

PURCHASE TRANSACTIONS												
MAX LOAN AMOUNT	1 - 4 UNIT AUS APPROVAL			1 - 4 UNIT MANUAL UW			MANUFACTURED HOME AUS APPROVAL			MANUFACTURED HOME MANUAL UW		
	MIN FICO	MAX LTV/CLTV	MAX DTI	MIN FICO	MAX LTV/CLTV	MAX DTI	MIN FICO	MAX LTV/CLTV	MAX DTI	MIN FICO	MAX LTV/CLTV	MAX DTI
\$1.0MM	580	100%	AUS	660	100%	45%	640	100%	50%			
\$1.5MM	680	100%	AUS	680	100%	45%	680	100%	50%			
\$2.0MM	700	100%	45%									
\$2.5MM	720	90%	45%									

DTI > 60% requirements: 0% housing shock, 3 months reserves, UW Manager approval

CASH-OUT TRANSACTIONS												
MAX LOAN AMOUNT	1 - 4 UNIT AUS APPROVAL			1 - 4 UNIT MANUAL UW			MANUFACTURED HOME AUS APPROVAL			MANUFACTURED HOME MANUAL UW		
	MIN FICO	MAX LTV/CLTV	MAX DTI	MIN FICO	MAX LTV/CLTV	MAX DTI	MIN FICO	MAX LTV/CLTV	MAX DTI	MIN FICO	MAX LTV/CLTV	MAX DTI
\$1.0MM	620	90%	50%	700	90%	45%	640	80%	50%			
\$1.5MM	680	90%	50%	700	90%	45%	680	80%	50%			
\$2.0MM	700	90%	45%									
\$2.5MM	720	80%	45%									

IRRRL TRANSACTIONS												
MAX LOAN AMOUNT	1 - 4 UNIT AUS APPROVAL			1 - 4 UNIT MANUAL UW			MANUFACTURED HOME AUS APPROVAL			MANUFACTURED HOME MANUAL UW		
	MIN FICO	MAX LTV/CLTV	MAX DTI	MIN FICO	MAX LTV/CLTV	MAX DTI	MIN FICO	MAX LTV/CLTV	MAX DTI	MIN FICO	MAX LTV/CLTV	MAX DTI
\$1.0MM				580	110%	N/A				640	110%	N/A
\$1.5MM				600	110%	N/A				680	110%	N/A
\$2.0MM				700	100%	N/A						
\$2.5MM				720	100%	N/A						

VA SERIES 1: CREDIT QUALIFYING TRANSACTION RESTRICTIONS	
MANUAL UNDERWRITING	MAX Loan Amount: \$1.5MM 0x30x12 for all mortgages Provide AUS findings Loan must comply with all VA requirements for manual underwriting
LOAN AMOUNT > \$1.5MM	AUS Approval required MAX DTI: 45% 0x30x12 (gaps in history or < 12 months not permitted) Manual Underwriting not permitted Full entitlement is required

VA SERIES 1: IRRRL RESTRICTIONS	
IRRRL LOAN AMOUNT > \$2.0MM	Exterior Appraisal (Drive-by) or Full Appraisal must be provided

LTV	PURCHASE		CASH-OUT		IRRRL
	1ST TIME USE	SUBSEQUENT	1ST TIME USE	SUBSEQUENT	ALL LOANS
95.01%+	2.15%	3.30%	2.15%	3.30%	0.50%
90.01 - 95%	1.50%	1.50%	2.15%	3.30%	0.50%
≤ 90%	1.25%	1.25%	2.15%	3.30%	0.50%

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