

CONSTELLATION - FULL DOC

		FULL DOC MA	ATRIX (12 & 24 MONTH)			
OCCUPANCY	LOAN PURPOSE	NUMBER OF UNITS	MAX LOAN AMOUNT	MIN CREDIT SCORE	MAX LTV/CLTV	
PRIMARY RESIDENCE	Purchase	1-4 Unit	\$1.5 MM	720	90%	
			\$1.0 MM	660	80%	
	Purchase & Rate/Term	1-4 Unit	\$1.5 MM	720	85%	
			\$2.0 MM	700	80%	
			\$3.0 MM	740	75%	
			\$3.5 MM	740	70%	
			\$1.0 MM	680	75%	
	Cash-Out	1-4 Unit	\$1.5 MM	700	80%	
			\$2.0 MM	720	80%	
	_					
	Purchase & Rate/Term	1-2 Unit	\$1.0 MM	680	75%	
			\$1.5 MM	720	80%	
SECOND HOME			\$2.0 MM	740	80%	
			\$2.5 MM	740	75%	
SECOND HOME		1 Unit		720	80%	
	Cash-Out		\$1.0 MM	700	75%	
				680	70%	
			\$1.5 MM	740	80%	
	-		-	-		
	Purchase & Rate/Term	1-4 Unit	\$1.0 MM	720	85%	
INVESTMENT			\$ 1.0 IVIIVI	680	75%	
			\$1.5 MM	720	80%	
			\$2.0 MM	740	70%	
			\$2.5 MM	740	65%	
	Cash-Out	1-4 Unit		720	75%	
			\$1.0 MM	700	70%	
		1-4 01110		680	65%	
			\$1.5 MM	720	65%	

	FULL DOC PROGRAM DETAIL (12 & 24 MONTH) • Conventional style qualifying with additional flexibilities
PROGRAM HIGHLIGHTS	 12 month income qualifying option Expanded loan amounts to \$3.5MM No mortgage insurance required Interest-Only and 40 YR options Expanded property types: Non-warrantable Condo, Condotel Asset Depletion may supplement other income sources (no minimum asset requirement)
DOCUMENTATION REQUIREMENTS	 12 or 24 month requirements of FNMA documentation Manual underwriting required (AUS submission required for reference only) Proof loan is either agency ineligible, Interest-Only, 40 year amortization or priced better via Constellation Full Doc
QUALIFYING INCOME	Standard FNMA calculation methods with overlays See full guidelines for additional details
ASSET DEPLETION INCOME	Primary Residence & Second Home: 60 months Investment Property: 240 months No gift funds or business funds 2 months Asset Statements required (VODs & online printouts not permitted)
SELF-EMPLOYMENT	Minimum 25% Business Ownership Self-Employed for at least 2 Years, OR 1 Year Self-Employed + 5 year History of Same Type of Work
LESS THAN 2 FULL YEARS OF SELF-	• MAX: \$2.0MM MIN FICO 700 MAX LTV/CLTV for Primary: 75% MAX LTV/CLTV for Second Home: 70% Minimum 50.01% ownership required
EMPLOYMENT RESTRICTIONS	Purchase & Rate/Term only Primary & Second Home only See program summary for additional requirements/restrictions
ALLOWABLE ACCOUNTANTS	CPA, EA, CTEC, PTIN, Licensed Tax Attorneys, and Chartered Tax Advisors
VERBAL VOE	WOE for non-self-employed income within 10 days of Note Date and/or proof of continued business existence within 20 days of Note Date
4506-C & TAX TRANSCRIPTS	• Signed 4506-C, Transcripts and Record of Account required Borrower provided transcripts not permitted See guidelines for alternatives
	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 communities
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 \$3.5MM
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 Must be seller or builder funded Realtor/Lender funded not permitted Not permitted in age restricted communities
SUBORDINATE FINANCING	Not permitted on Condotels Gift funds not permitted when Subordinate Financing present
UNDERWRITING EXCEPTIONS	Not permitted

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		LINDERWRIT	ING SPECIFICATI	ONS					
UNDERWRITING TYPE	Manual UW (File must also contain a				ot going conventional)				
RESIDUAL INCOME	Not required				J. (J. 22 2co.lul)				
DTI	DTI ≤ 45%: No Restrictions								
ы	DTI 45.01% to 50%: 3 additional months Reserves required								
		TI ≤ 45%	DTI > 45%		Additional Reserve		ı	Months	
		Months	6 Months		Each Additional finar			2 Months	
DECEDITE DECLUDENTALITY		Months	9 Months		FTHB w/o 12mth hou			3 Months	
RESERVE REQUIREMENTS	> \$2.0MM 9 Cash-out amount may be used to me	Months	12 Months]	MAX Total Reserve R	equirement		15 Months	
	Reserve Relief: No Reserves require			rimany 8. Second I	Homos Only) whon Pa	ymant is Docross	ing Soo progr	am cummany	
