



**PRODUCT PROFILE**  
**FANNIE MAE & FREDDIE MAC CONFORMING**

**FANNIE MAE STANDARD & HIGH BALANCE**

**ELIGIBILITY MATRIX  
 FIXED AND ARM**

OCCUPANCY	CREDIT SCORE	TRANSACTION TYPE	PROPERTY TYPE	LTV/CLTV	DTI
Primary Residence	620	Purchase Rate & Term Refinance	1 Unit	97%	Follow DU
			1 Unit	95%	
			2 Units	85%	
		Cash-out Refinance	3-4 Units	75%	
			1 Unit	80%	
			2-4 Units	75%	
OCCUPANCY	CREDIT SCORE	TRANSACTION TYPE	PROPERTY TYPE	LTV/CLTV	DTI
Second Home	620	Purchase Rate & Term Refinance	1 Unit	90%	Follow DU
		Cash-out Refinance	1 Unit	75%	
OCCUPANCY	CREDIT SCORE	TRANSACTION TYPE	PROPERTY TYPE	LTV/CLTV	DTI
Investment Property	620	Purchase	1 Unit	85%	Follow DU
			2-4 Units	75%	
		Rate & Term Refinance	1-4 Units	75%	
			Cash-out Refinance	1 Unit	
		2-4 Units		70%	

**FREDDIE MAC STANDARD & SUPERCONFORMING**

**ELIGIBILITY MATRIX  
 FIXED AND ARM**

OCCUPANCY	CREDIT SCORE	TRANSACTION TYPE	PROPERTY TYPE	LTV/CLTV	DTI
Primary Residence	620	Purchase Rate & Term Refinance	1 Unit	97%	Follow LPA
			1 Unit	95%	
			2 Units	85%	
		Cash-out Refinance	3-4 Units	80%	
			1 Unit	80%	
			2-4 Units	75%	
OCCUPANCY	CREDIT SCORE	TRANSACTION TYPE	PROPERTY TYPE	LTV/CLTV	DTI
Second Home	620	Purchase Rate & Term Refinance	1 Unit	90%	Follow LPA
		Cash-out Refinance	1 Unit	75%	
OCCUPANCY	CREDIT SCORE	TRANSACTION TYPE	PROPERTY TYPE	LTV/CLTV	DTI
Investment Property	620	Purchase Rate & Term Refinance	1 Unit	85%	Follow LPA
			2-4 Units	75%	

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# PRODUCT PROFILE

## FANNIE MAE & FREDDIE MAC CONFORMING

Cash-out Refinance

1 Unit

75%

2-4 Units

70%

### MANUFACTURED HOUSING ELIGIBILITY MATRIX

#### FIXED ONLY

UNITS	TRANSACTION TYPE	OCCUPANCY	CREDIT SCORE	LTV/CLTV	DTI
<b>FANNIE MAE DU</b>					
1	PURCHASE AND RATE & TERM	PRIMARY RESIDENCE	640	95%/95%	FOLLOW DU
	CASH-OUT REFI			65%/65%	
	PURCHASE AND RATE & TERM	SECOND HOME		90%/90%	
<b>FREDDIE MAC LPA</b>					
1	PURCHASE AND RATE & TERM	PRIMARY RESIDENCE	640	95%/95%	FOLLOW LPA
	CASH-OUT REFI			65%/65%	
	PURCHASE AND RATE & TERM	SECOND HOME		85%/85%	
<b>CASH-OUT REFI</b> <ul style="list-style-type: none"> <li>MAX FIXED RATE TERM IS 20 YEARS</li> </ul>					

## CONFORMING PRODUCT PROFILE

REFERENCE	DESCRIPTION
PURPOSE	<ul style="list-style-type: none"> <li>✓ Purchase Mortgage</li> <li>✓ Rate &amp; Term Refinance</li> <li>✓ Cash-out Refinance</li> </ul>
OCCUPANCY	<ul style="list-style-type: none"> <li>✓ Primary Residence</li> <li>✓ Second Home</li> <li>✓ Investment Properties</li> </ul>
LOAN LIMITS	<ul style="list-style-type: none"> <li>✓ <a href="https://singlefamily.fanniemae.com/originating-underwriting/loan-limits">https://singlefamily.fanniemae.com/originating-underwriting/loan-limits</a></li> <li>✓ <a href="https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limits.aspx">https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limits.aspx</a></li> </ul>
LOAN TERMS	<ul style="list-style-type: none"> <li>✓ Fixed Rate: 10- to 30-year terms in annual increments</li> <li>✓ Manufactured Housing: Maximum 20-Year Term for Cash-Out Refinance (Primary Residence Only)</li> </ul>
TEMPORARY BUYDOWNS	<ul style="list-style-type: none"> <li>✓ Not Permitted</li> </ul>

