



MAMBA Alt-doc

LOAN AMOUNT	FICO	PRIMARY			PRIMARY			SECOND HOME		
		Bank Statement (12/24 Mos)			WVOE ¹ / P&L /1099 / ATR ³			Bank Stmt / ATR ³ / WVOE ¹ / P&L / 1099		
		PURCHASE	RATE/TERM	CASH-OUT	PURCHASE	RATE/TERM	CASH-OUT	PURCHASE	RATE/TERM	CASH-OUT ²
≤ \$1,500,000	≥ 780	90%	85%	80%	80%	80%	80%	80%	80%	75%
	760 - 779	90%	85%	80%	80%	80%	80%	80%	80%	75%
	740 - 759	90%	85%	80%	80%	80%	80%	80%	80%	75%
	720 - 739	90%	85%	80%	80%	80%	80%	80%	80%	75%
	700 - 719	90%	85%	80%	80%	80%	80%	80%	75%	75%
	680 - 699	85%	80%	75%	80%	80%	75%	80%	75%	75%
	660 - 679	85%	80%	75%	80%	80%	75%	80%	75%	70%
	640 - 659	80%	75%	70%	80%	75%	70%	80%	70%	70%
	620 - 639	75%	70%	65%	75%	70%	65%	75%	65%	65%
600 - 619	65%	65%	60%	65%	65%	60%	65%	60%	60%	
\$1,500,000 - \$2,000,000	≥ 780	85%	80%	75%	80%	80%	75%	75%	75%	75%
	760 - 779	85%	80%	75%	80%	80%	75%	75%	75%	75%
	740 - 759	85%	80%	75%	80%	80%	75%	75%	75%	75%
	720 - 739	85%	80%	75%	80%	80%	75%	75%	75%	75%
	700 - 719	85%	80%	75%	80%	80%	75%	75%	70%	70%
	680 - 699	80%	75%	70%	80%	75%	70%	75%	70%	70%
	660 - 679	80%	75%	70%	80%	75%	70%	75%	70%	70%
	640 - 659	80%	75%	70%	80%	75%	70%	75%	65%	65%
	620 - 639	75%	70%	65%	75%	70%	65%	N/A	N/A	N/A
600 - 619	65%	65%	60%	65%	65%	60%	N/A	N/A	N/A	
\$2,000,001 - \$3,000,000	≥ 780	80%	70%	70%	80%	70%	70%	65%	65%	65%
	760 - 779	80%	70%	70%	80%	70%	70%	65%	65%	65%
	740 - 759	80%	70%	70%	80%	70%	70%	65%	65%	65%
	720 - 739	80%	70%	70%	80%	70%	70%	65%	65%	65%
	700 - 719	80%	70%	70%	80%	70%	70%	65%	65%	65%
	680 - 699	80%	70%	65%	80%	70%	65%	N/A	N/A	N/A
	660 - 679	75%	65%	65%	75%	65%	65%	N/A	N/A	N/A
	640 - 659	70%	65%	65%	75%	65%	65%	N/A	N/A	N/A
	< 640	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$3,000,001 - \$3,500,000	≥ 780	75%	70%	65%	75%	70%	65%	N/A	N/A	N/A
	760 - 779	75%	70%	65%	75%	70%	65%	N/A	N/A	N/A
	740 - 759	75%	70%	65%	75%	70%	65%	N/A	N/A	N/A
	720 - 739	75%	70%	65%	75%	70%	65%	N/A	N/A	N/A
	700 - 719	70%	65%	65%	70%	65%	65%	N/A	N/A	N/A
	< 700	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$3,500,001 - \$4,000,000	≥ 780	70%	65%	65%	70%	65%	65%	N/A	N/A	N/A
	760 - 779	70%	65%	65%	70%	65%	65%	N/A	N/A	N/A
	740 - 759	70%	65%	65%	70%	65%	65%	N/A	N/A	N/A
	720 - 739	70%	65%	65%	70%	65%	65%	N/A	N/A	N/A
	700 - 719	65%	65%	65%	65%	65%	65%	N/A	N/A	N/A
	< 700	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

1WVOE - Maximum loan amount: \$1,000,000
 2LTV > 65% Maximum cash-in-hand \$1,000,000 for loan amounts ≥ \$1,500,000. Maximum cash-in-hand \$500,000 for loan amounts < \$1,500,000
 2LTV < 65% unlimited cash-in-hand
 3ATR (Ability To Repay in Full) & Asset Depletion



