

Eligibility Matrix ³												Loan Programs				
Occupancy	Property ¹	Loan Amount	Purchase, Rate/Term Refi					Cash-out Refi					ARM Information			
			740+	720+	700+	680+	660+	740+	720+	700+	680+	660+	Fixed Rate Period	10 years		
Primary Residence	SFR 1 Unit/PUD/Condo	\$ 1,000,000	80%	80%	80%	80%	80%	80%	80%	75%	75%	75%	901SP	Jumbo Nitro 30 Year Fixed (360 Months)		
		\$ 1,500,000	80%	80%	80%	80%	80%	80%	80%	70%	70%	55%	901SP-BD	Jumbo Nitro 30 Year Fixed 2:1 Temp Buydown (360 Months)		
		\$ 2,000,000	80%	80%	75%	75%	65%	80%	80%	55%	55%	55%	901SP-BD10	Jumbo Nitro 30 Year Fixed 1:0 Temp Buydown (360 Months)		
		\$ 2,500,000	80%	80%	75%	75%	65%	80%	80%	55%	55%	55%	915SP	Jumbo Nitro 15 Year Fixed (180 Months)		
		\$ 3,000,000	80%	80%	80%	80%	80%	80%	80%	55%	55%	55%	9106SP	Jumbo Nitro 10/6 ARM (360 Months)		
	2 Unit	\$ 1,000,000	80%	80%	80%	80%	80%	70%	70%	70%	70%	55%	ARM Information			
		\$ 1,500,000	65%	65%	65%	65%	65%	55%	55%	55%	55%	55%	Fixed Rate Period	10 years		
		\$ 2,000,000	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	Index	30 day average SOFR		
	Second Home	\$ 1,000,000	80%	80%	80%	80%	80%	75%	75%	75%	75%	75%	Lookback Period	45 days		
		\$ 1,500,000	80%	80%	70%	70%	70%	75%	75%	65%	65%	65%	Floor Margin	Subject to minimum margin and caps		
		\$ 2,000,000	80%	80%	55%	55%	55%	75%	75%	65%	65%	65%	Caps	2.75% 5%: Initial Cap (max increase or decrease) 1%: Subsequent Cap (max periodic increase or decrease) 5%: Lifetime Cap (max increase in interest rate over the life of loan)		
		\$ 2,500,000	80%	80%	55%	55%	55%	75%	75%	65%	65%	65%	Fully Indexed Rate	Sum of the index & margin rounded to the nearest (.125)		
	Investment ²	SFR/PUD/ 2-4 Unit/Condo	\$ 1,000,000	70%	70%	70%	70%	70%	65%	65%	65%	65%	Qualifying Rate	Greater of fully indexed rate or Note rate		
		\$ 1,500,000	65%	65%	65%	65%	65%	60%	60%	60%	60%	60%	Product Restrictions (Not Permitted)			
Details		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Appraisal		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Cash out Proceeds		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Compliance		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Credit Event (BK,SS,FC,DIL)		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Credit Event (Forbearance)		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Credit Scores		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Credit Tradelines		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
DTI		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Eligible Borrowers		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
First Time Homebuyer		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Geographic Restrictions		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Housing History		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Income and Employment		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Interested Party Contributions		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Max Financed Properties		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Minimum Loan Amount		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Property Type		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Recently Listed Properties		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Refinance - Cash-out		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Refinance - Delayed Financing		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Refinance - Rate/Term		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Reserves		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Secondary Financing		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Temporary Buydowns		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		
Underwriting		Product Restrictions (Not Permitted)												Product Restrictions (Not Permitted)		