COMMUNITY SAVINGS

Community ALT-DOC

	Loss Amount Primary Second Invest. From System Adv Primary Adv Primary 1 UV PRO LVV PRO System Adv Primary Adv Pr	COMMUNITY SAVINGS									
UNICOLTVIFCOLTVIFCOStor Field OAdvance\$1,003,001 51,506,00040 Kt6075%60030 Yeas30 Yeas40 Yeas30 Yeas	Inty FOO TWO FOO TWO FOO Storm Free J0 30 W Free J0 40 W Trans t0 30 W Trans t0 Cope 2/1/2 10000001 50.0000 72%	Bank Statements 1099 Only	W2 Only P&L	1 Year Tax F	Return Asset	Qualifier		Product Type			
UNICOLTVIFCOLTVIFCOStor Field OAdvance\$1,003,001 51,506,00040 Kt6075%60030 Yeas30 Yeas40 Yeas30 Yeas	trv Prod Two Prod Spin Non-Net al Symmetry Non-Net al Symmetry Non-Net al Symmetry 51.000.001 51.000.001 51.000.001 51.000.001 51.000.001 51.000.001 51.000.001 51.000.001 51.000.001 51.000.001 51.000.001 50.000 70% 60.00 70% 60.00 70% 60.00 70% 60.00 70% 60.00 70% 60.00 70% 60.00 70% 60.00 70% 60.00 70% <td>Loan Amount</td> <td>Primary</td> <td>Second</td> <td>Invest.</td> <td></td> <td>5/6m, 7/6m & 10/6m ARM</td> <td>30 Yr Fixed</td> <td>40</td> <td colspan="2">40 Yr Fixed</td>	Loan Amount	Primary	Second	Invest.		5/6m, 7/6m & 10/6m ARM	30 Yr Fixed	40	40 Yr Fixed	
S10.00001 S1.00000 B0.0 B0.0 79% 660 20 Yess 20 Yes Yes Yes 20 Yes Yes Yes Yes 20 Yes Y	312.000.015 51:00.000 30/h 660 70% 660 10 Years 30 Years 3		LTV	FICO	LTV	FICO		30 Yr Fixed IO	40 Y		
S10.00001 S1.00000 B0.0 B0.0 79% 660 20 Yess 20 Yes Yes Yes 20 Yes Yes Yes Yes 20 Yes Y	S1.00001 S1.0000 D05 660 D70 660 D70 660 D70 660 D70 660 D70 A D70 A D70 A D70 A D70 A D70 A D70 D70 Colo D70 D70 Colo D70 D70<	< \$1.000.000			75%		IO Period	Amortization Term	N	laturity	
S1:00.001 2:00 2:00 2:00 0 10 Years 30 Wars 0.00 Wars S1:00.001 5:00 5:00 7:00<	Site 0000 206 660 10 rean 30 Years 40 Years Site 00007 80% 70% 60 70% 60 70% 40 Years Site 00007 80% 70% 60 70%		80%	660		660					
Standon 2015 - 52:00:000 EXA TOO TOO <thtoo< th=""> TOO <thtoo< th=""></thtoo<></thtoo<>	31.0000.01.51.500.000 LOS 770 ZOS F/F F/F Margin 4.50 Cape: 21/15 52.000.01.52.000.00 776 776 776 10/6 Month Arm Margin 4.50 Cape: 21/15 52.000.00.01.52.000.00 776 776 10/6 Month Arm Margin 4.50 Cape: 51/15 52.000.00.01.52.000.00 776 776 10/6 Month Arm Margin 4.50 Cape: 51/15 Virtual (Intel & ferm 660 55% Purchase [Intel & ferm 700 72% Colspan="2">Virtual (Intel & ferm 660 75% Cash Out 700 65% Total State State 660 75% Cash Out 10/0 Month Arm Margin 2.20.00.01 65% Total State State 660 75% Cash Out 10/0 Colspan="2">Total State State Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan= 2"Colspan="2">Colspan= 2"Colspan="2">Colspan= 2"Colspan="2">Colspan= 2"Colspan="2">Colspan= 2"Colspan="2"Colspan="2">Colspan= 2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspa= 2"Colspan="2		75%	1	65%			30 Years	4	0 Years	
S1.00.0015/S1.00.000 B0Y TOO TOO S06 Month Arm Margent 3.0 Cape: 57/15 S1.00.0015/S1.00.000 70% <td< td=""><td>S1.000.001 S1.000.001 S00 TOD TOD</td><td>< \$1,000,000</td><td>950/</td><td></td><td>750/</td><td></td><td></td><td>ARM Margins & Caps</td><td></td><td></td></td<>	S1.000.001 S1.000.001 S00 TOD	< \$1,000,000	950/		750/			ARM Margins & Caps			
S1.00.001 + 52.000_001 200 200 7/6 Month Arm Maggind 3.0 Capes 5/1/5 S2.000_001 - 52.000_001 705 720 N/A N/A Note 1 Maggind 3.0 Capes 5/1/5 S2.000_001 - 52.000_001 705 720 N/A N/A Note 1 Maggind 3.0 Capes 5/1/5 S2.000_001 - 52.000_001 705 720 N/A N/A Note 1 Note 1 </td <td>S1.500.001 52.000.001 S00 705 705 700</td> <td>\$1,000,001-\$1,500,000</td> <td>85%</td> <td>700</td> <td>75%</td> <td>680</td> <td>5/6 Month Arm</td> <td>Margin 4.50</td> <td>Ca</td> <td>os: 2/1/5</td>	S1.500.001 52.000.001 S00 705 705 700	\$1,000,001-\$1,500,000	85%	700	75%	680	5/6 Month Arm	Margin 4.50	Ca	os: 2/1/5	
Standard Tradelines 720+ N/A Index = 30 Ray Arg SOR, Poor = Sure Rate Frinary Scood None Transaction Type FCO TY Private [Rate & Ferm 600 EXC Store of the Store Ferm Store FER Cash Out Colspan="2">Colspan="2">Store Fer Transaction Type FCO TY Transaction Type FCO TY Transaction Type FCO TY Transaction Type FCO TY Main Transaction Type FCO TY Main Transaction Type Transaction Type FCO TY Main Transaction Type TY TY TY TY TY TY TY TY TY Transaction Type FCO TY TY TY TY TY TY TY <t< td=""><td>92.00.01 • 53.00.000 70% 726+ N/A N/A Index = 30 Day Aug SOFR, Floor - Short Rate Primary Floo 170% Primary Floo Transaction Type Floo 170% Primary Floo 170% Cash Out 70% Cash Out 700 65% Cash Out 70% Cash Out 70% Cash Out 70% 65% Cash Out 660 70% Cash Out 70% Cash Out 70% Cash Out Transaction Type Floor Transaction Type Floor Transaction Type Transaction Type</td><td>\$1,500,001-\$2,000,000</td><td>80%</td><td>700</td><td>70%</td><td></td><td>7/6 Month Arm</td><td>Margin 4.50</td><td>Caj</td><td>ps: 5/1/5</td></t<>	92.00.01 • 53.00.000 70% 726+ N/A N/A Index = 30 Day Aug SOFR, Floor - Short Rate Primary Floo 170% Primary Floo Transaction Type Floo 170% Primary Floo 170% Cash Out 70% Cash Out 700 65% Cash Out 70% Cash Out 70% Cash Out 70% 65% Cash Out 660 70% Cash Out 70% Cash Out 70% Cash Out Transaction Type Floor Transaction Type Floor Transaction Type	\$1,500,001-\$2,000,000	80%	700	70%		7/6 Month Arm	Margin 4.50	Caj	ps: 5/1/5	