INFORMATION / REQUIREMENTS	
ELIGIBLE INCOME TYPE	Bank Statements: 12 or 24 Months / 1099 Only: 12 or 24 Months / Profit & Loss (P&L): 12 or 24 Months / WVOE / ATR-in-Full / Asset Depletion
INCOME RESTRICTIONS	Profit & Loss (P&L): Must be prepared by a licensed tax preparer
	WVOE: No FTHB / Primary Residence only / No 2-4 units / Max CLTV 80% / Max Loan Amount \$1,000,000
	ATR (Ability To Repay in Full) & Asset Depletion: Max CLTV 80% Purchase / Max CLTV 75% (Rate & Term and Cash out)
LOAN AMOUNT	1 Year Self Employed: Min FICO 640 /Max CLTV 80% (Purchase and Rate & Term) / Max CLTV 65% (Cash out)
INTEREST ONLY	Maximum Loan Amount: \$4,000,000
PERMANENT RESIDENTS	Interest Only Loan Amounts: Minimum Loan Amount: \$250,000 / Maximum Loan Amount: \$3,000,000 / Minimum FICO 640
	If Loan Amount < \$200,000, Max CLTV 80% (Purchase) / Max CLTV 75% (Rate & Term and Cash out) / Minimum FICO 640
NON-PERM RESIDENTS	Permanent Residents: Must have an unexpired PRA ID and SSA Card/SSA89
	Non-Permanent Resident: Must have an unexpired EAD or valid VISA
	Maximum Loan Amount: \$1,500,000

ITIN - Credit Score Required	Maximum Loan Amount: \$1,000,000 / Minimum FICO 640		
	FICO \geq 700: Maximum CLTV 75% (Purchase) / Maximum CLTV 70% (Rate & Term and Cash out)		
	FICO \geq 660 - 699: Maximum CLTV 70% (Purchase) / Maximum CLTV 65% (Rate & Term and Cash out)		
	FICO \geq 640 - 659: Maximum CLTV 65% (Purchase) / Maximum CLTV 60% (Rate & Term and Cash out)		
INELIGIBLE STATES	AK, IA, MA, MS, NY, ND, RI, SD, WV, US TERRITORIES		
DECLINING MARKET	Reduce CLTV by 5% from FICO/CLTV matrix		
	Maximum Loan Amount: \$750,000		
RURAL / UNIQUE PROPER	Maximum CLTV 75% (Purchase) / Maximum CLTV 70% (Rate & Term) / Maximum CLTV 65% (Cash out)		
	Minimum FICO 680		
NON-WARRANTABLE CONDO	Maximum CLTV 80% (Purchase) / Maximum CLTV 75% (Rate & Term and Cash out)		
	Florida properties: Reduce CLTV by 5% from FICO/CLTV matrix		
Condotel	Maximum CLTV 75% (Purchase) / Maximum CLTV 70% (Rate & Term) / Maximum CLTV 65% (Cash out)		
	Florida properties: Reduce CLTV by 5% from FICO/CLTV matrix		
2 - 4 Units	Maximum CLTV 85%		
RESERVES	CLTV \leq 75%: No Reserve Requirements		
	CLTV \leq 85%: 6 Months		
	CLTV $>$ 85%: 12 Months		
	FICO $<$ 620%: 12 Months		
TRADELINES	Applicants with scores from 3 repositories, acceptable with no tradeline overlay		
	Applicants with 2 or fewer scores the following overlays apply:		
	<ul style="list-style-type: none"> • 2 tradelines & 24 month history, acceptable with no tradeline overlay • 3 tradelines & 12 month history, acceptable with no tradeline overlay 		
	Applicants with 1 score: Maximum CLTV 65%		
ESCROW WAIVER	Maximum Loan Amount: \$1,500,000		
HOUSING HISTORY			
Housing History	1X30X12	0X60X12	0X90X12
Max LTV/CLTV: Purchase	80%	75%	65%
Max LTV/CLTV: Refinance	75%	70%	65%
Max Loan Amt:	No restriction	No restriction	No restriction
BANKRUPTCY / FORECLOSURE			
BANKRUPTCY / FORECLOSURE	\geq 36 Months	24 - 35 Months	12 - 23 Months
Max LTV/CLTV: Purchase	No restriction	80%	65%
Max LTV/CLTV: Refinance	No restriction	75%	65%
Max Loan Amt:	No restriction	No restriction	No restriction
SHORT SALE / DEED-IN-LIEU / MODIFICATION			
SHORT SALE / DEED-IN-LIEU / MODIFICATION	\geq 24 Months	12 - 23 Months	$<$ 12 Months
Max LTV/CLTV: Purchase	No restriction	80%	75%
Max LTV/CLTV: Refinance	No restriction	75%	70%
Max Loan Amt:	No restriction	No restriction	No restriction



