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| Credit Grade / 12 mo Mtg./Rent                 | BK/FC Seasoning  | FICO | Full Doc, 1 Yr. Full Doc, 24 Months Bank Statements & Limited Doc (12 mos. bank statements) |                            |                            |             |             |                          |
|--|--|------|---|----------------------------|----------------------------|-------------|-------------|--------------------------|
|  |  |      | <=65%   | 65.01-70%                  | 70.01-75%                  | 75.01-80%   | 80.01-85%   | 85.01-90%                |
| A+<br>0x30                                     | NOD/FC > 2 yrs.; Ch. 7 disch. > 2 yrs.; Ch. 13 filing/dismissal > 2 yrs. 600 FICO waives BK 7/13 seasoning requirement   | 700  |   |                            |                            |             |             |                          |
|  |  | 680  | \$1,500,000   | \$1,500,000                | \$1,500,000                | \$1,250,000 | \$1,000,000 | \$1,000,000              |
|  |  | 660  | \$1,500,000   | \$1,500,000                | \$1,500,000                | \$1,250,000 | \$1,000,000 | \$1,000,000              |
|  |  | 640  | \$1,500,000   | \$1,500,000                | \$1,500,000                | \$1,250,000 | \$1,000,000 | \$1,000,000              |
|  |  | 620  | \$1,500,000   | \$1,500,000                | \$1,250,000                | \$1,000,000 | \$850,000   | \$850,000                |
|  |  | 600  | \$1,500,000   | \$1,500,000                | \$1,250,000                | \$1,000,000 | \$850,000   | \$850,000                |
|  |  | 580  | \$1,000,000   | \$1,000,000                | \$1,000,000                | \$850,000   | \$750,000   | \$750,000                |
|  |  | 550  | \$750,000   | \$750,000                  | \$750,000                  | \$750,000   | \$650,000   | \$650,000                |
|  |  | 500  | \$400,000   | \$400,000                  | \$400,000                  | \$400,000   | ---         | ---                      |
| A<br>1x30                                      | NOD/FC > 2 yrs.; Ch. 7 disch. > 2 yrs.; Ch. 13 filing/dismissal > 2 yrs. 600 FICO waives BK 7/13 seasoning reqmt w/ -5% LTV/CLTV reduction for BK 13                                   | 640  | \$1,500,000   | \$1,500,000 <sup>(1)</sup> | \$1,500,000 <sup>(1)</sup> | \$1,250,000 | \$1,000,000 | \$1,000,000              |
|  |  | 620  | \$1,500,000   | \$1,500,000 <sup>(1)</sup> | \$1,250,000                | \$1,000,000 | \$850,000   | \$850,000                |
|  |  | 600  | \$1,500,000   | \$1,500,000 <sup>(1)</sup> | \$1,250,000                | \$1,000,000 | \$850,000   | \$850,000                |
|  |  | 580  | \$1,000,000   | \$1,000,000                | \$1,000,000                | \$850,000   | \$750,000   | \$750,000                |
|  |  | 550  | \$750,000   | \$750,000                  | \$750,000                  | \$750,000   | \$650,000   | \$650,000                |
|  |  | 500  | \$400,000   | \$400,000                  | \$400,000                  | \$400,000   | ---         | ---                      |
| A-<br>Unlimited 30s                            | NOD/FC > 2 yrs.; Ch. 7 disch. > 2 yrs.; Ch. 13 filing/dismissal > 2 yrs. 600 FICO waives BK 7/13 seasoning reqmt w/ -5% LTV/CLTV reduction for BK 13                                   | 640  | \$1,500,000   | \$1,500,000                | \$1,500,000                | \$1,250,000 | \$1,000,000 | \$1,000,000              |
|  |  | 600  | \$1,250,000   | \$1,250,000                | \$1,250,000                | \$1,000,000 | \$850,000   | \$850,000                |
|  |  | 580  | \$1,000,000   | \$1,000,000                | \$1,000,000                | \$850,000   | \$750,000   | \$750,000                |
|  |  | 550  | \$750,000   | \$750,000                  | \$750,000                  | \$750,000   | \$650,000   | \$650,000                |
|  |  | 520  | \$500,000   | \$500,000                  | \$500,000                  | \$500,000   | \$500,000   | ---                      |
|  |  | 500  | \$400,000   | \$400,000                  | \$400,000                  | \$400,000   | ---         | ---                      |
| B<br>1x60                                      | NOD/FC > 18 mos.; Ch. 7 disch. > 18 mos.; Ch. 13 filing/dismissal > 18 mos.; 600 FICO waives BK 7/13 seasoning req.; 5% LTV /CLTV reduction for BK 13                                  | 640  | \$650,000   | \$650,000                  | \$650,000                  | \$500,000   | \$500,000   | \$500,000 <sup>(4)</sup> |
|  |  | 620  | \$650,000   | \$650,000                  | \$650,000                  | \$500,000   | \$500,000   | \$500,000 <sup>(4)</sup> |
|  |  | 580  | \$650,000   | \$650,000                  | \$650,000                  | \$500,000   | \$500,000   | ---                      |
|  |  | 550  | \$500,000   | \$500,000                  | \$500,000                  | \$500,000   | \$500,000   | ---                      |
|  |  | 520  | \$500,000   | \$500,000                  | \$450,000                  | \$450,000   | \$450,000   | ---                      |
|  |  | 500  | \$400,000   | \$400,000                  | \$400,000                  | \$400,000   | ---         | ---                      |
| C <sup>(5)</sup><br>1x90; unlimited 60s        | NOD/FC > 1 yr.; Ch. 7 disch. > 1 yr.; Ch. 13 filing/dismissal > 1 yr. Ch. 13 file date for buyout > 6 mos. 600 FICO waives BK 7/13 seasoning req. w/ -5% LTV /CLTV reduction for BK 13 | 580  | \$650,000   | \$650,000                  | \$650,000                  | \$500,000   | ---         | ---                      |
|  |  | 550  | \$500,000   | \$500,000                  | \$500,000                  | \$400,000   | ---         | ---                      |
|  |  | 520  | \$450,000   | \$400,000                  | \$350,000                  | ---         | ---         | ---                      |
|  |  | 500  | \$400,000   | \$400,000                  | \$350,000                  | ---         | ---         | ---                      |
| C-1 x 120 (3)(4)<br>MAX 2x90;<br>unlimited 60s | No Open NOD/FC at cls.; BK 7 disch. date > 1 day; BK 13 paid at cls. Ch. 13 file date for buyout > 6 mos.  | 600  | \$650,000   | \$650,000                  | ---                        | ---         | ---         | ---                      |
|  |  | 550  | \$500,000   | \$500,000                  | ---                        | ---         | ---         | ---                      |
|  |  | 520  | \$350,000   | \$350,000                  | ---                        | ---         | ---         | ---                      |
|  |  | 500  | \$350,000   | \$300,000                  | ---                        | ---         | ---         | ---                      |

