

FLEX PLATINUM JUMBO							
ELIGIBILITY MATRIX							
PRIMARY RESIDENCE 1-2 UNIT, INCLUDING PUDS, AND CONDOS							
TRANSACTION TYPE	MAX LOAN AMOUNT	MARKET	LTV/CLTV/HCLTV	FICO	MAX CASH-OUT	MAX DTI	RESERVES
Purchase & Rate and Term Refinance	\$1,000,000	Stable	80%/80%/80%	720	N/A	43%	12
	\$2,000,000		75%/75%/75%	720		41%	18
Cash-Out Refinance	\$1,000,000		65%/65%/65%	740	\$250,000	43%	24
	\$1,500,000		60%/60%/60%				
PRIMARY RESIDENCE: 3-4 UNIT							
TRANSACTION TYPE	MAX LOAN AMOUNT	MARKET	LTV/CLTV/HLTV	FICO	MAX CASH-OUT	MAX DTI	RESERVES
Purchase & Rate and Term Refinance	\$2,000,000	Stable	70%/70%/70%	720	N/A	43%	18
Cash-Out Refinance	Not Permitted						
SECOND HOME							
SECOND HOME: 1-UNIT, INCLUDING PUDS & CONDOS							
TRANSACTION TYPE	MAX LOAN AMOUNT	MARKET	LTV/CLTV/HLTV	FICO	MAX CASH-OUT	MAX DTI	RESERVES
Purchase & Rate and Term Refinance	\$1,500,000	Stable	70%/70%/70%	740	N/A	43%	18
Cash-Out Refinance	Not Permitted						
SECOND HOME: 2-4 UNITS, INCLUDING PUDS – NOT PERMITTED							
INVESTMENT PROPERTY: 1-UNIT, INCLUDING CONDOS AND PUDS							
TRANSACTION TYPE	MAX LOAN AMOUNT	MARKET	LTV/CLTV/HLTV	FICO	MAX-CASH OUT	MAX DTI	RESERVES
Purchase & Rate and Term Refinance	\$1,500,000	Stable	65%/65%/65%	760	N/A	40%	36
Cash-Out Refinance	Not Permitted						

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