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CREDIT	<ul style="list-style-type: none"> <li>✓ All borrowers must have a credit score; non-traditional credit not permitted</li> <li>✓ The minimum credit score that applies to the eligibility of the loan case file is 620</li> </ul>
QUALIFYING RATE	<ul style="list-style-type: none"> <li>✓ Fixed Rate: Note Rate</li> <li>✓ ARM: SOFR</li> </ul>
ELIGIBLE PROGRAMS	<ul style="list-style-type: none"> <li>✓ Fannie Mae Conforming Fixed Rate</li> <li>✓ Fannie Mae 95.01 - 97% LTV/CLTV (High Balance Not Permitted- At least one borrower must be first time homebuyer)</li> <li>✓ Freddie Mac Conforming Fixed Rate</li> <li>✓ HomeOne Mortgage (Super Conforming Not Permitted – At least one borrower must be first time homebuyer)</li> <li>✓ ARM (Adjustable-Rate Mortgage) – 5/6, 7/6, 10/6</li> </ul>
ARM'S CAP AND INDEX	<ul style="list-style-type: none"> <li>✓ Margin – 3%</li> <li>✓ Life Floor – The floor is the Margin</li> <li>✓ Interest Rate Caps and Adjustments               <ul style="list-style-type: none"> <li>○ 5/6 – First 2%, Subsequent 1%, Lifetime 5%</li> <li>○ 7/6 and 10/6 – First 5%, Subsequent 1%, Lifetime 5%</li> </ul> </li> <li>✓ 30-day average of SOFR (Secured Overnight Financing Rate)</li> </ul>
ARM'S FREDDIE MAC	<ul style="list-style-type: none"> <li>✓ 5/6 – greater of the Note Rate plus two percentage points or the fully indexed rate.</li> <li>✓ 7/6, 10/6               <ul style="list-style-type: none"> <li>○ Note Rate for Mortgages that are not Higher-Priced Covered Transactions (HPCTs) or Higher-Priced Mortgage Loans (HPMLs)</li> <li>○ Greater of the Note Rate or fully indexed rate for Mortgages that are HPCTs or HPMLs.</li> </ul> </li> </ul>
MORTGAGE INSURANCE PREMIUM	<ul style="list-style-type: none"> <li>✓ Private Mortgage Insurance is required for all loans &gt;80%LTV</li> <li>✓ Reference individual MI company guidelines for overlays</li> </ul>
APPRAISALS	<ul style="list-style-type: none"> <li>✓ Follow DU Approve / Eligible</li> <li>✓ Appraisal Waiver               <ul style="list-style-type: none"> <li>✓ Must be dated within four months from the DU offer date to the note date</li> <li>✓ Not permitted if appraisal has already been obtained</li> <li>✓ Not permitted for deed restricted properties including age restrictions (55+)</li> </ul> </li> <li>✓ Follow LPA Accept</li> <li>✓ Automated Collateral Evaluation (ACE)               <ul style="list-style-type: none"> <li>✓ Must be dated within 120 days from the LPA offer date to the note date</li> <li>✓ Not permitted if the appraisal has already been obtained</li> <li>✓ Not permitted for deed-restricted properties including age restrictions (55+)</li> </ul> </li> </ul>
ELIGIBLE AUS DECISION	<ul style="list-style-type: none"> <li>✓ DU Approve / Eligible per Fannie Mae guidelines</li> <li>✓ LPA Accept per Freddie Mac guidelines</li> </ul>

