

Purchase Eligibility Matrix – Loan Amount & LTV Limitations				
Minimum Credit Score	Units	Max Base LTV	Total LTV Including FF	AUS Findings Required
Primary Residence Purchase				
600**	1-4	100%	Maximum LTV plus the amount of the FF	Approve/Eligible*
Primary Residence Purchase with Manual Underwrite				
600**	1	100%	Maximum LTV plus the amount of the FF	Refer/Eligible*
Primary Residence – Purchase Manufactured Home *				
600**	1	100%	Maximum LTV plus the amount of the FF	Approve/Eligible*
Borrower with One Credit Score				
600**	1	100%	Maximum LTV plus the amount of the FF	Refer/Eligible*

Refinance Eligibility Matrix – Loan Amount & LTV Limitations				
Minimum Credit Score	Units	Max Base LTV	Total LTV with FF	AUS Findings Required
Primary Residence Refinance				
600**	1-4	90% (3)	Maximum LTV with amount of the FF	Approve/Eligible*
Primary Residence Manual Underwrite				
600**	1 - 2	90%(3)	Maximum LTV with amount of the FF	Refer/Eligible*
Primary Residence IRRRL				
600**	1-4	100% (3)	Maximum LTV with amount of the FF	N/A
Primary Residence Cash Out Refi (any property type)				
600**	1-4	90% (3)	Maximum LTV with amount of the FF	Approve/Eligible*
640**	1-4	100% (3)	Maximum LTV with amount of the FFH	Approve/Eligible*
Primary Residence – Manufactured Home*				
600**	1	100%	Maximum LTV with amount of the FF	Approve/Eligible*
Borrowers with One Score eligible				
600**	1	100%	Maximum LTV plus the amount of the FF	Refer/Eligible*