LTV/CLTV restrictions and Minimum FICO's \*\*The reductions listed below are cumulative with max deduction of 10%\*\*

- Occupancies
- Second Homes \*\*max LTV/CLTV 85%\*\*
- Investment Properties \*\*max LTV/CLTV 80%\*\*
- Property Types
- Rural Properties \*\*max LTV/CLTV 80%\*\*
- High-rise Condos (> 4 stories) \*\*max LTV/CLTV 85%\*\*
- 3-4 unit properties \*\*max LTV/CLTV 85%\*\*
- Ch. 13 BK LTV/CLTV Reductions (only applicable when 2-yr. seasoning requirement is waived)
- Ch. 13 BK, Full doc, A/A- grade -5%
- Ch. 13 BK, red. doc types -10%
- (B Grade and lower)
- Minimum FICO for O/O Interest-Only Loans 580
- Minimum FICO for First-Time Home Buyers 560

(1) C/O Refi limited to 65% LTV

(3) Cash out Limited to \$50,000

(4) Full Doc Only. Limited Doc not allowed.

(5) Rural Properties not allowed.

(6) Properties owned < 6 mos. Max CLTV 80%; properties owned 6-12 mos., max CLTV 90% with a field review



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| Credit Grade / 12 mo Mtg./Rent  | BK/FC Seasoning  | FICO    | Stated Income & Lite Doc (6 mos. bank statements)  |             |             |               |             |             |
|---------------------------------|--|---------|--|-------------|-------------|---------------|-------------|-------------|
|                                 |  |         | <=65%  | 65.01-70%   | 70.01-75%   | 75.01-80%     | 80.01-85%   | 85.01-90%   |
| A+ 0x30                         | NOD/FC > 2 yrs.; Ch. 7 disch. > 2 yrs.; Ch. 13 filing/dismissal > 2 yrs. 600 FICO waives BK 7/13 seasoning requirement   | 680     | \$1,500,000  | \$1,500,000 | \$1,250,000 | \$1,000,000   | \$850,000   | \$850,000   |
|                                 |  | 660     | \$1,500,000  | \$1,500,000 | \$1,250,000 | \$1,000,000   | \$850,000   | \$850,000   |
|                                 |  | 640     | \$1,000,000  | \$1,000,000 | \$1,000,000 | \$1,000,000   | \$850,000   | \$850,000   |
|                                 |  | 620     | \$850,000  | \$850,000   | \$850,000   | \$850,000     | \$750,000   | \$750,000   |
|                                 |  | 600     | \$750,000  | \$750,000   | \$750,000   | \$750,000     | \$750,000   | \$750,000   |
|                                 |  | 580     | \$750,000  | \$750,000   | \$650,000   | \$750,000     | \$650,000   | \$650,000   |
|                                 |  | 550     | \$650,000  | \$650,000   | \$650,000   | \$650,000     | \$500,000   | ---         |
|                                 |  | 520     | \$500,000  | \$500,000   | \$450,000   | \$400,000     | \$400,000   | ---         |
| A 1x30                          | NOD/FC > 2 yrs.; Ch. 7 disch. > 2 yrs.; Ch. 13 filing/dismissal > 2 yrs. 600 FICO waives BK 7/13 seasoning reqmt w/ -5% LTV/CLTV reduction for BK 13                                   | 600     | \$1,500,000  | \$1,500,000 | \$1,250,000 | \$1,000,000   | \$850,000   | \$850,000   |
|                                 |  | 640     | \$1,000,000  | \$1,000,000 | \$1,000,000 | \$1,000,000   | \$850,000   | \$850,000   |
|                                 |  | 620     | \$850,000  | \$850,000   | \$850,000   | \$850,000     | \$750,000   | \$750,000   |
|                                 |  | 580     | \$750,000  | \$750,000   | \$750,000   | \$750,000     | \$500,000   | \$650,000   |
|                                 |  | 550     | \$650,000  | \$650,000   | \$650,000   | \$650,000     | 500000 (2)  | ---         |
|                                 |  | 520     | \$450,000  | \$450,000   | \$450,000   | \$400,000     | ---         | ---         |
|                                 |  | 500     | \$400,000  | \$400,000   | \$400,000   | \$400,000     | ---         | ---         |