Second Home Transaction Type Proceedings Second Home Transaction Type Proceedings Second Home Topological Statement Purchase For the Statement Topological Statement Transaction Type PURchase GGO TV Monther Statement Topological Statement Transaction Type PURchase GGO TV Monther Statement Topological Statement Transaction Type PURchase GGO TV Monther Statement Statement GGO TV Retrieved Statement Transaction Type PURchase Transaction Type TV Retrieved Statement Colspan="2">Additional Program tormution Transaction Type Transaction Type Max TV Additional Program tormution Colspan="2">Colspan="2">Tradeclines Stradeclines Tradeclines	IT Wrestrictions (Max) Second Home Yearsescion Tage Yearsescion Tage <th colspa<="" td=""><td>\$2,000,001 - \$2,500,000</td><td>75%</td><td></td><td>70%</td><td>720</td><td>10/6 Month Arm</td><td>Margin 4.50</td><td>Caj</td><td>os: 5/1/5</td></th>	<td>\$2,000,001 - \$2,500,000</td> <td>75%</td> <td></td> <td>70%</td> <td>720</td> <td>10/6 Month Arm</td> <td>Margin 4.50</td> <td>Caj</td> <td>os: 5/1/5</td>	\$2,000,001 - \$2,500,000	75%		70%	720	10/6 Month Arm	Margin 4.50	Caj	os: 5/1/5
Virtual Find FICO	Primary Production	\$2,500,001 - \$3,000,000	70%	720+	N/A			Day Avg SOFR, Floor = S	tart Rate		
Transaction Type ICO TW Transaction Type ICO TW Purchase [Rate & Term 620 57% Cash Out 700 67% Cash Out 890 75% Cash Out 700 67% Transaction Type IFCO LTV Maintum Loan amount for Investment Property (S.L.S.O.U.U.S.G.S	Transaction Type HOQ LTV Transaction Type HOQ LTV Purchase Brits & Imm 560 75% Carh Out 700 65% Carh Out 660 75% Carh Out 700 65% Transaction Type HOQ LTV Minimum Score for Investment Property Cash Out Is 680. Aut Is 680. Rate & Term 660 75% Maximum Loan anount for Investment Property Is 52.500,000 with min. score of 700. Cash Out 680 75% Maximum Loan anount for Investment Property Is 52.500,000 with min. score of 700. Landard Tradelines 2 tradelines for 24 monts, or 3 for 12 monts. FTH8 in a nownership interest in a residential property in the last 3 years. DTI > 56%, subject Tradelines Standard Tradelines and 0 x 30 for 12 most. remail history In payment aboot Calculation of 300% of current housing payment. Property Type Endering Cash Out RESTRUCIONS* Property Type Endering Max LTV Minimum Loan Anount 5150.000 Mortgage History 1:sboot 2 *Max Cash in hand 5500,000 3-4 Units 1 Rural Property Type Endering Max LTV Maxet Qualifier Max DI A 550 Casel Standard For Calcul					LTV Rest	rictions (Max)				
Purchase Instek Term 700 75% Cash Out 660 776 Cash Out 700 65% Instancion Type RCO Crist Maintan Sore for Investment Property Cash-Out 650. Purchase 660 57% Maintan Sore for Investment Property Cash-Out 650. Rate & Term 650 75% Maintan Line and Dut 100 (Streen Streen	Purchase Item 200 75% Cash Out 660 75% Cash Out 700 66% Transaction Type RCO UTV Main Moscre for Investment Property Cash-Out E80. 660 56% Purchase 660 80% Main Ministrone for Investment Property Cash-Out E80. 56% 70% Cash-Out 660 75% Main Ministrone for Investment Property IS 52,500,000 with min. score of 700. Tradelines 2 tradelines for 24 monts, or 3 for 12 monts THB no ownership intrest in a residential property in the last 3 years. DTI > 36%, subject Tradelines 2 tradelines for 24 monts, or 3 for 12 monts THB no ownership intrest in a residential property in the last 3 years. DTI > 36%, subject Tradelines 2 tradelines for 24 monts, or 3 for 12 monts THB no ownership intrest in a residential property in the last 3 years. DTI > 36%, subject Minimum Loan Amount 5150.000 Mortgage History 1,800.12 *Max cash in hand 5560.000 2 dunis [Rural Property Type Requirements Maint TV Mini FiCD Soft Sile [DIN, din Seasoning *CASH Out RESTRETIONS* Property Type Requirements 75%, Sile Sile 24 monts, 48 monts 48		Primary					Second Home			
Cash Out EV UV destance UV destance Transaction Type Proc EV Minimum Score for Investment Property Cash-Out is 680. Purchase 660 6906. Maximum Loan amount for Investment Property (sab-Out is 680. Rate & Tern 660 75%. Maximum Loan amount for Investment property is 52,500,000 with min. score of 700. Rated Tradelines 2 tradelines for 24 monts, or 31 for 12 monts. FTH8 to conversition threats in a residential property in the last 3 years. D11 > 30%, subject The Tradelines Standard Tradelines and 0 x 30 for 12 most renat history Property Type Regiverments Minimum Loan Amount 5150,000 Mortgage History 1.530:12 *Max cash in hand 5500,000 34 Units Burl Fooreris 87%. Minimum Loan Amount 5150,000 Mortgage History 1.530:12 *Max cash in hand 5500,000 34 Units Burl Fooreris 87%. Max D11 50% 53% 48 month *S8 80%. 1.60% 90%. S60 50% 53% 24 most. 48 month *Max cash in hand 55%. 30%. 1.60%. 90%. Master Type Max D14 <td< td=""><td>Cash Out Tops Cash Out Tops Cost Transaction Type PLO LTV Minimum Score for Investment Property Cash-Out is 680. Purchase 660 87% Maximum Loan amount for Investment property is \$2,500,000 with min. score of 700. Rate & Tern 660 75% Maximum Loan amount for Investment property is \$2,500,000 with min. score of 700. Rate & Tern 660 75% Maximum Loan amount for Investment property is \$2,500,000 with min. score of 700. Rate & Tern 660 75% Additional Information Tern ownership inferrest in a residential property in the last a years. DT > 30%, subject The Tadelines Standard Tradelines and 0 × 30 for 12 mos. restal history *CASH OUT RESTRICTIONS Property Type Max ITV Minimum Loan Amount \$150,000 Mortgage History 1 x00:12 *Max ITV *Max ITV Minimum Loan Amount \$150,000 Mortgage History 1 x00:12 *Max ITV *Max ITV Max ITV Minimum Loan Amount \$150,000 Mortgage History 1 x00:12 *Max ITV *Max ITV Max ITV Minimum Loan Amount \$150,000 Max ITV</td><td>Transaction</td><td>Туре</td><td></td><td colspan="2">FICO LTV</td><td>Transaction Typ</td><td>)e</td><td>FICO</td><td>LTV</td></td<>	Cash Out Tops Cash Out Tops Cost Transaction Type PLO LTV Minimum Score for Investment Property Cash-Out is 680. Purchase 660 87% Maximum Loan amount for Investment property is \$2,500,000 with min. score of 700. Rate & Tern 660 75% Maximum Loan amount for Investment property is \$2,500,000 with min. score of 700. Rate & Tern 660 75% Maximum Loan amount for Investment property is \$2,500,000 with min. score of 700. Rate & Tern 660 75% Additional Information Tern ownership inferrest in a residential property in the last a years. DT > 30%, subject The Tadelines Standard Tradelines and 0 × 30 for 12 mos. restal history *CASH OUT RESTRICTIONS Property Type Max ITV Minimum Loan Amount \$150,000 Mortgage History 1 x00:12 *Max ITV *Max ITV Minimum Loan Amount \$150,000 Mortgage History 1 x00:12 *Max ITV *Max ITV Max ITV Minimum Loan Amount \$150,000 Mortgage History 1 x00:12 *Max ITV *Max ITV Max ITV Minimum Loan Amount \$150,000 Max ITV	Transaction	Туре		FICO LTV		Transaction Typ)e	FICO	LTV	
