

www.forwardlendingmtg.com Effective Date: 11/18/2025

Eligibility Matrix - 1 Unit							
	Primary Residence - 1st or 2nd Lien Position				Primary Residence - 3rd Lien Position		
Max	Loan Amount	Max CLTV <sup>2,3,4</sup>	Credit Score Range	Max	Loan Amount	Max CLTV <sup>2</sup>	Credit Score Range
\$	250,000	75%	600-639 <sup>5</sup>	\$	100,000	70%	680+
\$	125,000	75%	640-659	\$	150,000	70%	760+
>	125,000	80%	660+				
>	150,000	85%	680+	Second Home or Investment - 1st or 2nd Lien Position <sup>3,4</sup>			d Lien Position <sup>3,4</sup>
5	200,000	80%	680+	Max	Loan Amount	Max CLTV <sup>2</sup>	Credit Score Range
5	250,000	80%	700-719	\$	200,000	70%	680+
5	300,000	80%	720-739	\$	275,000	70%	720+
5	350,000	85%	740+	\$	350,000	70%	760+
;	375,000	80%	740+	<sup>1</sup> Allowed on	1st liens only		
;	400,000	75%	740+	<sup>2</sup> FL Condos: 70% max CLTV <sup>3</sup> NM: 79.99% max CLTV, Primary 1st lien only, second home and investment ineligible <sup>4</sup> TX: 80% max CLTV Primary 1st & 2nd lien only, second home and investment ineligible			
,	400,000	80% <sup>1</sup>	680-739				
;	400,000	85% <sup>1</sup>	740+				
5	750,000	75%	760+	Second Lier	Position only		
			Eligibility N	latrix - 2-4	l Units		
Primary Residence - 1st Lien Position				Second or In	vestment - 1st Lien I	Position <sup>3,4</sup>	

	Eligibility Matrix - 2-4 Units							
	Primary Residence - 1st Lien Position				Second or Investment - 1st Lien Position <sup>3,4</sup>			
Max Loan Amount		Max CLTV <sup>2</sup>	Credit Score Range	Max Loan Amount		Max CLTV 1,2	Credit Score Range	
\$	400,000	80%	680+	\$	400,000	80%	680+	
	Primary Residence - 2nd Lien Position				Second Home or Investment - 2nd Lien Position <sup>3</sup>			
	Max Loan Amount	Max CLTV <sup>2</sup>	Credit Score Range	IV	lax Loan Amount	Max CLTV	Credit Score Range	
\$	200,000	80%	680+	\$	200,000	70%	680+	
\$	250,000	80%	700-719	\$	275,000	70%	720+	
\$	300,000	80%	720-739	\$	350,000	70%	760+	
\$	375,000	80%	740+					
\$	400,000	75%	740+					

<sup>&</sup>lt;sup>1</sup>Minimum loan amount is \$110,000 for CTLV > 70% and ≤ 80%

## Term

- Standalone transactions only
- Fixed Rate, fully amortized loan
- Full draw required at closing
- Borrower must complete application within 14 days or application is cancelled

• 30% max PTI

- Minimum additional draw amount is \$500 for eligible states except TX (\$4,000), or as required by law
- Funds may not be used to payoff existing debt to qualify
- Additional draw limit is 100% of total line of credit

