

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	640	100%	AUS	640	100%	45%						
\$1.5MM	700	90%	45%	700	90%	45%						
\$2.0MM	720	90%	45%									
\$2.5MM												

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	640	90%	50%	640	90%	45%						
\$1.5MM	700	90%	45%	700	90%	45%						
\$2.0MM	720	90%	45%									
\$2.5MM												

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				680	105%	N/A						
\$1.5MM				680	105%	N/A						
\$2.0MM												
\$2.5MM												

VA SERIES 2: 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

FUNDING FEES					
LTV	PURCHASE		CASH-OUT		IRRRL ALL LOANS
	1ST TIME USE	SUBSEQUENT	1ST TIME USE	SUBSEQUENT	
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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