Investment Inv Investment Investmat Investment Investmat	Investige ItV Minimum Score for Investment Property Cash-Out 6 80. Purchase 660 80%. Maximum Loan amount for Investment Property Cash-Out 6 80. Cash-Out 680 75%. Maximum Loan amount for Investment Property Cash-Out 6 80. Cash-Out 680 75%. Maximum Loan amount for Investment property in the last 3 years. 0Th > 50%, subject Indiand Tradelines 2 tradelines for 24 monts, or 3 for 12 months THB radelines Program Information Additional Program Information Program Information Program Information Program Program Information Minimum Lean Amount \$150,000 Mortgage History 1x30x12 * Max cash in hand \$500,000 3-4 Units Rural Properties 75%. Note Charling 5150,000 Mortgage History 1x30x12 * Max cash in hand \$500,000 3-4 Units Rural Properties 75%. Note Charling 5150,000 Mortgage History 1x30x12 * Max Cash in hand \$500,000 3-4 Units Rural Properties 75%. Sint Soft 518,000 Mortgage History 1x30x12 * Max LIV 75%. Non - Warrantable Condominum 80%. Sint Soft	Purchase Rate	& Term				Purchase Rate &			75%	
Transaction Type IP (CO IV Momma Score for investment Property Cash-Out is 680. National and mount for investment property is 52,500,000 with min. score of 700. Maximum Loan amount for investment property is 52,500,000 with min. score of 700. Cash Out 660 77% Additional Information Additional Information Tradelines 2 tradelines for 24 monot, or 3 for 12 moor, rental history In exomership interest in a reidential property in the last 3 vara. D1 - 36%, subject Minimum Loan Amount 515,0000 Mortgage History 2 Additional Tradelines Property Type Equiprements Minimum Loan Amount 515,0000 Mortgage History 2 Additional Tradelines Property Type Equiprements Minimum Loan Amount 515,0000 Mortgage History 2 Amos. 4 & most. see 3 Sisson * Max Clin Asis 5 Sisson Property Type Equiprements Minimum Loan Amount 515,0000 Mortgage History 2 & most. 4 & most. see 3 Sisson * Max Clin Asis Property Type Equiprements Minimum Loan Amount 515,0000 Mortgage History 2 & most. 4 & most. see 3 Sisson * Max Clin Asis 4 Minis J Real Poperty 5 Sis 2 Most. Additional Poperty 5 Sis 12 Month Bank Statements forto Cate mators. see 4 B mon	Transaction Type IPCO LTV Maintanua Score for insestment Property Cash-Out is 680. National Information 660 77% Maintanua Lion amount for Investment property is \$2,500,000 with min. score of 700. Cash-Out 78% Additional Information Additional Information Additional Program Information Tradelines 2 tradelines for 2 Additional Program Information Tradelines Progenty Type Requirements Maintanua Score of 700. Program Requirements Credit Seasoning *CASH OUT RESTRICTIONS* Progenty Type Requirements Maintanu Score of 700. Minimum Lion Amount 5150,000 Mortgage History 1:30:12 *Maintanu Score of 700. 3:4 Units I, Rual Properties 76% Minimum Lion Amount 5150,000 Mortgage History 1:30:12 *Maintanu Score of 700. 3:4 Units I, Rual Properties 76% Excerption Debt Ratio 50.1% rSSB 2:0 min. s 48 Min.s. see 48 months *Maintanu Score of 700. 3:0 Units I, Rual Properties 80% 1:2 Month Bank Statements None- Kall Bioling 2:3 Min.s. see 48 months *Maintanu Score of 700. 3:0 Units Bioling Excore Bioling 80% Sigi	Cash Out	t		680	75%	Cash Out		700	65%	
Purchase 660 90% Maintum Loan amount for Investment property is \$2,500,000 with min. score of 700. Cash-Out 660 75% Cash-Out 660 75% Cash-Out 660 75% Cash-Out 660 75% Cash-Out 660 75% Cash-Out Additional Information Additional Program Information FTIB = no overeship interest in a resteribution of 300% for urrent housing payment. The Tradelines Standard Tradelines and 0.x 30 for 12 mos. rental history Program Requirements Program Requirements Program Requirements Program Information Standard Tradelines Max IV Mass Chill Standard Tradelines CecRit Barnonthi Standard Tradelines Standard Tradelines Standard Tradelines Standard Tradelines Standard Tradelines Standard Tradelines	Purchase 660 80% Maximum Loan amount for investment property is 52,500,000 with min. score of 700. Table & Term 660 75% Additional Information Tandard Tradelines 2 tradelenes for 24 monts, or 3 for 12 months FTH8 - no ownership interest in a reductibul property in the tas 3 years. DTI > 36%, subject The Tradelines Standard Tradelines and 0 x 30 for 12 mon. result history To payment shock Calculation of 300% of ourren housing payment. Maximum Loan Amount \$150,000 Mortgage History 1430,012 * Max Coll and Tradelines Property Type Requirements Maximum Loan Amount \$150,000 Mortgage History 1430,012 * Max Coll and Tradelines 20% Maxe COLL \$150,000 Mortgage History 1430,012 * Max COL * Max LIV S0% 2.4 mos. < 48 months		Investment	1			-	LTV Notes			
