



Program Number	Program Description	Program Type	Max Loan Amount	Max LTV/ CLTV	Min FICO ⁷	Occupancy Types	Purpose	Doc Types
6010	Conforming Fixed (LP) ⁴	Conventional/Conforming	Conforming Loan Limit	95% LTV ¹ 90% LTV w/sub fin: 95% TLTV - 95 HTLTV ²	640 ¹	OO/2 nd /NOO	P/R&T/CO	Full/Alt (run LP)
6012	Conforming ARM (LP) ⁴	Conventional/Conforming	Conforming Loan Limit	95% LTV ¹ 90% LTV w/sub fin: 95% TLTV - 95 HTLTV ²	640 ¹	OO/2 nd /NOO	P/R&T/CO	Full/Alt (run LP)
6051	FHA Fixed and ARM Refinance (LP)	Government	HUD County Limit ⁵	97.75%/100%	640	OO	R&T/CO	Full (run LP)
6052	FHA Streamline Fixed and ARM Refinance (no credit qualifying)	Government	HUD County Limit ⁵	N/A /100%	640	OO	R&T	Streamline
6059	FHA Streamline Fixed and ARM Refinance (credit qualifying)	Government	HUD County Limit ⁵	N/A /100%	640	OO	R&T	Streamline
6068	FHA Fixed and ARM Purchase (LP)	Government	HUD County Limit ⁵	96.5%	640	OO	P	Full (run LP)
6113	Conforming Fixed (DU) ⁴	Conventional/Conforming	Conforming Loan Limit	95% LTV ¹ 90% LTV w/sub fin: 95% TLTV - 95 HTLTV ²	640 ¹	OO/2 nd /NOO	P/R&T/CO	Full/Alt (run DU)
6151	DU FHA Refinance	Government	HUD County Limit ⁵	97.75%/100%	640	OO	R&T/CO	Full/Alt (run DU)
6152	DU FHA Purchase	Government	HUD County Limit ⁵	96.5%	640	OO	P	Full/Alt (run DU)
6154	Conforming ARM (DU) ⁴	Conventional/Conforming	Conforming Loan Limit	95% LTV ¹ 90% LTV w/sub fin: 95% TLTV - 95 HTLTV ²	640 ¹	OO/2 nd /NOO	P/R&T/Co	Full/Alt (run DU)
6176	VA IRRRL (Interest Rate Reduction Refinance Loan)	Government	Conforming Loan Limit	100%	640	OO	R&T	Full
6178	VA DU Purchase	Government	Conforming Loan Limit	100%	640	OO	P	Full
6179	VA DU Refinance	Government	Conforming Loan Limit	90%	640	OO	CO	Full
6185	DU Super Conforming Fixed ⁴	Conventional	HUD County Limit ⁶	90% OO 65% 2 nd / NOO	700	OO/2 nd /NOO	P/R&T/CO	Full
6186	DU Super Conforming ARM ⁴	Conventional	HUD County Limit ⁶	90% OO 65% 2 nd / NOO	700	OO/2 nd /NOO	P/R&T/CO	Full
6187	LP Super Conforming Fixed ⁴	Conventional	HUD County Limit ⁶	90% OO 65% 2 nd / NOO	700	OO/2 nd /NOO	P/R&T/CO	Full
6188	LP Super Conforming ARM ⁴	Conventional	HUD County Limit ⁶	90% OO 65% 2 nd / NOO	700	OO/2 nd /NOO	P/R&T/CO	Full
6189	LP High Balance Fixed FHA	Government	HUD County Limit ⁶	96.5% (P) 97.75% (R&T)	640	OO	P/R&T/CO	Full
6190	LP High Balance ARM FHA	Government	HUD County Limit ⁶	96.5% (P) 97.75% (R&T)	640	OO	P/R&T/CO	Full
6191	DU High Balance Fixed FHA	Government	HUD County Limit ⁶	96.5% (P) 97.75% (R&T)	640	OO	P/R&T/CO	Full
6192	DU High Balance ARM FHA	Government	HUD County Limit ⁶	96.5% (P) 97.75% (R&T)	640	OO	P/R&T/CO	Full
6197	VA Jumbo Purchase	Government	VA County Limit	100%	640	OO	P	Full
6198	VA Jumbo Refinance	Government	VA County Limit	90%	660	OO	CO ³	Full
6199	FHA \$100 Down	Government	HUD County Limit ⁵	\$100 Down Payment	640	OO	P	Full
6203	FHA High Balance Streamline	Government	HUD County Limit ⁶	97.75%	680	OO	R&T	Streamline
6205	USDA Rural Housing Temporarily Unavailable	Other	USDA Limits	100%	640	OO	P	Full
6206	FHA Streamline with Appraisal	Government	HUD County Limit ⁵	97.75%/97.75%	640	OO	R&T	Streamline
6209	LP Single Life of Loan MI ⁴	Conventional	Conforming Loan Limit	95% ¹	680	OO	P/R&T	Full
6210	USDA Rural Housing Refinance Temporarily Unavailable	Other	USDA Limits	100%	640	OO	R&T	Full
6213	DU Refi Plus	Conventional	Conforming Loan Limit	105%	700	OO/2 nd /NOO	R&T	Full
6214	LP Relief Refinance	Conventional	Conforming Loan Limit	105%	640	OO/2 nd /NOO	R&T	Full
6215	LP Relief Refinance	Conventional	Conforming Loan Limit	125%	640	OO/2 nd /NOO	R&T	Full
6216	DU Refi Plus	Conventional	Conforming Loan Limit	125%	700	OO/2 nd /NOO	R&T	Full
6217	DU Super Refi Plus	Conventional	HUD County Limit ⁶	105/110%	700	OO/2 nd /NOO	R&T	Full