Draw Feati	ires - Fixed or Variable	Variable Rate Features				
Term	Draw Period	variable rate reatures				
10-Year (120 months)	3 years	Rate calculated using prime + margin	• 640 Min FICO			
15-Year (180 months)	4 years	• 4.5% Minimum Floor rate	<ul> <li>Rate Change occurs on Due Date</li> </ul>			
20-Year (240 months)	4 years	Fully Amortized with no I/O period	<ul> <li>2nd or 3rd lien position only</li> </ul>			
30-Year -(360 months)	5 years					
Topic		Key Program Parameters				
Acceptable IDs	Valid Driver's License State ID Passport Passport					
	Permanent Resident Card					
Borrower Eligibility	<ul> <li>US Citizens and Permanent Resident Aliens allowed</li> <li>One (1) borrower/applicant allowed</li> <li>Borrower must be on title and must be held solely, jointly or in a revocable trust</li> <li>When property is owned jointly, all owners must sign the security instrument as an additional signer</li> </ul>					
Compliance	State and Federal High-Cost loans not allowed					
Credit History	<ul> <li>60 months seasoning required for major derogatory credit event (SS,FC,DIL, BK)</li> <li>≥ 60 delinquencies on any tradelines within the last 12 months are not allowed</li> <li>Non-medical collections &gt; \$500 within the most recent 90 days are ineligible</li> <li>Credit cannot be frozen</li> <li>Valid for 29 calendar days</li> <li>No more than two (2) inquiries allowed with the last 90 days</li> <li>1st liens only:</li> <li>600-779 FICO: Utilization of revolving tradelines seasoned 6 months or less must not exceed 90%</li> <li>600-779 FICO: Tradelines opened within the prior 12 months must not exceed 30% of all active tradelines</li> <li>780+ FICO: Tradelines opened within the prior 12 months must not exceed 70% of all active tradelines</li> </ul>					
Debt to Income(DTI) & Payment to Income (PTI)	50% max DTI for 1 Unit     45% max DTI for 2-4 Units and FICO ≤ 639					

FL Condos: 70% max CLTV

<sup>&</sup>lt;sup>3</sup> NM & TX: Second home and investment ineligible



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## Forward Fast Track HELOC Matrix