Rate & Tern 660 75% Maximum Lash amount for Investment property is \$2,200,000 with min. score of 700. Cash-Out 660 77% Additional Information Intradefines 2 tradelines for 2 for 12 months The non-ownerholis interest in a residential property in the last 3 years. DTI > 30%, subject 10 a yament shock Calculation of 500% of current housing payment. THB Tradelines Standard Tradelines and 0 x 30 for 12 months The non-ownerholis interest in a residential property in the last 3 years. DTI > 30%, subject 10 a yament shock Calculation of 500% of current housing payment. Minimum Loan Amount \$150,000 Morgage History 13/30/12 *Max cash in hand 5500,000 3-4 Units 1 Rural Property Type Max LTV Minimum Loan Amount \$150,000 Morgage History 48 months *Max cash in hand 5500,000 3-4 Units 1 Rural Properties 75%, Max DTI 50% Short Skiel DIU 48 months *Max LTV 75%, Non - Warrantable Condominum 80% Max DTI 50% Short Skiel DIU 48 months *Max LTV 75%, Non - Warrantable Condominum 80% MAX DTI 50% Skiel Coll DIU 80% (DIU Intrastrent months of personal Bank tattements. Refer toraqqouscils form employeer oneash statements reflecting	Rate & Tem 660 75% Maintum Lain amount for investment property is 25300,000 with min. score of 700. Cash-Out 660 75% Additional Information Cash-Out Additional Information Information Cash-Out Standard Tradelines for 24 monts, or 3 for 12 months The 7 noovements biotexets in a residential property in the last 3 years. 0Th > 36%, subject THB Tradelines Standard Tradelines for 24 monts, or 3 for 12 months The 7 noovements biotexets in a residential property Type Requirements Progent Requirements Additional Program Information Property Type Requirements Main Tradelines Minimum Loan Amount \$150,000 Mortgage History 1 x30x12 * Max cash in hand 5500,000 3-4 Units 1 Rural Properties 75%. Main Trade 500 Short Skil J Olit 48 months * Max Cash in hand 5500,000 3-4 Units 1 Rural Properties 75%. Max OTI 50% Short Skil J Olit 48 months * Max CIV 75%. Non - Warrantable Condominium 80%. Max OTI 50% Short Skil J Olit 48 months * Max CIV 75%. Non - Warrantable Condominium 80%. 1000 50%						Minimum Score for Investment Property Cash-Out is 680.				
Kinise is left 640 75% Cash-Out 680 75% Additional Information Inference Additional Information tandard Tradelines 2 tradelines for 24 monts, or 3 for 12 mos. rental history IPIB = no ownership interest in a residential property in the last 3 years. D11 > 36%, subject The Tradelines Standard Tradelines and 0 x 30 for 12 mos. rental history Ip symmet shock Calculation of 300% of current housing payment. Minimum Loan Amount St30 000 Mortgage History 1:300.12 *Max Cash In hand 5500.000 34 Units [Rural Property Type Regularments Minimum Loan Amount St30 000 Mortgage History 1:300.12 *Max Cash In hand 5500.000 34 Units [Rural Property Type Regularments 65% Max D11 505 S076 Stale [D11 48 months *Max LTV 75% Non-Warrantable Condominium 80% Exception Debt Ratio 50.1% St51 > 24 mos. < 48 Mes. see	Land at left 660 75% Cash-Out 680 75% Additional Information Additional Information tandard Tradelines 2 tradelines for 24 monts, or 3 for 12 mos. rental history FPIB = no ownership interest in a residential property in the last 3 years. DTI > 30%, subject The Tradelines Standard Tradelines and 0 x 30 for 12 mos. rental history FPIB = no ownership interest in a residential property in the last 3 years. DTI > 30%, subject Minimum Laan Amount St50,000 Mortgage History *Additional Reguirements Property Type Reguirements Minimum Laan Amount S150,000 Mortgage History 1.300,22 *Max cash in hand 5500,000 3.4 Units Bural Property Type Max LTV Staregution Debt Ratio 501% - 50% 2.4 mos. <48 mos. see						Maximum Loan amount for Investment property is \$2,500,000 with min, score of 700				
Additional Information Mail information THB Tradelines Standard Tradelines and 0 x 30 for 12 mos. rental history THB Tradelines Standard Tradelines and 0 x 30 for 12 mos. rental history THB Tradelines Standard Tradelines and 0 x 30 for 12 mos. rental history Program Requirements Program Requirements <th colspa<="" td=""><td>Additional Information Trademises 2 trademises for 24 months, or 3 for 12 most, restal history TPB is no expensible interest in a residential property in the last 3 years. 0Th 3 80%, subject to payment shock Calculation of 300% of current housing payment. THB Tradelines Standard Tradelines and 0 x 30 for 12 most, restal history * CASH OUT RESTRICTIONS* Property Type Requirements Program Requirements Ceedit Seasoning * CASH OUT RESTRICTIONS* Property Type Requirements Mas LTV Minimum Loan Amount 510.0000 Mortgage History 1x30x12 * Max cash in hand 5500,000 34 Units 1 gural Properties 75% Max DTI 50% 2 most < 48 months</td> * Max LTV 75% Non - Warrantable Condominium 80% Sception Debt Ratio 50% Mission 2 most < 48 months</th>	<td>Additional Information Trademises 2 trademises for 24 months, or 3 for 12 most, restal history TPB is no expensible interest in a residential property in the last 3 years. 0Th 3 80%, subject to payment shock Calculation of 300% of current housing payment. THB Tradelines Standard Tradelines and 0 x 30 for 12 most, restal history * CASH OUT RESTRICTIONS* Property Type Requirements Program Requirements Ceedit Seasoning * CASH OUT RESTRICTIONS* Property Type Requirements Mas LTV Minimum Loan Amount 510.0000 Mortgage History 1x30x12 * Max cash in hand 5500,000 34 Units 1 gural Properties 75% Max DTI 50% 2 most < 48 months</td> * Max LTV 75% Non - Warrantable Condominium 80% Sception Debt Ratio 50% Mission 2 most < 48 months	Additional Information Trademises 2 trademises for 24 months, or 3 for 12 most, restal history TPB is no expensible interest in a residential property in the last 3 years. 0Th 3 80%, subject to payment shock Calculation of 300% of current housing payment. THB Tradelines Standard Tradelines and 0 x 30 for 12 most, restal history * CASH OUT RESTRICTIONS* Property Type Requirements Program Requirements Ceedit Seasoning * CASH OUT RESTRICTIONS* Property Type Requirements Mas LTV Minimum Loan Amount 510.0000 Mortgage History 1x30x12 * Max cash in hand 5500,000 34 Units 1 gural Properties 75% Max DTI 50% 2 most < 48 months									
