

Agency Conforming FIXED

6/15/2011

<u>Primary Residence</u>					
	Max Loan Amount	Units	LTV/CLTV	Min FICO	AUS
Purchase & R/T	\$ 417,000	1	97/97	Per MI	DU
Purchase & R/T	\$ 417,000	1	95/95	Per MI	DU/LP
Purchase & R/T	\$ 417,000	1	80/97	640	DU
Purchase & R/T	\$ 417,000	1	80/95	640	DU/LP
Cashout	\$ 417,000	1	80/85	640	DU
Cashout	\$ 417,000	1	80/80	640	LP
Purchase & R/T	\$ 533,850	2	80/80	640	DU/LP
Purchase & R/T	\$645,300 / \$801,950	3-4	75/75	640	DU/LP
Cashout	\$533,850 / \$645,300 / \$801,950	2-4	75/75	640	DU/LP
<u>Second Home</u>					
	Max Loan Amount	Units	LTV/CLTV	Min FICO	AUS
Purchase & R/T	\$ 417,000	1	90/90	Per MI	DU
Purchase & R/T	\$ 417,000	1	85/85	Per MI	LP
Purchase & R/T	\$ 417,000	1	80/80	640	DU/LP
Cashout	\$ 417,000	1	75/75	640	DU/LP
<u>Non-Owner Occupied</u>					
	Max Loan Amount	Units	LTV/CLTV	Min FICO	AUS
Purchase	\$ 417,000	1	80/85	640	DU/LP
Purchase	\$533,850 / \$645,300 / \$801,950	2-4	75/75	640	DU/LP
Rate-Term	\$ 417,000	1	75/75	640	DU/LP
Rate-Term	\$533,850 / \$645,300 / \$801,950	2-4	75/75	640	DU/LP
Cashout	\$ 417,000	1	75/75	640	DU/LP
Cashout	\$533,850 / \$645,300 / \$801,950	2-4	70/70	640	DU/LP

Agency Conforming ARM

<u>Primary Residence</u>					
	Max Loan Amount	Units	LTV/CLTV	Min FICO	AUS
Purchase & R/T	\$ 417,000	1	95/95	Per MI	DU/LP
Purchase & R/T	\$ 417,000	1	80/95	640	DU/LP
Cashout	\$ 417,000	1	80/80	640	DU/LP
Purchase & R/T	\$ 533,850	2	80/80	640	DU/LP
Cashout	\$ 533,850	2	75/75	640	DU/LP
Purchase & R/T	\$645,300 / \$801,950	3-4	75/75	640	DU/LP
Cashout	\$645,300 / \$801,950	3-4	75/75	640	DU/LP
<u>Second Home</u>					
	Max Loan Amount	Units	LTV/CLTV	Min FICO	AUS
Purchase & R/T	\$ 417,000	1	90/90	Per MI	DU
Purchase & R/T	\$ 417,000	1	85/85	Per MI	LP
Purchase & R/T	\$ 417,000	1	80/85	640	DU/LP
Cashout	\$ 417,000	1	75/75	640	DU/LP
<u>Non-Owner Occupied</u>					
	Max Loan Amount	Units	LTV/CLTV	Min FICO	AUS
Purchase	\$ 417,000	1	80/85	640	DU/LP
Purchase	\$ 533,850	2	75/75	640	DU/LP
Rate-Term	\$417,000 / \$533,850	1-2	75/75	640	DU/LP
Cashout	\$ 417,000	1	75/75	700	DU/LP
Purchase & R/T	\$645,300 / \$801,950	3-4	75/75	680	DU/LP
Cashout	\$533,850 / \$645,300 / \$801,950	2-4	70/70	680	DU/LP

Agency Conforming INTEREST ONLY

<u>Primary Residence</u>					
	Max Loan Amount	Units	LTV/CLTV	Min FICO	AUS
Purchase & R/T	\$ 417,000	1	70/70	720	DU
<u>Second/Vacation Home</u>					
	Max Loan Amount	Units	LTV/CLTV	Min FICO	AUS
Purchase & R/T	\$ 417,000	1	70/70	720	DU