PANTHER Owner Occupied Alt-doc

Maximum LTV/CLTV - Primary Residence

LOAN AMOUNT	FICO	Full Doc		Bank Statement		1099		P&L Only		WVOE / Asset Depletion	
		Purch / R&T	Cash-out	Purch / R&T	Cash-out	Purch / R&T	Cash-out	Purch / R&T	Cash-out	Purch / R&T	Cash-out
≤ \$1,000,000	≥ 720	90%	80%	90%	80%	90%	80%	80%	75%	80%	75%
	700 - 719	90%	80%	90%	80%	90%	80%	80%	75%	80%	75%
	680 - 699	90%	80%	90%	80%	90%	80%	80%	70%	75%	70%
	660 - 679	80%	75%	80%	75%	80%	75%	75%	70%	75%	70%
	640 - 659	80%	70%	80%	70%	80%	70%	N/A	N/A	N/A	N/A
	620 - 639	80%	70%	80%	70%	80%	70%	N/A	N/A	N/A	N/A
\$1,000,001 - \$1,500,000	≥ 720	90%	80%	90%	80%	90%	80%	80%	75%	80%	75%
	700 - 719	90%	80%	90%	80%	90%	80%	80%	75%	80%	75%
	680 - 699	85%	75%	85%	75%	85%	75%	75%	70%	75%	70%
	660 - 679	80%	75%	80%	75%	80%	75%	75%	65%	75%	65%
	640 - 659	70%	65%	70%	65%	70%	65%	N/A	N/A	N/A	N/A
	620 - 639	70%	65%	70%	65%	70%	65%	N/A	N/A	N/A	N/A
\$1,500,001 - \$2,000,000	≥ 720	90%	80%	90%	80%	90%	80%	80%	70%	70%	65%
	700 - 719	85%	75%	85%	75%	85%	75%	80%	70%	70%	65%
	680 - 699	80%	70%	80%	70%	80%	70%	75%	65%	70%	65%
	660 - 679	75%	65%	75%	65%	75%	65%	75%	65%	70%	65%
	640 - 659	65%	N/A	65%	N/A	65%	N/A	N/A	N/A	N/A	N/A
	620 - 639	65%	N/A	65%	N/A	65%	N/A	N/A	N/A	N/A	N/A
\$2,000,001 - \$2,500,000	≥ 720	80%	75%	80%	75%	80%	75%	80%	70%	70%	65%
	700 - 719	75%	65%	75%	65%	75%	65%	75%	65%	70%	65%
	680 - 699	75%	65%	75%	65%	75%	65%	70%	65%	70%	65%
	660 - 679	70%	65%	70%	65%	70%	65%	70%	65%	70%	65%
	640 - 659	70%	65%	70%	65%	70%	65%	70%	65%	70%	65%
	620 - 639	70%	65%	70%	65%	70%	65%	70%	65%	70%	65%
\$2,500,001 - \$3,000,000	≥ 720	75%	70%	75%	70%	75%	70%	70%	65%	70%	65%
	700 - 719	75%	65%	75%	65%	75%	65%	70%	65%	70%	65%
	680 - 699	70%	65%	70%	65%	70%	65%	70%	65%	70%	65%
	660 - 679	70%	65%	70%	65%	70%	65%	70%	65%	70%	65%
	640 - 659	70%	65%	70%	65%	70%	65%	70%	65%	70%	65%
	620 - 639	70%	65%	70%	65%	70%	65%	70%	65%	70%	65%
\$3,000,001 - \$3,500,000	≥ 720	70%	55%	70%	55%	70%	55%	N/A	N/A	N/A	N/A
	700 - 719	70%	55%	70%	55%	70%	55%	N/A	N/A	N/A	N/A
\$3,500,001 - \$4,000,000	≥ 720	70%	50%	70%	50%	70%	50%	N/A	N/A	N/A	N/A

