

Jumbo Fixed (30 YR¹)



Purchase and Rate Term Refinance

Occupancy	Units	FICO	LTV/CLTV	Max Loan Amount	Max DTI	Max Cash Out
Primary Residence	1/Condo	700 ²	89.99/89.99 ³	\$1,500,000	43	N/A
	1/Condo	700 ²	85/85 ³	\$1,500,000	43	N/A
	1/Condo	680	75/75	\$2,000,000	43	N/A
	2	700	80/80	\$1,500,000	43	N/A
	3 to 4	700	75/75	\$1,500,000	43	N/A
Second Home	1/Condo	700	80/80	\$1,500,000	43	N/A
Investment Property	1	700	75/75	\$1,500,000	43	N/A

Cash Out Refinance

Occupancy	Units	FICO	LTV/CLTV	Max Loan Amount	Max DTI	Max Cash Out
Primary Residence	1/Condo	700	75/75	\$1,500,000	43	\$500,000
	2 Unit	700	75/75	\$1,500,000	43	\$500,000
Second Home	1/Condo	700	75/75	\$1,500,000	43	\$500,000
Investment Property	N/A	N/A	N/A	N/A	N/A	N/A

¹15 year fixed available, max LTV 80

²720 Min FICO for Self Employed

³80 LTV Max for First Time Home Buyers, \$1.5 Million Max Loan Amount

Jumbo ARMs (7/6m, 10/6m)



Purchase and Rate Term Refinance

Occupancy	Units	FICO	LTV/CLTV	Max Loan Amount	Max DTI	Max Cash Out
Primary Residence	1/Condo	700	80/80	\$1,500,000	43	N/A
	1/Condo	720	80/80	\$2,000,000	43	N/A
	2	700	80/80	\$1,500,000	43	N/A
Second Home	1/Condo	700	75/75	\$1,500,000	43	N/A
	1/Condo	720	70/70	\$2,000,000	43	N/A
Investment Property	N/A	N/A	N/A	N/A	N/A	N/A

Cash Out Refinance

Occupancy	Units	FICO	LTV/CLTV	Max Loan Amount	Max DTI	Max Cash Out
Primary Residence	1/Condo	700	80/80	\$1,500,000	43	\$500,000
	1/Condo	720	80/80	\$2,000,000	43	\$500,000
Second Home	1/Condo	700	75/75	\$1,500,000	43	\$500,000
Investment Property	N/A	N/A	N/A	N/A	N/A	N/A