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## PRODUCT PROFILE

### FANNIE MAE & FREDDIE MAC CONFORMING

INELIGIBLE AUS DECISION	<ul style="list-style-type: none"> <li>✓ DU Approve / Ineligible</li> <li>✓ Refer with Caution</li> <li>✓ LPA Caution</li> </ul>
MANUAL UNDERWRITE	<ul style="list-style-type: none"> <li>✓ Not Permitted</li> </ul>
NET-TANGIBLE BENEFITS (NTB)	<ul style="list-style-type: none"> <li>✓ North Carolina – Complete Standard NTB Test</li> <li>✓ New Jersey – Complete Standard NTB Test for Primary Residence Only</li> <li>✓ Colorado, Virginia, and Maryland – Required NTB State Specific forms</li> </ul>
INELIGIBLE PROGRAMS	<ul style="list-style-type: none"> <li>✓ Fannie Mae HFA Preferred Program</li> <li> <ul style="list-style-type: none"> <li>✓ Fannie Mae Homestyle</li> <li>✓ Fannie Mae MH Advantage</li> <li>✓ Fannie Mae Rural High Needs Appraisal Waiver</li> </ul> </li> <li> <ul style="list-style-type: none"> <li>✓ Freddie Mac CHOICEHome</li> <li>✓ Freddie Mac GreenCHOICE</li> </ul> </li> </ul>
DOWN PAYMENT ASSISTANCE	<ul style="list-style-type: none"> <li>✓ Permitted</li> <li>✓ KFI must approve the DPA (Contact <a href="mailto:brokerscenarios@keystonefunding.com">brokerscenarios@keystonefunding.com</a> for more information)</li> </ul>
ELIGIBLE PROPERTIES	<ul style="list-style-type: none"> <li>✓ 1-4 Units</li> <li>✓ Condominiums (Warrantable)</li> <li>✓ Leasehold Estates</li> <li> <ul style="list-style-type: none"> <li>✓ Manufactured housing</li> <li>✓ Modular homes</li> <li>✓ PUDs</li> </ul> </li> </ul>
INELIGIBLE PROPERTIES	<ul style="list-style-type: none"> <li>✓ Condo Hotels</li> <li>✓ Co-Ops</li> <li>✓ Non-Warrantable Condos</li> <li>✓ Leasehold Estate Condo Projects</li> <li> <ul style="list-style-type: none"> <li>✓ The Following Manufactured Housing: Condo Projects, Leasehold Estate, Mobile Home Park, Hobby Farm, and Mixed Use.</li> </ul> </li> </ul>
PROPERTIES LISTED FOR SALE	<ul style="list-style-type: none"> <li>✓ Property must be taken off the market before the Note date</li> <li>✓ Borrower must provide a signed and dated letter explanation and must indicate intent to occupy as a primary residence.</li> </ul>
ELIGIBLE BORROWERS	<ul style="list-style-type: none"> <li>✓ U.S. (United States) Citizens</li> <li>✓ Permanent Resident Alien</li> <li>✓ Non-Permanent Resident Alien</li> <li>✓ Inter Vivos Revocable Trust (Must be approved by Underwriting Manager)</li> </ul>
NON-OCCUPANT CO-BORROWER	<ul style="list-style-type: none"> <li>✓ When a non-occupant co-borrower, co-signer, or guarantor income will be used to qualify:</li> <li>✓ DU Approve/Eligible - LTV/CLTV/HCLTV &lt;95%</li> <li>✓ LPA Accept – LTV/CLTV/HCLTV &lt;95%</li> </ul>
NUMBER OF FINANCED PROPERTIES	<ul style="list-style-type: none"> <li>✓ Primary Residence – No Limitation</li> <li>✓ Second Home and Investment Properties: Ten financed properties; Minimum 720 credit score if borrower owns 7-10 financed properties; See reserve section for additional reserve requirements.</li> <li>✓ New multiple loans must be underwritten simultaneously</li> </ul>