Landard Tradelines 2 tradiences for 24 monts, or 3 for 12 months THB - no ownership interest in a relatential property in the last 3 years. DT > 36%, subject TBB Tradelines Standurd Tradelines and 0 x 30 for 12 mos, rental history TD a movementing interest in a relatential property in the last 3 years. DT > 36%, subject Program Requirements Additional Program Information Property Type Requirements Max XT V Minimum Loan Amount \$150,000 Mortgage History 1:20x12 *Max cash in hand \$500,000 3:4 Units Rural Property Type Requirements 75%, Asset Qualifier Max DTI 350, Short Skie Dit 48 months *GS%, Attached PUD [Condominium 80%, Min FICO 700 > 24 mos.<	Landard Tradelines 2 tradelines for 24 mosts, or 3 for 12 months. THB readelines in a covenership interest in a costential property in the last 3 year. DTI > 36%, subject THB Tradelines Standard Tradelines and 0 x 30 for 12 most rental history THB readelines in a covenership interest in a costential property in the last 3 year. DTI > 36%, subject Progerin Requirements Credit Seasoning *CASH OUT RESTRICTIONS* Property Type Requirements Minimum Loan Anount \$150,000 Mortgage History 1x30x12 * Max clish in hard 5500,000 3-4 Units Bural Property Max ITV Asset Qualifier Max DTI 435 Foredourre 48 months * Max LTV 75% Non - Warrantable Condominium 80% Standard Tradelines 50.1%55.81 > 24 mos. 48 months * Max LTV 75% Non - Warrantable Condominium 80% Bit Seasoning & Bit Seasoning & Bit Seasoning & Cell Seasoning Log Homes 80% Log Homes 2 Units 80% 80 months \$ 2 tracs. 80% Log Homes 80% Log Homes	Cash-Ou	t		680		L				
THB Tradelines Standard Tradelines and 0 x 30 for 12 mos. rental history to payment shock Calculation of 300% of current housing payment. Program Requirements Credit Seasoning *CASH OUT RESTRICTIONS* Property Type Requirements Minimum Loan Amount \$150,000 Mortgage History 1x30x12 *Max cash in hand 550x000 3-4 Units [Rural Properties 75% Max DTI 50% Short Skel [DIL 48 months *65% Attached PUD [Condominum 80% Max DTI 50% Short Skel [DIL 48 months *Max LTV 75% Non - Warrantable Condominium 80% Max DTI 50% Attached PUD [Condominium 80% 80% 120 mos. 48 Mos. See 48 months *Max LTV 75% Non - Warrantable Condominium 80% Max DTI 50% Attached PUD [Condominium 80% 120 mos. 48 Mos. See 48 months *Max LTV 75% Non - Warrantable Condominium 80% Statepents Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines of calculation methods available. Bank 1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be c	THB tradelines Standard Tradelines and 0 x 30 for 12 mos. rental history to payment shock Calculation of 300% of current housing payment. Program Requirements Credit seasoning *CASH OUT RESTRICTIONS* Property Type Requirements Minimum Loan Amount \$150,000 Mortgage History 1:30x12 *Max cash in hand 5500,000 34 Units Rural Properties 75%. Max DT1 50% Short Sale Dil. *Max cash in hand 5500,000 34 Units Rural Properties 75%. Max DT1 50% Short Sale Dil. *Max LTV 5%. Non - Warrantable Condominium 80% Max DT1 50% Short Sale Dil. 48 months *Max LTV 75%. Non - Warrantable Condominium 80% Sception Debt Ratio 50% 24 mos. < 48 Mos. see										
Additional Program Requirements Additional Program Information Property Type Requirements Max LTV Minimum Loan Amount \$150,000 Mortgage History 1x30x12 * Max CBN In Hand \$500,000 3-4 Units Rural Properties 75% Asset Qualifier Max DTI 50% Short Sale DI 48 months * 65% Attached PUD [Condominium 80% Exception Debt Ratio 50.1%553% > 24 mos. < 48 mosts. see	Additional Program Information Property Type Requirements Additional Program Information Program Requirements Credit Seasoning *CASH OUT RESTRICTIONS* Property Type Requirements Max LTV Minimum Loan Amount \$150,000 Mortgage History 1x30x12 *Max cash in hand 5500,000 3:4 Unit's Rural Property Type Max LTV Asset Qualifier Max DT1 506 5015 Sel el DL 48 months *Soc 48 months *Max LTV 75% Non - Warrantable Condominium 80% Exception Debt Ratio 5011% SSW >24 mos. < 48 Mos. see	Standard Tradelines									
Program Requirements Credit Seasoning *CASH OUT RESTRICTIONS* Property Type Max LTV Minimum Loan Amount \$150,000 Mortgage History 1x30x12 *Max cash in hand \$500,000 3-4 Units Rural Properties 75% Asset Qualifier Max DTI 50% Short Sale Dil, 48 months *65% Attached PUD [Condominium 80% Exception Debt Ratio 50.15.55% > 24 mos.4.48 mos.see 48 months *65% Attached PUD [Condominium 80% Discoption Debt Ratio 50.15.55% > 24 mos.4.48 mos.see 48 months *Max LTV 75% Non - Warrantable Condominium 80% Discoption Debt Ratio 50.15.55% > 24 mos.4 & Mos.see 48 months *Max LTV 75% Non - Warrantable Condominium 80% Discoption Debt Ratio Foreit Statements Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 1290 Only Most recent year 1028. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with an US 1000, nost recent year 102 V 24 most to dusticed for income qualifying per FNMA guidelines. CPA 1 Tax Prepare P & 1 24 or 12 months re	Program Requirements Credit Seasoning *CASH OUT RESTRICTIONS* Property Type Max LTV Minimum Loan Amount \$150,000 Mortgage History 1x30x12 *Max cash in hand \$500,000 3.4 Units Bural Properties 75% Asset Qualifier Max DTI 50% Short Sale DL 48 months *Max cash in hand \$500,000 3.4 Units Bural Properties 75% Exception Debt Ratio 50.1%,55% Non Sale DL 48 months *Max ILV 75% Non - Warrantable Condominium 80% Sys 24 mos. <48 Mos.see	THB Tradelines St	tandard Tradelin	ies and 0 x 30	for 12 mos. re	ntal history	to payment shock Calculation of 300%	of current housing payme	ent.		
