

Expanded Document

		•		Devel Charles	A	1000 W		
Credit Score		LTV/CLTVs Loan Amount					VOE, P&L Only- Primary Residence	
Credit Sco	ore			Purchase	R/T Refind	nce	Cash-G	Out Refinance
		<=1,500,000		90	85			80
		1,500,001 – 2,000,000		85	80		80	
720+		2,000,001 - 2,500,000		80	75		75	
7201		2,500,001 – 3,000,000		75	70 70		70	
		3,000,001 – 3,500,000		70				NA
		3,500,001 - 4,000,000		70	65		NA	
		<=1,500,000		90				80
700+		1,500,001 - 2,000,000		90 8 85 8				80
		2,000,001 - 2,500,000		80	75		65	
		2,500,001 - 3,000,000		75	70		65	
		3,000,001 - 3,500,000		70				
					65		NA	
		<=1,000,000		90	85		75	
680 - 699		1,000,001 – 1,500,000		85	80		75	
		1,500,001 – 2,000,000		80	75		70	
		2,000,001 - 2,500,000		75	70		65	
		2,500,001 - 3,000,000		70	65		65	
660 - 679		<=1,000,000		80 80		<u> </u>		75
		1,000,001 – 1,500,000		80			75	
		1,500,001 - 2,000,000		75			65	
				70			65	
		2,000,001 - 2,500,000			65			
		<=1,000,000		80	75			70
640 - 65	9	1,000,001 – 1		70	NA			NA
		1,500,001 – 2	2,000,000	65	NA	-	,	NA
		Housing	History Restricti	ons			ccupancy Restriction	
		-	-					vestor (5% Reduction)
Housing History	_	<u>0x30x12</u>	<u>1x30x12</u>	<u>0x60x12</u>	<u>0x90x12</u>		/CLTV: Purchase	85*
Max LTV/CLTV:	Purchase	90	85	80	70		/CLTV: R/T	80
Max ITV /CITV.	Pofin	85	80	75	NA		/CLTV: C/O	75
Max LTV/CLTV: Refin			00	75		Max Loa	n Amt:	\$2,500,000
Max Loan Amt:		See Above	\$3,000,000	\$1,500,000	\$1,000,000	*BK/FC/S	5/DIL => 48 Mo; Ho	using History: 0x30x12 –
Max Loan Ami:			\$3,000,000	\$1,500,000	\$1,000,000	LTV/CLTV	>80%.	
Housing Even	+ Saacanin	a Postrictions -	Eorbearance Ma	d or Deferral – refer	a the quideline		Condotels or Nor	n-Warrantable
	in Scusonini	ig Reamenons	ronocurance, me		o nie golacinie		Restrict	
	BK/FC/SS/DIL/Mod:							
BK/FC/SS/DIL/M	<u>lod:</u>	<u>>=48 Mo</u>	<u>>=36 Mo</u>	<u>>=24 Mo</u>	<u>>=12 Mo</u>		/CLTV -Purchase:	75
BK/FC/SS/DIL/M Max LTV/CLTV:		<u>>=48 Mo</u> 90	<u>>=36 Mo</u> 85	<u>>=24 Mo</u> 80	<u>>=12 Mo</u> 70		/CLTV -Purchase: /CLTV R/T:	75 75
	Purchase					Max LTV		
Max LTV/CLTV: Max LTV/CLTV:	Purchase	90	85 80	80 75	70 NA	Max LTV Max LTV	/CLTV R/T: CLTV – Cash-out:	75
Max LTV/CLTV:	Purchase	90 85	85	80	70	Max LTV	/CLTV R/T: CLTV – Cash-out:	75 70
Max LTV/CLTV: Max LTV/CLTV:	Purchase Refin	90 85	85 80	80 75 \$1,500,000	70 NA \$1,000,000	Max LTV Max LTV Occupan	/CLTV R/T: CLTV – Cash-out: cy Type:	75 70 00/2 nd
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restric	Purchase Refin ctions	90 85	85 80	80 75 \$1,500,000	70 NA	Max LTV Max LTV Occupan	/CLTV R/T: CLTV – Cash-out: cy Type:	75 70 00/2 nd
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restric NJ: Max LTV	Purchase Refin ctions /CLTV:	90 85	85 80	80 75 \$1,500,000 12 Mo Ba	70 NA \$1,000,000 nk Statement, 1 Ye	Max LTV Max LTV Occupan ar 1099, W	/CLTV R/T: CLTV – Cash-out: cy Type:	75 70 00/2 nd
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restric NJ: Max LTV Purchase or Ra	Purchase Refin ctions /CLTV: te/Term	90 85	85 80	80 75 \$1,500,000 12 Mo Ba	70 NA \$1,000,000	Max LTV Max LTV Occupan ar 1099, W	/CLTV R/T: CLTV – Cash-out: cy Type:	75 70 00/2 nd
