ower must have a ents: See full guide Appraisal: 120 d ent quarterly stat Alien  Non Perm ole Trusts  Borro	score   Multiple B it least 3 open tra elines ays tement ianent Resident A	delines reporting						
QUALIFYING FICO SCORE  TRADELINES  DOCUMENT AGE  ASSET STATEMENTS ELIGIBLE BORROWERS	Standard Requirement: Each born   Alternative Tradeline Requireme   Credit, Income & Assets: 90 days     2 most recent months or most rec   U.S. Citizen   Permanent Resident   Foreign National   ITIN   Irrevocal   Non-Permanent Resident: Primary	1 Borrower: Mid- ower must have a ents: See full guide Appraisal: 120 d. ent quarterly stat Alien   Non Perm ole Trusts   Borrow r Residence only	score   Multiple B it least 3 open tra elines ays tement tanent Resident A wers with diploma	delines reporting lien atic immunity   Br	for a minimum of 12 months, with at lea	cted status				
QUALIFYING FICO SCORE  TRADELINES  DOCUMENT AGE ASSET STATEMENTS  ELIGIBLE BORROWERS  INELIGIBLE BORROWERS  BORROWER RESTRICTIONS	Standard Requirement: Each born   Alternative Tradeline Requireme Credit, Income & Assets: 90 days   2 most recent months or most rec U.S. Citizen   Permanent Resident Foreign National   ITIN   Irrevocat Non-Permanent Resident: Primary Primary Residence only   1 Unit C	1 Borrower: Mid- ower must have a ents: See full guide Appraisal: 120 d. ent quarterly stat Alien   Non Perm ole Trusts   Borrow r Residence only	score   Multiple B it least 3 open tra elines ays tement tanent Resident A wers with diploma	delines reporting lien atic immunity   Br	for a minimum of 12 months, with at lea	cted status				
QUALIFYING FICO SCORE TRADELINES DOCUMENT AGE ASSET STATEMENTS ELIGIBLE BORROWERS INELIGIBLE BORROWERS BORROWER RESTRICTIONS NON-OCCUPANT CO-BWR	Standard Requirement: Each born   Alternative Tradeline Requireme Credit, Income & Assets: 90 days   2 most recent months or most rec U.S. Citizen   Permanent Resident Foreign National   ITIN   Irrevocal Non-Permanent Resident: Primary Primary Residence only   1 Unit C must have an income	1 Borrower: Mid- ower must have a ents: See full guide Appraisal: 120 d. ent quarterly stat Alien   Non Perm ole Trusts   Borrow r Residence only	score   Multiple B it least 3 open tra elines ays tement tanent Resident A wers with diploma	delines reporting lien atic immunity   Br	for a minimum of 12 months, with at lea	cted status				
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QUALIFYING FICO SCORE  TRADELINES  DOCUMENT AGE  ASSET STATEMENTS  ELIGIBLE BORROWERS  INELIGIBLE BORROWERS  BORROWER RESTRICTIONS  NON-OCCUPANT CO-BWR  RESTRICTED STOCK INCOME (RSU)  CREDIT EVENTS  HOUSING HISTORY  < 12 MONTHS HOUSING HISTORY  OR RENT-FREE  UNPAID COLLECTIONS/CHARGE-OFFS FIRST-TIME HOME BUYER  RESTRICTIONS  INTERESTED PARTY	Standard Requirement: Each born   Alternative Tradeline Requireme Credit, Income & Assets: 90 days   2 most recent months or most rec U.S. Citizen   Permanent Resident Foreign National   ITIN   Irrevocal Non-Permanent Resident: Primary Primary Residence only   1 Unit C must have an income Not permitted Minimum 24 months from dischalday mortgage late is considered a 0x30x12 for all mortgages and rer Rent Free allowed with satisfactor must be a relative   FTHB: See pro Non-medical collection or charged FTHB defined as all borrowers have	1 Borrower: Mid- cower must have a control of the control control of the control contr	score   Multiple B It least 3 open tra elines ays scement sanent Resident A wers with diploma V reduction from ate for all credit e hin the 12 month ation from whom or rent-free restri- urring in the mos	delines reporting  lien atic immunity   Be allowable limit per events   If < 48 me s prior to closing they are residing ctions t recent 24 month	prrowers with DACA or temporary protecter matrix   Must be an immediate relative on this: MAX \$1.5MM & additional 3 mont (signed by borrower and rent-free providus with a cumulative total exceeding \$2,6	cted status  ve   Occupying borrower  chs reserves required   120  der)   Rent-free provider  000 must be paid off				