Property Type - Highelia   Property Type - Hig							
Second paper   Securitions   Second paper   Securitions   Second paper   Securition   Second paper   Securition   Second paper   Securition   Secu	Fees	• Origination fees range between 1.99% & 3.99%					
Fixed Falls ineligible in the following states: DE, KY, ML, MY, MY, MY, MY   TX allowed with restrictions, refer to Texas HLLOC Requirements section (below) for details   Homes Listed for Sale   Properties listed liste		• Manual notary fee required, as applicable and required in the following states: AK, AL, AZ (Pima Co. only), CA, CT, DC, FL, GA, IL,					
- Variable Rate neighble in the following states. CD. CD. CD. EL, NY, MA, MS, NJ, MY, CS, SC, TX, VA, YV, WW, WY  - Tax lowed with restriction, erle for Taxas shall CD. Requirements settle on Delived from Laboration (1994).  - May only be originated by a Stoke and on Officer that it increased in the state where the subject property is located and within 12 months of application neighble, 80% max CLTV and \$400,000 max Loan Amount.  - Not allowed in Toxada  - Not allowed in Toxada  - Not allowed in Toxada  - Sed AD FIGUR. 0.00.006  - Income  - Income - Income and the Common may be a combination of earnings and/or asset depletion - Income and the Common may be a combination of earnings and/or asset depletion - Income and the Common may be a combination of earnings and/or asset depletion - Income and the Common may be a combination of earnings and/or asset depletion - Income and the Common may be a combination of earnings and/or asset depletion - Income and the Common may be a combination of earnings and/or asset depletion - Income and the Common may be a combination of earnings and/or asset depletion - Income and the Common may be a combination of earnings and/or asset depletion - Income and the Common may be a combination of earnings and/or asset depletion - Income and the Common may be a combinated of earnings and/or asset depletion - Income and the Common may be a combinated of the Common may be a combinated on the Common may be a combinated of the Common may be a combinated of the Common may be a combinated on the Common may be a combinated on the Common may be a combinated on the Common may be a combinated of the Common may be a combinated on the combinated on the Common may be a combinated on the Common may		IN, KS, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NH, NM, OH, OK, OR, PA, RI, SD, TN, VA, UT, VT, WA, WY					
Time allowed with restrictions, refer to Teas HELOC Requirements section (below) for details   Homes Listed for sale within 12 months of application eligible, 80% max CLTV and \$400,000 max Loan Amount	Geographic Restrictions	estrictions • Fixed Rate ineligible in the following states:: DE, KY, NJ, NY, VT, WV					
Homes listed for Sale  And you'ng be originated by a Broker and/or Loan Officer that is licensed in the state where the subject apperty is located on the state where the subject apperty is located in Treas  Housing History  2 060 STO (CO.00002  1 1000000000000000000000000000000							
Homes Listed for Sale  Properties island for sale within 12 months of application eligible, 80% max C1TV and \$400,000 max Loan Amount  Notice (1) and allowed in Treat (1) and 10 months of application eligible, 80% max C1TV and \$400,000 max Loan Amount  Notice (1) and 10 months of the state							
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Income  Income  Income is verified incretely with borrowing sound or asset segletion  The maximum amount used is the income started on the loan inquiry  The maximum amount used is the income started on the loan inquiry  The maximum amount used is the income started on the loan inquiry  The maximum amount used is the income started on the loan inquiry  The maximum amount used is the income started on the loan inquiry  When utilizing sept-bank startements the most recent 12 months is analyzed to validate income  If prepared accounts do not verify sufficient income, business income will be calculated to supplement  Note: 880 mm Income pay be included for qualifying in commands statements  Asset accounts allowed for asset depletion: Retrement accounts, investment Probergage accounts, savings accounts, CDs  Income from space and yet included for qualifying in commany by report plannessed states  States where dual income is prohibited: CT, GA, MI, M, ME, MD, MX, MD, RY, MD,	Housing History	• ≥600-639 FICO: 0x30x24					