	for additional details	ed for to relis t	WICH > 11. JIVIIVI (F1	illiary & Second	nomes Omy) when ra	yment is Decreas	ing See progr	ann summary	
	LTV ≤ 50%: \$1,000,000								
CASH-OUT LIMITS	LTV > 50% and ≤ 60%: \$750,000								
	LTV > 60%: \$500,000								
		PRO	PERTY TYPES						
ELIGIBLE PROPERTY TYPES	Condos (Warrantable & Non-Warran								
	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,								
INELIGIBLE PROPERTY TYPES	Manufactured Home, Mixed Use, Mobile home, Properties located adjacent to or containing environmental hazards, Properties encumbered with private 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		•					nique properties	
	(e.g., log homes, berm homes, 3d pri MAX of 1 ADU unit per property 2-4							et chow ADII ac	
ACCESSORY DWELLING UNIT (ADU)	legal	- omit propertie	2 MINI WDO2 916 U	or berminen 21	ioi t-termi rental micon	ic not permitted	whhi aisgi iiius	at allow MDO dS	
RURAL	Primary Residence & Second Home	only MAX 10 a	cre MAX TV/CI	TV 75% 3 comp	s within 10 miles				
MAX ACREAGE	10 acres	,		₁ . comp.	10 1111103				
HERO/PACE/SOLAR PANELS	Any energy efficient liens like HERO	or PACE must be	e paid off, subord	ination not permi	itted Solar must mee	et guideline requi	rements		
CONDO - WARRANTABLE	MAX LTV/CLTV 80% Must meet FNN								
CONDO - NON-WARRANTABLE	MAX LTV/CLTV 80% Investor review			RSU income no	t permitted				
CONDOTEL	MAX LTV/CLTV 75% Subordinate fir	0 1							
2 UNIT	ADUs not permitted Second Home			rm only See pro	ogram summary for a	dditional requirer	ments for secon	nd homes	
3-4 UNIT	ADUs not permitted Second Home								
LOAN ANGUNE (+ dd EMM)	la sua esta de la compansión de la compa		L REQUIREMENT			1			
LOAN AMOUNT (≤ \$1.5MM) LOAN AMOUNT (> \$1.5MM)	1 Full Appraisal and a secondary value								
SECONDARY VALUATION	2 Full Appraisals, use the lower value Files without 2 full appraisals: Collate			sai irom previous	transaction not pern	iitteu			
COLLATERAL DESKTOP ANALYSIS	When CDA is required, it must suppo			ore than 10% he	low appraisal require	two Full Appraisa	ls I CDA with "F	High Risk" score	
(CDA REPORT)	may not be used and file must conta		•	1016 (11411 1070 56	iow appraisai require	two run Appruisa	is CDA With 1	iigii kisk score	
APPRAISAL COMPARABLES	Minimum of 3 comps within 10 miles								
DECLINING MARKETS	5% less than the MAX LTV/CLTV allov								
TRANSFERRED APPRAISAL	Permitted								
TRANSFERRED APPRAISAL	Permitted		DERWRITING						
TRANSFERRED APPRAISAL QUALIFYING FICO SCORE	Permitted Minimum of 2 scores is required 1	Borrower: Mids	DERWRITING core Multiple Be						
	Permitted Minimum of 2 scores is required 1 Standard Requirement: Each borrow	Borrower: Mids ver must have at	DERWRITING core Multiple Book tack			nonths, with at le	ast 1 reporting	for 24 months	
QUALIFYING FICO SCORE TRADELINES	Permitted Minimum of 2 scores is required 1 Standard Requirement: Each borrow Alternative Tradeline Requirements:	Borrower: Mids ver must have at See full guidelir	DERWRITING core Multiple Bo least 3 open trace			nonths, with at le	ast 1 reporting	for 24 months	
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QUALIFYING FICO SCORE TRADELINES DOCUMENT AGE ASSET STATEMENTS ELIGIBLE BORROWERS INELIGIBLE BORROWERS BORROWER RESTRICTIONS NON-OCCUPANT CO-BWR RESTRICTED STOCK INCOME (RSU) CREDIT EVENTS HOUSING HISTORY < 12 MONTHS HOUSING HISTORY OR RENT-FREE UNPAID COLLECTIONS/CHARGE-OFFS FIRST-TIME HOME BUYER RESTRICTIONS INTERESTED PARTY	Permitted Minimum of 2 scores is required 1 Standard Requirement: Each borrow Alternative Tradeline Requirements: Credit, Income & Assets: 90 days A 2 most recent months or most recer U.S. Citizen Permanent Resident Al Foreign National ITIN Irrevocable Non-Permanent Resident: Primary R Primary Residence only 1 Unit Only have an income Permitted See full guidelines for ac 