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<b>HOUSING PAYMENT HISTORY</b>	<ul style="list-style-type: none"> <li>✓ Inclusive of all liens regardless of position</li> <li>✓ Applies to all mortgages on all financed properties</li> <li>✓ Follow DU Approve/Eligible and LPA Accept (If there are mortgage delinquent payments not on the credit report, the loan must be resubmitted to AUS to recognize the delinquent payment or the loan is not eligible.)</li> </ul>																							
<b>BORROWER CONTRIBUTION</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2" style="text-align: center;">Primary Residence</th> <th colspan="2" style="text-align: center;">Second Home</th> <th style="text-align: center;">Investment Property</th> </tr> <tr> <th style="text-align: center;">≤ 80% LTV</th> <th style="text-align: center;">&gt; 80% LTV</th> <th style="text-align: center;">≤ 80% LTV</th> <th style="text-align: center;">&gt; 80% LTV</th> <th style="text-align: center;">All LTVs</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Borrower Investment</td> <td style="text-align: center;">None</td> <td style="text-align: center;">DU 1-unit: None DU 2-4 unit: 5% LPA: None</td> <td style="text-align: center;">None</td> <td style="text-align: center;">5%</td> <td style="text-align: center;">Full down payment</td> </tr> <tr> <td style="text-align: center;">Gifts</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> </tbody> </table> <p>LTV includes LTV/CLTV/HCLTV</p>		Primary Residence		Second Home		Investment Property	≤ 80% LTV	> 80% LTV	≤ 80% LTV	> 80% LTV	All LTVs	Borrower Investment	None	DU 1-unit: None DU 2-4 unit: 5% LPA: None	None	5%	Full down payment	Gifts	Yes	Yes	Yes	Yes	No
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Gifts	Yes	Yes	Yes	Yes	No																			
<b>DOWN PAYMENT ASSISTANCE</b>	<ul style="list-style-type: none"> <li>✓ Permitted</li> <li>✓ Must Be Approved by Keystone Funding</li> </ul>																							
<b>SELLER CONTRIBUTIONS</b>	<p>Primary Residence and Second Homes</p> <ul style="list-style-type: none"> <li>✓ 3% for LTV / CLTV &gt;90%</li> <li>✓ 6% for LTV/CLTV &gt;75% &amp; &lt;90%</li> <li>✓ 9% for LTV/CLTV &lt;75%</li> </ul> <p>Investment Properties</p> <ul style="list-style-type: none"> <li>✓ 2%</li> </ul>																							
<b>ELIGIBLE SUBORDINATE FINANCING</b>	<ul style="list-style-type: none"> <li>✓ New subordinate financing</li> <li>✓ Existing subordinate financing</li> <li>✓ Fannie Mae DU – Community Seconds are eligible providing DPA guidelines and approval is met.</li> </ul>																							
<b>INELIGIBLE SUBORDINATE FINANCING</b>	<ul style="list-style-type: none"> <li>✓ Freddie Mac LPA – Affordable Seconds are ineligible</li> </ul>																							
<b>RESERVES</b>	<ul style="list-style-type: none"> <li>✓ Follow DU and LPA reserve requirements, including borrowers with multiple financed properties.</li> <li>✓ Cash out from a Cash-Out Refinance or Rate and Term Refinance transaction may not be used to meet the reserve requirements.</li> </ul>																							
<b>MORTGAGE INSURANCE (MI) PROVIDERS</b>	<ul style="list-style-type: none"> <li>✓ Arch</li> <li>✓ Genworth Financial</li> <li>✓ Radian</li> <li>✓ National MI</li> <li>✓ MGIC</li> </ul>																							
<b>ELIGIBLE MORTGAGE INSURANCE PROGRAMS</b>	<p>Borrower Paid Mortgage Insurance</p> <ul style="list-style-type: none"> <li>✓ Monthly Plan</li> <li>✓ Single-Premium Plan</li> <li>✓ Financed Plan</li> <li>✓ Lender Paid (LPMI)</li> </ul> <p>*LPMI Disclosure Required</p>																							