INFORMATION / REQUIREMENTS

WARRANTABLE CONDO	Purchase / Rate & Term: 90% LTV	Cash-out: 80% LTV	
NON-WARRANTABLE CONDO	Purchase / Rate & Term: 85% LTV	Cash-out: 80% LTV	
CONDOTEL	Purchase / Rate & Term: 85% LTV	Cash-out: 75% LTV	Maximum Loan Amount: \$2,500,000
2-4 UNITS	Purchase / Rate & Term: 85% LTV	Cash-out: 80% LTV	
MODULAR	Purchase / Rate & Term: 90% LTV	Cash-out: 80% LTV	
RURAL	Purchase / Rate & Term: 80% LTV	Cash-out: 70% LTV	
CASH-OUT	Unlimited cash-out ≤ 65% LTV Maximum \$1,000,000 > 65% LTV Cash-out may be used to satisfy requirement		
FTHB W/ RENTAL HISTORY	Minimum FICO: 640		
FTHB WITHOUT RENTAL HISTOR	Minimum FICO: 680		
INTEREST ONLY	Maximum 90% LTV		
APPRAISAL	Loan amounts > \$2,000,000 = Two Full Appraisals Loan amounts < \$2,000,000 = 1 Full Appraisal + AVM or FNMA CU Risk score of 2.5 or less 2nd Full Appraisal required if AVM Confidence Score is below 90% All 1 unit investor appraisals require form 1007 Single Family Comparable Rent Schedule		
COMPLIANCE	Impounds required on LTV > 80% or HPML loans		
CREDIT	3 tradelines reporting for 12+ Months or 2 tradelines reporting for 24+ Months all with activity in the last 12 Months. If borrower has 3 credit scores, the min tradeline requirements are met		
INVESTOR HISTORY	Borrower must have a housing history for all investor products		

HOUSING HISTORY

Housing History	1X30X12	0X60X12	0X90X12
Max LTV/CLTV	No restriction	Reduce by 5%	Reduce by 20%

CREDIT EVENT SEASONING

FC / SS / DIL	≥ 36 Months	≥ 24 Months	≥ 12 Months
Max LTV/CLTV: Purchase	No restriction	Reduce by 5%	Reduce by 15%
Bankruptcy	≥ 36 Months	≥ 24 Months	≥ 12 Months
Max LTV/CLTV: Purchase	No restriction	Reduce by 5%	Reduce by 5%



VIPER Alt-doc

Maximum LTV/CLTV - Primary Residence							
LOAN AMOUNT	FICO	Bank Statement / 1099			Profit & Loss / WVOE / Asset Utilization		
		PURCHASE	RATE/TERM	CASH-OUT	PURCHASE	RATE/TERM	CASH-OUT
≤ \$1,000,000	≥ 720	90%	85%	80%	80%	75%	70%
	700 - 719	90%	85%	80%	80%	75%	70%
	680 - 699	90%	85%	75%	80%	75%	70%
	660 - 679	80%	80%	75%	N/A	N/A	N/A
	640 - 659	80%	75%	70%	N/A	N/A	N/A
	620 - 639	70%	70%	N/A	N/A	N/A	N/A
\$1,000,001 - \$1,500,000	≥ 720	90%	85%	80%	80%	75%	70%
	700 - 719	90%	85%	80%	80%	75%	70%
	680 - 699	85%	80%	75%	80%	75%	70%
	660 - 679	80%	75%	75%	N/A	N/A	N/A
	640 - 659	70%	65%	65%	N/A	N/A	N/A
	≥ 720	85%	80%	80%	80%	75%	70%
\$1,500,001 - \$2,000,000	≥ 720	85%	80%	80%	80%	75%	70%
	700 - 719	85%	75%	70%	80%	75%	70%
	680 - 699	80%	75%	70%	75%	70%	65%
	660 - 679	75%	70%	65%	N/A	N/A	N/A
	640 - 659	65%	N/A	N/A	N/A	N/A	N/A
	≥ 720	80%	75%	75%	75%	70%	70%
\$2,000,001 - \$2,500,000	≥ 720	80%	75%	75%	75%	70%	70%
	700 - 719	75%	70%	65%	75%	70%	65%
	680 - 699	75%	70%	65%	70%	65%	60%
	660 - 679	70%	65%	65%	N/A	N/A	N/A
	≥ 720	75%	70%	70%	70%	N/A	N/A
	700 - 719	75%	70%	65%	70%	N/A	N/A
\$2,500,001 - \$3,000,000	≥ 720	70%	65%	N/A	N/A	N/A	N/A
	700 - 719	70%	65%	N/A	N/A	N/A	N/A
	680 - 699	70%	65%	65%	N/A	N/A	N/A
	660 - 679	70%	65%	65%	N/A	N/A	N/A
	≥ 720	75%	70%	70%	70%	N/A	N/A
	700 - 719	75%	70%	65%	70%	N/A	N/A
\$3,000,001 - \$3,500,000	≥ 720	70%	65%	N/A	N/A	N/A	N/A
	700 - 719	70%	65%	N/A	N/A	N/A	N/A
	680 - 699	70%	65%	65%	N/A	N/A	N/A
	660 - 679	70%	65%	65%	N/A	N/A	N/A
	≥ 720	70%	65%	N/A	N/A	N/A	N/A
	700 - 719	70%	65%	N/A	N/A	N/A	N/A
\$3,500,001 - \$4,000,000	≥ 720	70%	65%	N/A	N/A	N/A	N/A