DU Refi Plus

		<u>Primary Residence</u>			
Rate-Term	Max Loan Amount See County Limits	Units	LTV/CLTV	Min FICO	AUS
		1-4	95/95	680	DU
		<u>Second/Vacation Home</u>			
Rate-Term	Max Loan Amount See County Limits	Units	LTV/CLTV	Min FICO	DU
		1	95/95	700	DU
		<u>Non-Owner Occupied</u>			
Rate-Term	Max Loan Amount See County Limits	Units	LTV/CLTV	Min FICO	DU
		1-4	95/95	700	DU
DU must show eligible for DU refi plus, code 147.			Max \$250 cash to borrower at closing		
Need 12 months payment history with 0x30 rating			Need copy of Final HUD from existing loan to show no MI		

FANNIE MAE Agency Jumbo

		<u>Primary Residence</u>			
		Units	LTV/CLTV	Min FICO	
Purchase & R/T Fixed <=\$625,500	See County Limits	1	90/90	Refer to MI	
Purchase & R/T Fixed <=\$625,500	See County Limits	1	75/75	660	
Purchase Fixed >\$625,500	See County Limits	1	90/90	700	
Purchase Fixed >\$625,500	See County Limits	1	75/75	660	
R/T Fixed >\$625,500	See County Limits	1	80/80	700	
R/T Fixed >\$625,500	See County Limits	1	75/75	660	
Purchase & R/T ARM	See County Limits	1	75/75	680	
Purchase & R/T	See County Limits	2-4	75/75	740	
Purchase & R/T Interest Only	See County Limits	1	70/70	720	
Cashout	See County Limits	1	60/60	740	
		<u>Second/Vacation Home</u>			
		Units	LTV/CLTV	Min FICO	
Purchase & R/T	See County Limits	1	65/65	740	
		<u>Non-Owner Occupied</u>			
		Units	LTV/CLTV	Min FICO	
Purchase & R/T	See County Limits	1-4	65/65	740	

FREDDIE MAC Agency Jumbo *

		<u>Primary Residence</u>			
		Units	LTV/CLTV	Min FICO	
Purchase & R/T <=\$625,500	See County Limits	1	90/90	Refer to MI	
Purchase & R/T <=\$625,500	See County Limits	1	80/90	660	
Purchase & R/T <=\$625,500	See County Limits	2-4	75/75	660	
Purchase & R/T >\$625,500	See County Limits	1	80/80	660	
Cashout <=\$625,500	See County Limits	1	75/75	660	
Cashout <=\$625,500	See County Limits	2-4	65/65	660	
Cashout >\$625,500	See County Limits	1	65/65	660	
		<u>Second/Vacation Home</u>			
		Units	LTV/CLTV	Min FICO	
Purchase & R/T <=\$625,500	See County Limits	1	80/80	660	
Purchase & R/T >\$625,500	See County Limits	1	70/70	660	
Cashout	See County Limits	1	65/65	660	
		<u>Non-Owner Occupied</u>			
		Units	LTV/CLTV	Min FICO	
Purchase <=\$625,500	See County Limits	1	80/80	660	
Rate-Term <=\$625,500	See County Limits	1	75/75	660	
Purchase & R/T <=\$625,500	See County Limits	2-4	70/70	660	
Purchase & R/T >\$625,500	See County Limits	1	70/70	660	
Cashout <=\$625,500	See County Limits	1-4	65/65	660	
*Owner Occupied & Second Home Available for Fixed, 5/1, 7/1 and 10/1 ARMS					
*Non-owner Available for Fixed, 7/1 and 10/1 ARMS					
ARMS qualify at the note rate					

General Helpful Guidelines

Min \$100K loan amount	
For loans with subordinate financing the max LTV is reduced by 5%	
ARM Index: 1 yr LIBOR, Margin 2.25, Caps 5/2/5	
States Approved to do business: AZ, CA, CO, ID, MT, NM, NV, OR, UT, WA	Equal Housing Lender
Lender Fee: \$755 underwriting, \$10 Flood, \$35 Doc Prep, \$195 Funding Fee	
Loans made or arranged pursuant to a California Finance Lender License (#6053919)	
	