

VA PRODUCT MATRIX



PURCHASE TRANSACTIONS												
MAX	1 - 4 UNIT			1 - 4 UNIT			MANUFACTURED HOME			MANUFACTURED HOME		
LOAN	ALIS APPROVAL		\L	MANUAL UW			AUS APPROVAL			MANUAL UW		1
AMOUNT	MIN	MAX	MAX	MIN	MAX	MAX	MIN	MAX	MAX	MIN	MAX	MAX
AMOUNT	FICO	LTV/CLTV	DTI	FICO	LTV/CLTV	DTI	FICO	LTV/CLTV	DTI	FICO	LTV/CLTV	DTI
\$1.0MM	620	100%	AUS	680	100%	50%	640	100%	50%			
\$1.5MM	700	100%	50%	700	100%	50%						
\$2.0MM	700	100%	50%									
\$2.5MM	720	100%	50%									
DTI > 60% requirements:	OTI > 60% requirements: 0% housing shock, 3 months reserves, UW Manager approval											

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

IRRRL TRANSACTIONS												
MAX LOAN	1 - 4 UNIT AUS APPROVAL			1 - 4 UNIT MANUAL UW			MANUFACTURED HOME AUS APPROVAL			MANUFACTURED HOME MANUAL UW		
AMOUNT	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	FICO	LIV/CLIV	ווע	620	100%	N/A	FICO	LIV/CLIV	ווע	FICO	LIV/CLIV	ווע
\$1.5MM				700	100%	N/A						
\$2.0MM				700	100%	N/A						
\$2.5MM				720	100%	N/A						

VA SERIES 3: 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						
MANOAL ONDERWRITING	underwriting						
LOAN AMOUNT > \$1.5MM	AUS Approval required MAX DTI: 50% 0x30x12 (gaps in history or < 12 months not permitted) Manual Underwriting not permitted Full						
LOAN ANIOUNT > \$1.5WW	entitlement is required						

VA SERIES 3: IRRRL RESTRICTIONS							
IRRRL LOAN AMOUNT > \$2.0MM	Exterior Appraisal (Drive-by) or Full Appraisal must be provided						

FUNDING FEES									
	PURCHASE CASH-OUT IRRRL								
LTV	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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