Program Requirements Credit Seasoning *CASH OUT RESTRICTIONS* Property Type Max LTV Minimum Loan Amount \$150,000 Mortgage History 1x30x12 *Max cash in hand \$500,000 3-4 Units Rural Properties 75% Asset Qualifier Max DTI 50% Short Sale Dil, 48 months *65% Attached PUD [Condominium 80% Exception Debt Ratio 50.15.55% > 24 mos.4.48 mos.see 48 months *65% Attached PUD [Condominium 80% Discoption Debt Ratio 50.15.55% > 24 mos.4.48 mos.see 48 months *Max LTV 75% Non - Warrantable Condominium 80% Discoption Debt Ratio 50.15.55% > 24 mos.4 & Mos.see 48 months *Max LTV 75% Non - Warrantable Condominium 80% Discoption Debt Ratio Foreit Statements Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 1290 Only Most recent year 1028. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with an US 1000, nost recent year 102 V 24 most to dusticed for income qualifying per FNMA guidelines. CPA 1 Tax Prepare P & 1 24 or 12 months re	Program Requirements Credit Seasoning *CASH OUT RESTRICTIONS* Property Type Max LTV Minimum Loan Amount \$150,000 Mortgage History 1x30x12 *Max cash in hand \$500,000 3.4 Units Bural Properties 75% Asset Qualifier Max DTI 50% Short Sale DL 48 months *Max cash in hand \$500,000 3.4 Units Bural Properties 75% Exception Debt Ratio 50.1%,55% Non Sale DL 48 months *Max ILV 75% Non - Warrantable Condominium 80% Sys 24 mos. <48 Mos.see										
Minimum Loan Amount \$150,000 Mortgage History 1x30x12 * Max cash in hand \$500,000 3-4 Units Rural Properties 75% Asset Qualifier Max DTI 43% Foreclosure 48 months * 65% Attached PUD [Condominium 80% Max DTI 50% Shifts-5% 24 mos. 48 months * 65% Attached PUD [Condominium 80% Exception Debt Ratio 51% - 5% Attached PUD [Condominium 80% 80% Switch > 24 mos. 48 months 48 months * Max LTV 75% Non - Warrantable Condominium 80% Switch 5% > 24 mos. 48 Monts.see 48 months * Max LTV 75% Non - Warrantable Condominium 80% Log Homes Ineligible 2 Units 80% 10g Homes Ineligible 12 Month Bank Statements Income calculated based on 12 months recent Business or Personal bank statements reflecting deposit(s) from employer on each statement. 1 Year Tax Return Filed most recent year Tax Prover V8 & Two (2) most recent wonths of personal bank statements reflecting deposit(s) from employer on each statement. 14 Year Tax Properter P & L 24 or 12 months recent faceide on the profit and loss. Foresonal bank stateme	Minimum Loan Amount 5150,000 Mortgage History 13:80:12 * Max cash in hand \$500,000 3:4 Units Bural Properties 75%. Asset Qualifier Max DTI 43% Foreclosure 48 months * 65%. Attached PUD Condominium 80% Max DTI SDM Short Sale DLI 48 months * Max LTV 75%. Non - Warrantable Condominium 80% Exception Debt Ratio SD.1%-55% 2 A mos. < 48 Mos. see									1	
Asset Qualifier Max DTI 43% Foreelosure 48 months Max DTI 50% Short Sale [Dil. 48 months *65% Attached PUD [Condominium 80% Exception Debt Ratio 50.3%-55% > 24 mos. x48 Mos. see 48 months * Max LTV 75% Non - Warrantable Condominium 80% Drop 1000 5% > 24 mos. x48 Mos. see 48 months * Max LTV 75% Non - Warrantable Condominium 80% 12 Month Bank Statements Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with an WVOE NMA 1005, most recent Vaer W2 & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 14 war Tax Return Filed most recent vaer W2 & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. Asset Qualifier Eliegbio for Depletion, less down payment, less ou of pocket closing costs, less required is the lower of 51,00000 or 150% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less ou of pocket closing costs, less required reserves, divided b	Asset Qualifier Max DT 43% Forelosure 48 months *65% Attached PUD [Condominium 80% Max DT1 500/c Short Sale DIL 48 months *65% Attached PUD [Condominium 80% Exception Debt Ratio 50.178-55% > 24 mos. 48 mos. see 48 months * Max LTV 75% Non - Warrantable Condominium 80% 9 Min FCO 75% 48 months * Max LTV 75% Non - Warrantable Condominium 80% 1000 5% 24 mos. 48 Mos. see 48 months * Max LTV 75% Non - Warrantable Condominium 80% 1001 5% 24 mos. 48 Mos. see 1001 20 mits 80% 1029 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with an WVOE NMA 1005, most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 14 area Tax Return Filed most recent year X2 & two (2) most recent months of personal bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eighbe Asst required is the lower of \$3,100000 or 150% of the loan balance. Qualifying income based on To	Program Requirement	S		Credit Seasoni	ing	*CASH OUT RESTRICTIONS*	Property Ty	/pe	Max LTV	
Asset Qualifier Max DTI 43% Foredosare 48 months Max DTI 50% Short Sale [Dil. 48 months *65% Attached PUD [Condominium 80% Exception Debt Ratio 50.3% 55% > 24 mos.xe4 8 mos.see 48 months * Max LTV 75% Non - Warrantable Condominium 80% Drop 5% > 24 mos.xe4 8 Mos.see 48 months * Max LTV 75% Non - Warrantable Condominium 80% 100 5% > 24 mos.xe4 8 Mos.see 48 months * Max LTV 75% Non - Warrantable Condominium 80% 12 Month Bank Statements Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with an WVOE NMA 1005, most recent Year W2 & Two (2) most recent months of personal bank statements reflecting deposit(6) from employer on each statement. 1 Year Tax Return Filed most recent year W2 & Two (2) most recent months of pusiness bank statements reflecting deposit(6) from employer on each statement. 1 Year Tax Return Eligible for Depletion. Heas down payment, less out of pocket closing costs, less required in tax statements. Statements	Asset Qualifier Max DT 43% Forelosure 48 months *65% Attached PUD [Condominium 80% Max DT1 500/c Short Sale DIL 48 months *65% Attached PUD [Condominium 80% Exception Debt Ratio 50.178-55% > 24 mos. 48 mos. see 48 months * Max LTV 75% Non - Warrantable Condominium 80% 9 Min FCO 75% 48 months * Max LTV 75% Non - Warrantable Condominium 80% 1000 5% 24 mos. 48 Mos. see 48 months * Max LTV 75% Non - Warrantable Condominium 80% 1001 5% 24 mos. 48 Mos. see 1001 20 mits 80% 1029 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with an WVOE NMA 1005, most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 14 area Tax Return Filed most recent year X2 & two (2) most recent months of personal bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eighbe Asst required is the lower of \$3,100000 or 150% of the loan balance. Qualifying income based on To		1 41-04-040			1	* May cash in hand \$500,000		:		
Max DTI 50% Short Sale [DIL] 48 months Exception Debt Ratio 50.1% 55% 24 most. <48 most. see	Max DTI 50% Short Sale [0 III. 48 months * Max LTV 75% Non - Warrantable Condominium 80% Exception Debt Ratio 50.1%+55% > 24 mos. < 48 Mos. see		, ,								
Exception Debt Ratio 50.15*55% Min FICO 700 > 24 mos. < 48 mos. see Min FICO 700 48 months BX Seasoning 2 4 mos. < 48 mos. see Min FICO 700 * Max LTV 75% Non - Warrantable Condominium Ite Seasoning 5% 24 mos. < 48 mos. see Min FICO 5% 48 months 2 4 mos. < 48 mos.	Exception Debt Ratio 50.1%-SSR Min FLO 700 > 24 mos. < 48 mos. see 48 months 48 months * Max LTV 75%. Non - Warrantable Condominium BX Seasoning 5% 24 mos. < 48 Mos. see			1		48 months	65%	Attached PUD [Condominium			
Min FICO 700 5% BK Seasoning 2 4 mos. < 48 Most. see 48 months 2 Units 80% Log Homes Alt Doc Income Doc Types Alt Doc Income Doc Types 12 Month Bank Statements Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 12 Month Bank Statements Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 12 Month Bank Statements Income calculated Wased on 12 months recent points of personal bank statements regited the deposit(s) from employer on each statement. WVOE NMA 1005. Calculation: Minimum V28 Two (2) most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA Tax Preparer P & L A 12 do 12 months CPA/EV/CIP Profit and Loss. If required by UW 2 months of D5% of the loan balance. Qualifying income based on Total Assets Built dot 2 anothis CPA/EV/CIP Profit and Loss. If required by UW 2 months of D5% of the loan balance. Qualifying income based on Total Assets Built dot 2 months CPA/EV/CIP Profit and Loss. If required by UW 2 months of D5% of the loan balance. Qualifying income based on Total Assets	Min FLCO 700 5% BK Seasoning 24 mos. 48 months 2 units 80% 10g Homes 12 Month Bank Statements Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with ar WVOE 1VYOE NMA 1005, most recent year V2 & Two (2) most recent works of personal bank statements reflecting deposit(s) from eneployer on each statement. 1Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UV 2 months of J.000,000 or JSOW of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required is the lower of 51,000,000 or JSOW of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Additional Requirements Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk Texico 32 or State High Cost. Forbearance Sec Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulators. No Section 32 or State High Cost. Forbearance Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes				-	48 months	* May ITV 75%	Non Warrantable C	a a da na in iu na	80%	