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restric NJ: Max LTV	Purchase Refin ctions /CLTV: te/Term	90 85	85 80	80 75 \$1,500,000 12 Mo Ba u LLP	70 NA \$1,000,000 nk Statement, 1 Ye A applies – see ra	Max LTV Max LTV Occupan ar 1099, W	/CLTV R/T: CLTV – Cash-out: cy Type:	75 70 00/2 nd
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrict NJ: Max LTV Purchase or Ra 85%, Cash-ou	Purchase Refin ctions /CLTV: te/Term ut 80%	90 85 See Above	85 80 \$3,000,000	80 75 \$1,500,000 12 Mo Ba LLP Declining Market	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions	Max LTV Max LTV Occupani ar 1099, W	/CLTV R/T: CLTV – Cash-out: cy Type: VOE	75 70 00/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV Purchase or Ra 85%, Cash-ou Maximum LTV/CL	Purchase Refin ctions /CLTV: te/Term ut 80% LTV is limite	90 85 See Above	85 80 \$3,000,000	80 75 \$1,500,000 12 Mo Bar LLP Declining Market ses and all refinances	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re	Max LTV Max LTV Occupani ar 1099, W	/CLTV R/T: CLTV – Cash-out: cy Type: VOE	75 70 00/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV Purchase or Ra 85%, Cash-ou Maximum LTV/CL	Purchase Refin ctions /CLTV: te/Term ut 80% LTV is limite	90 85 See Above	85 80 \$3,000,000	80 75 \$1,500,000 12 Mo Ba LLP Declining Market ses and all refinances ing market, no reducti	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required.	Max LTV Max LTV Occupani ar 1099, W	/CLTV R/T: CLTV – Cash-out: cy Type: VOE	75 70 00/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrict NJ: Max LTV Purchase or Ra 85%, Cash-ou Maximum LTV/CL When the LTV/CL	Purchase Refin /CLTV: te/Term ut 80% LTV is limite LTV is < 65	90 85 See Above d to 5% LTV red % and the appro	85 80 \$3,000,000 luction for purcha aisal is in a declin	80 75 \$1,500,000 12 Mo Bar LLP Declining Market ses and all refinances ing market, no reducti General Requi	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required. rements	Max LTV Max LTV Occupan ar 1099, W te sheet	/CLTV R/T: CLTV – Cash-out: cy Type: VOE ies the property as c	75 70 OO/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV Purchase or Ra 85%, Cash-ou Maximum LTV/CL	Purchase Refin /CLTV: te/Term ut 80% LTV is limite LTV is limite LTV is < 65 40-Yr Fix	90 85 See Above d to 5% LTV red % and the appro	85 80 \$3,000,000 luction for purcha aisal is in a declin	80 75 \$1,500,000 12 Mo Ba LLP Declining Market ses and all refinances ing market, no reducti	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required. rements	Max LTV Max LTV Occupan ar 1099, W te sheet	/CLTV R/T: CLTV – Cash-out: cy Type: VOE ies the property as c	75 70 OO/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV, Purchase or Ra 85%, Cash-ou Maximum LTV/Cl When the LTV/Cl Product Type	Purchase Refin /CLTV: te/Term ut 80% LTV is limite LTV is < 65 40-Yr Fix feature)	90 85 See Above ed to 5% LTV red w and the appro- ed, 30-Yr Fixed,	85 80 \$3,000,000 luction for purcha aisal is in a declin 15-Yr Fixed 5/6	80 75 \$1,500,000 12 Mo Bar LLP Declining Market ses and all refinances ing market, no reducti General Requi ARM, 7/6 ARM, 10/6	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required. rements	Max LTV Max LTV Occupan ar 