

## PRIME HIGH BALANCE DU PROGRAM

PURCHASE				
Occupancy	Unit	Min. FICO	FIXED LTV/CLTV/HCLTV	ARM LTV/CLTV/HCLTV
Primary	1	620	95%/95%/95%	95%/95%/95%
	2	620	85%/85%/85%	85%/85%/85%
	3-4	620	75%/75%/75%	75%/75%/75%
Second Home	1	620	90%/90%/90%	90%/90%/90%
Investment	1	620	85%/85%/85%	85%/85%/85%
	2-4	620	75%/75%/75%	75%/75%/75%
RATE/TERM REFINANCE				
Occupancy	Unit	Min. FICO	FIXED LTV/CLTV/HCLTV	ARM LTV/CLTV/HCLTV
Primary	1	620	97%/97%/97% <sup>(1)</sup>	90%/90%/90%
	2	620	85%/85%/85%	85%/85%/85%
	3-4	620	75%/75%/75%	75%/75%/75%
Second Home	1	620	90%/90%/90%	90%/90%/90%
Investment	1-4	620	75%/75%/75%	75%/75%/75%
CASH OUT REFINANCE				
Occupancy	Unit	Min. FICO	FIXED LTV/CLTV/HCLTV	ARM LTV/CLTV/HCLTV
Primary	1	620	80%/80%/80%	80%/80%/80%
	2-4	620	75%/75%/75%	75%/75%/75%
Second Home	1	620	75%/75%/75%	75%/75%/75%
Investment	1	620	75%/75%/75%	75%/75%/75%
	2-4	620	70%/70%/70%	70%/70%/70%

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5 to 10 financed properties (DU Only)				
PURCHASE				
			FIXED	ARM
Occupancy	Unit	Min. FICO	LTV/CLTV/HCLTV	LTV/CLTV/HCLTV
Second Home	1	720	90%/90%/90%	90%/90%/90%
Investment	1	720	85%/85%/85%	85%/85%/85%
	2-4	720	75%/75%/75%	75%/75%/75%
RATE/TERM REFINANCE				
			FIXED	ARM
Occupancy	Unit	Min. FICO	LTV/CLTV/HCLTV	LTV/CLTV/HCLTV
Second Home	1	720	90%/90%/90%	90%/90%/90%
Investment	1	720	75%/75%/75%	75%/75%/75%
	2-4	720	75%/75%/75%	75%/75%/75%
CASH OUT REFINANCE				
			FIXED	ARM
Occupancy	Unit	Min. FICO	LTV/CLTV/HCLTV	LTV/CLTV/HCLTV
Second Home	1	720	75%/75%/75%	75%/75%/75%
Investment	1	720	75%/75%/75%	75%/75%/75%
	2-4	720	70%/70%/70%	70%/70%/70%
Cash-out is eligible using the Delayed Financing Option ONLY, refer to Financing Type – Delayed Financing Exception for eligibility requirements				