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QUALIFYING FICO SCORE  TRADELINES  DOCUMENT AGE  ASSET STATEMENTS  ELIGIBLE BORROWERS  INELIGIBLE BORROWERS  BORROWER RESTRICTIONS  NON-OCCUPANT CO-BWR  RESTRICTED STOCK INCOME (RSU)  CREDIT EVENTS  HOUSING HISTORY  < 12 MONTHS HOUSING HISTORY  OR RENT-FREE  UNPAID COLLECTIONS/CHARGE-OFFS FIRST-TIME HOME BUYER RESTRICTIONS  INTERESTED PARTY CONTRIBUTIONS (IPC)  GIFT FUNDS  BUSINESS ASSETS  LISTED FOR SALE  CASH-OUT SEASONING RATE-TERM SEASONING ESCROW HOLDBACK NON-ARM'S LENGTH	Standard Requirement: Each born   Alternative Tradeline Requirement: Credit, Income & Assets: 90 days   2 most recent months or most rec U.S. Citizen   Permanent Resident Foreign National   ITIN   Irrevocal Non-Permanent Resident: Primary Primary Residence only   1 Unit C must have an income Not permitted Minimum 24 months from dischaid day mortgage late is considered a 0x30x12 for all mortgages and rer Rent Free allowed with satisfactor must be a relative   FTHB: See pro Non-medical collection or charged FTHB defined as all borrowers have for rent-free restrictions  Primary Residence: MAX 9%   LTV If LTV/CLTV > 80%: 5% own funds funds MAY be used for Reserves Permitted   See full guidelines for Rate/Term: Removed from market Cash-Out: Removed from market 6 months seasoning requirement Not permitted   See full guidelines for Rotgernitted   See full guidelines for Permitted   See full guidelines for Rotgernitted   See full guidelines for Permitted   See full guidelines for Rotgernitted   See full guidelines for Remitted   See full guid	1 Borrower: Mid- ower must have a ower must have a control of the control ower must have a control of the control ower quarterly stat Alien   Non Perm ole Trusts   Borro or Residence only only   5% LTV/CLT orge or dismissal d Foreclosure stal payments with orge	score   Multiple B It least 3 open tra elines ays element ament Resident A wers with diploma V reduction from ate for all credit e hin the 12 month ation from whom or rent-free restricurring in the mos estate in past 3 y dinate financing n ements/restrictio te   MAX LTV/CLTV	delines reporting lien atic immunity   Botalian allowable limit provents   If < 48 more sevents   If < 48 more sev	for a minimum of 12 months, with at lead of the provided at least of th	cted status  ve   Occupying borrower  chs reserves required   120  der)   Rent-free provider  000 must be paid off  MM   See program summary				
QUALIFYING FICO SCORE  TRADELINES  DOCUMENT AGE  ASSET STATEMENTS  ELIGIBLE BORROWERS  INELIGIBLE BORROWERS  BORROWER RESTRICTIONS  NON-OCCUPANT CO-BWR  RESTRICTED STOCK INCOME (RSU)  CREDIT EVENTS  HOUSING HISTORY  < 12 MONTHS HOUSING HISTORY  OR RENT-FREE  UNPAID COLLECTIONS/CHARGE-OFFS FIRST-TIME HOME BUYER RESTRICTIONS INTERESTED PARTY CONTRIBUTIONS (IPC)  GIFT FUNDS  BUSINESS ASSETS  LISTED FOR SALE  CASH-OUT SEASONING RATE-TERM SEASONING ESCROW HOLDBACK NON-ARM'S LENGTH TEXAS 50(a)(6)	Standard Requirement: Each born   Alternative Tradeline Requirement: Credit, Income & Assets: 90 days   2 most recent months or most rec U.S. Citizen   Permanent Resident Foreign National   ITIN   Irrevocal Non-Permanent Resident: Primary Primary Residence only   1 Unit C must have an income Not permitted Minimum 24 months from dischaid day mortgage late is considered a 0x30x12 for all mortgages and rer Rent Free allowed with satisfactor must be a relative   FTHB: See pro Non-medical collection or charged FTHB defined as all borrowers have for rent-free restrictions Primary Residence: MAX 9%   LTV If LTV/CLTV > 80%: 5% own funds funds MAY be