1099, W te sheet	/CLTV R/T: CLTV – Cash-out: cy Type: VOE ies the property as c	75 70 OO/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV, Purchase or Ra 85%, Cash-ou Maximum LTV/CL When the LTV/CL Product Type Interest Only	Purchase Refin /CLTV: te/Term ut 80% LTV is limite LTV is limite LTV is < 65 40-Yr Fix feature) • Min Cro	90 85 See Above ed to 5% LTV red % and the appro ed, 30-Yr Fixed, edit Score: 660	85 80 \$3,000,000 luction for purcha aisal is in a declin 15-Yr Fixed 5/6	80 75 \$1,500,000 12 Mo Bar LLP Declining Market ses and all refinances ing market, no reducti General Requi ARM, 7/6 ARM, 10/0 Max LTV 85%	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required. rements	Max LTV Max LTV Occupan ar 1099, W te sheet	/CLTV R/T: CLTV – Cash-out: cy Type: VOE ies the property as c	75 70 OO/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV, Purchase or Ra 85%, Cash-ou Maximum LTV/CL When the LTV/CL Product Type Interest Only Loan Amounts	Purchase Refin /CLTV: te/Term ut 80% LTV is limite LTV is limite LTV is < 65 40-Yr Fix feature) • Min Cro • Min: 15	90 85 See Above d to 5% LTV red of and the appro- ed, 30-Yr Fixed, edit Score: 660 50,000	85 80 \$3,000,000 luction for purcha aisal is in a declin 15-Yr Fixed 5/6	80 75 \$1,500,000 12 Mo Bar LLP Declining Market ses and all refinances ing market, no reducti General Requi ARM, 7/6 ARM, 10/6	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required. rements	Max LTV Max LTV Occupan ar 1099, W te sheet	/CLTV R/T: CLTV – Cash-out: cy Type: VOE ies the property as c	75 70 OO/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV, Purchase or Ra 85%, Cash-ou Maximum LTV/CL When the LTV/CL Product Type Interest Only	Purchase Refin /CLTV: te/Term ut 80% ITV is limite LTV is limite LTV is < 65 40-Yr Fix feature) • Min Cru • Min: 15 Purchase,	90 85 See Above d to 5% LTV red % and the appro ed, 30-Yr Fixed, edit Score: 660 50,000 Rate/Term, and	85 80 \$3,000,000 luction for purcha aisal is in a declin 15-Yr Fixed 5/6 • Cash Out	80 75 \$1,500,000 12 Mo Bar LLP Declining Market ses and all refinances ing market, no reducti General Requi ARM, 7/6 ARM, 10/0 Max LTV 85%	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required. rements	Max LTV Max LTV Occupan ar 1099, W te sheet	/CLTV R/T: CLTV – Cash-out: cy Type: VOE ies the property as c	75 70 OO/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV, Purchase or Ra 85%, Cash-ou Maximum LTV/CL When the LTV/CL Product Type Interest Only Loan Amounts	Purchase Refin /CLTV: te/Term ut 80% ITV is limite LTV is limite LTV is < 65 40-Yr Fix feature) • Min Cru • Min: 15 Purchase,	90 85 See Above d to 5% LTV red of and the appro- ed, 30-Yr Fixed, edit Score: 660 50,000	85 80 \$3,000,000 luction for purcha aisal is in a declin 15-Yr Fixed 5/6 • Cash Out	80 75 \$1,500,000 12 Mo Bar LLP Declining Market ses and all refinances ing market, no reducti General Requi ARM, 7/6 ARM, 10/0 Max LTV 85%	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required. rements	Max LTV Max LTV Occupan ar 1099, W te sheet	/CLTV R/T: CLTV – Cash-out: cy Type: VOE ies the property as c	75 70 OO/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV Purchase or Ra 85%, Cash-ou Maximum LTV/CL When the LTV/CL Product Type Interest Only Loan Amounts Loan Purpose	Purchase Refin /CLTV: te/Term ut 80% LTV is limite LTV is limite LTV is < 65 40-Yr Fix feature) • Min Cru • Min: 15 Purchase, Primary, 5	90 85 See Above d to 5% LTV red % and the appro ed, 30-Yr Fixed, edit Score: 660 50,000 Rate/Term, and Second Home, Inv	85 80 \$3,000,000 luction for purcha aisal is in a declin 15-Yr Fixed 5/6 • Cash Out	80 75 \$1,500,000 12 Mo Bar LLP Declining Market ses and all refinances ing market, no reducti General Requi ARM, 7/6 ARM, 10/6 Max LTV 85% Max: 4,000,000	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required. rements	Max LTV Max LTV Occupan ar 1099, W te sheet	/CLTV R/T: CLTV – Cash-out: cy Type: VOE ies the property as c	75 70 OO/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV Purchase or Ra 85%, Cash-ou Maximum LTV/CL When the LTV/CL Product Type Interest Only Loan Amounts Loan Purpose	Purchase Refin /CLTV: te/Term ut 80% LTV is limite LTV is < 65 40-Yr Fix feature) • Min Cru • Min 12 Purchase, Primary, 5 Single Fail	90 85 See Above ed to 5% LTV red % and the appro ed, 30-Yr Fixed, edit Score: 660 50,000 Rate/Term, and Second Home, Inv mily, Attached, D	85 80 \$3,000,000 luction for purchat aisal is in a declin 15-Yr Fixed 5/6 • Cash Out restment retached: No restr	80 75 \$1,500,000 12 Mo Bar LLP Declining Market ses and all refinances ing market, no reducti General Requi ARM, 7/6 ARM, 10/6 Max LTV 85% Max: 4,000,000	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required. rements 6 ARM (40-year te	Max LTV Max LTV Occupan ar 1099, W te sheet port identif	/CLTV R/T: CLTV – Cash-out: cy Type: VOE	75 70 OO/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV Purchase or Ra 85%, Cash-ou Maximum LTV/CL When the LTV/CL Product Type Interest Only Loan Amounts Loan Purpose	Purchase Refin /CLTV: te/Term ut 80% LTV is limite LTV is limite LTV is s 65 40-Yr Fix feature) • Min Cri • Min: 15 Purchase, Primary, 5 Single Fai 2-4 Units, Rural and	90 85 See Above d to 5% LTV red % and the appro ed, 30-Yr Fixed, edit Score: 660 50,000 Rate/Term, and Second Home, Inv mily, Attached, D Condominium: <i>M</i> I AG Zoned – No	85 80 \$3,000,000 luction for purcha aisal is in a declin 15-Yr Fixed 5/6 Cash Out vestment vestached: No restr vax LTV/CLTV 85 ot eligible (no exc	80 75 \$1,500,000 12 Mo Bar LLP Declining Market ses and all refinances ing market, no reducti General Requi ARM, 7/6 ARM, 10/0 Max LTV 85% Max: 4,000,000 ictions. % (Purchase); Max LT eptions)	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required. rements 5 ARM (40-year te	Max LTV Max LTV Occupan ar 1099, W te sheet port identif rm ARMs ar or Cash out	/CLTV R/T: CLTV – Cash-out: cy Type: VOE ies the property as c vailable when combin	75 70 OO/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV Purchase or Ra 85%, Cash-ou Maximum LTV/CL When the LTV/CL Product Type Interest Only Loan Amounts Loan Purpose	Purchase Refin /CLTV: te/Term ut 80% LTV is limite LTV is limite LTV is s 65 40-Yr Fix feature) • Min Cri • Min: 15 Purchase, Primary, 5 Single Fai 2-4 Units, Rural and	90 85 See Above d to 