Income is verified directly with borrower's source of choice - Personal Account statements and/or Business Account statements Income is validated using one of the following susiness Bank Accounts or Asset Accounts provided by Plaid, Paystuhs, IBS Tax Filing (electricoins on allowed)  - When utilizing asset/bank statements the most recent 12 months is analyzed to validate income - If personal accounts do not verify sufficient income, business income will be calculated to supplement - Note: 680 min IPC0 is required when utilizing incoma unity property/momented states - Note: 680 min IPC0 is required when utilizing incoma unity property/momented states - Note: 680 min IPC0 is required a view utilizing incoma unity property/momented states - Income from spotuse may be included for qualifying in community property/momented states - Income from spotuse may be included for qualifying in community property/momented states - Income from spotuse may be included for qualifying in community property/momented states - Storal wines as fundated in lieu count  - Primary Residences - 1st. 2nd, and 3rd lieu position allowed [3rd lieus not allowed in Texas) - Scord kinness it included in lieu count  - Minimum Loan Amount - Minimum							
Income is verified directly with borrower's source of choice - Personal Account statements and/or Business Account statements Income is validated using one of the following susiness Bank Accounts or Asset Accounts provided by Plaid, Paystuhs, IBS Tax Filing (electricoins on allowed)  - When utilizing asset/bank statements the most recent 12 months is analyzed to validate income - If personal accounts do not verify sufficient income, business income will be calculated to supplement - Note: 680 min IPC0 is required when utilizing incoma unity property/momented states - Note: 680 min IPC0 is required when utilizing incoma unity property/momented states - Note: 680 min IPC0 is required a view utilizing incoma unity property/momented states - Income from spotuse may be included for qualifying in community property/momented states - Income from spotuse may be included for qualifying in community property/momented states - Income from spotuse may be included for qualifying in community property/momented states - Storal wines as fundated in lieu count  - Primary Residences - 1st. 2nd, and 3rd lieu position allowed [3rd lieus not allowed in Texas) - Scord kinness it included in lieu count  - Minimum Loan Amount - Minimum	Income	Income may be a combination of earnings and/o	r asset depletion				
The maximum amount used is the income stated on the loan inquiry income is validated using one of the following. Business Rank Accounts or Asset Accounts provided by Plaid, Paystubs, IRS Tax Filing (extensions not allowed)							
Filing (extensions not allowed)  - When utiliting asset/plank statements the most recent 12 months is analyzed to validate income  - if personal accounts of not verify sufficient income, business income will be calculated to supplement  - Note: 860 min FICO is required when utilizing business shark Statement  - Asset accounts allowed for asset depletion: Retirement accounts, investment/Brokerage accounts, savings accounts, CDs  - income from spouse may be included for qualifying in community property/monesced states  - States where dual income is prohibited: CT, GA, H, IN, MR, MD, MA, NY, OR, PA, RI, UT, VA  - Verification of thome & investment Properties - 1st and 2nd lien postion allowed  - States where dual income is prohibited: CT, GA, H, IN, MR, MD, MA, NY, OR, PA, RI, UT, VA  - White States is the community of the provided for lien count  - Minimum Loan Amount  - MM: State of the states of the count of the co		·					
"Heronal accounts do not verify vidicent income, business income will be calculated to supplement							
File personal accounts of not verify sufficient income, business income will be calculated to supplement							
Note: 680 min FICO is required when utilizing Business Bank Statements   Asset accounts, lower form sepause may be included for qualifying in community property/homestead states   Income from spouse may be included for qualifying in community property/homestead states   States where dual income is prohibited: CT, GA, Hu, M. K, M. M., M. PA, R, PA, PA, RU, TV, VA   Primary Residences - 1st, 2nd, and 3rd lien position allowed (3rd liens not allowed in Toxas)   Second fromes & Investment Properties - 1st and 2nd lien position allowed (3rd liens not allowed in Toxas)   Solic liens are included in lien count   Minimum Loan Amount   M. St. 10,000							
* Asset accounts allowed for asset depletions: Retirement accounts, Investment/Brokenage accounts, Savings accounts, CDS income from spouse may be included for qualifying in community property/homestead states where dual income is prohibited: CT, GA, HI, NI, ME, MD, MA, NY, OR, PA, RI, UT, VA  **Primary Residences**—1st, 2nd, and 3rd into position allowed (3rd lines not allowed in Texas) **Second Homes & Investment Properties**—1st and 2nd line position allowed **Solar lenies are included in line count  **Minimum Loan Amount **In Cloud Loan Amount **Minimum Loan Amo							
Income from spouse may be included for qualifying in community property/homested states		∘ <b>Note:</b> 680 min FICO is required when utilizing Business Bank Statements					