used for Reserves Permitted   See full guidelines for Rate/Term: Removed from market Cash-Out: Removed from market 6 months seasoning requirement Not permitted   See full guidelines for Not permit See full guidelines for Not permit See	1 Borrower: Mid: ower must have a ower must have he ower must have he ower must have he ower must have have have ower must have ow	score   Multiple B It least 3 open tra elines ays scement ament Resident A wers with diploma V reduction from ate for all credit e hin the 12 month ation from whom or rent-free restri urring in the mos estate in past 3 y dinate financing in ements/restrictio te e   MAX LTV/CLTV ements/restrictio	delines reporting lien atic immunity   Botalic immu	for a minimum of 12 months, with at lead or the provided and the provided	cted status  ve   Occupying borrower  chs reserves required   120  der)   Rent-free provider  000 must be paid off  MM   See program summary				
QUALIFYING FICO SCORE  TRADELINES  DOCUMENT AGE  ASSET STATEMENTS  ELIGIBLE BORROWERS  INELIGIBLE BORROWERS  BORROWER RESTRICTIONS  NON-OCCUPANT CO-BWR  RESTRICTED STOCK INCOME (RSU)  CREDIT EVENTS  HOUSING HISTORY  < 12 MONTHS HOUSING HISTORY  OR RENT-FREE  UNPAID COLLECTIONS/CHARGE-OFFS FIRST-TIME HOME BUYER  RESTRICTIONS  INTERESTED PARTY CONTRIBUTIONS (IPC)  GIFT FUNDS  BUSINESS ASSETS  LISTED FOR SALE  CASH-OUT SEASONING  RATE-TERM SEASONING  ESCROW HOLDBACK  NON-ARM'S LENGTH  TEXAS 50(a)(6)  INELIGIBLE STATES	Standard Requirement: Each born   Alternative Tradeline Requirement Credit, Income & Assets: 90 days   2 most recent months or most rec U.S. Citizen   Permanent Resident Foreign National   ITIN   Irrevocal Non-Permanent Resident: Primary Residence only   1 Unit C must have an income Not permitted Minimum 24 months from dischaid day mortgage late is considered a dox30x12 for all mortgages and rer Rent Free allowed with satisfactor must be a relative   FTHB: See pro Non-medical collection or charged FTHB defined as all borrowers have for rent-free restrictions Primary Residence: MAX 9%   LTV If LTV/CLTV > 80%: 5% own funds funds MAY be used for Reserves Permitted   See full guidelines for Rate/Term: Removed from market Cash-Out: Removed from market 6 months seasoning required No seasoning requirement Not permitted   See full guidelines for Not permitted AK   AR   CT   HI   MO   ND   NN Pol   ND   ND   ND   ND   ND   ND   ND   N	1 Borrower: Mid: ower must have a ower must have he ower must have he ower must have he ower must have have have ower must have ow	score   Multiple B It least 3 open tra elines ays scement ament Resident A wers with diploma V reduction from ate for all credit e hin the 12 month ation from whom or rent-free restri urring in the mos estate in past 3 y dinate financing in ements/restrictio te e   MAX LTV/CLTV ements/restrictio	delines reporting lien atic immunity   Botalic immu	for a minimum of 12 months, with at lead or the provided and the provided	cted status  ve   Occupying borrower  chs reserves required   120  der)   Rent-free provider  000 must be paid off  MM   See program summary				
QUALIFYING FICO SCORE  TRADELINES  DOCUMENT AGE  ASSET STATEMENTS  ELIGIBLE BORROWERS  INELIGIBLE BORROWERS  BORROWER RESTRICTIONS  NON-OCCUPANT CO-BWR  RESTRICTED STOCK INCOME (RSU)  CREDIT EVENTS  HOUSING HISTORY  < 12 MONTHS HOUSING HISTORY  OR RENT-FREE  UNPAID COLLECTIONS/CHARGE-OFFS FIRST-TIME HOME BUYER  RESTRICTIONS  INTERESTED PARTY CONTRIBUTIONS (IPC)  GIFT FUNDS  BUSINESS ASSETS  LISTED FOR SALE  CASH-OUT SEASONING  RATE-TERM SEASONING  ESCROW HOLDBACK  NON-ARM'S LENGTH  TEXAS 50(a)(6)  INELIGIBLE STATES  ENTITY VESTING	Standard Requirement: Each born   Alternative Tradeline Requiremec Credit, Income & Assets: 90 days   2 most recent months or most rec U.S. Citizen   Permanent Resident Foreign National   ITIN   Irrevocal Non-Permanent