



## **CONSTELLATION - ASSET UTILIZATION**

ASSET UTILIZATION MATRIX									
OCCUPANCY	LOAN PURPOSE	NUMBER OF UNITS	MAX LOAN AMOUNT	MIN CREDIT SCORE	MAX LTV/CLTV				
PRIMARY RESIDENCE	Purchase & Rate/Term	1-4 Unit	\$2.0 MM	700	80%				
SECOND HOME	Purchase & Rate/Term	1 Unit	\$2.0 MM	720	80%				

	ASSET UTILIZATION PROGRAM DETAIL
PROGRAM	Use Assets to Qualify - No DTI calculated
HIGHLIGHTS	Does not require: Paystubs, Tax Returns, W-2s, 4506-C
DOCUMENTATION	• 180 days of asset statements (VODs & online printouts not permitted)
REQUIREMENTS	Wet signed ATR Attestation for each borrower
	Must provide most recent Asset Statement available as of Note Date
	Only personal funds held in the borrower's name are permitted
RESTRICTIONS	Gift funds not permitted
	Rents received may not be used to offset monthly mortgage payment for properties
	Cannot be combined with any other type of income
MINIMUM ASSETS REQUIRED	• The greater of Cash to Close, & 60 months of All Other Payments or \$500K in Net Assets after closing
ASSET TYPES INELIGIBLE FOR UTILIZATION	• 529 College Savings Plan, Annuity, Business assets, Cash value of life insurance, Equity in real estate including current home, Funds held in foreign accounts or investments, Gift funds, Gift of equity, Irrevocable trust, Private securities or any non-publicly traded assets, Restricted stock units, Stock options, Non-vested stock, Sale of personal assets, Stocks and bonds not publicly traded, The following trusts: Blind trusts, Irrevocable trusts, Land trusts, Life estates
RESIDUAL INCOME CALCULATION	• Total the Allowable Assets then subtract Down Payment, Reserves & Cash to Close, then divide by 60 to arrive at Gross Income, then subtract Monthly Liabilities from Gross Income to confirm Residual Income meets requirement shown on Residual Income line
4506-C & TAX TRANSCRIPTS	Not required
	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 communitites
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 \$2.0MM
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
ILIVIFORART BUTDOWN	Must be seller or builder funded   Realtor/Lender funded not permitted   Not permitted in age restricted communitites
SUBORDINATE FINANCING	Not permitted
UNDERWRITING EXCEPTIONS	Not permitted