States where dual income is prohibited: CT, GA, MI, MR, EM, DM, AA, NY, OR, PA, RI, UT, VA   Primary Residences - 1st, 2nd, and 3rd licin position allowed (3rd licins not allowed in Texas)   Second Homes & Investment Properties - 1st and 2nd licin position allowed   Solar licins are included in licin count   Minimum Loan Amount   MI: \$10,000     TS, \$35,000   All other eligible states: \$55,000     Properties Affected by a Disaster   The following requirements apply to affected zip codes within declared disaster areas:   1. All in-progress applications in affected zip codes will be frozen at a force Price opinion (8PO). Property Condition Report (PCR), Residential Evaluation, or Post Disaster Inspection (PDD), as applicable by state regulation		• Asset accounts allowed for asset depletion: Retirement accounts, Investment/Brokerage accounts, savings accounts, CDs					
Primary Residences - 1st, 2nd, and 3rd lien position allowed (3rd liens not allowed in Texas)			7				
**Scand Homes & Investment Properties - 1st and 2nd lien position allowed  **Solar liens are included in lien count  **Minimum Loan Amount  **Minimum Loan Amount  **Minimum Loan Amount  **Minimum Loan Amount  **All order eligible states: \$25,000  **Properties Affected by a Disaster  **In Following requirements apply to affected zip codes within declared disaster areas:  **In All applications in affected zip codes will be frozen  **2. All applications in affected zip codes will require a Broker Price Opinion (BO), Property Condition Report (PCR), Residential Evolution, or Post Disaster inspection (PDI) as applicable by state regulation  **3. The aforementioned inspections will be passed on to the borrower only if the loan funds  **Property Type - Eligibile  **Property Type - Eligibile  **Property Type - Indigibile  **Property Type - Indigibile  **Properties and an high rise)  **2-2 Unit Properties  **Peasingle only  **CoOps  **Properties Properties  **Amount date Properties  **Properties Properties  **Amount date Properties  **Properties Properties  **Amount date Properties  **Properties Properties  **Amount date Properties  **Timeshares  **Properties listed for sole within the past 12 months  **Properties listed for sole within the past 12 months  **Properties listed for sole within the past 12 months  **Properties listed for sole within the past 12 months  **Properties listed for sole within the past 12 months are heligible  **Properties listed for sole within the past 12 months are heligible  **Properties listed for sole within the past 12 months are heligible  **Properties listed for sole within the past 12 months are heligible  **Properties listed for sole wit		• States where dual income is prohibited: CT, GA,	HI, IN, ME, MD, MA, NY, OR, PA, RI, UT, VA				
Solar liers are included in lien count	Lien Position	Primary Residences - 1st, 2nd, and 3rd lien positi	on allowed (3rd liens not allowed in Texas)				
Minimum Loan Amount  * MI: \$30,000 * Tx: \$33,000 * All other eligible states: \$25,000 * All other eligible states: \$25,000 * All other eligible states: \$25,000 * All other progress applications in affected zip codes with nederared disaster areas:  1. All in-progress applications in affected zip codes will be frozen  2. All applications in affected zip codes will require a Broker Price Opinion (BPD), Property Condition Report (PCR), Residential Evaluation, or Post Disaster inspection (PDI), as applicable by state regulation 3. The afformentioned inspections will be ordered internally and application processing will recommence as reports are received 4. If affected properties are inaccessible and inspections unable to occur, applications will be declined 5. The cost of the afforementioned inspections will be passed on to the borrower only if the loan funds  Property Type - Eligibile  5. The cost of the afforementioned inspections will be passed on to the borrower only if the loan funds  Property Type - Ineligible  6. Single Family Residence (SFR) 7. Townshomes 7. Planned Unit Developments (PUD) 8. Condos (mid and high rise) 9. 2-4 Unit Properties 9. Fee simple only 9. Condos (mid and high rise) 9. Coronal Lease Properties 9. Fee simple only 9. Coronal Lease Properties 9. Fee simple only		• Second Homes & Investment Properties - 1st and	d 2nd lien position allowed				
Properties Affected by a Disaster  In All in-progress applications in affected zip codes within declared disaster areas:  1. All in-progress applications in affected zip codes will be frozen  2. All applications in affected zip codes will be frozen  2. All applications in affected zip codes will be frozen  2. All applications in affected zip codes will be frozen  2. All applications in affected zip codes will be frozen  3. The afforeaction group codes will be frozen  2. All applications in affected zip codes will be frozen  3. The afforeaction code zip codes will be frozen  4. Is affected properties are inaccessible and inspections will be ordered internally and application processing will recommence as reports are received  4. Is affected