Resident: Primary Primary Residence only   1 Unit C must have an income Not permitted Minimum 24 months from dischaid day mortgage late is considered a 0x30x12 for all mortgages and rer Rent Free allowed with satisfactor must be a relative   FTHB: See pro Non-medical collection or charged FTHB defined as all borrowers have for rent-free restrictions Primary Residence: MAX 9%   LTV If LTV/CLTV > 80%: 5% own funds funds MAY be used for Reserves Permitted   See full guidelines for Rate/Term: Removed from market Cash-Out: Removed from market Gash-Out: Removed from market Gomoths seasoning required No seasoning requirement Not permitted   See full guidelines for N	1 Borrower: Mid: ower must have a ints: See full guide Appraisal: 120 d. ent quarterly stat Alien   Non Perm ole Trusts   Borrov or Residence only only   5% LTV/CLT  rge or dismissal d Foreclosure otal payments with y letter of explana gram summary fe l-off accounts occ or not owned real > 75%: MAX 6% required   Suboro additional requir Prior to Note Date  additional requir  additional requir	score   Multiple B It least 3 open tra elines ays elines ays element canent Resident A wers with diploma V reduction from ate for all credit e hin the 12 month ation from whom or rent-free restri urring in the mos estate in past 3 y dinate financing n ements/restrictio te e   MAX LTV/CLTV ements/restrictio	delines reporting lien allien allowable limit prevents   If < 48 me s prior to closing they are residing ctions t recent 24 month rears   Primary Re not permitted whe ns 70% when listed	for a minimum of 12 months, with at lead or continuous or matrix   Must be an immediate relative on this: MAX \$1.5MM & additional 3 mont (signed by borrower and rent-free provides with a cumulative total exceeding \$2,0 exidence only   MAX Loan Amount \$1.5M en gift funds used   Not permitted with A within 6 months	cted status  ve   Occupying borrower  chs reserves required   120  der)   Rent-free provider  000 must be paid off  MM   See program summary				
QUALIFYING FICO SCORE  TRADELINES  DOCUMENT AGE  ASSET STATEMENTS  ELIGIBLE BORROWERS  INELIGIBLE BORROWERS  BORROWER RESTRICTIONS  NON-OCCUPANT CO-BWR  RESTRICTED STOCK INCOME (RSU)  CREDIT EVENTS  HOUSING HISTORY  < 12 MONTHS HOUSING HISTORY  OR RENT-FREE  UNPAID COLLECTIONS/CHARGE-OFFS FIRST-TIME HOME BUYER  RESTRICTIONS  INTERESTED PARTY CONTRIBUTIONS (IPC)  GIFT FUNDS  BUSINESS ASSETS  LISTED FOR SALE  CASH-OUT SEASONING  RATE-TERM SEASONING  ESCROW HOLDBACK  NON-ARM'S LENGTH  TEXAS 50(a)(6)  INELIGIBLE STATES  ENTITY VESTING  TRUSTS	Standard Requirement: Each born   Alternative Tradeline Requirement Credit, Income & Assets: 90 days   2 most recent months or most rec U.S. Citizen   Permanent Resident Foreign National   ITIN   Irrevocal Non-Permanent Resident: Primary Residence only   1 Unit C must have an income Not permitted Minimum 24 months from dischaid day mortgage late is considered a dox30x12 for all mortgages and rer Rent Free allowed with satisfactor must be a relative   FTHB: See pro Non-medical collection or charged FTHB defined as all borrowers have for rent-free restrictions Primary Residence: MAX 9%   LTV If LTV/CLTV > 80%: 5% own funds funds MAY be used for Reserves Permitted   See full guidelines for Rate/Term: Removed from market Cash-Out: Removed from market 6 months seasoning required No seasoning requirement Not permitted   See full guidelines for Not permitted AK   AR   CT   HI   MO   ND   NN Pol   ND   ND   ND   ND   ND   ND   ND   N	1 Borrower: Mid: ower must have a ints: See full guide Appraisal: 120 d. ent quarterly stat Alien   Non Perm ole Trusts   Borrov or Residence only only   5% LTV/CLT  rge or dismissal d Foreclosure otal payments with y letter of explana gram summary fe l-off accounts occ or not owned real > 75%: MAX 6% required   Suboro additional