5% LTV red % and the appro ed, 30-Yr Fixed, edit Score: 660 50,000 Rate/Term, and Second Home, Inv mily, Attached, D Condominium: <i>M</i> I AG Zoned – No	85 80 \$3,000,000 luction for purcha aisal is in a declin 15-Yr Fixed 5/6 Cash Out vestment vestached: No restr vax LTV/CLTV 85 ot eligible (no exc	80 75 \$1,500,000 12 Mo Bar LLP Declining Market ses and all refinances ing market, no reducti General Requi ARM, 7/6 ARM, 10/0 Max LTV 85% Max: 4,000,000 ictions. % (Purchase); Max LT	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required. rements 5 ARM (40-year te	Max LTV Max LTV Occupan ar 1099, W te sheet port identif rm ARMs ar or Cash out	/CLTV R/T: CLTV – Cash-out: cy Type: VOE ies the property as c vailable when combin	75 70 OO/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV Purchase or Ra 85%, Cash-ou Maximum LTV/CL When the LTV/CL Product Type Interest Only Loan Amounts Loan Purpose	Purchase Refin /CLTV: te/Term ut 80% LTV is limite LTV is limite LTV is limite LTV is < 65 40-Yr Fix feature) • Min Cr • Min: 15 Purchase, Primary, 5 Single Fai Single Fai 2-4 Units, Rural and Condotels	90 85 See Above d to 5% LTV red % and the appro ed, 30-Yr Fixed, edit Score: 660 50,000 Rate/Term, and Second Home, Inv mily, Attached, D Condominium: <i>M</i> I AG Zoned – No	85 80 \$3,000,000 luction for purcha aisal is in a declin 15-Yr Fixed 5/6 Cash Out vestment vestached: No restr vax LTV/CLTV 85 ot eligible (no exc	80 75 \$1,500,000 12 Mo Bar LLP Declining Market ses and all refinances ing market, no reducti General Requi ARM, 7/6 ARM, 10/0 Max LTV 85% Max: 4,000,000 ictions. % (Purchase); Max LT eptions)	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required. rements 5 ARM (40-year te	Max LTV Max LTV Occupan ar 1099, W te sheet port identif rm ARMs ar or Cash out	/CLTV R/T: CLTV – Cash-out: cy Type: VOE ies the property as c vailable when combin	75 70 OO/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV, Purchase or Ra 85%, Cash-ou Maximum LTV/CL When the LTV/CL Product Type Interest Only Loan Amounts Loan Purpose Occupancy	Purchase Refin /CLTV: te/Term ut 80% UTV is limite LTV is limite LTV is < 65 40-Yr Fix feature) • Min Cr • Min 15 Purchase, Primary, 5 Single Faa 2-4 Units, Rural and Condotels Florida C	90 85 See Above d to 5% LTV red % and the appro ed, 30-Yr Fixed, edit Score: 660 50,000 Rate/Term, and Second Home, Inv mily, Attached, D Condominium: M AG Zoned – No s or Non-Warran ondominiums:	85 80 \$3,000,000 luction for purcha aisal is in a declin 15-Yr Fixed 5/6 Cash Out restment tetached: No restr Vax LTV/CLTV 85 the ligible (no exc ttable Condo Map	80 75 \$1,500,000 12 Mo Bar LLP Declining Market ses and all refinances ing market, no reducti General Requi ARM, 7/6 ARM, 10/0 Max LTV 85% Max: 4,000,000 ictions. % (Purchase); Max LT eptions)	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required. rements 5 ARM (40-year te 5 ARM (40-year te V/CLTV 80% (R/T urchase or R/T) –70	Max LTV Max LTV Occupant ar 1099, W te sheet port identif rm ARMs a or Cash out D% (Cash-o	/CLTV R/T: CLTV – Cash-out: cy Type: VOE ies the property as c vailable when combin () () ut) Max Loan Amo	75 70 