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6218	USDA Rural Housing Streamline Temporarily Unavailable	Other	USDA Limits	100%	640	OO	R&T	Full
6219	FHA Good Neighbor Next Door	Government	HUD County Limit ⁵	\$100 Down Payment	640	OO	P	Full
6220	DU Super Refi Plus	Conventional	HUD County Limit ⁶	125%	700	OO/2nd/NOO	R&T	Full
6224	DU HomePath Conforming Fixed	Conventional	Conforming Loan Limit	97%	700	OO/2nd/NOO	P	Full
6225	DU HomePath Conforming ARM	Conventional	Conforming Loan Limit	97%	700	OO/2nd/NOO	P	Full
6226	DU HomePath High Balance Fixed	Conventional	HUD County Limit	97%	700	OO/2nd/NOO	P	Full
6227	DU HomePath High Balance ARM	Conventional	HUD County Limit	97%	700	OO/2nd/NOO	P	Full
6228	DU 6228 5-10 Properties	Conventional	Conforming Loan Limit	70%	720	OO/2nd/NOO	P/R&T	Full

Cash Out

Conv – 80% Max LTV; 2nd Home – 75% Max LTV; NOO – 75% Max LTV;
FHA – 85% Max LTV;
VA – 90% Max LTV;
Max LTV could vary by program.

Second Homes

80% Max LTV; 640 Min FICO;
Cash Out - 75% Max LTV.

Non-Owner Occupied

Purchase - 80% Max LTV;
Rate and Term - 75% Max LTV;
Cash Out - 75% Max LTV.

NOO - With landlord history. With 2 most recent years experience, 680 FICO, and can count rents as income (proposed rents for purchase — as taken from the OIS or comparable rent schedule, whichever is lower — or the actual rents for a refinance — as taken from the tax return). 1x30 (12 months), 0x60 (12 months), 0x90 (24 months) mortgage lates.

NOO - Without landlord history. 720 FICO score, qualifying with both payments, and max debt ratio of 45%. Mortgage Payments on time last 12 months.

Max DTI

Max DTI is 50%; some loan programs could be lower.

Footnotes:

¹ Max 95% LTV Owner Occupied with 720 Min FICO®; Purchase/ R&T; Max 41% DTI; 1 unit SFR only. The states AZ, CA, FL, MI, NV and OH have max 90% LTV and 740 min FICO; Max 41% DTI; 1 unit SFR only.

² TLTV must be met with HTLTV maximum. Max cash disbursed at close limited to TLTV.

³ Any non-streamline VA is considered cash out.

⁴ MI guidelines apply to all conventional loans.

⁵ Max loan amount is \$417,000 or HUD county limit, which ever is lower (excluding Hawaii); Hawaii is \$544,185.

⁶ Min loan amount is \$417,001 (excluding Hawaii); Hawaii is \$544,186.

⁷ All Borrowers must have a qualifying credit score. Exceptions granted on a case-by-case basis when the primary borrower has a qualifying score. Pricing adjustment applies.

Loan programs are subject to change at any time without prior notice.