requir Prior to Note Date  additional requir  additional requir	score   Multiple B It least 3 open tra elines ays elines ays element canent Resident A wers with diploma V reduction from ate for all credit e hin the 12 month ation from whom or rent-free restri urring in the mos estate in past 3 y dinate financing n ements/restrictio te e   MAX LTV/CLTV ements/restrictio	delines reporting lien allien allowable limit prevents   If < 48 me s prior to closing they are residing ctions t recent 24 month rears   Primary Re not permitted whe ns 70% when listed	for a minimum of 12 months, with at lead or continuous or matrix   Must be an immediate relative on this: MAX \$1.5MM & additional 3 mont (signed by borrower and rent-free provides with a cumulative total exceeding \$2,0 exidence only   MAX Loan Amount \$1.5M en gift funds used   Not permitted with A within 6 months	cted status  ve   Occupying borrower  chs reserves required   120  der)   Rent-free provider  000 must be paid off  MM   See program summary				
QUALIFYING FICO SCORE  TRADELINES  DOCUMENT AGE  ASSET STATEMENTS  ELIGIBLE BORROWERS  INELIGIBLE BORROWERS  BORROWER RESTRICTIONS  NON-OCCUPANT CO-BWR  RESTRICTED STOCK INCOME (RSU)  CREDIT EVENTS  HOUSING HISTORY  < 12 MONTHS HOUSING HISTORY  OR RENT-FREE  UNPAID COLLECTIONS/CHARGE-OFFS FIRST-TIME HOME BUYER  RESTRICTIONS  INTERESTED PARTY CONTRIBUTIONS (IPC)  GIFT FUNDS  BUSINESS ASSETS  LISTED FOR SALE  CASH-OUT SEASONING  RATE-TERM SEASONING  ESCROW HOLDBACK  NON-ARM'S LENGTH  TEXAS 50(a)(6)  INELIGIBLE STATES  ENTITY VESTING	Standard Requirement: Each born   Alternative Tradeline Requirement: Credit, Income & Assets: 90 days   2 most recent months or most rec U.S. Citizen   Permanent Resident Foreign National   ITIN   Irrevocal Non-Permanent Resident: Primary Residente only   1 Unit C must have an income Not permitted Minimum 24 months from dischalday mortgage late is considered a 0x30x12 for all mortgages and rer Rent Free allowed with satisfactor must be a relative   FTHB: See pro Non-medical collection or charged FTHB defined as all borrowers have for rent-free restrictions Primary Residence: MAX 9%   LTV If LTV/CLTV > 80%: 5% own funds funds MAY be used for Reserves Permitted   See full guidelines for Rate/Term: Removed from market Cash-Out: Removed from market 6 months seasoning required No seasoning required No seasoning required Not permitted   See full guidelines for Not permitted   See full guidelines for Not permitted   See full guidelines for Not permitted   Inter Vivos Revocable Trusts perm Not required	1 Borrower: Mid- ower must have a ower must have a control of the control ower must have a control of the control ower quarterly stat Alien   Non Perm ole Trusts   Borrov or Residence only only   5% LTV/CLT orge or dismissal d Foreclosure otal payments with orge of description of accounts occur or not owned real orge of the control orge of the control orge of description orge of desc	score   Multiple B It least 3 open tra elines ays element anent Resident A wers with diploma V reduction from ate for all credit e hin the 12 month ation from whom or rent-free restriction transport in the mos estate in past 3 y dinate financing in ements/restrictio te   MAX LTV/CLTV ements/restrictio WY   U.S. Posses idelines for additi	delines reporting  lien atic immunity   Botalic imm	for a minimum of 12 months, with at lead or continuous or matrix   Must be an immediate relative on this: MAX \$1.5MM & additional 3 mont (signed by borrower and rent-free provides with a cumulative total exceeding \$2,0 exidence only   MAX Loan Amount \$1.5M en gift funds used   Not permitted with A within 6 months	cted status  ve   Occupying borrower  chs reserves required   120  der)   Rent-free provider  000 must be paid off  IM   See program summary  Asset Depletion income   Gift				