OO/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV, Purchase or Ra 85%, Cash-ou Maximum LTV/CL When the LTV/CL Product Type Interest Only Loan Amounts Loan Purpose Occupancy	Purchase Refin /CLTV: te/Term ut 80% ITV is limite ITV is limite ITV is < 65 40-Yr Fix feature) • Min Cru • Min: 15 Purchase, Primary, S Single Fai 2-4 Units, Rural and Condotels Elorida C A structure	90 85 See Above d to 5% LTV red % and the appro ed, 30-Yr Fixed, edit Score: 660 50,000 Rate/Term, and Second Home, Inv mily, Attached, D Condominium: M I AG Zoned – No s or Non-Warran ondominiums: al inspection is re-	85 80 \$3,000,000 luction for purcha aisal is in a declin 15-Yr Fixed 5/6 • Cash Out vestment vetached: No restr vax LTV/CLTV 85 ot eligible (no exc trable Condo Max quired if the proje	80 75 \$1,500,000 12 Mo Bar LLP Declining Market ses and all refinances ing market, no reducti General Requi ARM, 7/6 ARM, 10/4 Max LTV 85% Max: 4,000,000 ictions. % (Purchase); Max LT eptions) < LTV/CLTV: 75% (P	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required. rements 5 ARM (40-year te 5 ARM (40-year te V/CLTV 80% (R/T urchase or R/T) –70	Max LTV Max LTV Occupant ar 1099, W te sheet port identif rm ARMs a or Cash out D% (Cash-o	/CLTV R/T: CLTV – Cash-out: cy Type: VOE ies the property as c vailable when combin () () ut) Max Loan Amo	75 70 OO/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV, Purchase or Ra 85%, Cash-ou Maximum LTV/CL When the LTV/CL Product Type Interest Only Loan Amounts Loan Purpose Occupancy	Purchase Refin /CLTV: te/Term ut 80% LTV is limite LTV is < 65 40-Yr Fix feature) • Min Crt • Min 12 Purchase, Primary, 5 Single Fai 2-4 Units, Rural and Condotels Elorida C A structure Projects w	90 85 See Above 6 to 5% LTV red % and the appro ed, 30-Yr Fixed, edit Score: 660 50,000 Rate/Term, and Second Home, Inv mily, Attached, D Condominium: M I AG Zoned – No s or Non-Warran ondominiums : al inspection is re- vith an acceptable	85 80 \$3,000,000 luction for purchat aisal is in a declin 15-Yr Fixed 5/6 Cash Out restment tetached: No restr tax LTV/CLTV 85 of eligible (no exc trable Condo Mas quired if the proje e inspection, max	80 75 \$1,500,000 12 Mo Bar LLP Declining Market ses and all refinances ing market, no reducti General Requi ARM, 7/6 ARM, 10/4 Max LTV 85% Max: 4,000,000 ictions. % (Purchase); Max LT eptions) < LTV/CLTV: 75% (Presct is over 30 years of	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required. rements 5 ARM (40-year te 5 ARM (40-year te V/CLTV 80% (R/T urchase or R/T) –70	Max LTV Max LTV Occupant ar 1099, W te sheet port identif rm ARMs a or Cash out D% (Cash-o	/CLTV R/T: CLTV – Cash-out: cy Type: VOE ies the property as c vailable when combin () () ut) Max Loan Amo	75 70 OO/2 nd Home/NOO
