

STAR ASSET DEPLETION

ASSET DEPLETION / ASSET UTILIZATION										
Loan Amount	FICO	PRIMARY RESIDENCE			SECOND HOME			INVESTMENT		
		P	R/T	C/O	P	R/T	C/O	P	R/T	C/O
		LTV/CLTV								
≤ \$1.0 MM	740+	80%	80%	80%	80%	80%	75%	80%	80%	75%
	720-	80%	80%	80%	80%	80%	75%	80%	80%	75%
	700-	80%	80%	80%	80%	80%	75%	80%	80%	75%
	680-	80%	80%	75%	80%	80%	70%	75%	75%	70%
	660-	80%	80%		75%	75%				
	640-									
	620-									
≤ \$1.5 MM	740+	80%	80%	80%	80%	80%	75%	80%	80%	75%
	720-	80%	80%	80%	80%	80%	75%	80%	80%	75%
	700-	80%	80%	80%	80%	80%	75%	80%	80%	75%
	680-	80%	80%	75%	80%	80%	70%	75%	75%	70%
	660-	80%	75%		75%	75%				
	640-									
	620-									
≤ \$2.0 MM	740+	80%	80%	80%	80%	80%	75%	80%	80%	75%
	720-	80%	80%	75%	80%	80%	75%	80%	80%	75%
	700-	80%	80%	75%	80%	80%	70%	80%	75%	70%
	680-	80%	80%	70%	80%	75%	70%	75%	75%	70%
	660-									
≤ \$2.5 MM	740+	80%	80%	75%	80%	75%	75%	75%	75%	70%
	720-	80%	80%	75%	80%	75%	75%	75%	75%	70%
	700-	75%	75%	70%	75%	75%	75%	75%	75%	65%
	680-	75%	75%	65%	75%	70%	65%	70%	70%	65%
≤ \$3.0 MM	740+	75%	75%	70%	70%	70%	65%	70%	70%	
	720-	75%	75%	70%	70%	70%	65%	70%	70%	
	700-	75%	75%	65%	70%	70%	65%	70%	70%	
	680-	70%	70%	65%	70%	70%	60%	65%	65%	
≤ \$3.5 MM	740+	70%	70%							
	720-	70%	70%							
	700-	70%	65%							