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		LINDEDW	DITING CRECIFICAT	IONIC					
UNDERWRITING TYPE	Manual UW	UNDERWI	RITING SPECIFICAT	IONS					
UNDERWRITING TYPE	Depends on size of Household	1.							
RESIDUAL INCOME	· ·		4 \$3 500 for 5 add	l \$150 ner nersor	n for 6 & 7. Capped at \$3.800				
RESIDUAL INCOME	\$2,000 for 1, \$2,500 for 2, \$3,000 for 3, \$3,300 for 4, \$3,500 for 5, add \$150 per person for 6 & 7. Capped at \$3,800.  See program summary for calculation method								
DTI	DTI not calculated	Luiation metriou							
	Loan Amount	DTI ≤ 45%	DTI > 45%	1	Additional Reserve Requirements	Months			
	≤ \$1.0MM	3 Months	6 Months	1	Each Additional financed REO	2 Months			
	> \$1.0MM and ≤ \$2.0MM	6 Months	9 Months		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			_		15 111011015			
				rimary & Second	Homes Only) when Payment is Decreasing	See program summary			
	for additional details	equired for to the		many a second	Tromes only, when aymene is been easing [	see program sammary			
CASH-OUT LIMITS	Cash-out refinances not permi	itted							
CASH GOT EMILIS	cash out remainees not permi		ROPERTY TYPES						
ELIGIBLE PROPERTY TYPES	Condos (Warrantable & Non-W			ADU   2-4 Unit	Leasehold				
	Condos (Warrantable & Non-Warrantable)   PUD   SFR   1 Unit with ADU   2-4 Unit   Leasehold  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), Unique properties (e.g.,								
	log homes, berm homes, 3d printed homes, barndominium, Tiny Homes, Shouses, etc.)								
	MAX of 1 ADU unit per proper	ty   2-4 Unit proper	ties with ADUs are	not permitted   S	) hort-term rental income not permitted   App	raisal must show ADU as			
ACCESSORY DWELLING UNIT (ADU)	legal				,				
RURAL	Primary Residence & Second F	Home only   MAX 1	0 acre   MAX LTV/C	_TV 75%   3 com	os within 10 miles				
MAX ACREAGE	10 acres			,					
HERO/PACE/SOLAR PANELS		HERO or PACE mus	t be paid off, subor	dination not pern	nitted   Solar must meet guideline requireme	nts			
CONDO - WARRANTABLE	MAX LTV/CLTV 80%   Must me								
CONDO - NON-WARRANTABLE	MAX LTV/CLTV 80%   Investor				•				
CONDOTEL	MAX LTV/CLTV 75%			•					
2-4 UNIT	ADUs not permitted   Second	Homes not permitt	ed						
		APPRA	ISAL REQUIREMEN	TS					
LOAN AMOUNT (≤ \$1.5MM)	1 Full Appraisal and a seconda	ry valuation (CDA)	Re-use of appraisa	al from previous t	ransaction not permitted				
LOAN AMOUNT (> \$1.5MM)	2 Full Appraisals, use the lowe	r value for qualifyir	g   Re-use of appra	isal from previou	is transaction not permitted				
SECONDARY VALUATION	Files without 2 full appraisals:	Collateral Desktop	Analysis (CDA)	•	,				
COLLATERAL DESKTOP ANALYSIS	When CDA is required, it must	support appraisal	within 10%   CDAs	more than 10% b	elow appraisal require two Full Appraisals   C	DA with "High Risk" score			
(CDA REPORT)	may not be used and file must	contain two Full A	opraisals						
APPRAISAL COMPARABLES	Minimum of 3 comps within 10	miles from most r	ecent 12 months						
DECLINING MARKETS	5% less than the MAX LTV/CLT	V allowed per the p	roduct matrix						
TRANSFERRED APPRAISAL	Permitted								
		U	INDERWRITING						
QUALIFYING FICO SCORE	Minimum of 2 scores is require	ed   1 Borrower: M	idscore   Multiple E	Borrowers: Lowes	t of all mid scores				
TRADELINES	Standard Requirement: Each b	orrower must have	e at least 3 open tra	delines reporting	for a minimum of 12 months, with at least 1	reporting for 24 months			
IKADELINES		nants: Saa full guid	10						
	Alternative Tradeline Requirer								
DOCUMENT AGE	Alternative Tradeline Requirer Credit, Income & Assets: 90 da								
DOCUMENT AGE ASSET STATEMENTS									
ASSET STATEMENTS ELIGIBLE BORROWERS	Credit, Income & Assets: 90 da 6 most recent months U.S. Citizen   Permanent Resid	ys   Appraisal: 120 dent Alien  Non Pei	days rmanent Resident A						
ASSET STATEMENTS ELIGIBLE BORROWERS INELIGIBLE BORROWERS	Credit, Income & Assets: 90 da 6 most recent months U.S. Citizen   Permanent Resid Foreign National   ITIN   Irrevo	ys   Appraisal: 120 dent Alien  Non Pel ocable Trusts  Borr	rmanent Resident A rowers with diploma		orrowers with DACA or temporary protected	status			
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ASSET STATEMENTS ELIGIBLE BORROWERS INELIGIBLE BORROWERS BORROWER RESTRICTIONS NON-OCCUPANT CO-BWR	Credit, Income & Assets: 90 da 6 most recent months U.S. Citizen   Permanent Resic Foreign National   ITIN   Irrev Non-Permanent Resident: Prir Primary Residence only   1 Ur contribute to qualifying assets	ys   Appraisal: 120 dent Alien  Non Per ocable Trusts  Born nary Residence onl sit Only   5% LTV/Cl	days rmanent Resident A rowers with diplom y TV reduction from	atic immunity   B	er matrix   Must be an immediate relative   O				
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