Max LTV/CLTV: Max LTV/CLTV: Max Loan Amt: State Restrie NJ: Max LTV, Purchase or Ra 85%, Cash-ou Maximum LTV/CL When the LTV/CL Product Type Interest Only Loan Amounts Loan Purpose Occupancy	Purchase Refin /CLTV: te/Term ut 80% LTV is limite LTV is < 65 40-Yr Fix feature) • Min Crt • Min 12 Purchase, Primary, 5 Single Fai 2-4 Units, Rural and Condotels Elorida C A structure Projects w	90 85 See Above 6 to 5% LTV red % and the appro ed, 30-Yr Fixed, edit Score: 660 50,000 Rate/Term, and Second Home, Inv mily, Attached, D Condominium: M I AG Zoned – No s or Non-Warran ondominiums : al inspection is re- vith an acceptable	85 80 \$3,000,000 luction for purchat aisal is in a declin 15-Yr Fixed 5/6 Cash Out restment tetached: No restr tax LTV/CLTV 85 of eligible (no exc trable Condo Mas quired if the proje e inspection, max	80 75 \$1,500,000 12 Mo Bar LLP Declining Market ses and all refinances ing market, no reducti General Requi ARM, 7/6 ARM, 10/4 Max LTV 85% Max: 4,000,000 ictions. % (Purchase); Max LT eptions) < LTV / CLTV: 75% (Price of the second	70 NA \$1,000,000 ak Statement, 1 Ye A applies – see ra Restrictions if the appraisal re on is required. rements 5 ARM (40-year te 5 ARM (40-year te V/CLTV 80% (R/T urchase or R/T) –70	Max LTV Max LTV Occupant ar 1099, W te sheet port identif rm ARMs a or Cash out D% (Cash-o	/CLTV R/T: CLTV – Cash-out: cy Type: VOE ies the property as c vailable when combin () () ut) Max Loan Amo	75 70 OO/2 nd Home/NOO
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Expanded Document, continued

Income	Personal Bank Statements:										
	 24 or 12-months of Personal a 	and 2-months of business bank statem									
	• Qualifying income is determined by the total eligible deposits from the 24 or 12-months of personal statements divided by the										
	number of statements. Transfers between personal accounts must be excluded. 										
	Business Bank Statements: 24 or 12-months of business bank statements. Qualifying income is determined by one of the following										
	• bosiness bank statements: 24 or 12-monins of bosiness bank statements. Qualitying income is determined by one of the following analysis methods:										
	 Fixed Expense Ratio (50%). 										
	 Expense ratio provided by a 3rd party (CPA/EA/CTEC) min ratio of 10% 										
	• 3rd party prepared Profit & Loss Statement (CPA or EA)										
	Profit & Loss Statement Only	EC or Tax Attorney prepared Profit	Profit & Loss Stmt Add 'I Restrictions for LTV > 80% -85% o Max LTV/CLTV 85%								
	& Loss Statement Only.	EC of Tax Allothey prepared From	 Purchase and Primary Only. 								
	○ The P&L must be prepared and	<mark>d acknowledged by a CPA, EA,</mark>	 Max Loan Amount \$1.5 MM 								
	CTEC or Tax Attorney.		 Minimum FICO 720 								
	 PTIN tax preparers are not all 		 SFR/Detached 								
	• P&L end date must be less tha			two (2) months of bank statements covering the (2) months are ind. The two (2) months of							
	 CPA must be licensed and veri Self employed barrowers who 	fied. file their own tax returns are not		two (2) month period. The two (2) months of							
	eligible.		bank statements must support the P&L. If the bank statement does not support the P&L, continuous bank								
	 LTV/CLTV 80% (Purchase), 75 	i% (R/T), and 70% (Cash-Out).	statement does not support the P&L, continuous bank statements may be added until it is met.								
	 Max Loan Amount \$2.5MM 		 Expenses on the P&L must be reasonable for the industry, BF 								
	 Minimum FICO 660. 		<mark>reserves the</mark>	e right to request additional information.							