24 months from discharge or dismis 0x30x12 for all mortgages and renta Rent Free allowed with satisfactory le be a relative Cash-Out of Investme Non-medical collection or charged-o FTHB defined as all borrowers have for rent-free restrictions Primary Residence & Second Home:	Borrower: Mids ver must have at See full guidelir ppraisal: 120 da t quarterly state lien Non Perma Trusts Borrow tesidence only y 5% LTV/CLTV dditional details sal date for all c il payments with etter of explana ant not permittee ff accounts occu not owned real	DERWRITING core Multiple Bi least 3 open trace less ys ement ament Resident Al lers with diploma reduction from a redit events 120 in the 12 month to 1 FTHB: See pro urring in the most estate in past 3 ye	lelines reporting ien tic immunity Bo illowable limit per illowable limit per illowable residing they are residing gram summary for	for a minimum of 12 r prowers with DACA or r matrix Must be an te is considered a For (signed by borrower a or rent-free restriction s with a cumulative to	rtemporary prote immediate relative eclosure nd rent-free provis tal exceeding \$2,	ected status ve Occupying l	borrower must ee provider must	
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QUALIFYING FICO SCORE TRADELINES DOCUMENT AGE ASSET STATEMENTS ELIGIBLE BORROWERS INELIGIBLE BORROWERS BORROWER RESTRICTIONS NON-OCCUPANT CO-BWR RESTRICTED STOCK INCOME (RSU) CREDIT EVENTS HOUSING HISTORY < 12 MONTHS HOUSING HISTORY OR RENT-FREE UNPAID COLLECTIONS/CHARGE-OFFS FIRST-TIME HOME BUYER RESTRICTIONS INTERESTED PARTY CONTRIBUTIONS (IPC) GIFT FUNDS BUSINESS ASSETS LISTED FOR SALE CASH-OUT SEASONING RATE-TERM SEASONING RATE-TERM SEASONING ESCROW HOLDBACK NON-ARM'S LENGTH TEXAS 50(a)(6) INELIGIBLE STATES	Permitted Minimum of 2 scores is required 1 Standard Requirement: Each borrow. Alternative Tradeline Requirements. Credit, Income & Assets: 90 days A 2 most recent months or most recer U.S. Citizen Permanent Resident Al Foreign National ITIN Irrevocable Non-Permanent Resident: Primary R Primary Residence only 1 Unit Only have an income Permitted See full guidelines for ac 24 months from discharge or dismis 0x30x12 for all mortgages and renta Rent Free allowed with satisfactory libe a relative Cash-Out of Investme Non-medical collection or charged-o FTHB defined as all borrowers have ifor rent-free restrictions Primary Residence & Second Home: Investment Properties: MAX 3% If LTV/CLTV > 80%: 5% own funds rec funds MAY be used for Reserves Permitted See full guidelines for ac Rate/Term: Removed from market P Cash-Out: Removed from market P 6 months seasoning required No seasoning requirement Not permitted Permitted See full guidelines for ac Not permitted AK AR CT HI MO ND NM	Borrower: Mids ver must have at See full guidelir ppraisal: 120 da at quarterly state ien Non Perma e Trusts Borrow desidence only y 5% LTV/CLTV dditional details sal date for all c all payments with etter of explana ent not permittee ff accounts occu not owned real MAX 9% LTV> quired Subord dditional require virior to Note Date dditional require virior to Note Date dditional require dditional require virior to Note Date	DERWRITING core Multiple Bit least 3 open trace less yes ement annet Resident Alivers with diploma freduction from a redit events 120 in the 12 months tion from whom tid FTHB: See prouring in the most estate in past 3 yes rements/restriction from the most estate in past 3 yes re	lelines reporting lien tic immunity Bo lilowable limit per lidowable limit per lidow	for a minimum of 12 r prowers with DACA or matrix Must be an te is considered a For (signed by borrower a pr rent-free restriction s with a cumulative to sidence only MAX Lo	eclosure and rent-free provistal exceeding \$2, oan Amount \$1.51	re Occupying l	borrower must se provider must sid off am summary	
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