Maximum LTV/CLTV - Second Home / Investment							
LOAN AMOUNT	FICO	Bank Statement / 1099			Profit & Loss / WVOE / Asset Utilization		
		PURCHASE	RATE/TERM	CASH-OUT	PURCHASE	RATE/TERM	CASH-OUT
≤ \$1,000,000	≥ 720	85%	80%	75%	80%	75%	70%
	700 - 719	85%	80%	75%	80%	75%	70%
	680 - 699	85%	80%	75%	80%	75%	70%
	660 - 679	80%	80%	75%	N/A	N/A	N/A
	640 - 659	80%	75%	70%	N/A	N/A	N/A
	620 - 639	70%	70%	N/A	N/A	N/A	N/A
\$1,000,001 - \$1,500,000	≥ 720	85%	80%	75%	80%	75%	70%
	700 - 719	85%	80%	75%	80%	75%	70%
	680 - 699	85%	80%	75%	80%	75%	70%
	660 - 679	80%	75%	75%	N/A	N/A	N/A
	640 - 659	70%	65%	65%	N/A	N/A	N/A
	≥ 720	85%	80%	75%	80%	75%	70%
\$1,500,001 - \$2,000,000	≥ 720	85%	80%	75%	80%	75%	70%
	700 - 719	85%	75%	70%	80%	75%	70%
	680 - 699	80%	75%	70%	75%	70%	65%
	660 - 679	75%	70%	65%	N/A	N/A	N/A
	640 - 659	65%	N/A	N/A	N/A	N/A	N/A
	≥ 720	80%	75%	75%	75%	70%	70%
\$2,000,001 - \$2,500,000	≥ 720	80%	75%	75%	75%	70%	70%
	700 - 719	75%	70%	65%	75%	70%	65%
	680 - 699	75%	70%	65%	70%	65%	60%
	660 - 679	70%	65%	65%	N/A	N/A	N/A
	≥ 720	75%	70%	70%	N/A	N/A	N/A
	700 - 719	75%	70%	65%	N/A	N/A	N/A
\$2,500,001 - \$3,000,000	≥ 720	70%	65%	65%	N/A	N/A	N/A
	700 - 719	70%	65%	65%	N/A	N/A	N/A
	680 - 699	70%	65%	65%	N/A	N/A	N/A
	660 - 679	70%	65%	65%	N/A	N/A	N/A
	≥ 720	70%	65%	N/A	N/A	N/A	N/A
	700 - 719	70%	65%	N/A	N/A	N/A	N/A
\$3,000,001 - \$3,500,000	≥ 720	70%	65%	N/A	N/A	N/A	N/A
\$3,500,001 - \$4,000,000	≥ 720	N/A	N/A	N/A	N/A	N/A	N/A