	Written Verification of Employment Only (wages/salary)										
	• Max LTV 80% Purchase/R/T Refinance, Max LTV 75% Cash-Out, Max Loan Amount \$1.5MM										
	 Max LTV 70% Purchase/T/T Refinance, Max LTV 65% Cash-Out, Loan Amount >\$1.5MM - \$3.0MM Complete Fannie Mae® Form 1005 and it must be completed by Human Resource, Payroll Department or Officer of the Company. 										
				on Department of Orneer of the Company.							
		 Employment documentation provided by a 3rd party – (The Work Number®). An internet search of the company is required to support the existence of the company. 									
	 Two years' history with the same employer is required. 										
		or a Relative/Friend are not eligible									
				nents must reflect deposits from the employer							
		oss wage/salary reflected on the W um LTV 70%, no gift funds allowed.	VOE.								
	 Minimum FICO 660 	sin Erv 70%, no gin tonds allowed.									
	 24-month 0x30 housing history 	y required.									
	 Primary residence only. 										
	Asset Utilization – Minimum Fl	CO 680 - Non-Occupant co-borrow	er not allowed.								
				 Asset Utilization – Minimum FICO 680 - Non-Occupant co-borrower not allowed. Eligible assets divided by 60 to determine a monthly income. 							
	 Gift funds are allowed towards the down payment and closing costs only. Gift funds cannot be used towards the income calculation for 										
	asset utilization.										
	asset utilization.		rs only. Gift funds can	nnot be used towards the income calculation fo							
	asset utilization. • Crypto, non-vested or restricte	ed stock are not eligible liquid assets.									
	asset utilization. • Crypto, non-vested or restricte • Max LTV 80% Purchase/R/T R		۸ax Loan Amount \$1.	5MM							
	asset utilization. • Crypto, non-vested or restricte • Max LTV 80% Purchase/R/T R	ed stock are not eligible liquid assets. Refinance, Max LTV 75% Cash-Out, 1	۸ax Loan Amount \$1.	5MM							
	asset utilization. • Crypto, non-vested or restricte • Max LTV 80% Purchase/R/T R • Max LTV 70% Purchase/T/T R	ed stock are not eligible liquid assets. Refinance, Max LTV 75% Cash-Out, 1	۸ax Loan Amount \$1.	5MM M - \$3.0MM							
	asset utilization. Crypto, non-vested or restricte Max LTV 80% Purchase/R/T R Max LTV 70% Purchase/T/T R Max 50% DTI	ed stock are not eligible liquid assets. Refinance, Max LTV 75% Cash-Out, A Refinance, Max LTV 65% Cash-Out, L 3rd Party prepared P&L (CPA	Λαx Loan Amount \$1. oan Amount ≥\$1.5Μ/	5MM M - \$3.0MM YTD Documentation to support							
	 asset utilization. Crypto, non-vested or restricte Max LTV 80% Purchase/R/T R Max LTV 70% Purchase/T/T R Max 50% DTI IRS Form 1099 	ed stock are not eligible liquid assets. Refinance, Max LTV 75% Cash-Out, A Refinance, Max LTV 65% Cash-Out, L	Λαx Loan Amount \$1. oan Amount ≥\$1.5Μ/	5MM M - \$3.0MM YTD Documentation to support continued receipt of income							
	asset utilization. • Crypto, non-vested or restricte • Max LTV 80% Purchase/R/T R • Max LTV 70% Purchase/T/T R • Max 50% DTI • IRS Form 1099 2-Years or 1-Year of 1099s	ed stock are not eligible liquid assets. Refinance, Max LTV 75% Cash-Out, / Refinance, Max LTV 65% Cash-Out, L 3rd Party prepared P&L (CP/ preparer)	Nax Loan Amount \$1. oan Amount >\$1.5M/ A, EA, accountant, tax	5MM M - \$3.0MM YTD Documentation to support							
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