properties are inaccessible and inspections will be to borrower only if the loan funds  5. The cost of the afforementioned inspections will be passed on to the borrower only if the loan funds  Property Type - Eligibile  Property Type - Ineligible  2. Single Family Residence (SFR)  3. The coronation of the properties  4. Co-Orgs  4. Coronation of the properties  5. The coronation of the properties  4. Leasehold Properties  5. The coronation of the properties  6. Co-Orgs  6. Coronation of the properties  6. All Annutratured housing  7. Properties purchased within the last 90 days are ineligible  8. Borrowers added to title with the 90 days are ineligible  8. Borrowers added to title with the 90 days are ineligible  8. Borrowers added to title with the 90 days are ineligible  8. Borrowers added to title with the 90 days are ineligible  8. Borrowers and then, open HELOC or previous HELOAN originated within the past 12 months  9. Properties its led for sale within the past 12 months are ineligible  9. Properties with title changes require 9. I days seasoning  1. Wallut property is zero through 12 days (cooling off period before scheduling with the notary  2. All notary sessions must occur in a recording office  1. Valuation  4. All coepaths forms of vesting are as individuals or i		Solar liens are included in lien count					
All other eligible states: \$25,000	Minimum Loan Amount	• MI: \$10,000					
Properties Affected by a Disaster  1. All in-progress applications in affected zip codes within declared disaster areas: 1. All in-progress applications in affected zip codes will be frozen 2. All applications in affected zip codes will be frozen 3. The afforted projection will be frozen 3. The afforted properties of reflected zip codes will be frozen 3. The afforted properties of reflected zip codes will be forzen 4. If affected properties are inaccessible and inspections will be declined 5. The cost of the afforementioned inspections will be passed on to the borrower only if the loan funds 4. If affected properties are inaccessible and inspections will be passed on to the borrower only if the loan funds 5. The cost of the afforementioned inspections will be passed on to the borrower only if the loan funds 6. Single Family Residence (SFR) 7. Townhomes 9. Planned Unit Developments (PUD) 9. Condos (mid and high rise) 9. 2-4 Unit Properties 9. Commercial 9. Co-Ops 9. Ground Lease Properties 9. Manufactured housing 9. Ground Lease Properties 9. Manufactured housing 9. Froperties > 20 acres (10 acres max - TX) 9. Reverse Mortgage 9. Ground Lease Properties 9. Mixed Use properties 9. Mixed Use properties 9. Froperties Purchased within the last 90 days are ineligible 9. Borrowers added to title with the 90 days are ineligible 9. Borrowers added to title with the 90 days are ineligible 9. Borrowers added to title with the 90 days are ineligible 9. Properties with title changes required 9. Rosk owns CLTV 9. Third lien position not allowed 9. No cash-out lien, open HELOC or previous HELOAN originated within the past 12 months 9. Properties with title changes required 12 days seasoning 9. Maximum property size is 10 acres 9. Properties vested to go through a 12 day cooling off period before scheduling with the notary 9. All notary sessions must occur in a recording office 9. Properties vested in LCC entities are not allowed 9. All notary sessions must occur in a recording office 9. And office the properties with title ar		• TX: \$35,000					
1. All in-progress applications in affected zip codes will be frozen 2. All applications in affected zip codes will require a Broker Price Opinion (BPO), Property Condition Report (PCR), Residential Evaluation, or Post Disaster Inspection (PCI), as applicable by state regulation 3. The aforementioned inspections will be ordered internally and application processing will recommence as reports are received 4. If affected properties are inaccessible and inspections unable to occur, applications will be declined 5. The cost of the aforementioned inspections will be passed on to the borrower only if the loan funds  Property Type - Eligibile  Property Type - Ineligibile 1. Single Family Residence (SFR) 1. Ownhomes 1. Planned Unit Developments (PUD) 1. Condos (mid and high rise) 1. 2-4 Unit Properties 1. Co-Ops 1. Leasehold Properties 1. Co-Ops 1. Leasehold Properties 1. Properties Properties 1. All individual Properties 1. Houseboats 1. Land Trusts 1. Land Trusts 1. Land Trusts 1. All individual Properties 1. Properties purchased within the last 90 days are ineligible 1. Borrowers added to title with the 90 days are ineligible 1. Borrowers added to title with the 90 days are ineligible 1. Borrowers added to title with the 100 days are ineligible 1. Borrowers added to title with the 100 days are ineligible 1. Properties is the 10 long restrictions: 1. Primary Residence only 1. Bown as CLTY 1. Third lien position not allowed 1. No cash-out lien, open HELOC or previous HELOAN originated within the past 12 months 1. Properties listed for as all within the past 12 months are ineligible 1. Properties with title changes required 91 days seasoning 1. Adminimal property size is 10 acres 1. Properties with title changes required 12 day cooling off period before scheduling with the notary 1. All notary sessions must occur in a recording office 1. Properties with this control of 12 day cooling off period before scheduling with the notary 1. All notary sessions must occur in a recording office 1. Properties wested in LLC/entities		All other eligible states: \$25,000					