INFORMATION / REQUIREMENTS	
PROPERTY TYPE	Single Family: Attached, Detached 2-4 Units and Condominiums: Maximum LTV/CLTV 85% Condotel: Maximum LTV/CLTV 85% / Maximum Loan Amount \$2,500,000 Rural: Maximum LTV/CLTV: 80% Purchase / Maximum LTV/CLTV: 75% Refinance
STATE OVERLAYS	CT, FL, IL, NJ, NY: Maximum LTV/CLTV limited to 85% purchase and 80% refinance transactions and maximum loan amount of \$2,000,000
INELIGIBLE LOCATION	Puerto Rico, Guam, US Virgin Islands Investor occupancy in Baltimore City, MD
DECLINING MARKET	\$2MM
INTEREST ONLY	Minimum FICO 660 / Maximum LTV 90% / 40 yr term ARM eligible when combined with interest only feature
LOAN AMOUNT	Maximum Loan Amount: \$4,000,000
ACREAGE	Maximum 20 acres
CASH-IN-HAND	Maximum Cash-In-Hand: Unlimited
APPRAISALS	2nd Appraisal required for loans > \$2,000,000 *Transferred Appraisals Accepted

PERSONAL BANK STATEMENTS	12 or 24 Months of personal and 2-months of business bank statements. Qualifying income is determined by total eligible deposits from 12 or 24 Months of personal statements divided by the number of statements The business bank statements must reflect business activity and transfers to the personal account		
BUSINESS BANK STATEMENTS	12 or 24 Months of business bank statements. Qualifying income is determined by one of the following analysis methods: • Fixed Expense Ratio (50%) • Expense ratio provided by a 3rd party (CPA, EA, or tax preparer) min ratio of 10% • 3rd party prepared Profit & Loss Statement (CPA, EA, or tax preparer)		
PROFIT AND LOSS STATEMENT	12 or 24 Months CPA/EA/CTEC/Tax Attorney prepared Profit & Loss Statement Only CPA/EA/CTEC/Tax Attorney must attest they have completed or filed the borrower's most recent business tax return Maximum 1x30x12 housing Minimum 36 Months credit event seasoning		
WVOE	FNMA Form 1005 or equivalent (e.g. The Work Number) Two (2) most recent months of personal bank statements reflecting deposit(s) from employer on each of the statements Maximum 1x30x12 housing Minimum 36 months credit event seasoning		
1099	1 year or 2 years 1099 Fixed expense ratio of 10% YTD Documentation to support continued receipt of income from same source		
ASSET UTILIZATION	Eligible assets divided by 84 Maximum 1x30x12 housing Min 36 Months credit event seasoning		
CREDIT SCORE	Use representative credit score of the borrower with the highest qualifying income		
RESERVES	LTV < 80%: 3 Months of PITIA LTV 80.01 - 85%: 6 Months of PITIA LTV > 85%: 12 Months of PITIA Loan Amount > \$1,500,000: 9 Months of PITIA Loan Amount > \$2,500,000: 12 Months of PITIA Cash-out may be used to satisfy requirement		
TRADELINES	Minimum: 2 reporting 24 Months with activity in last 12 Months or 3 reporting 12 Months with recent activity If the primary borrower has three (3) credit scores, the minimum tradeline requirement is waived		
ASSETS	Minimum of 30 Days asset verification required; any large deposit must be sourced		
DTI	Maximum 50%		
DOCUMENT AGE	120 Days		
PREPAYMENT PENALTY (INVESTMENT PROPERTY ONLY)	Penalties not allowed in AK, KS, MI, MN, NM, OH and RI Penalties not allowed on loans vested to individuals in IL and NJ Penalties not allowed on loan amounts less than \$319,777 in PA Only declining prepayment penalty structures allowed in MS Penalties on 1-2 unit properties cannot exceed 1% of the loan balance during the 1st five years in OH		
ESCROWS	HPML loans require escrows for property taxes, hazard insurance, and flood insurance (if applicable)		
HOUSING HISTORY			
Housing History	1X30X12	0X60X12	0X90X12
Max LTV/CLTV: Purchase	No restriction	80%	70%
Max LTV/CLTV: Refinance	No restriction	75%	N/A
Max Loan Amt:	No restriction	\$1,500,000	\$1,000,000
CREDIT EVENT SEASONING			
BK/FC/SS/DIL/PreFC/MC:	≥ 36 Months	≥ 24 Months	≥ 12 Months
Max LTV/CLTV: Purchase	No restriction	80%	70%
Max LTV/CLTV: Refinance	No restriction	75%	N/A
Max Loan Amt:	No restriction	\$1,500,000	\$1,000,000
Forbearance, Modification, or Deferral: ≤ 12 Mo to be treated as 0x90x12			