



Document Expiration Matrix

Document	FHA ¹	FHLMC	FNMA	Jumbo	NON-QM	VA ¹
Credit Documentation	120 Days	120 Days	4 Months	4 Months	120 Days	120 Days
Credit Soft Pull	NA	10 Days	10 Days	10 Days	30 Days	NA
Income Documentation	120 Days	120 Days	4 Months	4 Months	60 Days ⁵	120 Days
Asset Documentation	120 Days	120 Days	4 Months	4 Months	90 Days	120 Days
Appraisals	180 Days	12 Months ³	12 Months ³	12 Months ³	120 days	6 Months
Appraisal Update	6 Months ^{2,4}	4 Months ^{4,6}	4 Months ^{4,6}	4 Months ^{4,6}	180 Days ^{4,6}	NA
Title Report	90 Days	90 Days				
CPL	60 Days	60 Days	60 Days	60 Days	30 Days	60 Days
Termite Report	120 Days	120 Days	4 Months	4 Months	120 Days	120 Days
HOA Questionnaire	120 Days	120 Days	4 Months	4 Months	90 Days	120 Days
VVOE-Wage Earner	10 Days	10 Days				
VVOE- Self Employment	120 Days	120 Days	4 Months	4 Months	60 Days	120 Days

Footnotes:

1. FHA & VA Expiration Dates are measured from the Date of the Document to the Date of Disbursement.
 - a. All other products are from the Date of the Document to our Note Date.
2. Must be dated prior to the expiration date of the original appraisal report.
3. Appraisal Update is required after 4 months from the effective date of the Appraisal Report.
4. Appraisal Update must be dated within 4 months of the Note Date.
5. Income Docs must be 60 days at initial underwrite but can be 90 Days at closing.
6. Please note that Appraisal Updates are not eligible on Transferred appraisals.

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