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<p>INELIGIBLE MORTGAGE INSURANCE PROGRAMS</p>	<ul style="list-style-type: none"> <li>✓ Split Premium</li> <li>✓ Reduced or Custom Mortgage Insurance</li> <li>✓ Lender Paid (Monthly Plan)</li> <li>✓ Lender Paid (Annual Plan)</li> </ul>																						
<p>MORTGAGE INSURANCE (MI) COVERAGE</p>	<p>Private Mortgage Insurance is required for all loans &gt;80% LTV</p> <p>Consult individual Mortgage Insurance company guidelines/overlays</p> <table border="1" data-bbox="375 541 1495 888"> <thead> <tr> <th style="text-align: center;">LTV</th> <th style="text-align: center;">Standard Coverage</th> </tr> </thead> <tbody> <tr> <td colspan="2" style="text-align: center;"><b>Fixed Rate &gt;20 Year Term, ARMs, and All Manufactured Housing</b></td> </tr> <tr> <td style="text-align: center;">95.01% to 97%</td> <td style="text-align: center;">35%</td> </tr> <tr> <td style="text-align: center;">90.01% to 95%</td> <td style="text-align: center;">30%</td> </tr> <tr> <td style="text-align: center;">85.01% to 90%</td> <td style="text-align: center;">25%</td> </tr> <tr> <td style="text-align: center;">80.01% to 85%</td> <td style="text-align: center;">12%</td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>Fixed Rate &lt; 20 Year Term</b></td> </tr> <tr> <td style="text-align: center;">95.01% to 97%</td> <td style="text-align: center;">35%</td> </tr> <tr> <td style="text-align: center;">90.01% to 95%</td> <td style="text-align: center;">25%</td> </tr> <tr> <td style="text-align: center;">85.01% to 90%</td> <td style="text-align: center;">12%</td> </tr> <tr> <td style="text-align: center;">80.01% to 85%</td> <td style="text-align: center;">6%</td> </tr> </tbody> </table>	LTV	Standard Coverage	<b>Fixed Rate &gt;20 Year Term, ARMs, and All Manufactured Housing</b>		95.01% to 97%	35%	90.01% to 95%	30%	85.01% to 90%	25%	80.01% to 85%	12%	<b>Fixed Rate &lt; 20 Year Term</b>		95.01% to 97%	35%	90.01% to 95%	25%	85.01% to 90%	12%	80.01% to 85%	6%
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<p>HOME OWNERSHIP EDUCATION</p>	<p><b>&gt;95% LTV/CLTV/HCLTV</b></p> <ul style="list-style-type: none"> <li>✓ Purchase Only.</li> <li>✓ Must be completed prior to the Note date.</li> <li>✓ At least one borrower must complete homebuyer education when all borrowers are first time homebuyers.</li> <li>✓ Document certificate for course completion.</li> <li>✓ The following types of homeownership education are acceptable: Framework Homeownership LLC (Framework<sup>®</sup>)</li> <li>✓ The following types of homeownership education are <b>NOT</b> acceptable: Counseling provided by mortgage insurance provider.</li> </ul>																						
<p>IRS FORM 4506-C</p>	<p>Prior to Underwriting</p> <ul style="list-style-type: none"> <li>✓ Signed 4506-C for each borrower whose income must be documented with tax returns and used for qualification (self-employment, rental income, etc.)</li> </ul> <p>At Closing (all loans)</p> <ul style="list-style-type: none"> <li>✓ 4506-C for each borrower whose income is used to qualify (regardless of income type) must be signed at closing.</li> <li>✓ 4506-C for the business tax return transcript(s) must be signed at closing when the business returns are used for qualification.</li> </ul>																						
<p>TAX TRANSCRIPTS</p>	<ul style="list-style-type: none"> <li>✓ 1040 tax transcripts (Record of Account) are required for all self-employed borrowers – KFI to order internally</li> </ul>																						

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PRINCIPAL CURTAILMENT	A principal curtailment is permitted up to the lesser of 2% of the loan amount of \$2,500.00.
POWER OF ATTORNEY	<ul style="list-style-type: none"><li>✓ Not permitted on cash-out refinance.</li><li>✓ POA must be specific to the transaction.</li><li>✓ POA may not be a third party associated with the transaction.</li><li>✓ Letter of explanation must be provided explaining why the POA is being requested and the relationship between the POA and the borrower must be disclosed.</li><li>✓ Underwriting Manager approval is required.</li></ul>
ESCROW WAIVERS	<ul style="list-style-type: none"><li>✓ Max LTV ≤ 80%</li><li>✓ Escrows may not be waived for first-time homebuyer (FTHB) or borrowers who exhibit recent delinquencies.</li><li>✓ FTHBs (First Time Home Buyer) may be considered on a case-by-case basis with a demonstrated ability to save (reserves) and strong residual income.</li></ul>

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