1. All in-progress applications in affected zip codes will be frozen 2. All applications in affected zip codes will require a Broker Price Opinion (BPO), Property Condition Report (PCR), Residential Evaluation, or Post Disaster inspection (PDI), as applicable by state regulation 3. The afforementioned inspections will be ordered internally and applications will be declined 4. If affected properties are inaccessible and inspections unable to occur, applications will be declined 5. The cost of the afforementioned inspections will be passed on to the borrower only if the loan funds  Property Type - Eligibile  Property Type - Ineligible Property Type - Ineligible Property Type - Ineligible Property Type - Ineligible Properties with title changes require 91 days seasoning Properties with the past 12 months are ineligible Properties with title changes require 91 days seasoning Properties with the past 12 months are ineligible Properties with the properties of the past 22 according office Properties with the past 22 months are not allowed Properties with the past 22 months are not allowed Properties with the past 22 months are not allowed Properties with the past 22 months are not allowed Properties wested to go through a 12 day cooling off period before scheduling with	Properties Affected by a Disaster	• The following requirements apply to affected zip codes within declared disaster areas:  1. All in-progress applications in affected zip codes will be frozen  2. All applications in affected zip codes will require a Broker Price Opinion (BPO), Property Condition Report (PCR), Residential					
2. All applications in affected zip codes will require a Broker Price Opinion (BPO), Property Condition Report (PCR), Residential Evaluation, or Post Disaster Inspection (PD), as applicable by state regulation 3. The aforementioned inspections will be ordered internally and application processing will recommence as reports are received 4. If affected properties are inaccessible and inspections will be occur, applications will be declined 5. The cost of the aforementioned inspections will be passed on to the borrower only if the loan funds  Property Type - Eligibile  Property Type - Ineligible Properties Planned Unit Developments (PUD) - Condos (mid and high rise) - 2-4 Unit Properties - Planned Unit Developments (PUD) - Condos (mid and high rise) - 2-4 Unit Properties - Fee simple only - Commercial - Co-Ops - Ground Lease Properties - Nound Lease Properties purchased within the last 90 days are ineligible - Borrowers added to title with the 90 days are ineligible - Borrowers added to title with the 90 days are ineligible - Borrowers added to title with the 90 days are ineligible - Primary Residence only - 80% max CLTV - Third lien position not allowed - No cash-out lien, open HELOC or previous HELOAN originated within the past 12 months - Properties listed for sale within the past 12 months are ineligible - Properties with title changes require 91 days seasoning - Maximum property size is 10 acres - Property condition report (PCR) with a greater than or equal to average rating required - Borrowers are required to go through a 12 day cooling off period before scheduling with the notary - All notary sessions must occur in a recording office - Value determined by AVM waterfall with acceptable FSD - 2nd AVM with acceptable FSD required when transaction is first lien HELOC - Vesting and Trust Requirements - Acceptable f							
Evaluation, or Post Disaster Inspection (PDI), as applicable by state regulation 3. The aforementioned inspections will be ordered internally and application processing will recommence as reports are received 4. If affected properties are inaccessible and inspections unable to occur, applications will be declined 5. The cost of the aforementioned inspections will be passed on to the borrower only if the Ioan funds  Property Type - Eligibile    Single Family Residence (SFR)							
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• Revocable Trust States: AR, AZ, CA, CO, CT, CE, DC, FL, IA, ID, IL, KS, MA, ME, MI, MS, MN, NH, NV, OR, SC, SD, TN, UT, VA, WA, WY							
		• Revocable Trust States: AR, AZ, CA, CO, CT, CE, DC, FL, IA, ID, IL, KS, MA, ME, MI, MS, MN, NH, NV, OR, SC, SD, TN, UT, VA, WA, WY					

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