



Forward Lending

Full Doc & Alt Doc Closed End Second Matrix

Effective Date: 04/23/24 | Revised: 04/23/24

Concurrent Close & Standalone Eligibility Matrix ⁴												Loan Programs																																																																																
Loan Amount	Occupancy	Property ^{2,3}	Cash-Out Refi			Purchase, Rate/Term & Cash-Out Refi																																																																																						
			Select Full Doc ¹			Standard Full Doc			Alt Doc																																																																																			
			FICO to Max CLTV ¹			FICO to Max CLTV ¹			FICO to Max CLTV ¹																																																																																			
			720+	700+	680+	740+	720+	700+	680+	660+	740+	720+	700+	680+	660+																																																																													
\$ 350,000	Primary Residence	SFR/PUD/ 2-4 Unit/Condo	80%	80%	75%	85%	85%	85%	80%	75%	85%	85%	80%	75%	70%																																																																													
\$ 500,000			75%			80%	80%	80%	75%	70%	75%	70%	70%	65%	60%																																																																													
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¹ 5% CLTV reduction for declining market ² 75% max CLTV ≤ \$500,000, 65% max CLTV > \$500,000 on 2-4 Unit ³ 2-4 Unit ineligible on Select Full Doc ⁴ Standalone close transactions only on Select Full Doc, concurrent transaction ineligible												Fixed Fully Amortized <ul style="list-style-type: none"> • 10-Year Fixed (120 Months) • 20-Year Fixed (240 Months) • 30-Year Fixed (360 Months) 																																																																																
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Additional Product Details <p>Eligible Borrowers: US Citizens Permanent Resident Aliens - Select, Standard Full Doc & Alt Doc Non-Permanent Resident Aliens ITIN Foreign Nationals First time Homebuyers - Standard Full Doc & Alt Doc only (Select ineligible) Borrowers on 1st lien note must be on new loan and on title at application (purchases excluded) with exceptions allowed for death of borrower, divorce and legal separation</p> <p>Geographic Restrictions: US Territories & following states ineligible: MI, NJ, NY, TN, TX, VT, WV</p> <p>General Property Requirements: SFR: 600 min sq ft Condo: 500 min sq ft 2-4 Unit: 400 min sq ft 10 acres max - Select only, 25 acres max - Standard Full Doc & Alt Doc</p> <p>Licensing: Closed end seconds may only be originated by a Broker and/or Loan Officer that is licensed in the state where the subject property is located</p> <p>Payment Shock: New combined payment not to exceed 200% of current housing payment, waived when DTI is ≤ 36%</p> <p>Residual Income: Min \$2,500 required, waived when DTI is ≤ 36%</p>																																																																																												

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