700 > 24 mos.< 48 Mos. see 48 months 2 Units 80% Log Homes Inteligible Alt Doc Income Doc Types 12 Month Bank Statements Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with an WVOE NMA 1005, most recent year W2 & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 1 Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA Tax Preparer P & L 24 or 12 months CPA/EA/CIP Profit and Loss. If required by W2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Dett Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required for loans with greater than 2.5 CU score and where no second appraisal required Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraisal required Scored and Seasoned for 60 days Gitizenship US citizen, Permanent Resident Al	Year Tax Return 2 Junits 80% 1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with ar 1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with ar WOE NMA 1005, most recent year W2.8 Two (2) most recent months of presonal bank statements reflecting deposit(s) from employer on each statement. 1 Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA 1 Tax Neturn Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. Asset Qualifier 24 or 12 months CPA/EA/CITP Profit and Loss. If required by UV W2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 350% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Additional Requirements Sucreed and Seasoned for 60 days Chilzenship US Citizen, Permanent Resident Allen, Non-Permanent Resident Allen (With US Credit and acceptable VISA). Compliance See Guidlenes for Escrow Requirements - Compliance with all applicable Federal and State regulators. No Section 32 or State High Cost. Forbearance If the borrower has resolved	Exception Debt Ratio									
5% Log Homes Ineligible Alt Doc Income Doc Types 12 Month Bank Statements Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with an WVOE NMA 1005, most recent through of power must receive compensation in the form of commissions or independent contractor. Income will be calculated with an WVOE NMA 1005, most recent through of power required by UW 2 months of pursonal bank statements reflecting deposit(s) from employer on each statement. If ear Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA [Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Deb tratic Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Sourced and Seasoned for 60 days Cittenship US Cittean, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulators. No Section 32 or State High Cost. <td>S% Log Homes Ineligible Alt Doc Income Doc Types Alt Doc Income Doc Types Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with an WVOE NMA 1005, most recent year W2. & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 1 Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA [Tax Preparer P & L 24 or 12 months CPA/EA/CIP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Baset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 15% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocktel closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraisis required Assets Sourced and Seasoned for 60 days Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance Forbearance If the borrower has resolved missed payments through a loss mitigation solution, th</td> <td></td> <td></td> <td></td> <td>-</td> <td>48 months</td> <td></td> <td colspan="2">2 Units</td> <td>80%</td>	S% Log Homes Ineligible Alt Doc Income Doc Types Alt Doc Income Doc Types Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with an WVOE NMA 1005, most recent year W2. & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 1 Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA [Tax Preparer P & L 24 or 12 months CPA/EA/CIP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Baset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 15% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocktel closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraisis required Assets Sourced and Seasoned for 60 days Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance Forbearance If the borrower has resolved missed payments through a loss mitigation solution, th				-	48 months		2 Units		80%	
Alt Doc Income Doc Types 12 Month Bank Statements Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with an WVOE NMA 1005, most recent year W2 & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 14 Part Tax Return Filed most recent year at returns to be utilized for income qualifying per FNMA guidelines. CPA Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraisal required Assets Sourced and Seasoned for 60 days Ctrizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Complian	Alt Doc Income Doc Types 12 Month Bank Statements Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with ar WVOE NMA 1005, most recent year W2 & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 1 Year Tax Return Filed most recent year tax terturns to be utilized for income qualifying per FNMA guidelines. CPA Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second apprais: required Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Scrow Requirements				24 1103.7 40 1003. 366						
12 Month Bank Statements Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with an WVOE MMA 1005, most recent year W2 & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 1 Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 350% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraisal required Guide based Properties Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or Stat	12 Month Bank Statements Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with ar WVOE NMA 1005, most recent year V2 & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 1 Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraise required Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, th						1	0			
12 Month Bank Statements Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with an WVOE MMA 1005, most recent year W2 & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 1 Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 350% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraisal required Guide based Properties Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or Stat	12 Month Bank Statements Income calculated based on 12 months recent Business or Personal bank statements. Refer to program guidelines for calculation methods available. Bank 1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with ar WVOE NMA 1005, most recent year V2 & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 1 Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA Tax Prepare P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraise required Assets Sourced and Seasoned for 60 days Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed pr					Alt Doc Inc					
1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with an WVDE NMA 1005, most recent year W2 & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 1 Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the hour 51,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraisal required Gompliance Sourced and Seasoned for 60 days Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property.	1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with ar WVOE NMA 1005, most recent year W2 & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 1 Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraiss required Assets Sourced and Seasoned for 60 days Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and S					All Doc Inc	one boc types				
1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with an WVDE NMA 1005, most recent year W2 & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 1 Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the hour 51,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraisal required Gompliance Sourced and Seasoned for 60 days Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property.	1099 Only Most recent 1 year 1099. Borrower must receive compensation in the form of commissions or independent contractor. Income will be calculated with ar WVOE NMA 1005, most recent year W2 & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 1 Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraiss required Assets Sourced and Seasoned for 60 days Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and S	12 Month Bank Statements	Income calcu	Jacoma calculated based on 11 months second Buciness or Descond hank statements. Refer to express wideling for extrationary wideling for extrationary wideling for extra the description of the Refer to extra the description							
WVOE NMA 1005, most recent year W2 & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 1 Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Additional Requirements Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulations. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condom	WVOE NMA 1005, most recent year W2 & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement. 1 Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraiss required Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy										
1 Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Additional Requirements Additional Requirements Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraisal required Sourced and Seasoned for 60 days US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modula	1 Year Tax Return Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines. CPA Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and Loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Augeratian Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraise required Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Allen, Non-Permanent Resident Allen (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulators. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate	•									
CPA Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Additional Requirements Additional Requirements Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Allen, Non-Permanent Resident Allen (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary [Second] Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,00	CPA Tax Preparer P & L 24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss. Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraisa required Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate F	WVOE	NMA 1005, m	NMA 1005, most recent year W2 & Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each statement.							
Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Additional Requirements Additional Requirements Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulators. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. r Subordinate Financing <td>Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Additional Requirements Additional Requirements Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans >\$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months_</td> <td>1 Year Tax Return</td> <td>Filed most re</td> <td colspan="8">Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines.</td>	Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Asset Qualifier Debt Ratio Calculation: Minimum Eligible Assets required is the lower of \$1,000,000 or 150% of the loan balance. Qualifying income based on Total Assets Additional Requirements Additional Requirements Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans >\$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months_	1 Year Tax Return	Filed most re	Filed most recent year tax returns to be utilized for income qualifying per FNMA guidelines.							
Asset Qualifier Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraisal required Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Montunt < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. r Reserves (Investment 6 months ≤ 1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. r	Asset Qualifier Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraisa required Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Beserves (Primary [Second] Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months < 70% LTV. 9 months > 70% LTV Subordinate Financing Max	CPA Tax Preparer P & L	24 or 12 mon	24 or 12 months CPA/EA/CTP Profit and Loss. If required by UW 2 months of business bank statements must support sales reflected on the profit and loss.							
Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Additional Requirements Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraisal required Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Investment 6 months ≤ 1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. rr Reserves (Investment	Eligible for Depletion, less down payment, less out of pocket closing costs, less required reserves, divided by 84 months. Maximum DTI 43%. Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraisa required Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months < 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be instit	Accot Qualifier	Debt Ratio Ca								
Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraisal required Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary [Second] Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. rr Reserves (Investment 6 months < 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Appraisal Properties with condition rating of 5 or 6 are not acceptable. Desk review required for loans with greater than 2.5 CU score and where no second appraisat required Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months_2 70% LTV. 9 months > 70% LTV Subordinate Financing May 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/	Asset Qualifier	Eligible for De	epletion, less	down payment	t, less out of po	cket closing costs, less required reserve	es, divided by 84 months.	Maximum DTI 4	13%.	
Appraisal required Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. rd Reserves (Investment 6 months < 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Appraisal required Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months_< 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ					Additional	Requirements				
Appraisal required Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. rd Reserves (Investment 6 months < 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Appraisal required Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Isecond) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months_< 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ		1								
required Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. r Reserves (Investment 6 months < 70% LTV. 9 months > 70% LTV Subordinate Financing May 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	required Assets Sourced and Seasoned for 60 days Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary]Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months_<270% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Appraisal		th condition i	rating of 5 or 6	are not accepta	able. Desk review required for loans wit	th greater than 2.5 CU sco	ore and where n	o second appraisal	
Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary [Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. r Reserves (Investment 6 months_<70% LTV	Citizenship US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA). Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months ≤ 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	- 19 ps 41 au	required	required							
Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary [Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. rd Genonths_<70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. Guidentiate Financing Max 90% CLTV. 9 months > 70% LTV	Assets	Sourced and	Seasoned for	60 days						
Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary [Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. rd Genonths_<70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Compliance See Guidelines for Escrow Requirements - Compliance with all applicable Federal and State regulatons. No Section 32 or State High Cost. Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary [Second]) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment) 6 months ≤ 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Citizenship	US Citizen, Pe								
Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. r Reserves (Investment 6 months < 70% LTV	Forbearance If the borrower has resolved missed payments through a loss mitigation solution, they are eligible for a new mortgage loan if they have at least three (3) Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary [Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months < 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ										
Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. r Reserves (Investment 6 months < 70% LTV 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Max Financed Properties Maximum 10 financed properties inclusive of subject property. Occupancy Primary Residence and Second Homes Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary [Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months < 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ		_								
Occupancy Primary Residence and Second Homes Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. r Reserves (Investment 6 months < 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Occupancy Primary Residence and Second Homes Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months < 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ										
Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. r Reserves (Investment 6 months < 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Prepayment Penalty Not Allowed Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans >\$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months < 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	· · ·	_								
Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. r Reserves (Investment 6 months ≤ 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Property Types SFR, PUD, Townhome, Condominium, Non-Warrantable Condominiums (Max 80% LTV), 2-4 Unit, Modular, Rural, greater than 10 acres max 70% LTV Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary [Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months < 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Occupancy	Primary Resid	dence and Sec	cond Homes						
Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. r Reserves (Investment) 6 months ≤ 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months < 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Prepayment Penalty	Not Allowed								
Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. r Reserves (Investment) 6 months ≤ 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Qualifying Rate Fixed = Note Rate. ARM = Greater of Note Rate or Fully Indexed Rate. Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months < 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Property Types	SFR, PUD, Tov	wnhome, Cor	dominium, No	n-Warrantable	Condominiums (Max 80% LTV), 2-4 Uni	t, Modular, Rural, greater	than 10 acres r	nax 70% LTV	
Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. r Reserves (Investment) 6 months ≤ 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Reserves (Primary Second) Loan Amounts < \$1,500,000 = 6 months PITIA. Loans > \$1,500,000 = 12 Months PITIA. 3 month reduction in reserves allowed if residual income is 2x min. Reserves (Investment 6 months < 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ										
Reserves (Investment 6 months ≤ 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Reserves (Investment 6 months ≤ 70% LTV. 9 months > 70% LTV Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ		_			,		reduction in reserves all	owed if residual	income is 2v min	
Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	Subordinate Financing Max 90% CLTV. Secondary financing must be institutional. Seller Carrybacks not permitted. 80% Max. CLTV in CT/IL/NJ	· · · ·	_				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	reduction in reserves all	oweu ii residual	income is 2x miñ. r	
Seller Concessions 6% Max (Primary/Second Home) 2% (Investment Property)	Seller Concessions 6% Max (Primary/Second Home) 2% (Investment Property)	Subordinate Financing	Max 90% CLT	V. Secondary	/ financing mus	st be institution	al. Seller Carrybacks not permitted. 80	0% Max. CLTV in CT/IL/NJ			
		Seller Concessions	6% Max (Prim	nary/Second I	Home) 2% (Inv	vestment Prone	erty)				