|                                 |  | A- 1x30 | NOD/FC > 2 yrs.; Ch. 7 disch. > 2 yrs.; Ch. 13 filing/dismissal > 2 yrs. 600 FICO waives BK 7/13 seasoning reqmt w/ -5% LTV/CLTV reduction for BK 13 | 660         | \$1,500,000 | \$1,500,000   | \$1,250,000 | \$1,000,000 |
| 640                             | \$1,000,000  |         |  | \$1,000,000 | \$1,000,000 | \$1,000,000   | \$850,000   | ---         |
| 620                             | \$850,000  |         |  | \$850,000   | \$850,000   | \$850,000     | \$750,000   | ---         |
| 600                             | \$750,000  |         |  | \$750,000   | \$750,000   | \$750,000     | \$750,000   | ---         |
| 580                             | \$750,000  |         |  | \$750,000   | \$750,000   | \$750,000     | \$650,000   | ---         |
| 550                             | \$650,000  |         |  | \$650,000   | \$650,000   | \$650,000     | ---         | ---         |
| 520                             | \$500,000  |         |  | \$450,000   | \$400,000   | \$400,000     | ---         | ---         |
| 500                             | \$400,000  |         |  | \$400,000   | \$400,000   | ---           | ---         | ---         |
| B 1x60                          | NOD/FC > 18 mos.; Ch. 7 disch. > 18 mos.; Ch. 13 filing/dismissal > 18 mos.; 600 FICO waives BK 7/13 seasoning req.; 5% LTV /CLTV reduction for BK 13                                  | 580     | \$500,000  | \$500,000   | \$500,000   | \$400,000 (2) | ---         | ---         |
|                                 |  | 550     | \$400,000  | \$400,000   | \$400,000   | \$400,000 (2) | ---         | ---         |
|                                 |  | 500     | \$400,000  | \$350,000   | \$300,000   | ---           | ---         | ---         |
| C (4) (5) 1 x 90; unlimited 60s | NOD/FC > 1 yr.; Ch. 7 disch. > 1 yr.; Ch. 13 filing/dismissal > 1 yr. Ch. 13 file date for buyout > 6 mos. 600 FICO waives BK 7/13 seasoning req. w/ -5% LTV /CLTV reduction for BK 13 | 580     | \$500,000  | \$500,000   | \$500,000   | ---           | ---         | ---         |
|                                 |  | 550     | \$400,000  | \$400,000   | \$400,000   | ---           | ---         | ---         |
|                                 |  | 500     | \$300,000  | \$250,000   | ---         | ---           | ---         | ---         |
|                                 |  |         |  |             |             |               |             |             |

Max LTV by Loan Amount for Primary Residence 1-2 units (Rural properties: Max LTV/CLTV = 90%); High Rise condos (4 stories) - reduce LTV/CLTV by 5%;

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- Occupancies
- Second Homes \*\*max LTV/CLTV 85%\*\*
- Investment Properties \*\*max LTV/CLTV 80%\*\*
- Property Types
- Rural Properties \*\*max LTV/CLTV 80%\*\*
- High-rise Condos (> 4 stories) \*\*max LTV/CLTV 85%\*\*
- 3-4 unit properties \*\*max LTV/CLTV 85%\*\*
- Ch. 13 BK LTV/CLTV Reductions (only applicable when 2-yr. seasoning requirement is waived)
- Ch. 13 BK, Full doc, A/A- grade -5%
- Ch. 13 BK, red. doc types -10%
- (B Grade and lower)
- Minimum FICO for O/O Interest-Only Loans 580
- Minimum FICO for First-Time Home Buyers 560
- Minimum FICO for "Stated" Interest-Only Loans - O/O 600
- Minimum FICO for "Stated" Investment Properties 640
- Minimum FICO for "Lite Doc" Investment Properties 560

- (2) Self-Employed Borrowers Only.
- (3) Non-Self Employed Borrowers limited to \$750k.
- (4) Rural Properties not allowed.
- (5) Primary Residences Only
- (6) Properties owned < 6 mos. Max CLTV 80%; properties owned > 6-12 mos., max CLTV 90% with a field review



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